

HOUSING



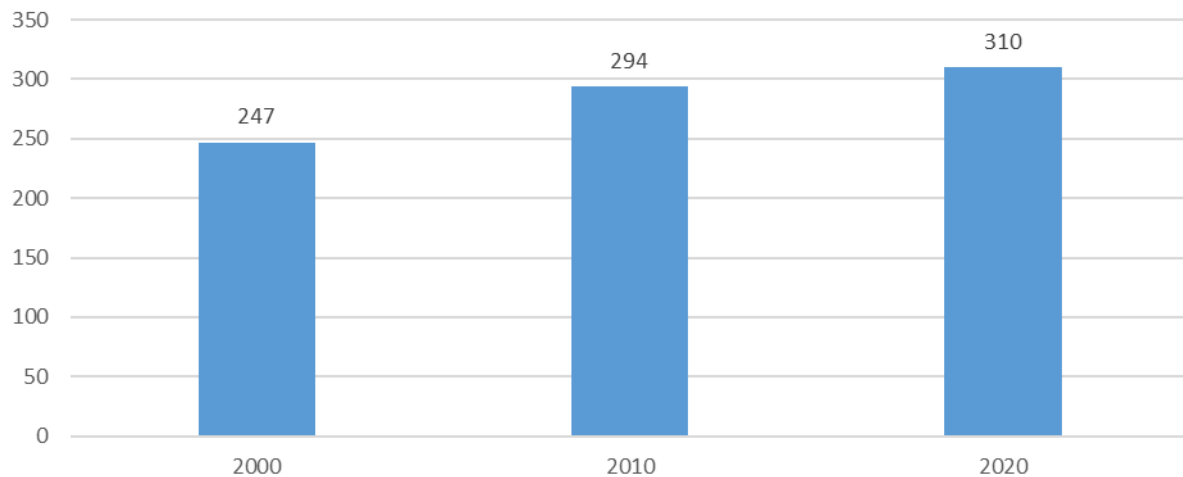
Chapter 2: Existing Housing Conditions

I. Housing Stock Characteristics

The number of housing units in the town has increased 25.5% between 2000 and 2020 (Chart 2-1). This is comparable to the 25% increase for Dane County as a whole, over the same period of time.

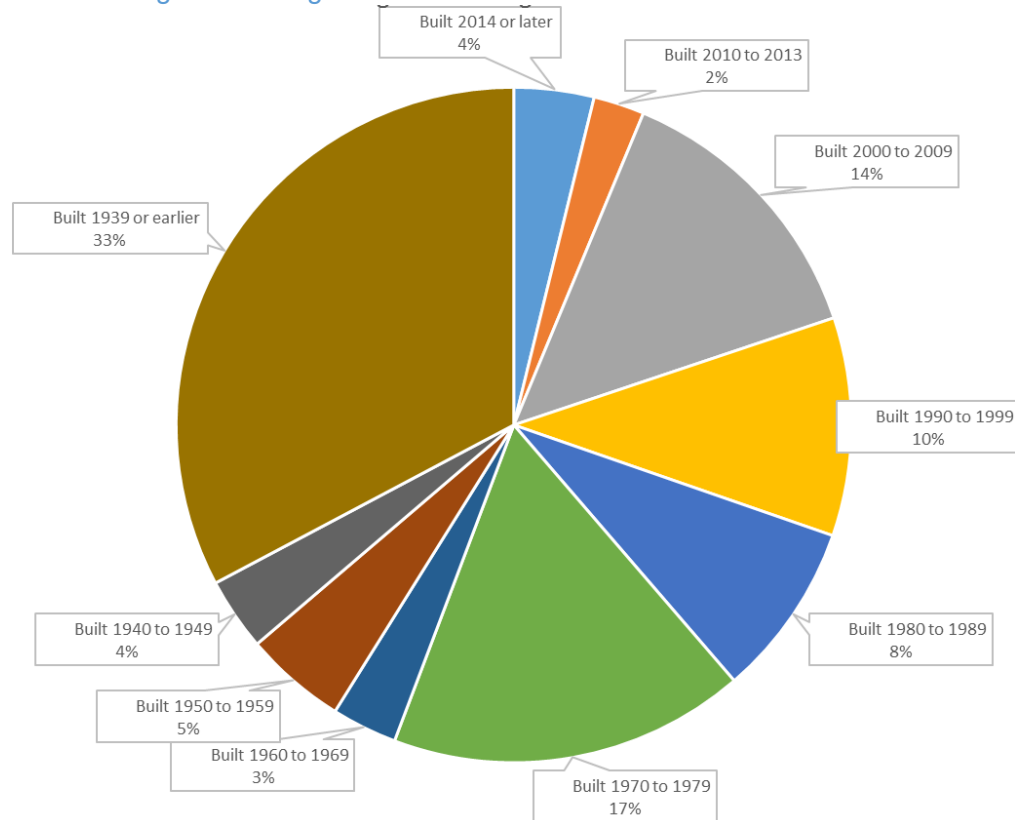
Detached, single-family residences make up 100% of the housing units in the Town of Primrose. As of the 2020 Dane County Land Use Inventory, there were 310 detached single-family residences, no duplexes and no multi-family homes in the town. According to the 2021 American Community Survey, 69.7% of the houses in the town were built before 1980.

Chart 2-1: Number of Housing Units 2000-2020



Source: U.S. Bureau of the Census: 2000, 2010, 2020 Decennial Census

Chart 2-2: Age of Housing Stock

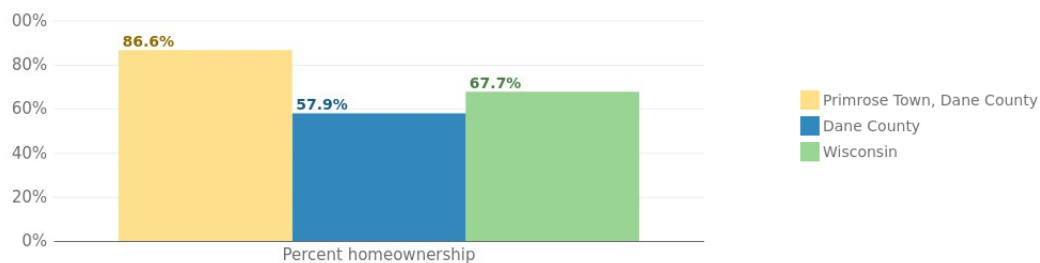


Source: American Community Survey, 2020

II. Occupancy Characteristics

In 2022, in the Town of Primrose it was estimated that 86.6% of the homes were owner-occupied, showcasing a strong prevalence of property ownership.

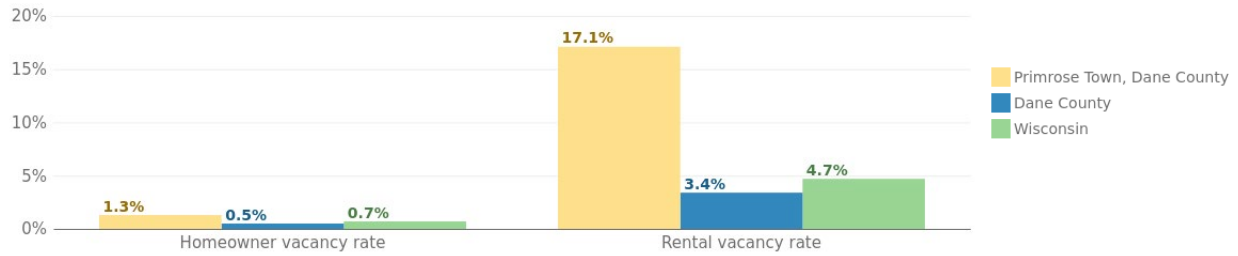
Chart 2-3: Homeownership



Source: U.S. Census Bureau, ACS 5-year estimates 2018-2022

The estimated vacancy rate in 2022 was 1.3% for homeowners and 17.1% for renters. According to the U.S. Department of Housing and Urban Development (HUD), a healthy owner-occupied vacancy rate is around 2% because it allows residents adequate housing choice.

Chart 2-4: Vacancy Rates

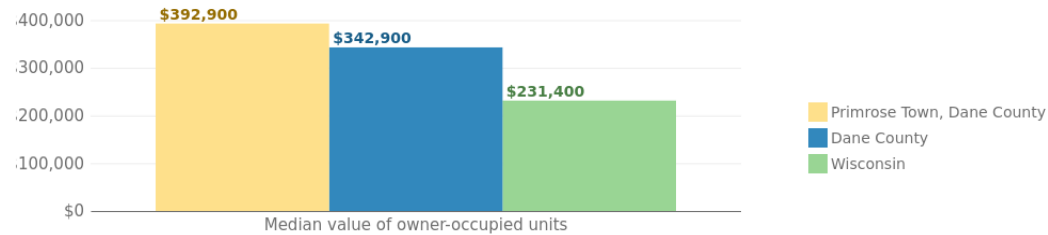


Source: U.S. Census Bureau, ACS 5-year estimates 2018-2022

III. Value Characteristics

In 2022, the median value of owner-occupied homes in the Town of Primrose was estimated at \$392,900, 14.8% higher than the median value for Dane County.

Chart 2-5: Housing Value

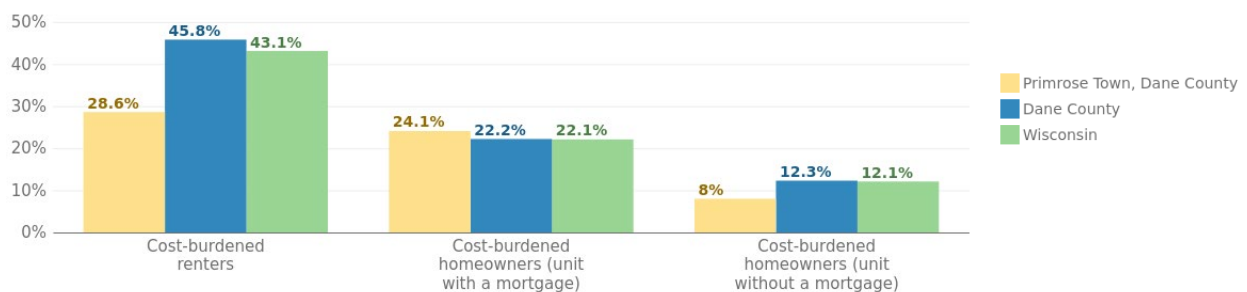


Source: U.S. Census Bureau, ACS 5-year estimates 2018-2022

IV. Housing Affordability

“Cost-burdened” is defined as homeowners and renters who spend more than 30% of their monthly income on housing costs. Compared with Dane County and the State of Wisconsin, the Town of Primrose has a smaller percentage of cost-burdened residents who own their own homes.

Chart 2-6: Cost Burdened Households Paying 30%+ of income for housing



Source: U.S. Census Bureau, ACS 5-year estimates 2018-2022

V. Projected Need for Housing

Based on Wisconsin Department of Administration projections and 2020 Census data, the Department of Planning and Development projects there will be 780 people in the Town of Primrose by 2040 (see Chapter 1, Issues and Opportunities). With the mean household size in 2020 at 2.40 persons, this suggests the town will need to accommodate 325 homes by 2040.

VI. 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.

[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.

[Community Development Block Grant \(CDBG\)](#): The Community Development Block Grant (CDBG) Entitlement Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The funds that Dane County receives from HUD are distributed across the County (outside of Madison) and available to a variety of sub-recipients including municipalities, non-profit, and for-profit entities.

[Home Investment Partnerships \(HOME\) Programs](#): HOME provides formula grants to States and localities that communities use, often in partnership with local nonprofit groups, to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent homeownership or provide direct rental assistance to low-income people.

VII. Housing Goals, Objectives and Policies

A. Goals

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

B. Objectives

1. Maintain current variety of housing types to suit projected demand.
2. Encourage upkeep of existing housing stock.
3. Avoid future land use conflicts by carefully siting new residential development.
4. Provide adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for housing.

C. Policies and Programs

1. Follow town density policy as outlined in the Land Use Goals, Objectives and Policies (see Element 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 permits for dependency living arrangements, when appropriate guidelines are developed, provided that they are not converted into permanent third-party apartments (See Element 6: 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 water to an appropriate Urban Service Area.