

# City of Fitchburg Housing Assessment



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## Definitions

**American Community Survey (ACS):** An annual survey based on a sample size of approximately 3.5 Million households that provides communities with more up to date information and informs the decennial census.

**Area Median Income (AMI):** A measurement of median income that accounts for local or regional variability in cost of living. Often used to classify households as low, moderate or high income.

**Comparables:** communities selected to serve as a comparison point for demographic, financial and housing data to the City of Fitchburg. Comparables are the inner ring suburbs of DeForest, Middleton, Monona, Sun Prairie, Verona and Waunakee. In some cases, Madison and Dane County are also used for comparison.

**Householder:** The person (or one of the people) in whose name the housing unit is owned or rented. Serves as the “reference person” to which the relationship of all other householders is referred.

**Gross Rent:** Amount of contract rent plus estimated monthly cost of utilities and fuels.

**Poverty:** Within the census, poverty is defined based on number of people in a family, presence of children under 18, and income. Poverty is then determined based on the thresholds defined within this table.

**Select Owner Costs:** Select monthly owner costs include mortgages, deeds contracts ect; real estate taxes; insurances (fire, flood, ect); utilities, and fuels.

### **Structure Types:**

**1-Unit, Detached:** single unit structure with open space on all four walls.

**1-Unit, Attached:** single-unit structure with one or more wall separating it from adjoining structures. Includes row houses, double houses or houses attached to nonresidential structure where each house is a separate attached structure.

**2 or more Apartments:** Structure containing multiple units.

# 1. Introduction

## 1.1 Fitchburg History

The Town of Fitchburg was first occupied for agricultural use in the 1800s. It was officially settled in 1837 and was named the Town of Greenfield in 1847. In 1853, the town was renamed Fitchburg after a town in Massachusetts.

Early development in the town was mainly agricultural, and development concentrated along the old stagecoach and railroad lines. These early developments included Oak Hall, Lake View, and Fitchburg and Syene. Beginning in 1960, the population of Fitchburg began to rapidly accelerate. In 1960 the town contained just over 4,000 residents, and by incorporation in 1983 the population had reached 13,728.

In contrast to most Wisconsin communities, the City of Fitchburg incorporated its entire township, rather than just a developed area. As such, there are two distinct Fitchburgs, the Fitchburg inside the urban service area that continues to develop and the Fitchburg that retains its rural character, primarily through agricultural enterprise. As of 2014, 28% of the 22,506 acres in the City of Fitchburg are developed and 50% remains in agricultural and pastoral use. The remaining lands are woodland or vacant.

Additional land will be annexed into the City of Fitchburg by 2022 from the town of Madison. This addition will supply approximately 660 additional housing units and The Novation Campus, an office/retail flex space which includes Cardinal Health Offices, Zimbrick BMW, and an ITT Tech campus.

## 1.2 Plans and Studies

This section outlines existing plans and studies that will influence planning or policy decisions that relate to housing choices in the City of Fitchburg.

### *City of Fitchburg Comprehensive Plan*

Goal 1: To provide for balanced residential growth in the City with a variety of housing types, to promote decent housing and a suitable living environment for all residents, regardless of age, income or family size, and to encourage an adequate supply of affordable housing in each new urban neighborhood.

Objective 1: Promote development of housing to meet forecasted needs.

Policy 1: Encourage an overall net neighborhood density that is transit friendly.

Policy 2: Promote a variety of housing options within neighborhoods.

Policy 3: Promote a higher level of owner occupied housing compared to renter occupied units within new neighborhoods.

Policy 4: Provide housing consistent with the economic opportunities provided within the community.

Objective 2: Promote the development and preservation of long-term entry level housing for low-moderate income residents.

Policy 1: Promote high level and quality sustainable construction, and maintenance of existing housing stock.

Policy 2: Encourage use of private and public programs to meet the housing needs of low income persons.

Policy 3: Provide smaller lots to assist in the provision of affordable housing for low income persons.

Objective 3: Recognize the value of existing housing and established neighborhoods, and support rehabilitation efforts, both public and private, while maintaining the historic, cultural and aesthetic values of the community.

Policy 1: Promote maintenance and rehabilitation of existing aging housing stock using sustainable construction techniques, particularly for multi-family housing.

Policy 2: Undertake redevelopment plans to focus on specific areas of the City.

Policy 3: Transition between higher densities and existing lower density areas.

Policy 4: Consider the creation of a City fund to lend money at low interest rates, in the form of a second mortgage, to assist in energy conservation updates for low income individuals.

Goal 2: Promote the efficient use of land for housing.

Objective 1: Encourage compact neighborhood and development patterns.

Policy 1: Promote Traditional Neighborhood Design (TND) developments to create compactness, efficiency, livability and multimodal transportation.

Policy 2: Encourage the development of planned residential areas large enough to allow "mixed use" with a variety of housing types, complementary commercial and open space uses. Encourage use of innovative design and cluster development.

Policy 3: Housing development shall be undertaken with respect to the natural resources, environmental corridors and promotion of open space.

Policy 4: Create plans for unused and underutilized land in the existing urban service area to promote in-fill development.

Policy 5: Recognize that development at higher but livable densities promotes wise use of the land resource and reduces land required to meet housing demand. This helps to preserve agricultural and other open space land outside the urban service area.

Policy 6: Promote sound sustainable housing design through application of zoning, land division, and architectural review measures where possible.

Objective 2: Promote residential development to occur in areas with existing infrastructure and sewer prior to promoting growth at the periphery where new utility and service expansion are needed.

Policy 1: Locate housing in areas that are served by full urban services, including sanitary sewers and public water within convenient access to community facilities, employment centers and to arterial highways.

Policy 2: Do not allow unsewered subdivisions. Purpose: To prevent groundwater contamination; provide for a compact community and one that is efficient to service.

Policy 3: Rural residential development should be limited to dwelling sited in accord with rural residential siting criteria or in select planned rural cluster areas. The rural residential criteria is not created to allow subdivisions, but to limit rural housing to suitable areas.

### ***City in Motion: Forward Fitchburg's Place-Based Economic Development Vision and Strategy***

In 2012, the City of Fitchburg Office of Economic Development worked with area consultants to develop a strategic direction of the future of the City and Produced *City in Motion: Forward Fitchburg's Place-Based Economic Development Vision and Strategy*. Identified strategic directions include (pg. 15):

- Build brand, identity and sense of community: Implement the Fitchburg brand and create a stronger, more unified community identity
- Build places, create economic centers, and strengthen neighborhoods: Build the engaging places that attract talent and businesses, and empower neighborhoods in need with targeted investment
- Support the innovation lifecycle: work hands on with businesses through their innovation lifecycle and support Fitchburg's tight-knit, community minded business culture
- Position sites to accommodate business expansion and attraction: Create the real estate opportunities, streamlined services, and processes to recruit and grow businesses
- Leverage location and collaboration: Utilize Fitchburg's strategic location as an asset, and collaborate with regional partners and neighboring communities for efficient implementation

With these goals, they hope to secure Fitchburg's future as more than simply a bedroom community to Madison, but an economic driver within itself.

The plan also identified potential drivers of development, based on existing industry within the City. These include:

- Advanced Manufacturing
- Agriculture
- Bioscience
- Local and Regional distribution
- Information technology
- Medical instrumentation
- Headquarters and business support

Already, Fitchburg houses some employers, including:

- **Promega Corporation:** biomedical research and patenting; \$300 million revenue
- **Thermo Fisher Scientific:** biomedical and bioscience; \$17 billion revenue
- **Placon Corp:** Product packaging (advanced manufacturing)
- **Saris Cycling Group:** Bicycle racks and accessories; estimated \$15-\$35 million
- **CDW:** Information technology; \$10.8 billion
- **TDS/Virtual Support Solutions:** data center/cloud storage
- **Pike Technologies:** spectroscopy; manufacturing and development

## ***Analysis of Impediments to Fair Housing Choice in Dane County, Wisconsin***

This assessment was completed to satisfy the consolidated plan requirement for Dane County except the City of Madison and the Villages of Cottage Grove, Dane, Maple Bluff, and Mazomanie. The assessment evaluates economic and growth trends, housing characteristics and stock, factors influencing stable housing, legal context of fair housing, and impediments to fair housing. Impediments identified in Dane County include:

- *Limiting Multi-Family Units* – communities have policies in their comprehensive plans aiming to keep single family homes the dominant development type, requiring new developments include between 65 and 75% single-family homes. Multi-family units are then limited to 15 to 25%, and two family units between 10 and 20%.
- *Lot Size* – High minimum lot sizes prevent affordable housing, especially with rising land costs.
- *Promoting High Levels of Owner-Occupied Housing* – Some communities have plans to promote homeownership, which creates a disincentive to include options such as rental units.
- *Design Standards* – rigid design or structural requirements increase costs of units.
- *Slowing Rate of Residential Growth* – actions such as limiting expansion of urban service areas and restricting the permitting of new residential development can lead to unintended consequences
- *Increased Housing Price* – As median housing prices rise, many jurisdictions lack policies or programs to keep housing at affordable levels.

### **1.3 Legislative context**

#### ***Smart Code***

On October 12, 2010 the city of Fitchburg adopted Ch. 23 Smart Code to meet Wisconsin's Smart Growth law requiring cities and villages with at least 12,500 people to enact a Traditional Neighborhood Design (TND) Ordinance. The principals of TND are:

- Designed for human scale
- Mix of uses
- Placement of parking lots and garages away from the street
- Mix of housing styles, types and sizes
- Incorporates significant environmental features
- Focus on walkability and connectivity

The smart code is based around transect zones which define levels of density, walkability, and diversity. These zones range from rural areas promoting open space preservation to dense, mixed use urban centers. The transect also have requirements regarding civic space and urban design. Elements of SmartCode include:

- *Grid Pattern*: SmartCode and TND work off of a grid-type pattern.
- *Block perimeter*: Each transect zone has a maximum block perimeter. Limiting the block perimeter helps keep the neighborhood walkable.
- *Transect zone %*: SmartCode works to create a diverse, mixed-use community with different uses as well as building types and densities.
- *Location of buildings*: As stated before, one of the principles of TND is placing garages and parking towards the backs while bringing the primary buildings, i.e. house, closer towards the street.

- Frontage buildout: This provision works to create spatial containment or a type of street wall, giving pedestrians the sense of enclosure. The requirements prescribe that a certain percent of the lot width be built at the primary setback, which is the setback closest to the frontage street.
- Prescribed open space: The SmartCode prescribes open space to be distributed throughout the neighborhood. It requires that a playground be placed within 1,000 feet of every residential unit and a main civic space be located within 800 feet of the geographic center of the pedestrian shed.

The SmartCode should not only contribute to high quality housing design in the city, but also create a diversity of housing options for both different family structures and preferences and also different income levels.

### ***Urban Service Areas***

The Capital Area Regional Planning Commission (CARPC) was created by Executive Order to serve as the Area Wide Quality Planning Agency for Dane County under Wisconsin Administrative Code NR 121: Areawide Water Quality Management Plans. As part of their authority to manage water quality for Dane County, CARPC works with the Wisconsin Department of Natural Resources (DNR) to regulate sewer extensions and sewage treatment facilities. The approval of any sewerage extension is based on the Urban Service Area (USA) boundaries.

USAs are intended to represent the sewer service needs within a 20 year planning Horizon (CARPC policies and criteria), which in turn is based on population projections. Additions to existing USAs are based upon:

- Continuity with existing urban development
- Prioritizing infill, redevelopment and density
- Agricultural loss mitigation
- Ability to mitigate harm to water quality implications of new development
- Basic public service provision (school, fire, police, etc.)

Because of Fitchburg’s unique geography, the USA requirements have contributed significantly to the two characters of development in the City – preservation of the agricultural legacy while promoting growth and development within the USA boundaries.

### ***Fair Housing Law:***

Title VIII of the Civil Rights Act of 1968 reads, “...no person shall be subjected to discrimination because of race, color, religion, sex, handicap, familial status, or national origin in the sale, rental, or advertising of dwellings, in the provision of brokerage services, or in the availability of residential real estate-related transactions...” (Fair Housing Act, 2010-2014). The court uses two tests to rule in fair housing cases:

- Disparate treatment: Uses four steps to determine if housing discrimination occurred:
  - The complainant belongs to a protected class
  - The complainant applied for and was qualified to rent or buy a property
  - The complainant was rejected
  - The dwelling unit remained available after the complainant was rejected
- Disparate Impact: A rule or regulation which seems neutral but in fact has a discriminatory impact on a protected class. Extended to include, “an action that might appear nondiscriminatory on its face still

violates the law if the action affects more protected persons than non-protected persons, or affects protected persons in a significantly greater portion than it affects the general population (WI FHP, pg. 5)

Each community receiving Community Development Block Grants (CDBG) are required to prepare consolidated plans to assess housing needs and strategies to address these needs. Dane County prepares its own consolidated plan.

### ***Smart Growth/Comprehensive Planning Law***

In 1999, the Wisconsin State Legislature adopted the Smart Growth law, requiring every city, village, county and most towns to adopt a comprehensive plan to guide growth and development. The law was created as a response to widespread loss of farmland and environmentally sensitive lands, roadway development, and sprawl. Plans are required to address the land-use impact of transportation, housing, utilities, economic development, agriculture, and intergovernmental concerns (1000 Friends).

Wisconsin's Comprehensive Planning Law requires that all communities "provide an adequate housing supply that meets existing and forecasted housing demand... and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, ... and promote the availability of land for the development or redevelopment of low-income and moderate-income housing..." (Wis. Stat. SS 66.1001 (2)(b)).

## **1.4 Institutions**

### **City of Fitchburg**

***Economic Development*** – site selection assistance for new development; financing assistance; business plan development; attracting new development and growing the Fitchburg "brand"; staff support for Community and Economic Development Authority, which by WI state statute oversees reinvestment in neighborhoods, administration of the City's housing rehabilitation program and any other programs of rehabilitation.

***Planning and Zoning*** review new development proposals; assess impacts of present and future land use patterns; prepare, update and administer the Comprehensive Plan and neighborhood plans; Administer the zoning, architectural, sign, land division, historic preservation, telecommunications, and extraterritorial ordinances.

### **Regional**

***Capital Area Regional Planning Commission*** –serves as the regional planning and areawide water quality management planning entity; The Commission is charged with the duty of preparing and adopting a master plan for the physical development of the region, and maintaining a continuing areawide water quality management planning process in order to manage, protect, and enhance the water resources of the region, including consideration of the relationship of water quality to land and water resources and uses.

**Dane County Housing Authority** - Dane County Housing Authority’s mission is to promote and ensure safe, decent, and affordable housing, as well as provide owners and developers with an opportunity to rehabilitate and develop affordable housing. DCHA administers the section 8 housing choice voucher for the county, excluding the City of Madison.

**State**

**Department of Administration** – Contributes population projection information to communities for land use and housing planning

**Wisconsin Housing and Economic Development Authority** – implements low-cost financing programming for owners and renters in the state

**Federal**

**Department of Housing and Urban Development** – Administers Community Development Block Grants to communities to meet housing and economic development goals; administers subsidized and affordable housing programs.

**2. Fitchburg population overview**

**2.1 Population and population growth**

Table 1: Population Change 2000 - 2010 (US Census, 2000 & 2010)

	2000	2010	Change
Fitchburg	20,501	25,260	23.2%
DeForest	7,368	8,936	21.3%
Middleton	15,770	17,442	10.6%
Monona	8,018	7,533	-6.0%
Sun Prairie	20,369	29,364	44.2%
Verona	7,052	10,619	50.6%
Waunakee	8,995	12,097	34.5%
Dane County	426,526	488,073	14.4%

- Fitchburg accounted for 7.7% of the total population growth in Dane County between the 2000 and 2010 census contains 5.2% of the county population.
- The population of Fitchburg has grown by 23.2%. The sum of all comparables has grown by 27%, though there is a lot of variability between communities from negative growth in Monona to a 50% increase in Verona.
- Fitchburg outpaces the growth in Dane County over this time period.

Table 2: Fitchburg Population Projections (Department of Administration; City of Fitchburg Comprehensive Plan)

	2013 Estimate	2015	2018	2020	2025	2030
DOA - 2014	25,465	26,030	26,984	27,620	29,180	30,610
City Comp Plan - 2009	26,963	27,954	29,440	30,431	32,083	35,386

- Table 2 shows the two current population projections used in Fitchburg – The Fitchburg Comprehensive Plan projections from 2009 and the recently adjusted figures from the Department of Administration. Though the Comprehensive Plan overpredicted the current population by about 1,500 (2012 ACS), both projections predict continued and steady growth through 2030.

## 2.2 Population by Age Group

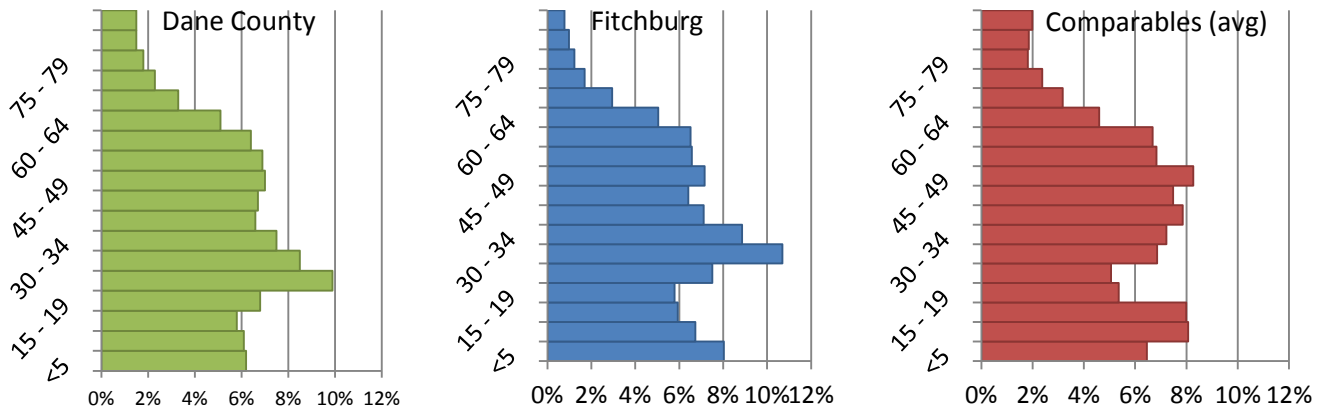


Figure 1: Age Group Distribution Comparisons (2012 ACS 5-yr)

Table 3: Median Age (2012 ACS 5-yr)

Fitchburg	34.1
Cottage Grove	42.9
DeForest	34
Middleton	38.1
Monona	44.5
Sun Prairie	33
Verona	39.1
Waunakee	37.8
Madison	30.7
<b>Dane County</b>	<b>34.4</b>

- The largest population cohort in the City of Fitchburg is 25 to 29 year olds (10.7%), followed by 30-34 year olds (8.9%).

- It is also important to note is that the next largest age group are less than 5 (8%), suggesting many residents are beginning families in Fitchburg.
- The age composition is similar to Dane County overall, with largest cohorts being 20 to 24 year olds (9.9%) and 25 to 29 year olds (8.5%).
- In contrast, on average all other comparable suburbs are nearly equally dominated by 5-9 year olds (8.1%), 10-14 year olds (8.0%) and 45-49 year olds (8.3%). This also suggests families with children, though slightly older.
- Both Sun Prairie and Middleton display similar age group trends, with high percentages of 20-29 year olds and children under 10, whereas Verona, Cottage Grove, and DeForest show slightly older populations, more closely aligned with the average tendencies of all comparables.
- In this case, it is interesting to contrast the age composition with the city of Madison, where the largest age group is also 20-24 year olds (15%) and 25-29 year olds 10.5%, but the relative percentage of young children is much lower (under 5 is 6%, 5-9 is 4.9%, and 10-14 is 4.3%).
- Table 3 supports the observation that Fitchburg is, on average, at the younger end of the spectrum when compared with other suburbs, though right on par with Dane County.

## 2.3 Race & Ethnicity

Table 4: Select Racial and Ethnic Composition (ACS 2012 5-yr)

	Non-Hispanic White	African American	Hispanic
Dane County	81.9%	5.1%	5.7%
Madison	76.0%	7.4%	6.2%
Fitchburg	64.3%	10.6%	16.6%
DeForest	96.1%	0.2%	1.0%
Middleton	81.0%	1.7%	7.9%
Monona	89.8%	2.6%	6.7%
Sun Prairie	84.5%	4.9%	4.3%
Verona	92.7%	0.9%	1.2%
Waunakee	93.1%	0.6%	3.8%

- Fitchburg has the lowest percent of non-Hispanic white people of all comparables, suggesting the highest diversity of areas studied.
- Fitchburg also has the highest percentage of Black or African American residents and Hispanic residents of the comparables, even Madison and Dane County.

Table 5: Select Tenancy and Household Characteristics by Racial and Ethnic Group

	Total	Own	Rent	Average Household Size	Income
White	7,965	59%	41%	2.29	\$68,358
White, not Hispanic	7,282	64%	36%	2.23	\$72,661
Hispanic	683	10%	90%	3.59	\$28,820
Black	899	7%	91%	2.72	\$27,716

- Table 5 compares income, family and tenancy characteristics by race and ethnicity.
- Both Black or African American residents and Hispanic residents are substantially less likely to own their homes, have significantly lower median incomes, and tend to have larger average household sizes, Hispanic families significantly so with an average household size of 3.59 compared to non-Hispanic white residents average of 2.23 persons per household.

## 2.4 Income

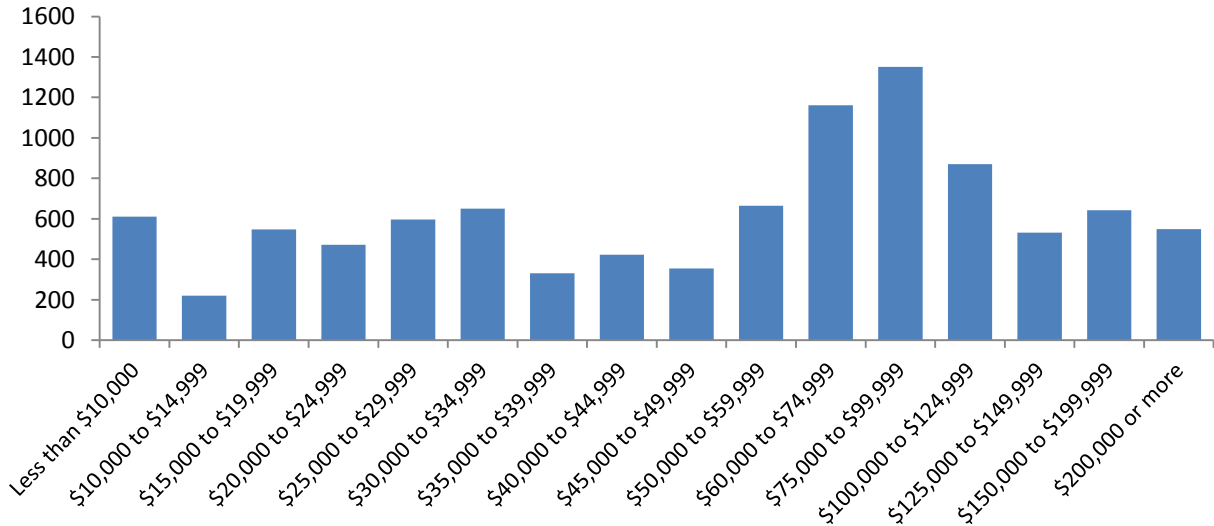


Figure 2: Fitchburg Income Distribution (2012 ACS 5-Year)

- The median income in the City of Fitchburg is \$61,068 and the mean income is \$89,525.
- The largest income bracket in the city is households making \$75,000 - \$99,999, followed by the brackets on each side of \$60,000-\$74,999 and \$100,000-\$124,999.
- The smallest income bracket is those making \$10,000-\$14,000.

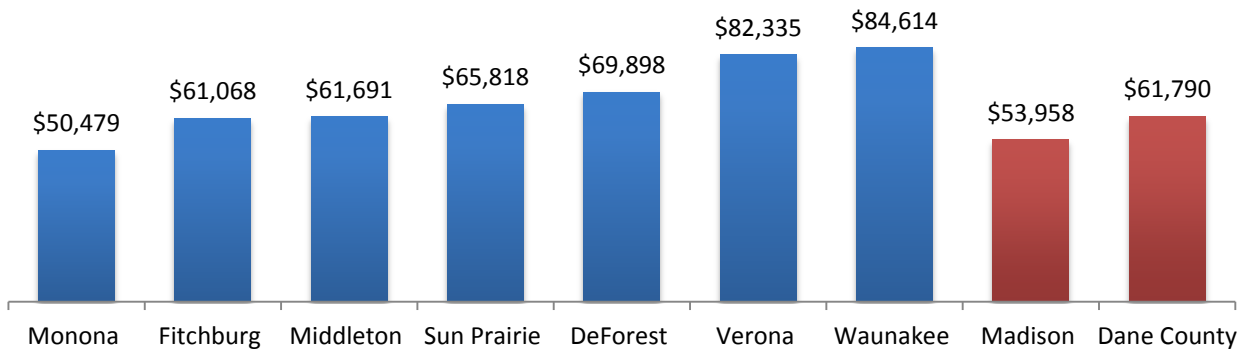


Figure 3: Median Household Income (2012 ACS 5-Year)

- Fitchburg has the second lowest median income of the comparable suburbs.
- Median income in Fitchburg is slightly lower than the Dane County average of \$61,790, though slightly higher than that of Madison (\$53,958).
- The median income in Wisconsin overall is \$52,627.

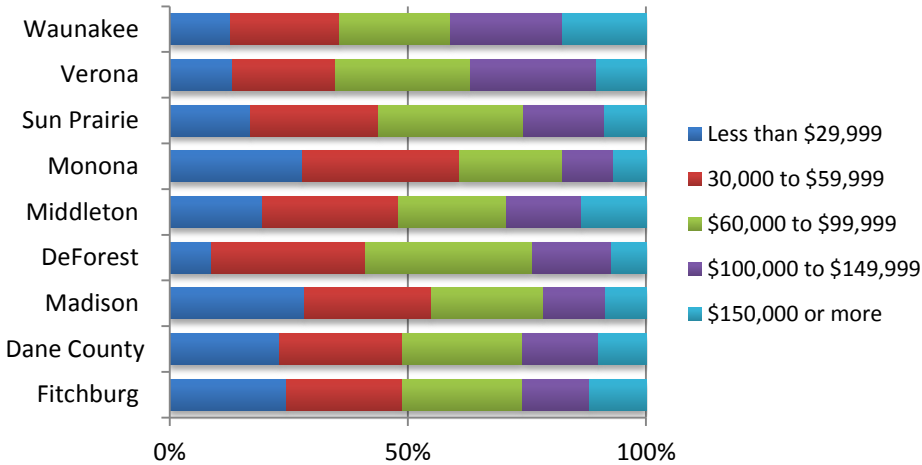


Figure 4: Income Distribution (2012 ACS 5-yr)

- Figure 4 examines the income distribution in Fitchburg and other communities. Fitchburg has one of the largest portions of households in the two lowest income brackets, second only to Monona and Madison. The City has the third lowest proportion of households making between \$100,000 and \$149,000 (Monona and Madison both have fewer) and third highest in those making more than \$150,000 (behind Waunakee and Middleton). Fitchburg falls close to the middle for those making \$60,000 to \$99,999.

Table 6: Fitchburg Area Mean Income Distribution (calculated from 2012 ACS 5-yr)

Percent AMI	0-30%	30-50%	50-80%	80-100%	100% +
Upper Limit	\$18,537	\$30,895	\$49,432	\$61,790	> \$61,790
Income Range	0-\$19,999	\$20,000-\$29,999	\$30,000-\$49,999	\$50,000 - \$59,999	\$60,000 +
% Population	14%	11%	18%	7%	51%

- Area Median Income (AMI) is the evaluative tool for low income status used by HUD programs and other housing analysis to evaluate income differentials across distinct markets (Paulsen 2014).
- Households making less than 30 percent AMI are classified as “extremely low income” households below 50% are “very low income” and households below 80% are “low Income” (Paulsen 2014).
- As the chart shows, approximately 40% of households in Fitchburg fall into one of the above low income classifications.

Table 7: Household Income by Occupancy Type (2012 ACS 5-yr)

	Dane County	Madison	Fitchburg	DeForest	Middleton	Monona	Sun Prairie	Verona	Waunakee
Total	\$61,790	\$53,958	\$61,068	\$69,898	\$61,691	\$50,479	\$65,818	\$82,335	\$84,614
Owner occupied	\$85,054	\$81,864	\$93,421	\$79,860	\$96,492	\$75,842	\$85,350	\$100,014	\$103,607
Renter occupied	\$34,144	\$31,740	\$33,130	\$42,361	\$40,982	\$31,296	\$42,866	\$49,556	\$36,625
Difference	\$50,910	\$50,124	\$60,291	\$37,499	\$55,510	44,546	\$42,866	\$50,458	\$66,982

- Table 7 displays a substantial discrepancy between the median income of renters and owners across Dane County.
- Fitchburg, has the second highest gap between renters and owners (with an approximately \$60,000 difference), and the third lowest median income for renters. It has the fourth highest median income for owners, placing it right in the middle range of the comparables.
- The median income for renters is just over half of the AMI, while that of owner-occupied households is approximately \$30,000 over the AMI.

*Table 8: Distribution of Low Income Households (from Dane County Study - Paulsen, 2014 – based on data from the 2010 ACS)*

	Percent County's Population	Percent County's Persons in Poverty	Percent County's Households below 30% AMI	Percent County's Renter Households below 30% AMI	Percent County's Households below 50% AMI	Percent County's Renter Households below 50% AMI
Madison	47.98%	72.88%	68.80%	73.86%	62.36%	68.23%
Fitchburg	5.12%	4.56%	3.80%	4.23%	4.23%	4.64%
DeForest	1.81%	0.49%	0.40%	1.50%	0.75%	1.23%
Middleton	3.59%	1.60%	2.40%	2.20%	3.29%	3.20%
Monona	1.59%	1.18%	2.40%	2.41%	2.27%	2.13%
Sun Prairie	5.82%	3.81%	3.85%	3.35%	4.58%	4.49%
Verona	2.10%	0.46%	1.04%	1.06%	1.24%	1.29%
Waunakee	2.42%	0.79%	0.77%	0.26%	1.23%	0.93%
Total	70.43%	85.77%	83.46%	88.87%	79.95%	86.14%
Comparables	22.45%	12.89%	14.66%	15.01%	17.59%	17.91%

- Table 8 shows how persons in poverty as defined by the US Census and households with low AMIs are distributed throughout the County.
- Fitchburg’s percentage of low income households through all classifications are relatively consistent with its share of the county population as a whole, especially relative to some other comparable suburbs.
- It is notable that Madison has a high disproportionate share relative to its share of the population, reflecting that the small disproportions across the County between overall county population and the percent of low income households cumulate to put a substantial amount of pressure on the city of Madison.

## 2.5 Household Composition

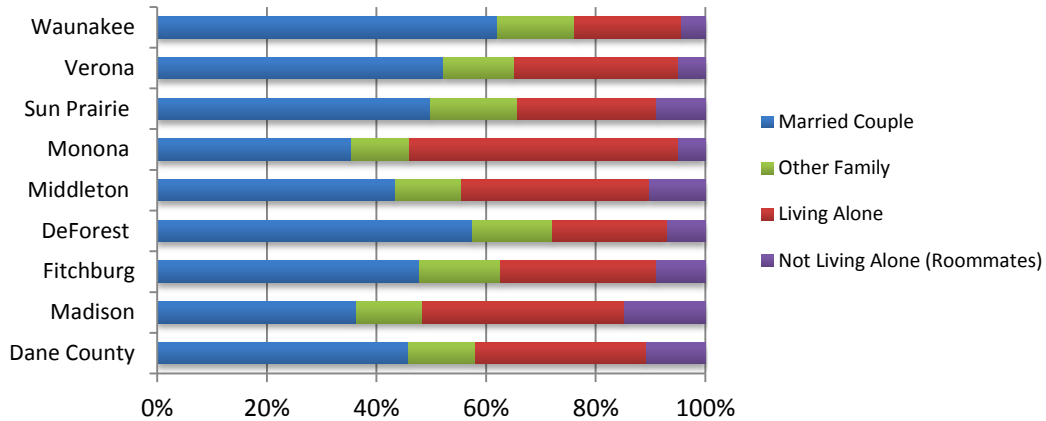


Figure 5: Household Type (ACS 2012 5-yr)

- Figure 5 shows the relationship between household occupants in Fitchburg and comparables.
- The highest population group in the City of Fitchburg is married-couple families at just under 50%, which is relatively consistent with other communities, noticeably so with Verona, Sun Prairie, and Middleton.
- Fitchburg’s household composition is almost identical to that of Dane County overall, though the ratio of Family households to non-family households is slightly higher.

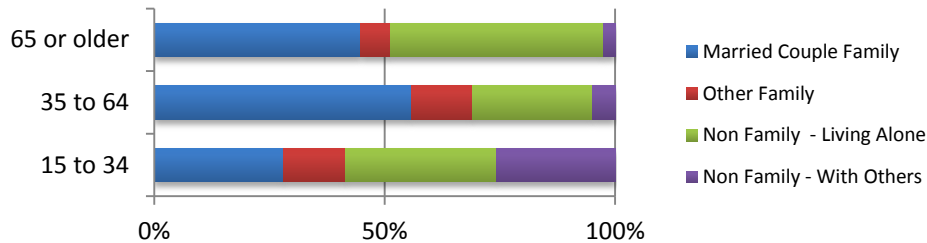


Figure 6: Fitchburg Household Type by Age Group (2012 ACS 5-yr)

- Figure 6 shows how household composition changes across age groups. It shows that the 15 to 34 age group is split fairly evenly between married couples, those living alone and those living with non-family members (roommates).
- The noticeable shift in the 35 to 64 age group is a significant increase, to over 50%, of married couple families and a significant decrease, of about 20%, in those living with others.
- The 65 and older age group shows a slight decrease in married couple families and a significant increase in the proportion of the population living alone.

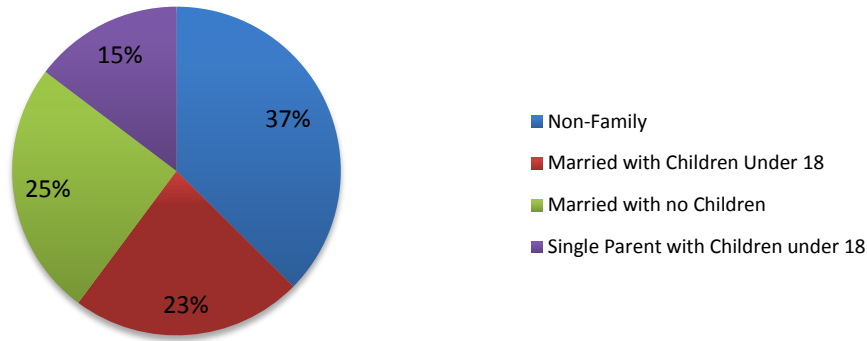


Figure 7: Presence of Children (2012 ACS 5-yr)

- Figure 7 shows the presence of children in households. It is important to note that children over 18 living at home are not counted.
- This chart shows that slightly fewer than half of married couples (23%) have children under 18.

Table 9: Select Indicators of Housing Demand (2012 ACS 5-yr)

	Population	Households	Average Size	Homeownership Rate	Age 65+	Households with Children	Single-Person Households
Dane County	490,379	204,008	2.33	60.1%	10.4%	28.4%	31.3%
Madison	234,586	101,435	2.2	50.1%	9.5%	23.4%	36.9%
Fitchburg	25,222	9,975	2.42	51.2%	8.3%	33.5%	28.4%
DeForest	8,955	3,427	2.61	75.5%	8.7%	42.1%	20.9%
Middleton	17,589	8,014	2.18	56.6%	11.6%	26.1%	34.3%
Monona	7,624	3,899	1.95	57.5%	19.2%	21.7%	49.1%
Sun Prairie	29,274	11,634	2.5	61.3%	9.5%	34.1%	25.4%
Verona	10,632	4,414	2.37	69.7%	11.6%	35.5%	29.8%
Waunakee	12,142	4,503	2.67	76.0%	9.6%	46.4%	19.5%

- Table 9 provides some summary statistics for population characteristics and indicators of housing demand.
- Notable characteristics of Fitchburg are the relatively low homeownership rate relative to comparables, and small percentage of residents age 65+. The percentage of households with children and average household size is somewhat low, but higher than the overall Dane County average.

### 3. Housing Unit Profile

#### 3.1. Count and Tenancy

Table 10: Unit Count and Tenancy (2010 Census)

	TOTAL UNITS			OWN			RENT			VACANT		
	Count		Change	Count		Change	Count		Change	Count		Vacancy Rate
	2000	2010		2000	2010		2000	2010		2000	2010	2010
Cottage Grove	1,453	2,289	57.5%	977	1,561	59.8%	450	649	44.2%	26	79	3.5%
DeForest	2,761	3,499	26.7%	1,927	2,432	26.2%	749	968	29.2%	86	99	2.8%
Middleton	7,397	8,565	15.8%	3,672	4,458	21.4%	3,423	3,579	4.6%	302	528	6.2%
Monona	3,922	4,088	4.2%	2,294	2,247	-2.0%	1,474	1,530	3.8%	154	311	7.6%
Sun Prairie	8,198	12,413	51.4%	4,792	7,209	50.4%	3,089	4,427	43.3%	317	777	6.3%
Verona	2,664	4,461	67.5%	1,881	3,002	59.6%	710	1,221	72.0%	73	238	5.3%
Wauunakee	3,295	4,483	36.1%	2,124	3,262	53.6%	1,079	1,082	0.3%	92	139	3.1%
Fitchburg	8,604	10,668	24.0%	3,781	5,281	39.7%	4,524	4,674	3.3%	342	713	6.7%
<b>Dane County</b>	<b>180,398</b>	<b>216,027</b>	<b>19.8%</b>	<b>99,895</b>	<b>121,509</b>	<b>21.6%</b>	<b>73,589</b>	<b>82,241</b>	<b>11.8%</b>	<b>6,914</b>	<b>12,272</b>	<b>5.7%</b>

- Table 10 shows the change in housing units between the 2000 and 2010 census. The data reflects the growth and development of new units over time.
- The 2010 census estimated that Fitchburg has approximately 10,668 housing units.
- This count makes Fitchburg the second largest comparable suburb, with Sun Prairie leading (12,413).
- Fitchburg’s growth rate between 2000 and 2010 was relatively slow compared to other suburbs including Verona (68%), Sun Prairie (51%), Wauunakee (36%) and DeForest (27%), though at 24% was higher than the County’s overall growth rate of 20%.
- Fitchburg falls in the middle of rate of change of total units and owner-occupied units, and has one of the lowest (second to Wauunakee) rates of change of renter-occupied units, and the highest number overall of rental units.

Table 11: Fitchburg Housing Composition (2000 and 2010 Census; 2012 ACS 5-yr)

	Own	Rent	Vacancy Rate
2000	43.9%	52.6%	4.0%
2010	49.5%	43.8%	6.7%
2012	47.9%	45.5%	6.6%
Change			
2000-2010	39.7%	3.3%	N/A
2000-2012	35.2%	7.5%	N/A

- Table 11 details the tenancy change in Fitchburg housing units.
- In the period between 2000 and 2010, the change in owner-occupied units has greatly outpaced the growth in renter-occupied units, with ownership increasing 40% and rentership 3%.
- The table shows that, while growth in units privately owned remains high relative to those up for rent, growth in rental units has increased somewhat since the 2010 census. See section 7.3: *Building Permit History* for a detailed overview of new unit development.
- 2012 (ACS) tenancy composition (Table 11) has 48% of these units owner-occupied, 46% renter-occupied, and 7% vacant.

- It is important to note that MG&E’s quarterly vacancy estimates are much lower, hovering close to 3% from quarter to quarter.

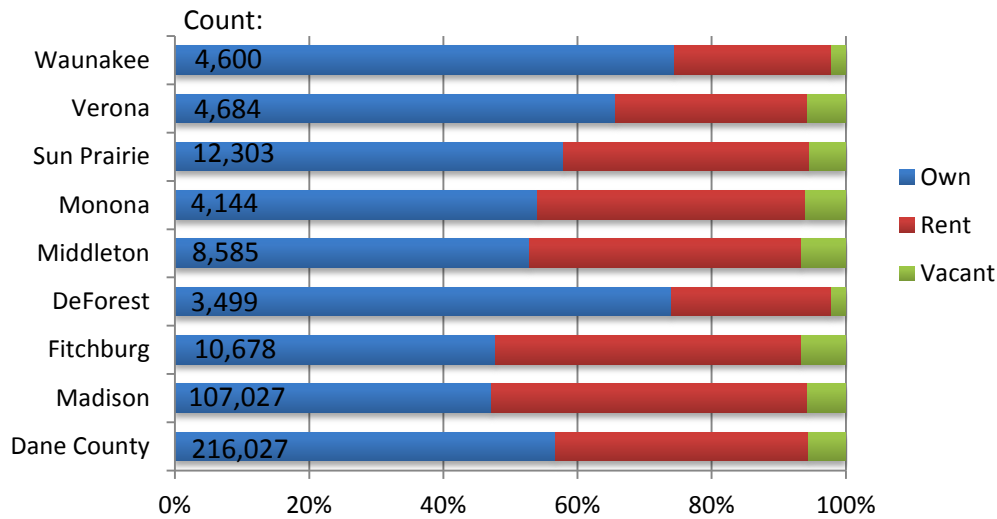


Figure 8: Housing Tenancy Distribution (2012 ACS 5-yr)

- Figure 8 provides a relative comparison between Dane County, Fitchburg, and comparable suburbs of the housing tenancy composition.
- This figure shows that Fitchburg has the highest amount of rental units relative to owner-occupied units, followed by (in order) Middleton, Monona, and Sun Prairie. Waunakee, Verona, DeForest and Cottage Grove have a significantly lower percentage of rental units.
- Fitchburg’s composition of owner occupancy versus renter occupancy is mostly consistent with the overall tenancy composition of Madison, which has 48% owner occupied units and 47% renter occupied units (with a 6% vacancy rate).

### 3.2 Housing Tenancy – Age

Table 12: Age Group Distribution and Tenancy Characteristics (ACS 2012 5-yr)

Age Group	Total Householders	Own	Rent	Population	% Householders*
15 to 24	617	0.55%	12.11%	3,128	19.7%
25 to 34	2,473	12.48%	37.73%	4,666	53.0%
35 to 44	2,143	22.32%	20.60%	4,111	52.1%
45 to 54	1,755	21.48%	13.51%	3,001	58.5%
55 to 59	894	12.32%	5.43%	1,438	62.2%
60 to 64	761	11.66%	3.39%	1,438	52.9%
65 to 74	899	14.28%	3.48%	1,488	60.4%
75 to 84	322	4.09%	2.32%	479	67.2%
85 Plus	111	0.82%	1.42%	126	88.0%

\* determines the percent of the cohort that identifies as a householder (total householders/cohort pop). Those who are not householders are referred to in relation to the householder of their home.

- Housing tenancy by age is for the most part predictable. As the population moves between cohorts, ownership as a percent of the total number of households increases as rent decreases. When you move into the older cohorts of 75 plus, ownership rates then start to decline and the rental rate again increases, likely due to seniors leaving their homes for more senior friendly facilities or other communities.
- Additionally, as the population ages, the percent of the cohort who are householders increases. In the younger cohort(s), this may be partially due to continued residency with their families. When the percent of householders is slightly higher than 50% it indicates an increase in marriage or other cohabitation. As the population ages, the percent of the cohort who are householders starts to steadily rise, likely as a result of death and/or divorce, leading to more people living along (see *Figure 6: Household Type by Age Group* for additional evidence to this effect).

### 3.3 Vacancy

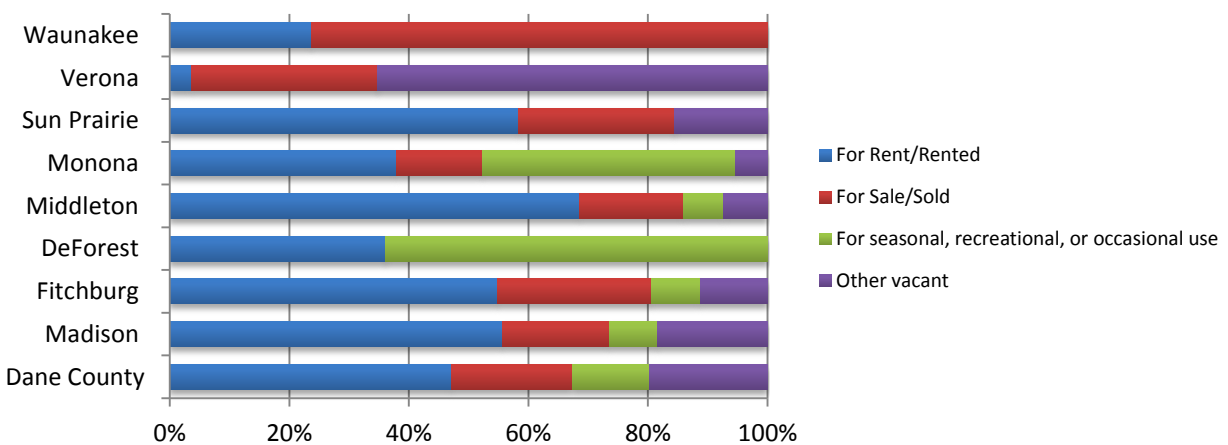


Figure 9: Vacancy Types (2012 ACS 5-yr)

- Figure 8 shows the vacancy rate of Fitchburg to be relatively consistent with the region at 6.7%, with an average vacancy rate (based on Table 10) of 5.2% (not accounting for differences in unit stock).
- Figure 9 shows that over half (55%) of the vacancies in Fitchburg are in properties that are either for rent or have been rented but not yet occupied, making up about 3% of the housing stock overall.
- 26% of the vacancies at the time of the 2010 census were in properties that were for sale or sold.
- A small remainder of vacancies were due to properties that were seasonal (8%) or otherwise vacant (11%).

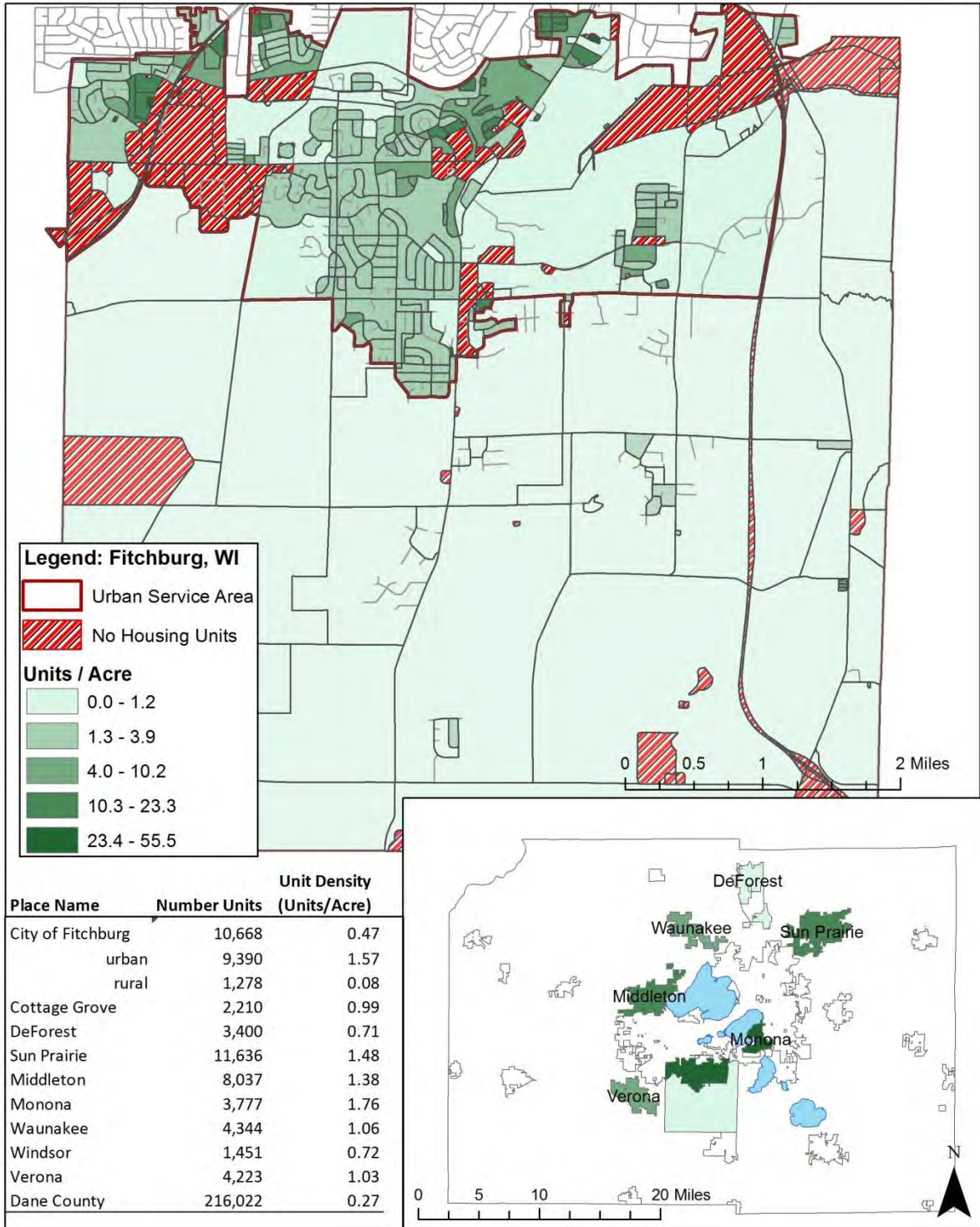
## 4. Household Geography

- The following pages contain housing data at the US census block level for the City. The maps are meant to provide a context for housing types and how they are distributed across the city. Additional data regarding housing density (Map 1) is provided in Table 13.

Table 13: Summary Density Figures for Fitchburg

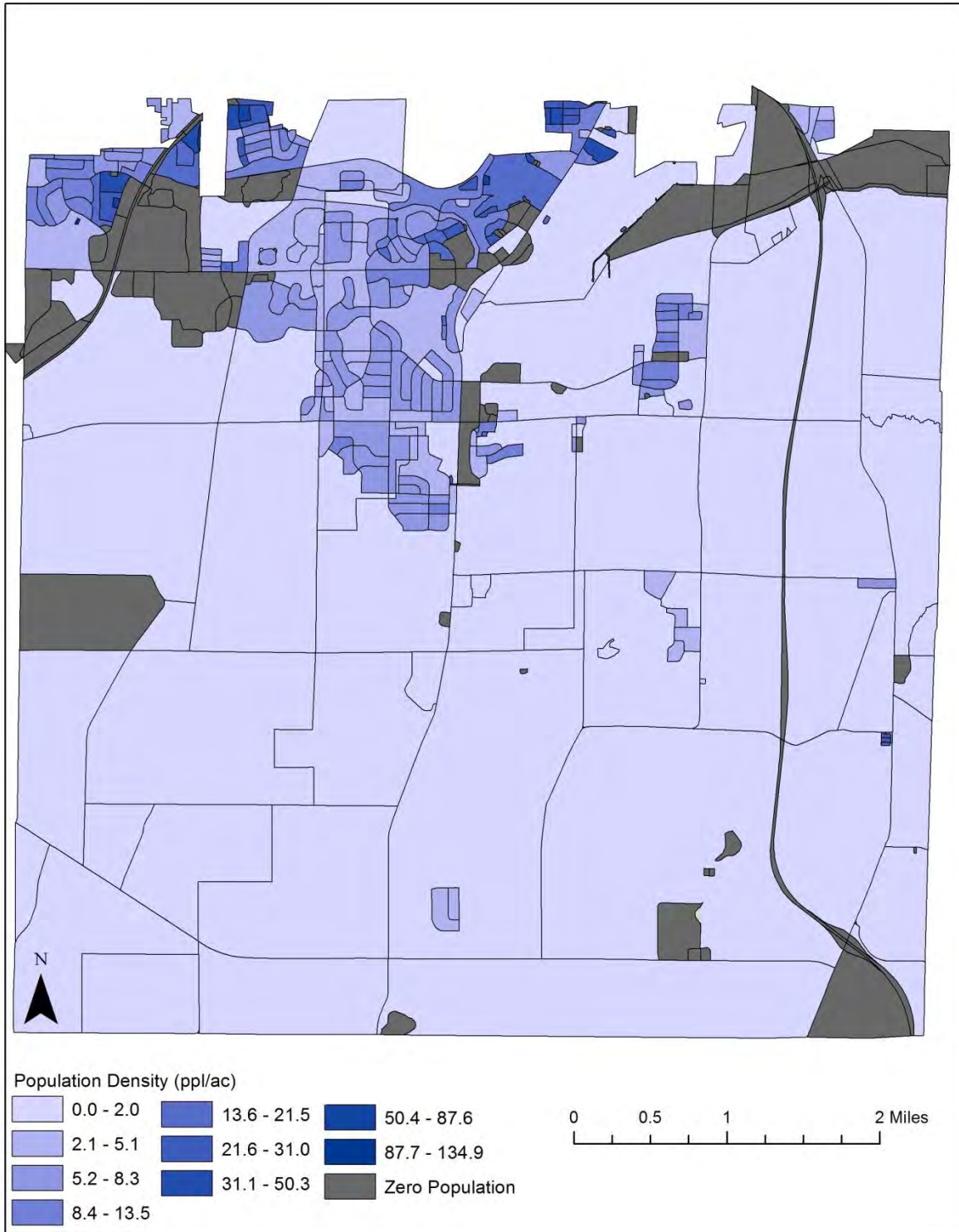
	Total	Within USA	Outside USA	Block Mean*	Block Min	Block Max
Units/Acre	0.47	1.57	0.08	3.87	0.01	55.48

# Housing Unit Density

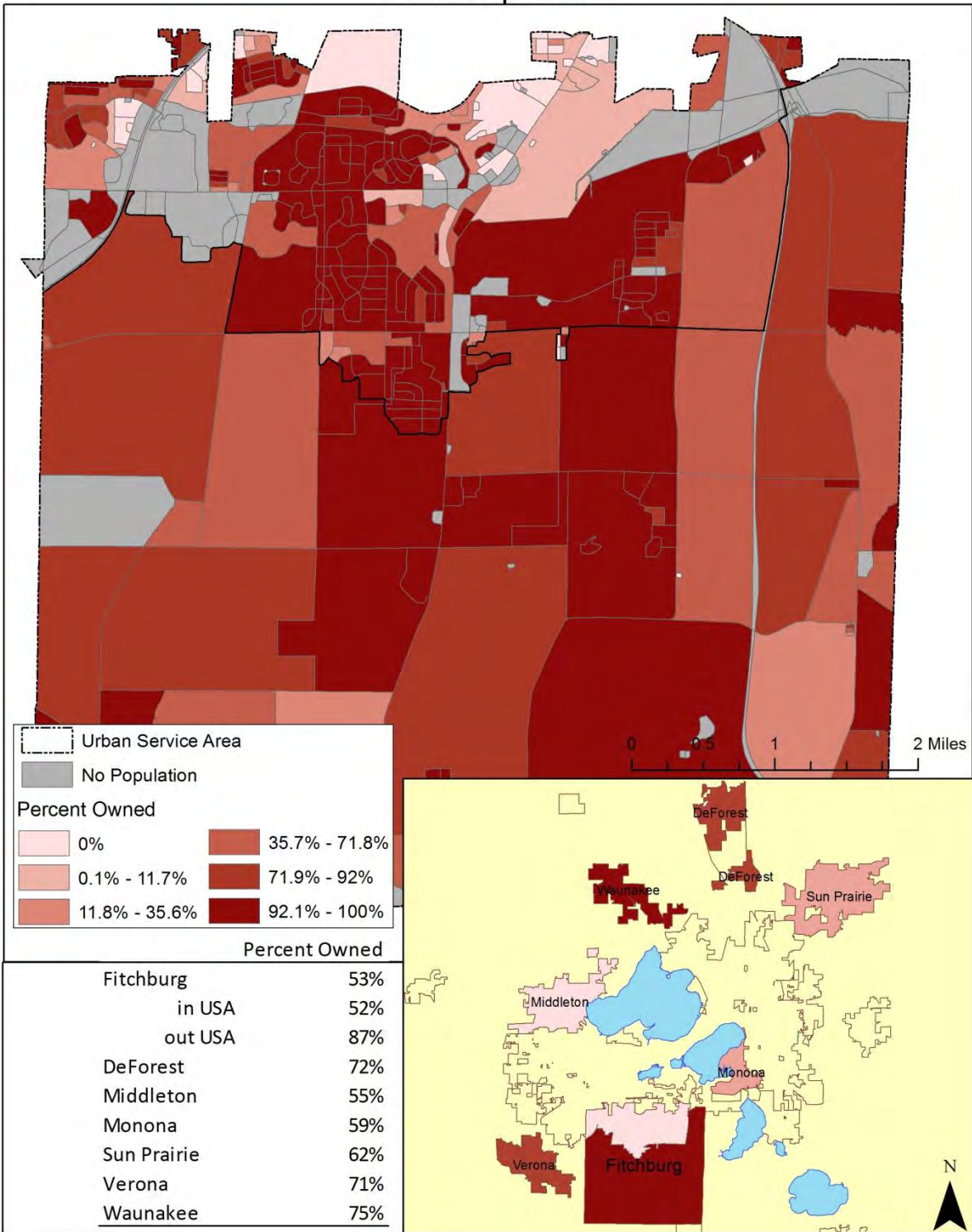


Source: 2012 ACS 5-yr & 2012 Tiger Lines

# Population Density

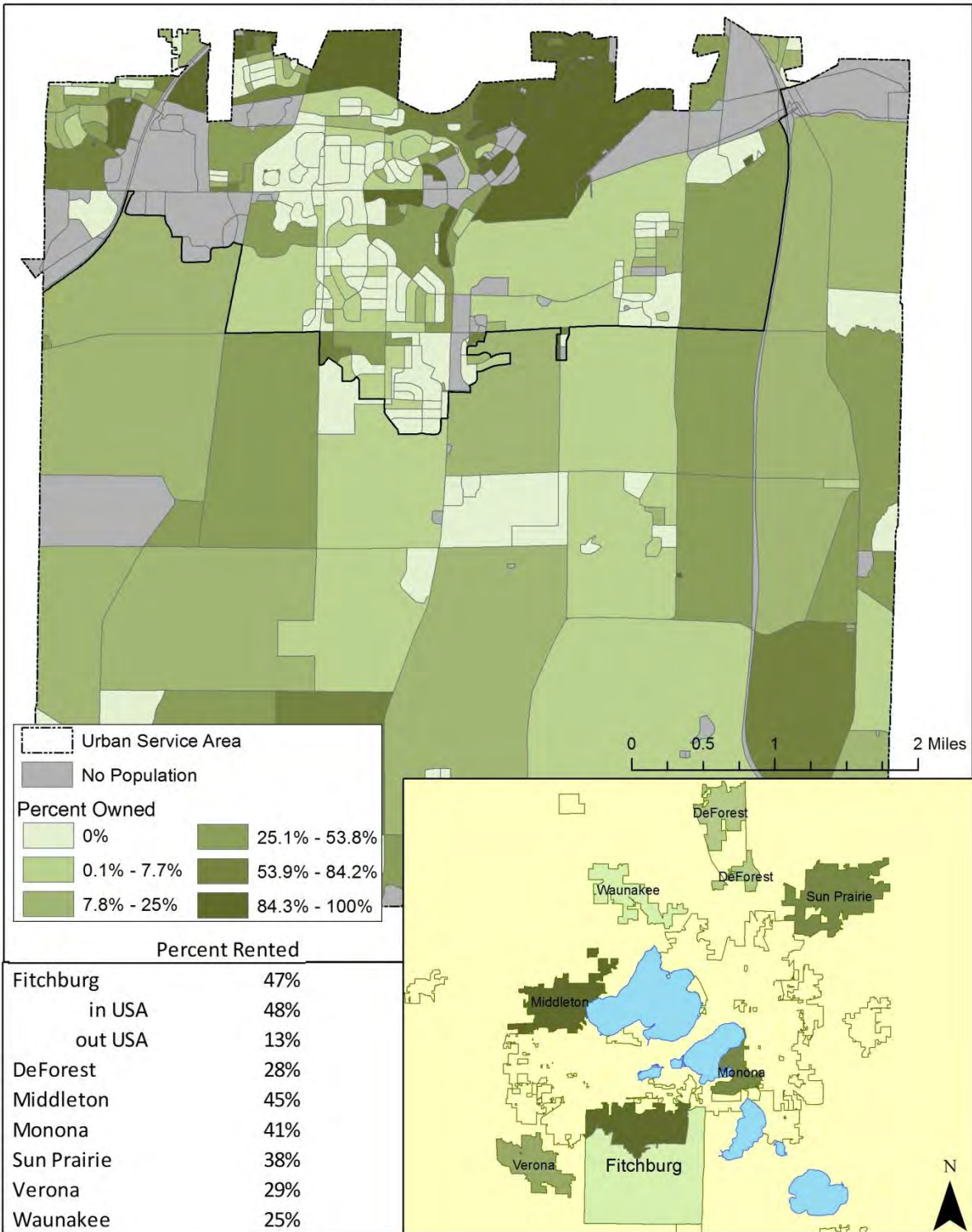


# Ownership Rate



Source: 2012 ACS 5-yr & 2012 Tiger Lines

## Percent Rental Units



Source: 2012 ACS 5-yr & 2012 Tiger Lines

## 5. Housing Characteristics

### 5.1 Housing Stock: Year Built

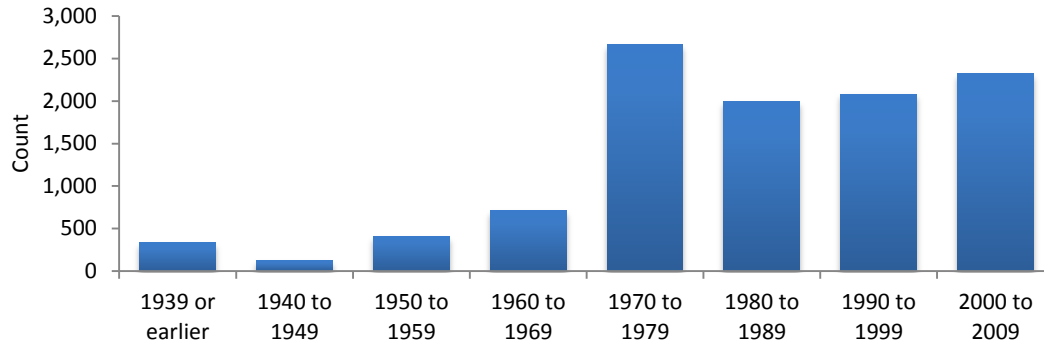


Figure 10: Fitchburg Housing Stock by Year Built (2012 ACS 5-yr)

- While the year structures were built can provide insight into the growth and development trends of Fitchburg and its surrounding communities, it is important to note that these figures only represent the housing stock at a snapshot in time, and therefore do not represent the total home building in any given decade. Potential demolitions of housing stock are not accounted for.
- Figure 10 shows the housing stock by year built. Based on the 2012 ACS estimates, only 15% of the housing stock was built prior to 1970, and 25% was built between 1970 and 1979 alone.
- The second largest decade of building was from 2000 to 2009, making up 22% of the entire housing stock.

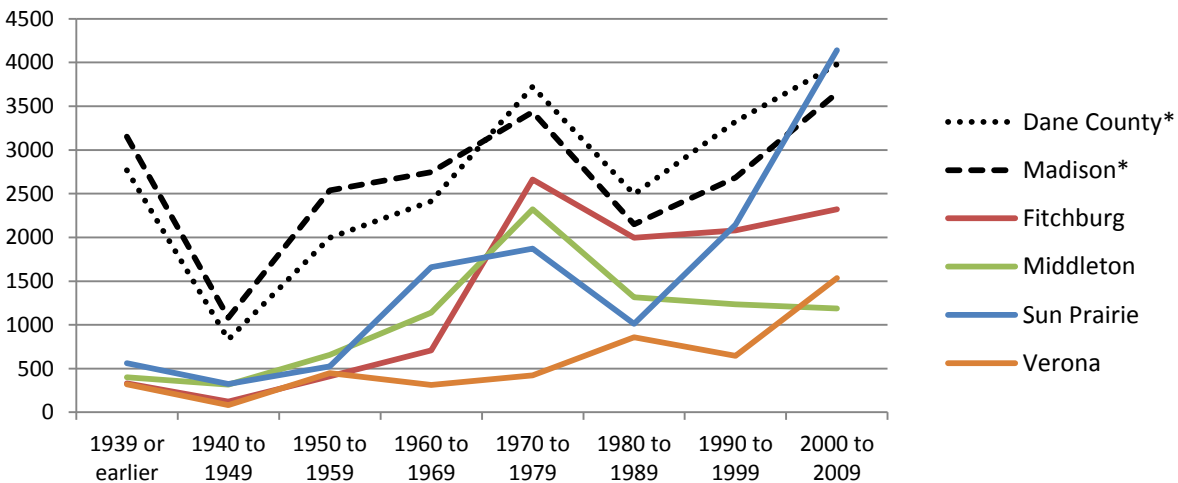


Figure 11: Building Trends by Current Housing Stock (2012 ACS 5-yr)

\*The trend lines for Madison and Dane County were derived from the housing unit data but are not the actual figures for new buildings. The figures for Madison were divided by 5 and for Dane County by 10 to facilitate visual comparison with Fitchburg and its comparables.

- Figure 11 shows the growth trend of Fitchburg’s housing stock relative to other comparable suburbs, as well as Dane County and the City of Madison.

- Since 1980, Fitchburg has had a consistent but upward trend in additions to its housing stock.
- Fitchburg and Middleton display almost identical home building trends, Peaking in the 1970s then slowing somewhat but remaining consistently high (recall from Section 3.1 that Fitchburg housing units increased by 24% between 2000 and 2010).
- Fitchburg and Middleton’s building stock trend also aligns almost exactly with that of Dane County overall, although Dane County has a much larger relative stock from the 1950s and 1960s than either.
- Sun Prairie had a slightly more gradual home building start, surpassing Middleton and Fitchburg in the 1960s then increasing more modestly in the 1970s. Below Fitchburg from 1970-1989, Sun Prairie had nearly identical home building in 1990-1999. Sun Prairie’s growth rate in 2000-2009 is notably higher than any other community, both in number and in increase relative to the decade before.
- Verona is an interesting comparison because, while it has experienced some of the highest growth between 2000 and 2010, it did not undergo similar spikes in the 1960s or 1970s and the increase in housing stock has been more gradual and increasing consistently over time.

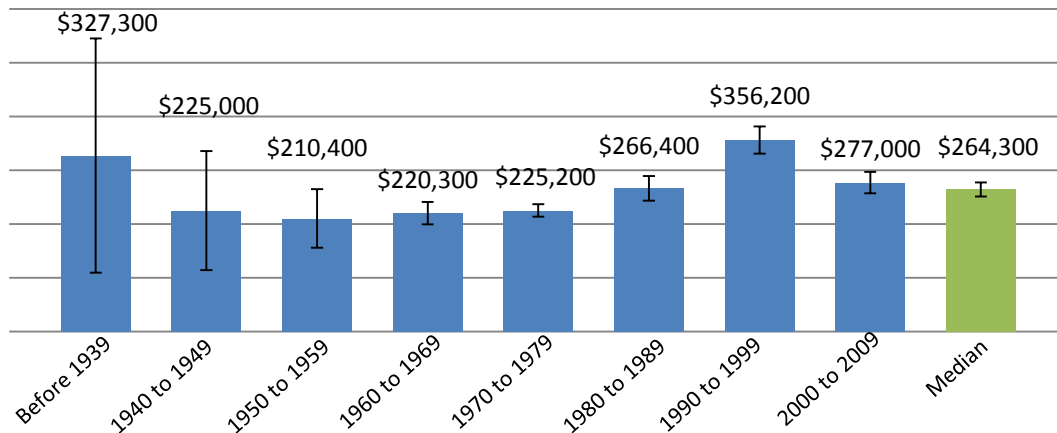


Figure 12: Value of Owner-Occupied Units by Year Built (2012 ACS 5-yr)

- Figure 12 shows how value changes in relationship to the year the structure is built.
- There are many external factors that might affect this trend such as quality of the housing stock, supply, taste preference, and potential building trends (i.e. it’s possible that more large homes were being built in the 1990s).
- It is, however, worth noting that for the most part, units built before the 1980-1989 decade fall below the average home value, and those built after are higher. Units built between 1940 and 1979 are substantially lower than the median.
- Error bars are included to represent the high potential for error, especially amongst the oldest homes (before 1939 and in the period 1940-1949). The 2010 census value prediction for these older homes was much lower (1939 or earlier - \$197,200; 1940-1949 – \$147,100; 1950-1959 – 194,100), so these data may have somewhat limited reliability.

## 5.2 Value

Table 14: Home Value Distribution (2012 ACS 5-yr)

Value	Fitchburg	Dane County	Madison	Comparables (Total)
Less than \$50,000	3%	2%	2%	1%
\$50,000 - \$99,999	2%	2%	3%	1%
\$100,000 - \$149,999	3%	9%	10%	8%
\$150,000 - \$199,999	16%	23%	26%	25%
\$200,000 - \$249,999	21%	22%	23%	22%
\$250,000 to \$299,999	17%	15%	14%	15%
\$300,000 to \$399,999	21%	14%	11%	14%
\$400,000 to \$499,999	8%	6%	4%	7%
\$500,000 to \$749,999	7%	5%	4%	4%
\$750,000 to \$999,999	1%	1%	1%	1%
\$1,000,000 or more	1%	1%	1%	0%
Total Units	5,112	122,688	50,857	23,004

- The distribution of home values is rather homogenous when comparing Fitchburg to Dane County, Madison, and the sum of comparable suburbs.
- Fitchburg has a somewhat higher percentage of high value homes, especially in the \$300,000 - \$399,999 bracket and up to the \$500,000 - \$749,999 bracket.
- It is important to note that there is significantly more potential variability across the comparable suburbs, using the sum works as an analogue to the average conditions in communities outside of Fitchburg.

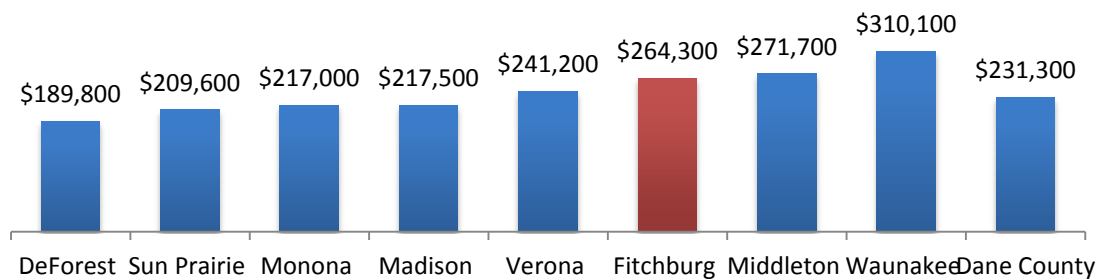


Figure 13: Median Value of Owner Occupied Units (2012 ACS 5-yr)

- Figure 13 shows Fitchburg to have one of the highest median home values of any comparable suburb, and more than \$30,000 higher than the overall median value in Dane County.
- Below, in figure 14, are examples of properties listed near this median value of approximately \$265,000.

	<p>           \$269,900            1,789 Sq. Ft.            3 Bed            2.5 Bath            8 Years Old (Built 2006)            Swan Creek         </p>
	<p>           \$260,000            2,308 Sq. Ft.            3 Bed            2.5 Bath            26 Years Old (Built 1988)            Wildwood South         </p>
	<p>           \$265,000            1,892 Sq. Ft.            3 Bed            2.5 Bath            12 years Old (Built 2002)            Quarry Hill         </p>

Figure 14: Example Properties Listed near Median Value

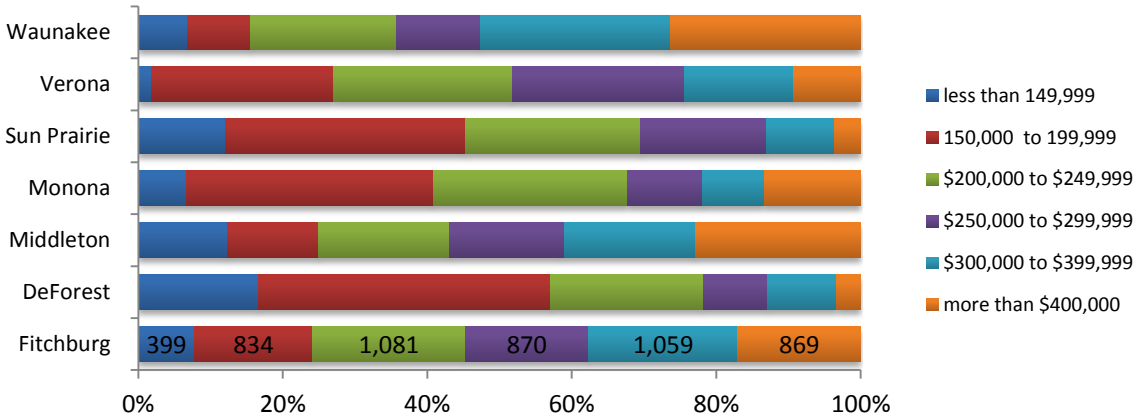


Figure 15: Single Family Home Value Distribution (2012 ACS 5-yr)

- Figure 15 compares the home values in Fitchburg to the comparables, showing Fitchburg to have relatively uniform distribution of homes across all value brackets.
- The data for value distribution is consistent with the data maintained by the City Assessor’s Office (Section 6.4 of this report).
- This equates to a relatively low supply of lower-cost units to own, but a robust supply of average rate homes between \$200,000 and \$299,999 (Dane County’s overall median home value is around \$230,000).
- Fitchburg’s housing supply of the bottom two value brackets is the second smallest as a percentage of the overall supply. Waunakee has a smaller relative supply, and Middleton’s is slightly higher.
- The only community that shares this even distribution is Middleton, though their home values skew more dramatically in the higher end home supply.

Table 15: Percent Income Spent on Select Ownership Costs (2012 ACS 5-yr)\*

	Percent Income Spent on Ownership Costs**			
	>30%	>35%	>40%	>50%
Fitchburg	28%	21%	15%	8%
Dane County	28%	20%	15%	9%
Madison	28%	20%	15%	9%
DeForest	28%	20%	13%	3%
Middleton	25%	17%	13%	7%
Monona	33%	22%	18%	11%
Sun Prairie	29%	18%	13%	8%
Verona	25%	14%	8%	6%
Waunakee	30%	23%	18%	12%

\*Data in this table is cumulative, so the category greater than 30% includes all other categories and so on.

\*\*Ownership costs include mortgage payments, real estate taxes, various insurances, utilities, fuels, mobile home costs and condominium fees.

- Table 15 shows the percentage of homeowners who are cost burdened based on the percentage of their income spent on ownership costs.

- In Fitchburg, over a quarter of homeowners experience some degree of cost burden. The cost burden at each level up to those who are extremely cost burdened is quite consistent with those of Dane County and Madison. Fitchburg tends to fall right in the middle range of cost burden across all comparables.

### 5.3 Contract Rent

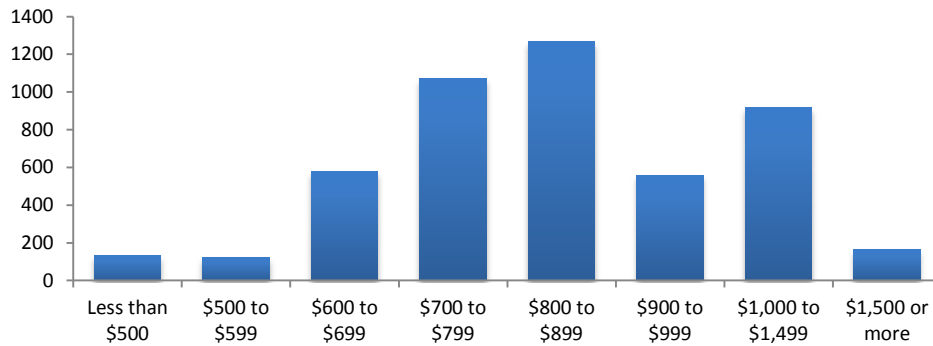


Figure 16: City of Fitchburg Gross Rent Distribution (ACS 2012 5-yr)

- Figure 16 provides detail of Fitchburg’s gross rent distribution.
- This graph shows a large amount of Fitchburg’s 4,800 units fall in the range of \$700 per month to \$899 per month. There is also a robust supply of what would be considered higher end units falling in the \$1,000 to \$1,499 dollars. The smallest rent categories are less than 500 (133 units), \$500 - \$599 (121 units) and those greater than \$1,500 (162 units).

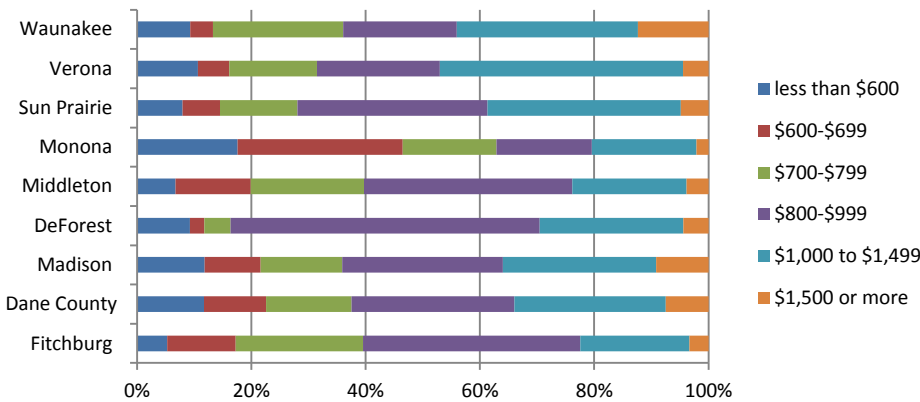


Figure 17: Gross Rent Distribution (2012 ACS 5-yr)

- Figure 17 displays the gross rent distribution. Slightly fewer than 40% of rental properties fall in the middle range of \$800 to \$999 per month.
- Grouping the three lowest categories together, Fitchburg has the largest supply as a percent of the total stock of rental units grossing less than \$800 other than Monona. However, it also has the lowest supply of the most affordable category of less than \$600 per month.
- The median rental costs alone suggest Fitchburg, at \$840 a month, to be one of the more affordable markets on average, however it is also noteworthy that it has the lowest supply of very affordable rental units at less than \$600 per month. Similarly, it has the second of the lowest supplies of high end rental

units above \$1,500 per month, showing that rents overall have a narrower range but tend to be more affordable on average.

- The large number of middle range units may be associated with the 1970s era apartment buildings in the City.

Table 16: Median Gross Rent and Distribution (2012 ACS 5-yr)

	Dane County	Madison	Fitchburg	DeForest	Middleton	Monona	Sun Prairie	Verona	Waunakee
less than \$500	6.2%	6.6%	2.8%	9.3%	3.4%	8.7%	4.7%	6.4%	5.6%
\$500-\$749	23.5%	21.3%	26.8%	7.1%	24.9%	50.2%	17.5%	17.3%	16.5%
\$750-\$999	36.4%	36.1%	48.0%	54.1%	47.8%	20.6%	39.1%	29.2%	33.8%
\$1,000-\$1,499	26.5%	26.9%	19.1%	25.1%	20.0%	18.3%	33.8%	42.5%	31.7%
\$1,500 +	7.5%	9.1%	3.4%	4.4%	3.9%	2.1%	4.9%	4.5%	12.3%
Median	\$877	\$890	\$840	\$917	\$840	\$714	\$933	\$983	\$934
Count	79,780	49,977	4,809	789	3,420	1,637	4,473	1,338	1,062

- Fitchburg and Middleton both have the second lowest median rent at \$840/month.
- There is a substantial supply of rental units between \$500 and \$749 (27%) and just under half of the units fall between \$750 and \$999.

Table 17: Gross Rent as a Percentage of Household Income in the Past 12 Months\* (2012 ACS 5-yr)

	Percent Income Spent on Rental Costs			
	> 30%	> 35%	> 40%	> 50%
Fitchburg	47%	41%	31%	23%
Dane County	48%	40%	34%	26%
Madison	53%	44%	38%	30%
DeForest	31%	21%	13%	11%
Middleton	36%	30%	22%	15%
Monona	48%	36%	33%	23%
Sun Prairie	36%	27%	24%	15%
Verona	33%	28%	24%	20%
Waunakee	43%	31%	26%	14%

\*Data in this table is cumulative, so the category greater than 30% includes all other categories and so on.

- Table 17 shows the extent of cost burden experienced by renters as a percentage of the income they spend on rental costs. While Fitchburg’s cost burden levels are quite consistent with Dane County, They have one of the highest rates compared to other comparable suburbs and the highest rate of those who are extremely cost-burdened, paying more than 50% of their income on rent.

## 5.4 Units in Structure

Table 18: Units in Structure (2012 ACS 5-yr)

	1, detached*	1, attached**	2 to 4	5 to 19	20 +
Dane County	54.0%	7.4%	10.6%	12.9%	15.1%
Madison	43.6%	6.1%	13.2%	15.5%	21.7%
Fitchburg	41.2%	10.8%	6.8%	19.8%	21.4%
DeForest	58.3%	15.1%	16.1%	7.3%	3.1%
Middleton	41.4%	8.6%	9.2%	21.8%	19.1%
Monona	55.3%	1.5%	7.1%	14.1%	22.0%
Sun Prairie	51.1%	14.7%	11.6%	12.2%	10.3%
Verona	63.4%	14.4%	6.1%	4.9%	11.2%
Waunakee	67.8%	10.6%	8.2%	6.3%	7.1%

\***1-Unit, Detached:** single unit structure with open space on all four walls.

\*\***1-Unit, Attached:** single-unit structure with one or more wall separating it from adjoining structures. Includes row houses, double houses or houses attached to nonresidential structure where each house is a separate attached structure.

- Table 18 displays the distribution of structure types by the number of units in a given structure. This provides an overview of the diversity of housing choice types in the City. As this table shows, in Fitchburg over half of the homes are single-unit attached or detached.
- In terms of housing stock, Middleton and Fitchburg are most similar between comparables.
- Fitchburg has substantially fewer single family detached homes than the comparables with the exception of Middleton, which also hovers around 41%. Fitchburg also has a high percent of building with 5 to 19 units (20%) and more than 20 units (21%) when compared with other comparable suburbs.
- Fitchburg has a similar percent of single family detached homes as well as buildings with more than 20 units as Madison, though the middle categories vary more widely.

Table 19: Tenancy and Change of Units in Structure in the City of Fitchburg (2012 ACS 5-yr)

	1, detached	1, attached	2 to 4	5 to 19	20 +	Count
rent	5%	7%	12%	37%	39%	4,863
own	79%	14%	1%	4%	1%	5,112
2000	3,595	434	704	1,919	1,947	8,599
2012	4,375	1,152	727	2,100	2,272	10,626
change - units	780	718	23	181	325	2,027
Rate of Change	22%	165%	3%	9%	17%	24%

- Table 19 details the distribution and growth of housing units in Fitchburg. The distribution of renters and owners across the different unit counts per structure is rather unsurprising: Renters tend to live in multi-unit buildings more than single unit and owners tend to live in single family. While the distribution of

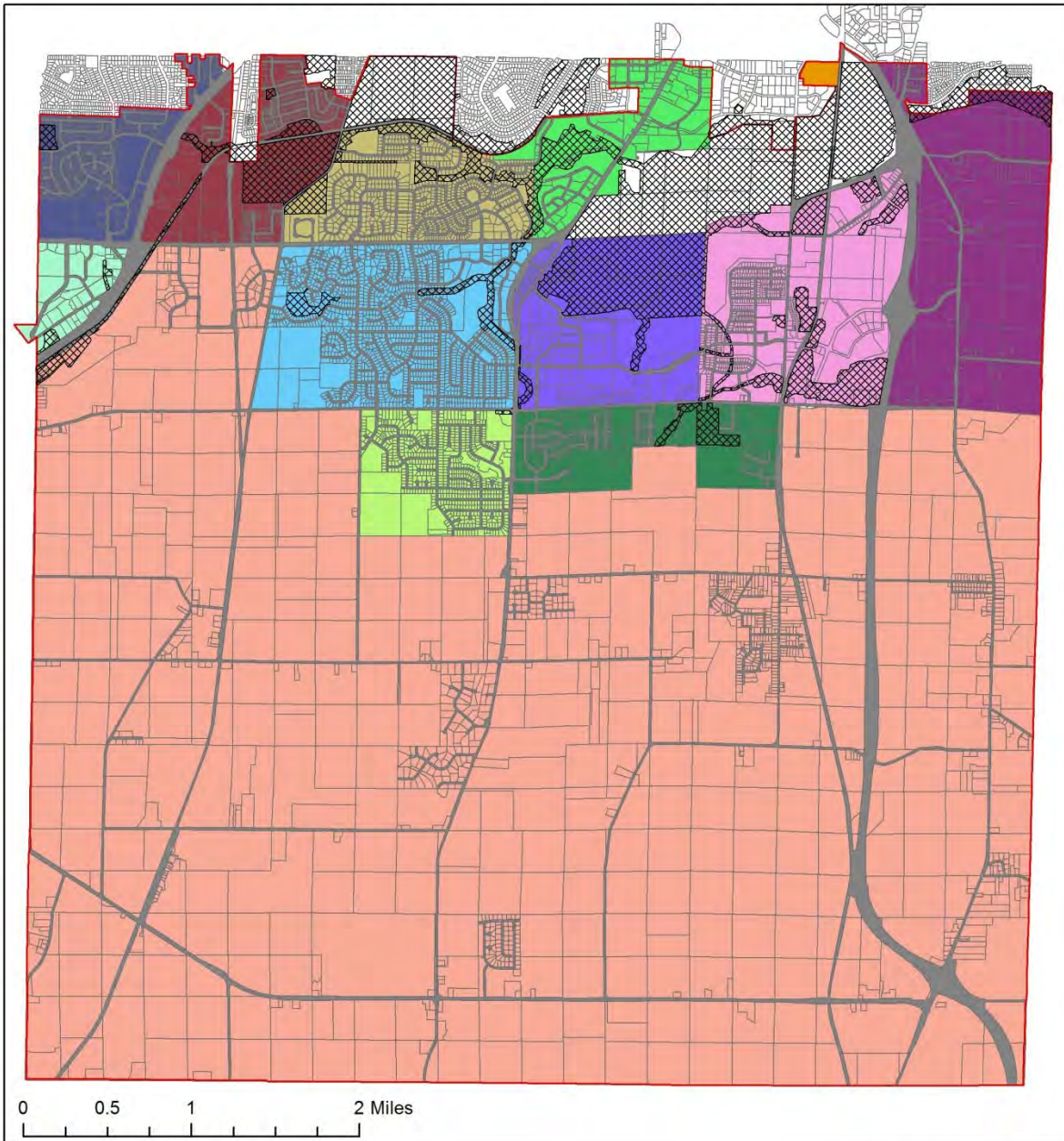
renters congregates towards the larger unit buildings, but are more evenly distributed in that direction than are owners skewed towards single unit buildings.

- The second component of the table shows the growth in structure type from the 2000 census to the 2012 ACS estimates. This shows that Fitchburg has added almost equivalent numbers of single unit detached homes (780) as single unit attached homes (718), though they represent dramatically different growth rates, with the increase in single unit attached homes representing a 165% increase from the 2000 census.
- The next highest increase was in units that are part of structures with more than 20 units, adding 325 individual units and representing a 17% increase from 2000.

## 6. Planning Area Analysis

- Because census data on physical and financial housing characteristics is not available at the sub-city level for Fitchburg (while many cities have access to block group data, the block groups in Fitchburg frequently go outside of the city boundaries), the city was divided into planning areas to aggregate these data from a variety of city managed data sources, primarily building information, zoning, and assessment data.
- The map on the following page, *Housing Assessment Planning Areas*, shows these planning areas, delineated based on commonalities such as neighborhood(s), subdivisions, and major roadways. The tables on the pages following summarize the results of the analysis.
- Please note that in many cases, specific unit counts vary from census data. There are several explanations to these discrepancies:
  - Census data, especially American Community Survey data, does not capture the entire population, but only a portion of the data which is then projected to capture the entire population.
  - The city may be more equipped to accurately account for extensive multi-family projects.
  - The distinction between single-family homes, condominiums, and duplexes are difficult and somewhat fluid.

## Housing Assessment Planning Areas



<b>Planning Areas</b>			 
 Dunn's Marsh	 Highlands Hills	 Northeast	
 Fish Hatchery	 Jamestown	 Oak Wood	
 Forrest and Wood	 McGaw	 Orchard Point	
 Glacial Center	 Nine Springs	 Rural	 Environmental Corridor  Brown Business Park

## 6.1 Parcels Types

Table 20: Distribution of Housing Types by Parcel

	Dunn's Marsh	Forest and Wood	Glacial Center	Highlands Hills	Jamestown	McGaw	Nine Springs	Northeast	Oak Wood	Fish Hatchery	Rural	Total	Percent
Residential-Single Family	61%	85%	59%	73%	68%	64%	45%	86%	83%	1%	85%	4,376	70%
Residential - Apt.	14%	1%	0%	1%	4%	0%	7%	0%	0%	10%	0%	192	3%
Residential - Condo	17%	11%	37%	26%	15%	35%	47%	3%	6%	89%	7%	1,379	22%
Residential - Duplex	8%	2%	2%	0%	13%	1%	0%	3%	10%	0%	1%	221	4%
unknown	1%	1%	1%	0%	0%	0%	0%	8%	0%	0%	7%	87	1%
Trailer	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1	0%
Total	432	1,419	83	844	601	431	632	99	641	308	765	6,255	100%

- Table 20 compares the number of parcels based solely on residential class. It is important to note that the “condo” classification refers most specifically to an ownership type, so the actual physical form may resemble anything from a single family home to a multi-family building. All planning areas are dominated by either single family residences or condominiums, or some combination therein. The highest percentage of apartment parcels is found in Dunn’s Marsh, followed by West Fish Hatchery.
- *It is important to note that Northeast neighborhood is currently rural. It is evaluated separately, however, because it is anticipated to be brought into the urban service area and we would therefore like to be able to track anticipated development over time.*

## 6.2 Unit Types

Table 21: Distribution of Housing Types by Unit Counts

	Dunn's Marsh	Forest and Wood	Glacial Center	Highlands Hills	Jamestown	McGaw	Nine Springs	Northeast	Oak Wood	Fish Hatchery	Rural	Total	Percent
Residential-Single Family	20%	67%	59%	60%	28%	59%	33%	83%	78%	0%	79%	4,447	37%
Residential - Apt.	70%	19%	0%	18%	55%	0%	21%	0%	0%	91%	0%	5,346	45%
Residential - Condo	6%	10%	36%	22%	8%	40%	46%	4%	5%	9%	12%	1,646	14%
Residential - Duplex	4%	3%	4%	0%	9%	1%	0%	4%	17%	0%	1%	374	3%
unknown	0%	1%	1%	0%	0%	0%	0%	9%	0%	0%	8%	123	1%
Trailer	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	6%	53	0%
Total	1,331	1,819	85	1,029	1,473	487	878	102	696	3,163	873	11,936	100%

- When evaluating residential class by number of units, as per Table 21, the housing composition across planning areas changes substantially. Several neighborhoods – especially Northeast, Oak Wood, and Rural – are clearly dominated by single family residential. Four neighborhoods – Dunn’s Marsh, Jamestown, Nine Springs, and West Fish Hatchery – have fewer than half single-family homes. All except Nine Springs (condominium dominated) are instead dominated by apartments.
- If you assume that a majority of condos are single-unit (attached or detached), the percentages match fairly closely with the census data for units per structure.

### 6.3 Units in Structure

Table 22: Distribution of Units in Structure by Unit Counts

	Dunn's Marsh	Forest and Wood	Glacial Center	Highlands Hills	Jamestown	McGaw	Nine Springs	Northeast	Oak Wood	Fish Hatchery	Rural	Total	Percent
1 Unit	26%	75%	95%	80%	35%	77%	59%	94%	84%	9%	77%	5,695	47%
2 units	5%	5%	5%	2%	7%	23%	25%	6%	16%	0%	7%	792	7%
3 or 4 units	6%	1%	0%	0%	5%	0%	0%	0%	0%	0%	4%	213	2%
5 to 9 units	5%	0%	0%	5%	1%	0%	0%	0%	0%	0%	4%	189	2%
10 to 19 units	14%	3%	0%	1%	1%	0%	0%	0%	0%	6%	3%	487	4%
more than 20	44%	16%	0%	12%	51%	0%	16%	0%	0%	85%	6%	4,620	39%
Total Units	1,339	1,819	85	1,029	1,473	488	854	108	696	3,162	924	11,996	100%

\*Unit counts based in part on ownership so condos in multifamily buildings will be counted as single unit residences

- Evaluating the units in the structure provides even more insight into the housing diversity within these planning areas. It is important to note that while for the most part the categories line up with the census data, the figures for 5-19 units and more than 20 units are quite different. This is likely due to the difference in counting the number of units in a *building* (census) versus a *parcel* (assessor data). For example, the Pines in the West Fish Hatchery Planning Area is composed of many medium size buildings that are aggregated on one parcel. Therefore, the assessor data could be interpreted to imply that the Pines is one building with 1,216 units, however in fact it is a collection of many buildings that in total contain that number of units. If you add all units within a building of more than 5 in the census data (approx. 42%) and the assessor data (45%), it works out to be quite comparable.
- Jamestown and Dunn’s Marsh appear to have the most diversity, though both have a majority of their units in large multifamily buildings and are low on the spectrum of single unit homes. Northeast and Glacial Center stand out as highly dominated by single unit homes, and, along with the McGaw Neighborhood, have none of their housing stock in structures (or, potentially, on parcels) with more than two units. West Fish Hatchery is strongly

dominated by large apartment buildings, though the strong dominance of buildings with more than 20 units is likely exaggerated as per the discussion of the Pines above.

## 6.4 Median Value

Table 23: Median Value of Single Family Homes

	Dunn's Marsh	Forest and Wood	Glacial Center	Highlands Hills	Jamestown	McGaw	Nine Springs	Northeast	Oak Wood	Fish Hatchery	Rural	Total
Median Value	\$175,500	\$296,100	\$211,600	\$424,100	\$194,600	\$253,600	\$290,200	\$193,300	\$254,350	\$150,150	\$215,200	\$259,300

- Due to the potential variability in the physical structure of the condominium class residences, only single family residential homes were examined for the median home value. Note that the West Fish Hatchery planning area only had two properties classified and single family residential homes.
- Omitting West Fish Hatchery, the median home values range from \$175,500 (Dunn's Marsh) to \$424,100 (Highland Hills).
- The median of all neighborhood property values is just under that predicted by the 2012 ACS (\$264,300).

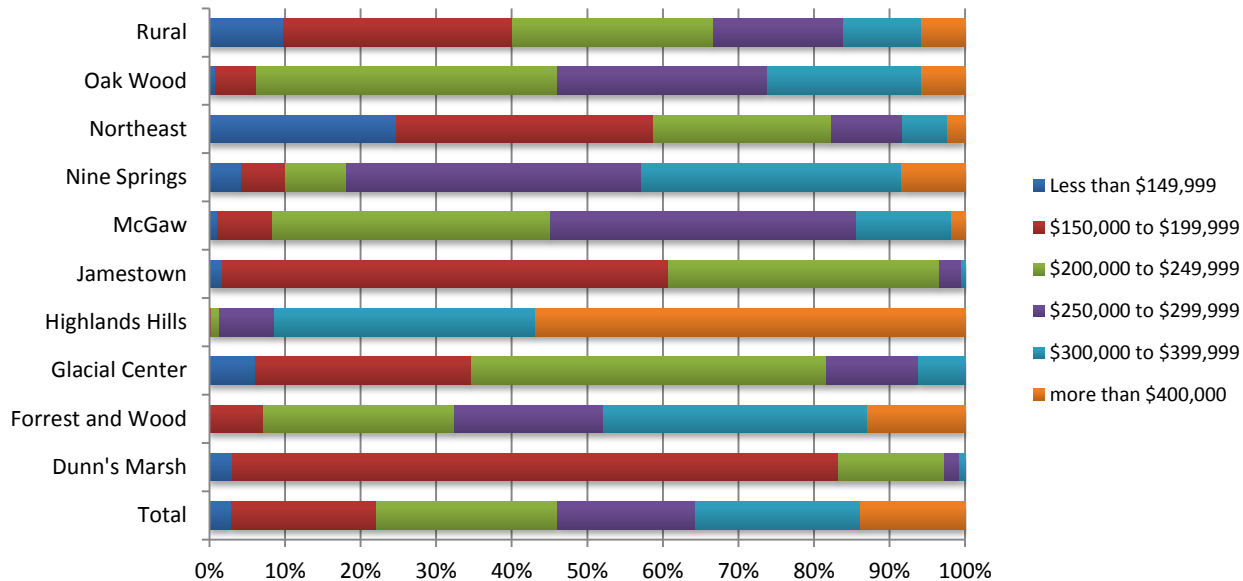


Figure 18: Home Value Distribution across Planning Areas (City of Fitchburg Assessor's Office)

\*Fish Hatchery was omitted because there are only two single family homes in the neighborhood

- Figure 18 shows that, while home values overall in the city are spread rather evenly through the value categories (though notably lacking in the less than \$149,000 category), the distribution is not even across Housing Assessment Planning Areas. This is especially evident in the two categories that make up the lowest value bracket, Where Jamestown, Northeast and Dunn's Marsh make up a dramatic portion of the lower value properties. Neighborhoods with the lowest supply of these values are Highland Hills, Nine Springs, Oak Wood, and McGaw. With a median value in Fitchburg overall of approximately \$260,000, the neighborhoods in which median priced homes dominate are McGaw, Glacial Center, and Rural areas. Nine Springs, Highland Hills, and Forrest and Wood skew to higher end homes.

## 7. Fitchburg Housing Market

### 7.1 Historic Home Sales

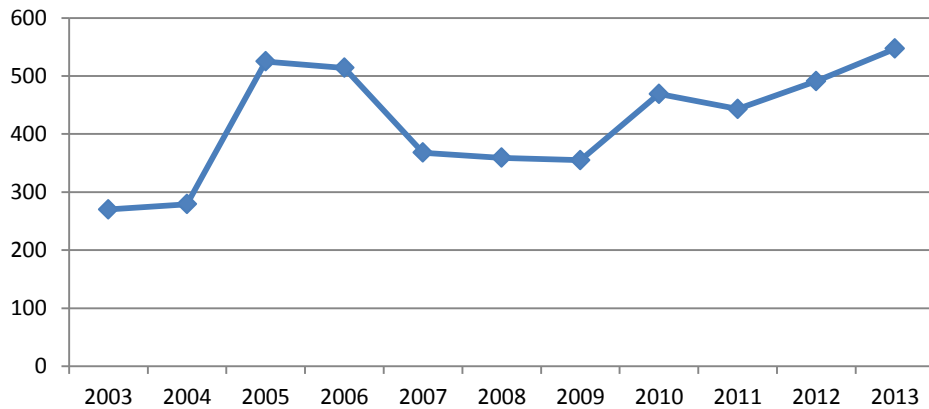


Figure 19: Annual Number of Sales

- Historic home sale figures show a robust market in 2005 and 2006, with a substantial dip in 2007 through 2009, around the time of the 2008 market crash. The 4 years after 2009 have shown steady growth, with the highest volume of home sales in a decade occurring in 2013 with 547 sales.

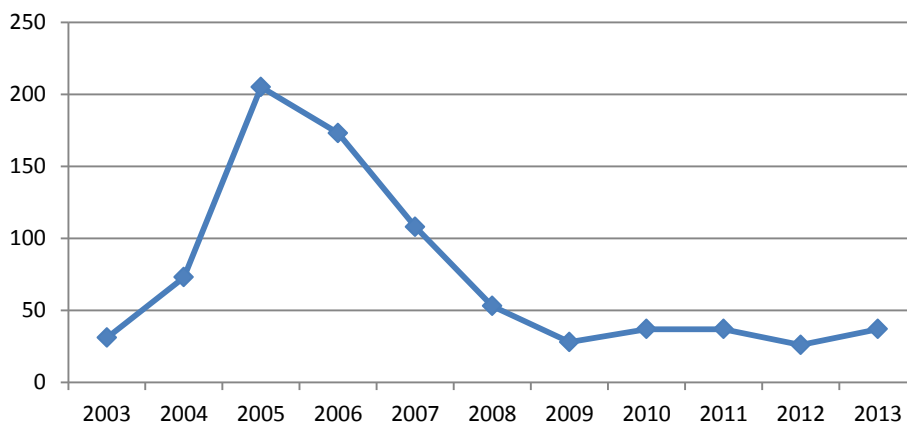


Figure 20: Annual New Home Sales

- New home sales were calculated based on whether the home was sold within the year or year after being built, as such it is a somewhat crude estimate as it will not capture homes that stay on the market for longer than that time period.
- The data show a substantial number of new homes being sold in 2005 and 2006, followed by a steady decline. The years between 2003 and 2009 closely match home sale patterns overall, however interestingly since 2009 new home sales have stayed steadily below 50 per year.

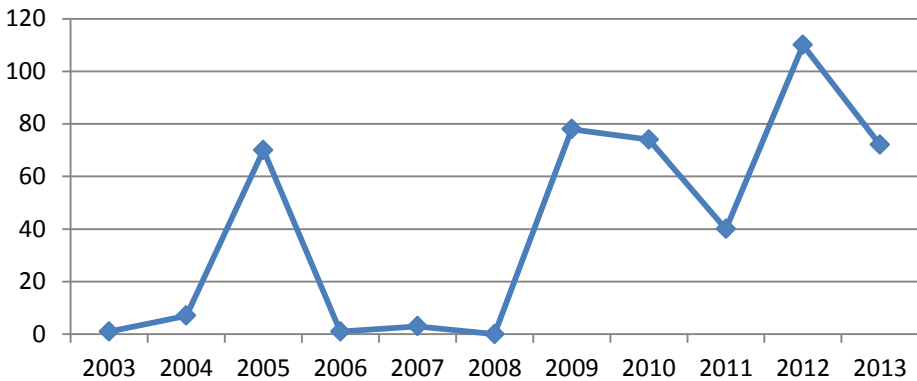


Figure 21: Annual Vacant Residential Lot Sales

- The sale of residential lots does not follow a distinct pattern and vary substantially year to year. It is interesting to observe what a substantial portion of the overall residential market they may determine in any given year, for example the sale of 110 residential lots in 2012 would put the cumulative residential sales for that year above 700.

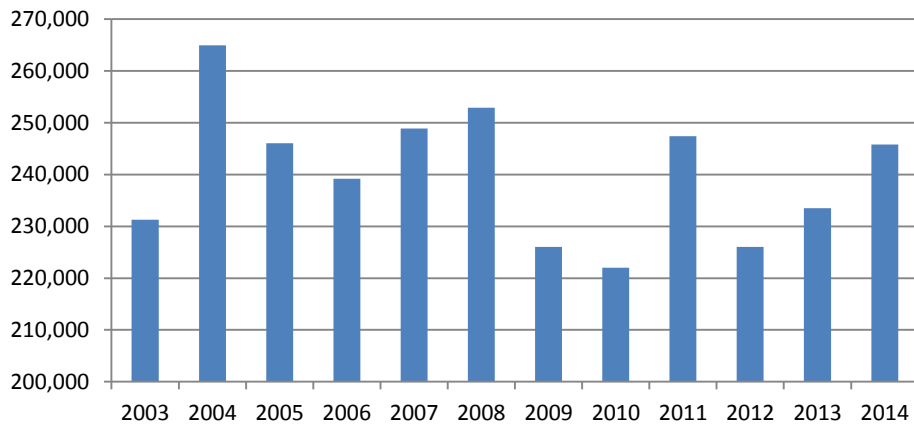


Figure 22: Median Value of Annual Home Sales

- The median sale values also vary substantially year to year. In all years except 2004, the value stays below today's mean of \$261,000, the lowest median values occur in 2009 (\$226,000), 2010 (\$222,000) and 2012 (\$226,000).

### 7.3 Building Permit History

- 2013 had the highest number of building permits in over 5 years, including 39 single family dwelling permits and 7 multi-family buildings for a total of 207 new living units.
- The multifamily units represent the most ever permitted in one year and are primarily located in Uptown and along Post Road.

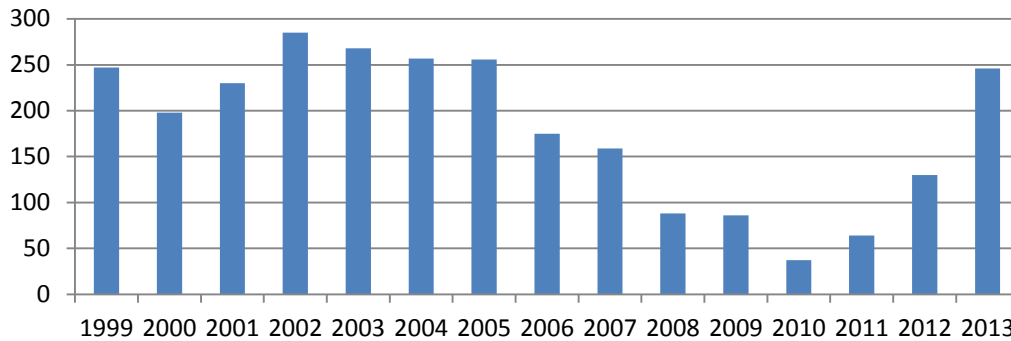


Figure 23: Total Residential Units Permitted (All Unit Types) (Building Inspection Annual Report, 2010)

- Figure 23 shows the total number of residential units permitted between 1999 and 2013. This demonstrates a somewhat consistent rate of around 250 units per year through 2005, followed by a steady decline from 2006 through 2010. In the last three years, that rate has begun to climb, and in 2013 the city for the first time since 2005 reached nearly 250 new units.

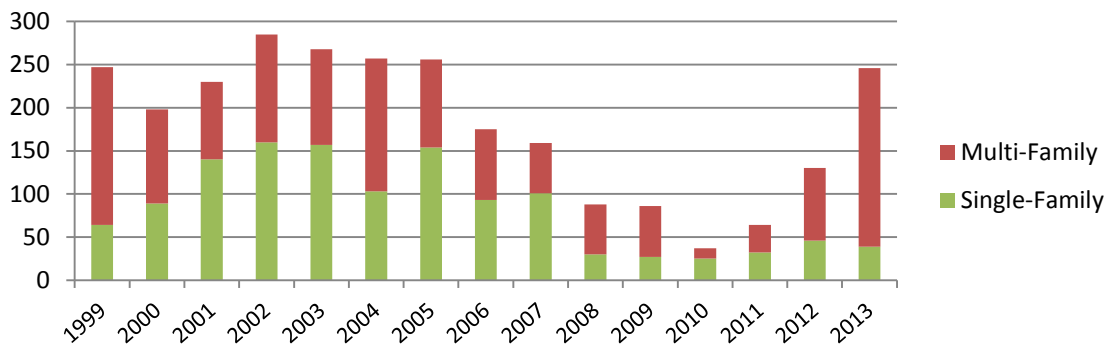


Figure 24: Total Units Permitted by Unit Type (Building Inspection Annual Report, 2010)

- Figure 24 divides the information presented in figure 23 by unit types (single family and multifamily). *Multifamily* includes anything with two or more units. In this case, the period from 1999 to 2005 was mostly dominated by single family home building except for the years 1999 and 2004, and 2000 which was split fairly evenly. The city experienced a decline beginning in 2006 in home building. The rate of single family home building declined in 2008 and has since remained low, while the recent increase in building is almost entirely due to multifamily unit home building.

## 7.2 Active listings

- On June 20, 2014, for sale listings were collected from WisconsinHomes.com, a multiple listing service. On that day there were a total of 146 properties listed for sale, 43 condos and 103 single family homes. The data on these homes is summarized in table 24.
- The listing prices are on average approximately \$20,000 more than the median value obtained through census data, and there is a substantial difference in both average and median value between condos and single family homes. However, when you calculate the price per square foot, the difference is substantially reduced.
- Below are examples from the listing service of “typical” for sale homes based on the figures calculated in the table.

Table 24: Active Listings in the City of Fitchburg (WisconsinHomes.com, 6/20/2014)

	Condo	Single Family	Total
Price			
Average	\$227,563	\$381,020	\$335,824
Median	\$189,900	\$339,900	\$279,900
Min	\$63,900	\$124,900	N/A
Max	\$585,000	\$1,275,000	N/A
Area (sq. ft.)			
Median	1,760	2,708	2,306
Min	804	710	N/A
Max	3,960	9,611	N/A
Price/sq. ft.			
Average	\$114	\$119	\$118
Min	\$77	\$60	N/A
Max	\$203	\$232	N/A
No. Bedrooms			
Average	2.35	3.76	3.34



\$339,000	3 bedrooms	2,377 sq. ft.
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\$350,000	4 bedrooms	3,049 sq. ft.
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Figure 25: Single Family Homes with Median Characteristics



\$185,000	2 Bedrooms	1,850 sq. ft.
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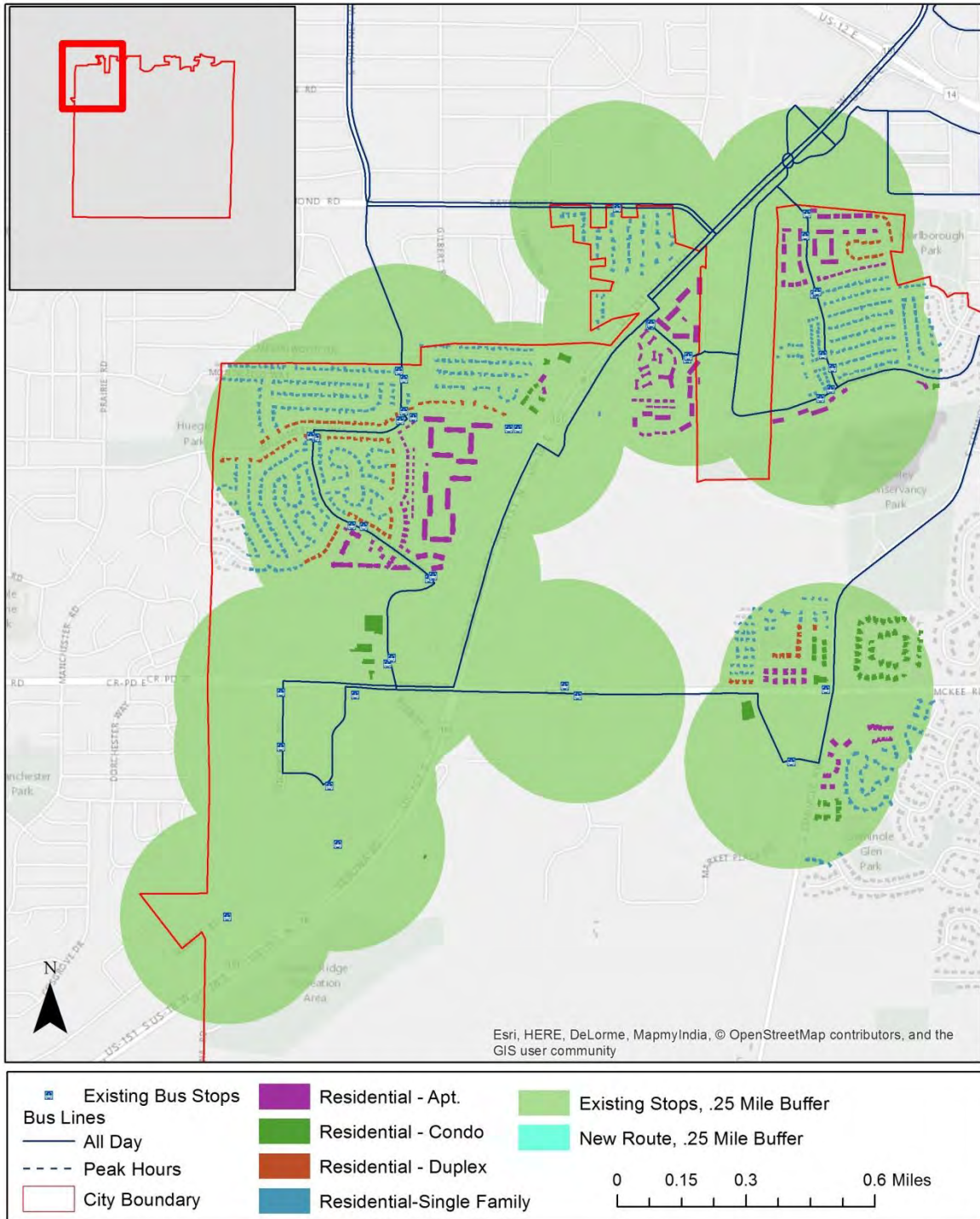
Figure 26: Condominiums with Median Characteristics



\$229,900	2 Bedrooms	2,000 sq. ft.
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## 8. Transit Access

### Dwelling Units with Transit Access



## Dwelling Units with Transit Access

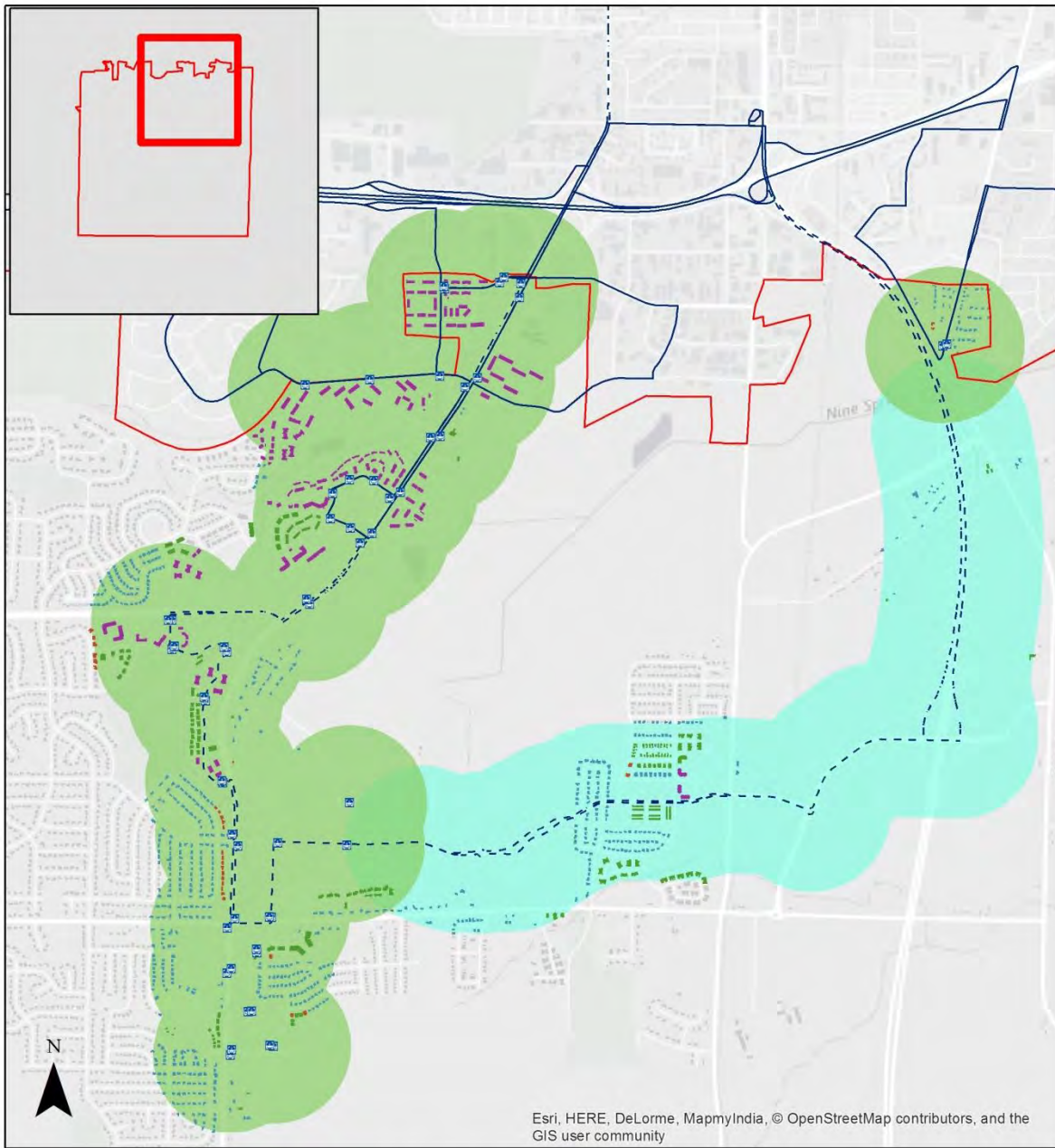


Table 25: Dwelling Units with Transit Access by Planning Area (Metro Transit, 2014)

	1 unit	2 units	3 or 4 units	5 to 9 units	10 to 19 units	More than 20 units	Total w/Access	Percent w/Access	% Single Family	Median Value**
Dunn's Marsh	304	64	83	66	177	519	1,213	91%	61%	\$175,500
Fish Hatchery	276	2	8	9	191	2,677	3,163	100%	1%	\$150,150
Forrest and Wood	340	76	12	6	55	294	783	43%	85%	\$296,100
Glacial Center	81	4	-	-	-	-	85	100%	59%	\$211,600
Jamestown	498	104	67	19	13	749	1,450	98%	68%	\$194,600
Highlands Hills	239	2	3	8	10	120	382	37%	73%	\$424,100
McGaw	191	110	-	-	-	-	301	62%	64%	\$253,600
Nine Springs*	365	256	8	-	-	56	685	78%	45%	\$290,200
Northeast	52	6	-	-	-	-	58	57%	86%	\$193,300
Oak Wood	149	12	-	-	-	-	161	23%	83%	\$254,350
Rural	5	-	-	-	-	-	5	1%	85%	\$215,200
Total	2,500	636	181	108	446	4,415	8,286	69%	-	\$259,300

\* Figures for Nine Springs represent potential access with the new route 49. The stops are yet to be determined and could affect access.

\*\* Income figure are not available for the Planning Areas, and therefore median value is being used in its place.

- Table 25 shows that Fitchburg has good transit access overall, with 69% of dwelling units in the city having access to at least peak hour service. That figure jumps to 75% if the Rural neighborhood is omitted.
- There is high correspondence between areas with a lower percent of single family homes and higher transit access. This is significant because those living in multi-family units are more likely to rent (section 5.4 units in structure, table 19), and renters are more likely to experience cost burden in their housing expenses, in turn shrinking their budget for other expenses, including transportation. Renters in the city of Fitchburg also have a substantially lower median income (\$33,130) compared with owners (\$93,421). Consequently, those with highest homeownership rates (Forrest and Wood, Northeast, Rural and oak wood, also have some of the lowest rates of Transit Access.
- Median Value of single family homes also tends to vary with percent access, with those neighborhoods with highest access having low relative median values compared with low access counterparts.

Table 26 Units with Transit Access All Day

	Units: All Day Transit Access	Total Units	% All Day Transit Access
Dunn's Marsh	1,213	1,331	91%
Fish Hatchery	3,163	3,163	100%
Forrest and Wood	167	1,818	9%
Highland Hills	265	1,029	26%
Jamestown	1,465	1,473	99%
Northeast	53	102	52%
Rural	1	873	0%
Glacial Center	0	85	0%
McGaw	0	487	0%
Nine Springs	0	878	0%
Oak Wood	0	696	0%
Total	6,327	11,935	53%

- Two of the Fitchburg Routes are peak times only. Evaluating for only those housing units with access to all-day lines results in a 23% reduction in access, from 69% to 53%.
- Dunn's Marsh, Fish Hatchery and Jamestown all maintain the same level of access.
- Northeast, Highland Hills and Forrest and Wood all had more significant reductions.

## 8.1 Housing + Transportation

The two largest expenditures for most families are housing and transportation, however affordability is typically measured only by the percentage of household expenditures on housing. The tradition of “drive until you qualify” has made regional variations in these expenditures increasingly important in considering overall affordability. Those living in central cities may pay higher housing costs, but can primarily use public transportation and in some cases can live without owning a car entirely. On the other hand, living far from work both increases costs directly in terms of gas mileage and generates additional expenses, though housing is often cheaper. A Brookings Institute study found that transportation costs can range from less than 10% in areas served by transit to almost 25% in other areas (Center for TOD, 2006).

Due to data availability limitations, an analysis of housing and transportation costs was not feasible within this study. The Center for Neighborhood Technology has developed an index organized by block group to show housing and transportation costs across the country. Their results can be found here: <http://htaindex.cnt.org/about.php>.

## 9. Affordable Housing

- Four types of affordable and subsidized housing are found in Dane County. These programs are described below (<http://www.huduser.org/portal/datasets/gis/assthsg.html>):
  - Public Housing - HUD gives federal dollars to local housing authorities to manage public units at affordable rents. May vary from scattered single family (i.e. Monona, with 8 Buildings and 8 Units), to high rise apartments.
  - Low Income Housing Tax Credit (LIHTC) – Created by the Tax Reform Act of 1986, provides state and local agencies the authority to issue tax credits for acquisition, rehabilitation, or new construction of rental units that target low income households. Also referred to as *Section 42* credits in reference to the section of the US tax code.
  - Assisted Multifamily Properties – HUD provides subsidies and grants to property owners and developers to maintain and build rental units for low income populations, the elderly, and disabled. There are three assistance programs
    - Section 8 Project Based Assistance
    - Section 202 Supportive Housing for the Elderly
    - Section 811 Supportive Housing for Persons with Disabilities
  - Housing Choice Voucher Program (provided at tract level) – Assistance administered through local Housing Authorities that enables families to find housing on the market. The voucher goes directly towards paying rent, and if there is a discrepancy between the voucher amount and the total the family is responsible for paying the difference.

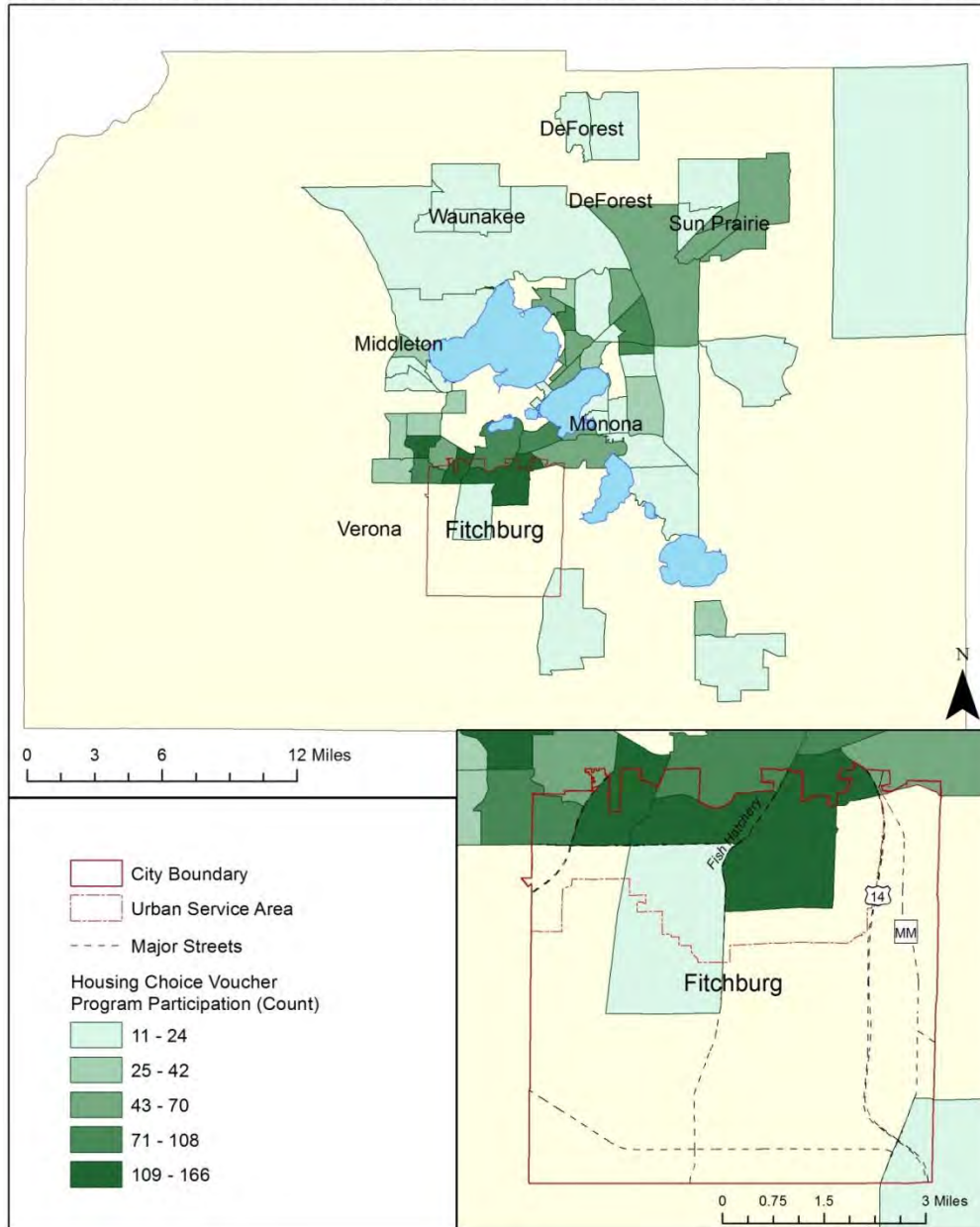
Table 27: Affordable Housing Distribution in Select Dane Co. Communities (HUD Geospatial 2010; Housing Choice Voucher data from Rob Dicke, Dane County Housing Authority, 2014)

	Public Housing Building		LIHTC Units	Assisted Multifamily Property				Total Units	Housing Choice Voucher Units	Sum Total	as % Total Units
	Buildings	Units		Elderly	Disabled	Family	Other				
Fitchburg	0	0	334	131	5	0	0	136	279	749	7.0%
Madison	98	722	2142	563	86	981	14	1644	123	4631	4.3%
DeForest	3	36	53	0	0	0	0	0	23	112	3.6%
Monona	8	8	86	146	0	0	0	146	26	266	5.9%
Middleton	0	0	34	64	0	0	0	64	24	122	1.1%
Sun Prairie	15	28	396	94	0	56	0	150	235	809	6.5%
Verona	0	0	86	0	0	0	0	0	16	102	2.3%
Waunakee	0	0	88	0	0	0	0	0	24	112	2.0%
Dane County	132	823	3862	1227	95	1037	14	2373	950	7058	3.3%

- Table 26 summarizes the distribution of various types of affordable housing from a 2010 data set. It also calculates the number of affordable units as a percent of the total units in the municipality for comparative purposes.

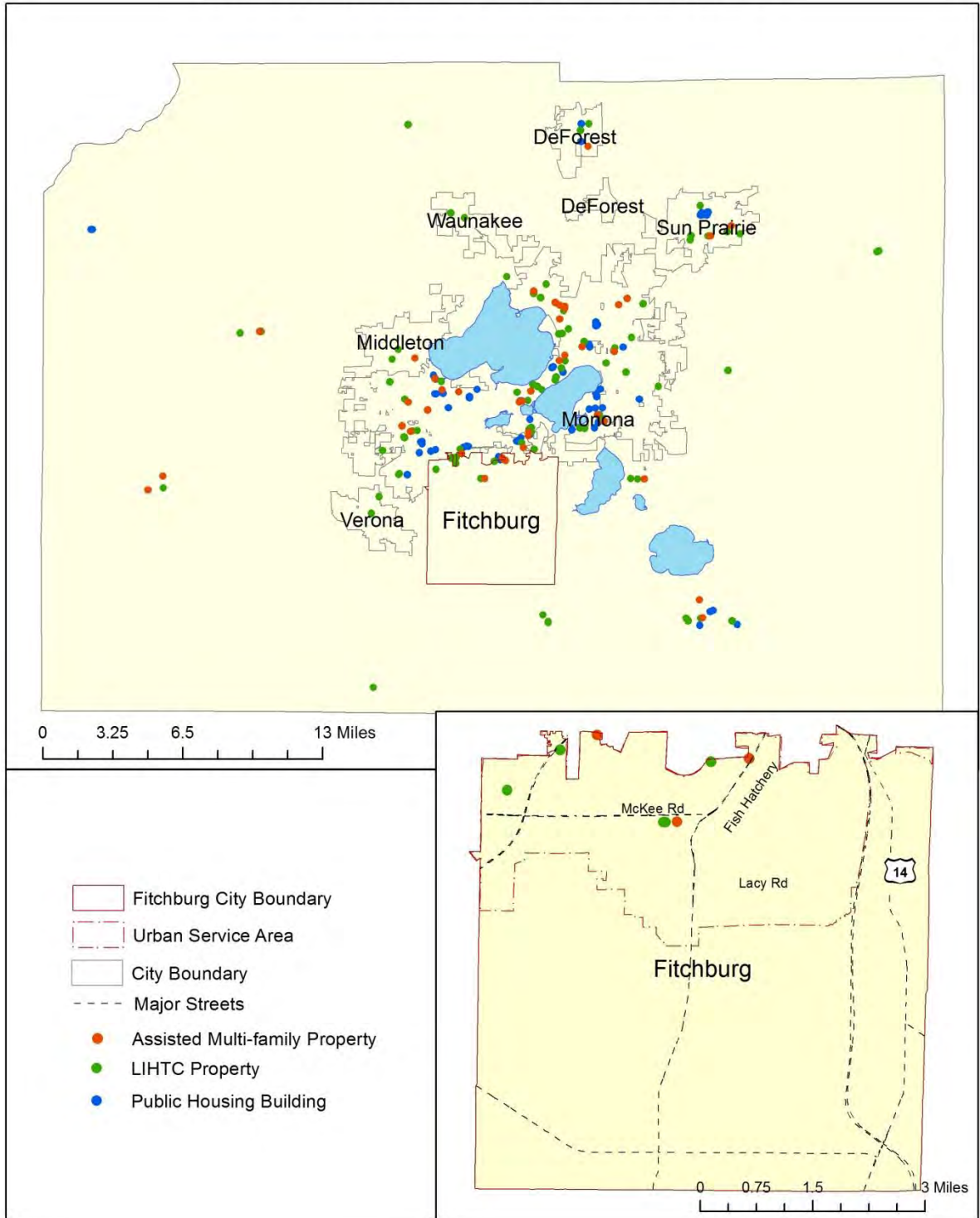
- Though Fitchburg does not have any public housing buildings, 334 units are enrolled in LIHTC, 136 Units are assisted and 279 units use Housing Choice Vouchers. Of these assisted units, the vast majority are for the elderly (131) and 5 are for the disabled.
- Compared to other communities, Fitchburg has relatively high participation in these four programs at 7% of the housing stock, far surpassing Madison's enrollment of 4.3%.
- It is important to note as well that the newly renovated Maple Lawn apartments added an additional 81 units using section 42 financing since the reporting of the data in the Table 27.
- Fitchburg has the highest enrollment in the Housing Choice Voucher Program, as shown in the table and on the map on the following page.

Participation in the Housing Choice Voucher Program by Census Tract



(HUD, accessed 2014)

## Low Income and Subsidized Housing Sites



(HUD, accessed 2014)

## 10. Conclusions

The *Fitchburg Housing Assessment* evaluates the current housing stock utilizing the most recent census data, City GIS data, and information from the US department of Housing and Development. Its purpose is to evaluate supply, distribution, and quality of existing housing stock, keeping at the forefront the following goals outlined in the 2009 *Comprehensive Plan*:

Goal 1: To provide for balanced residential growth in the City with a variety of housing types, to promote decent housing and a suitable living environment for all residents, regardless of age, income or family size, and to encourage an adequate supply of affordable housing in each new urban neighborhood.

Goal 2: Promote the efficient use of land for housing.

The assessment demonstrates that not only is Fitchburg tracking well within the region on a number of housing indicators, but also exceeding regional performance on a number of equity indicators. When these indicators are placed in regional context, the City tends to align more closely with Madison than its regional partners. Evidence includes:

- The City of Fitchburg has the second highest median home value of the *comparables*. It also has the most even distribution across all home value categories, demonstrating an effective range of affordability categories.
- Fitchburg also has the widest variety of housing types and largest percent non single family homes of any *comparable* (though not compared to the city of Madison).
- Of all *comparables* and *including* Madison and Dane County, Fitchburg has the most diverse population in terms of both Hispanic and African Americans, and the lowest overall percentage of non-Hispanic whites.
- Fitchburg has the third largest population of those making less than \$60,000. With 5.12% of the county's population, Fitchburg has 4.59% of population in poverty - easily the most closely aligned ratio of county population to impoverished population of any comparable. Madison does have a much larger ratio of county population (48%) to person's in poverty (73%) – though as the county seat and the state capital these results are expected.
- Fitchburg has the highest percentage of renters in the region. Median rent is the second lowest at \$840/month and there is a robust supply of units under \$750/month.

All of these factors will present both challenges and opportunities as residential development progresses in the city. Over the next decade the City will continue to experience growth. New housing developments such as North Park and Uptown will not only manage the increased demand but also do so in a sustainable and forward thinking way. There are approximately 2,025 units planned or approved for construction, and of these 80% are multifamily. As such, the city will have to be cautious in maintaining a balance between single family and multi-family homes. As the region grows and changes, the city will continue to anticipate changing priorities in the housing market as it has done with smart code, providing a range of housing choices, increasing community connections, and concentrating growth around economic activities in the city.

At the same time, the City will have to consciously maintain the housing stock that allows the city to support a diversity of racial, ethnic, and income groups. As development turns its eye towards area of concentrated 1970s era apartment buildings that contribute significantly to the affordable housing stock, the City will have to consider

options for maintaining and enhancing quality without foregoing affordability and diversity. In order to do this, the city will have to continue to work within its boundaries as well as partner organizations at the regional, state and even federal level to address housing challenges that urban areas across the country continue to grapple with.

## References

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Paulsen, Kurt. 2014 [pending]. DRAFT Affordable Housing Needs Assessment, Dane County and Municipalities. Submitted to Dane County Department of Human Services and Dane County Planning and Development Department.

## APPENDIX 1: 2013 ACS Update

The 2013 American Community Survey data was released in November of 2014 after completion of this assessment. Selected data is included with 2012 data for comparison.

*Table 28: 2013 ACS Data*

	2013	2012
Population	25,950	25,552
Pop under 18	6,591	6,337
Pop over 65	2,439	2,172
Median Age	33.5	34.1
Housing Units	10,610	10,678
Occupied Units	10,088	9,973
Own	5,062	4,777
Rent	5,026	4,538
Vacant Units	522	705
Median Value	\$258,800	\$264,300
Median Rent	\$842	\$890
Median Income	\$60,625	\$61,068
Households	10,088	9,975
Family Household	6,136	6,496
Non-Family Household	3,952	3,615