# CHAPTER 2: HOUSING

Existing Housing Conditions

▪ *Housing Stock Characteristics*: The number of housing units in the town has increased 24% during the 1970-2000 period (Chart 2-1). The county as a whole has seen a 95% rise in the number of housing units over the same period, with the bulk of increases occurring in villages and cities.

Chart 2-1: Number of Housing Units in Primrose, 1970-2000
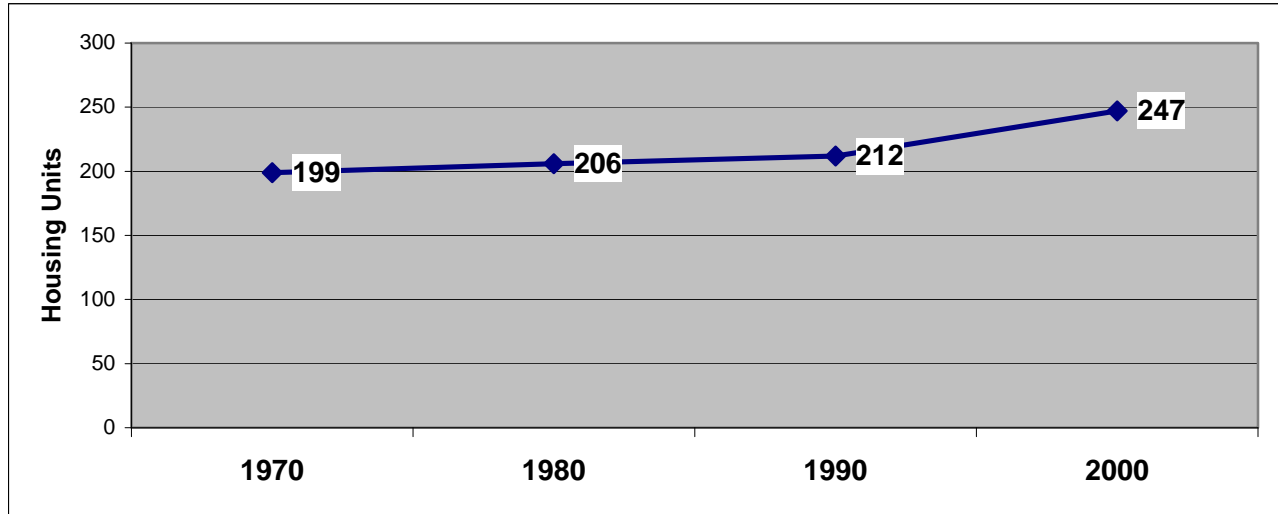
Source: The Applied Population Lab, Department of Rural Sociology, U. of Wisconsin, Madison, 2008
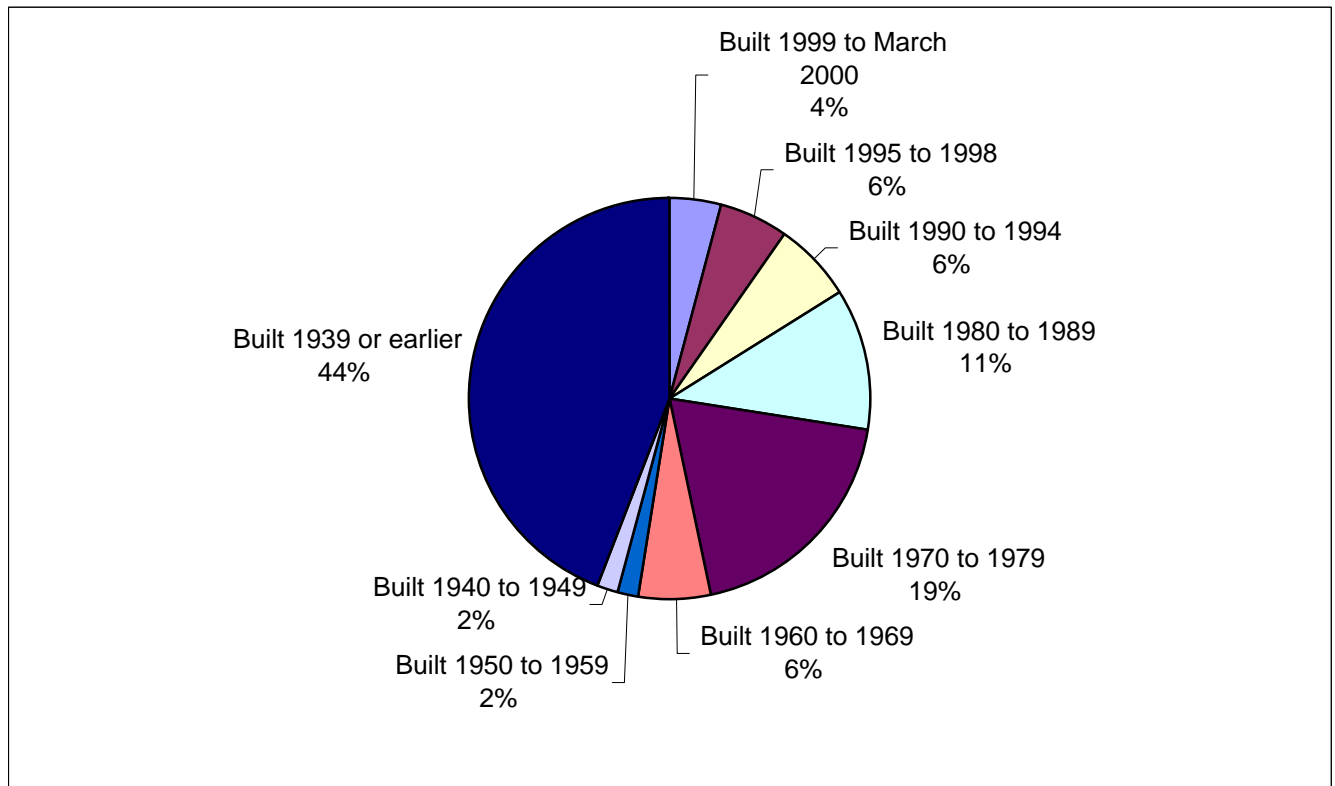

Overwhelmingly, the housing stock in the town is dominated by single-family homes. There has been little diversification of housing type over the last 10 years. In 1990, the town contained 5 two-family units, 0 multi-family units, and 7 mobile homes. In 2000, there were 7 two-family units, 0 multi-family units, and 7 mobile homes.

Forty six percent of the houses in the town were built before 1949 (Chart 2-2). In comparison, the county overall reports that one-third of its housing was built more than 40 years ago. Since much of the housing stock in Primrose is more than fifty years old, much of the town's housing will need repairs and upgrading in the coming years.

Chart 2-2: Age of Housing Stock, 2000

Built 1999 to March 2000 — 4%

Built 1995 to 1998 — 6%

Built 1990 to 1994 — 6%

Built 1980 to 1989 — 11%

Built 1939 or earlier — 44%

Built 1970 to 1979 — 19%

Built 1960 to 1969 — 6%

Built 1950 to 1959 — 2%

Built 1940 to 1949 — 2%

Source: The Applied Population Lab, Department of Rural Sociology, U. of Wisconsin, Madison, 2008

- *Occupancy Characteristics*: Renter households comprised about 18% of Primrose's total households in 1990. This percentage had decreased to 15% by 2000. The vacancy rate in the town was 3.6% in 2000. According to the U.S. Department of Housing and Urban Development (HUD), a healthy owner-occupied vacancy rate is around 1.5% because it allows residents adequate housing choice.

- *Value Characteristics*: The majority of Primrose home values in 2000 fell within the $125,000 to $250,000 range (Chart 8). This is similar to the rest of Dane County, which had a median home value of $146,900 in 2000 (U.S. Bureau of the Census). As of 2007, Dane County's median home value was estimated to have risen to $222,200 (U.S. Bureau of the Census, 2007). Town-level estimates are not available, but it is likely home prices followed a similar trend to the county as a whole.

Chart 2-3: Housing Values, 2000
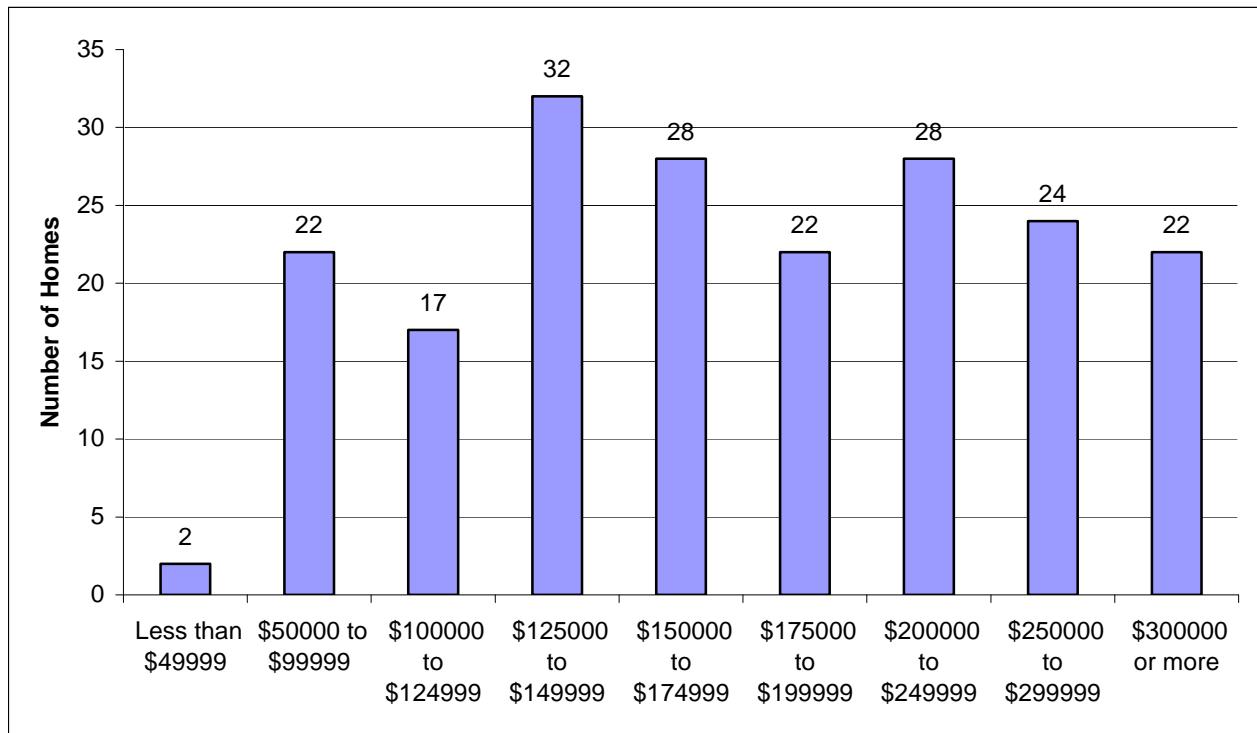
Source: The Applied Population Lab, Department of Rural Sociology, U. of Wisconsin, Madison, 2008

Projected Need for Housing
The Wisconsin Department of Administration projects that there will be 300 households in the Town of Primrose by 2025 (see Chapter 1, Issues and Opportunities). Assuming the bulk of those households continue to reside in single-family residences, this suggests the town will need to accommodate 53 additional homes between the 2000 census and 2025.

Housing Programs

▪ *Rural Development- USDA:* A federal program with state offices that provides a variety of housing and community development programs for rural areas. Some programs cover, support for rental housing development, direct and guaranteed mortgage loans for home buyers, and support for self-help and cooperative housing development. (http://www.rurdev.usda.gov/wi/index.htm)

▪ *Wisconsin Housing and Economic Development Authority (WHEDA):* Provides mortgage financing for first-time homebuyers, grants for home repair, and financing for multifamily housing. Specific programs change with the needs and demands of the housing market. (http://www.wheda.com/index.asp)

▪ *Community Development Block Grant Program:* Dane County receives CDBG funds on an annual basis for housing, economic development and community service initiatives that benefit people with low to moderate incomes. Approximately $1 million in CDBG funds are available annually for eligible projects. (http://www.co.dane.wi.us/plandev/cdbg/index.htm)

- *Project Home:* Organization committed to improving the quality and affordability of housing for low- to moderate-income individuals and families in Dane County. Weatherization, minor home repair, and a home loan program are services offered to income eligible customers. (http://www.projecthomewi.org/)

Housing Goals, Objectives and Policies:

Goals:

1. Assure a variety of quality housing opportunities for town residents.

Objectives:

    a. Maintain current variety of housing types to suit projected demand.

    b. Encourage upkeep of existing housing stock.

    c. Avoid future land use conflicts by carefully siting new residential development.

    d. Provide adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for housing.

Policies and Programs:

1. Follow town density policy as outlined in the Land Use Goals, Objectives and Policies (see Chapter 8: Land Use).

2. Educate town residents about housing rehabilitation and affordability programs available through:

    a. US Department of Agriculture Rural Housing Service (http://www.rurdev.usda.gov/wi/programs/rhs/index.htm)

    b. Dane County Department of Human Services (http://www.danecountyhumanservices.org/cdbg.shtm).

3. Support conditional use permit applications for dependency living arrangements, when appropriate guidelines are developed, provided that they are not converted into permanent third-party apartments (See Chapter 8: Land Use).

4. Consider alternative options for maintenance of aging housing, to supplement or substitute for assistance and/or loan programs.

5. Work with Dane County to amend the county zoning ordinance to allow repair or reconstruction of existing farm residences without farm income determination.

6. Re-evaluate housing and land use policies on a regular basis to make sure policies allow for adequate housing to meet the needs of all residents of the town, including seniors, young families and migrant farm workers

7. Redirect high-density development requiring public transportation, public sewer or public water to an appropriate Urban Service Area.