

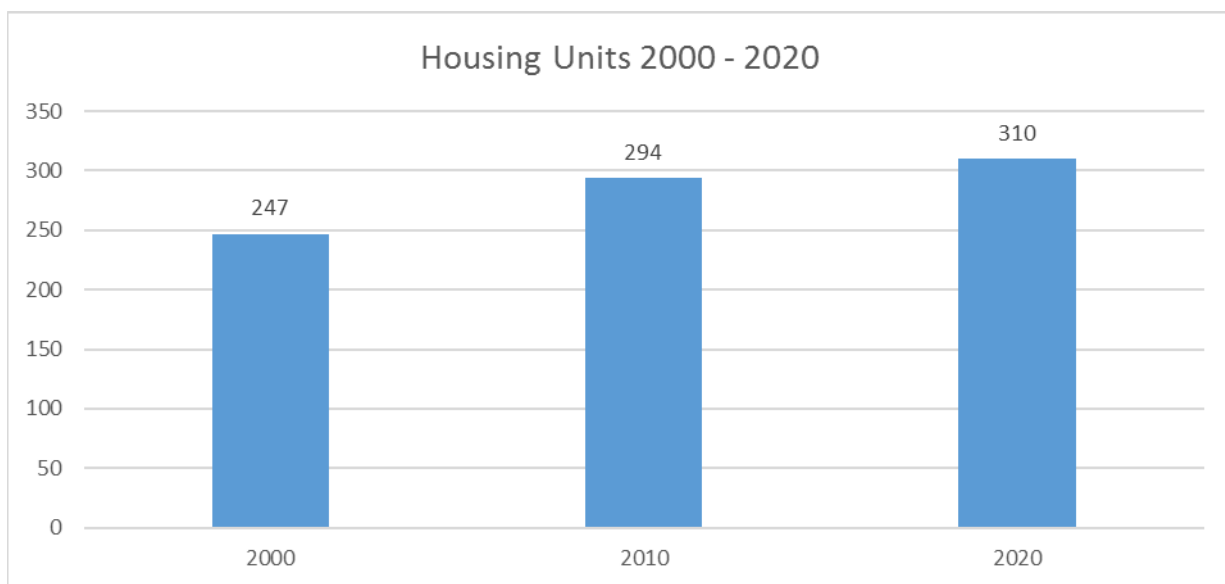
Chapter 2: HOUSING

I. Existing Housing Conditions

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.

Chart 2-1: Number of Housing Units

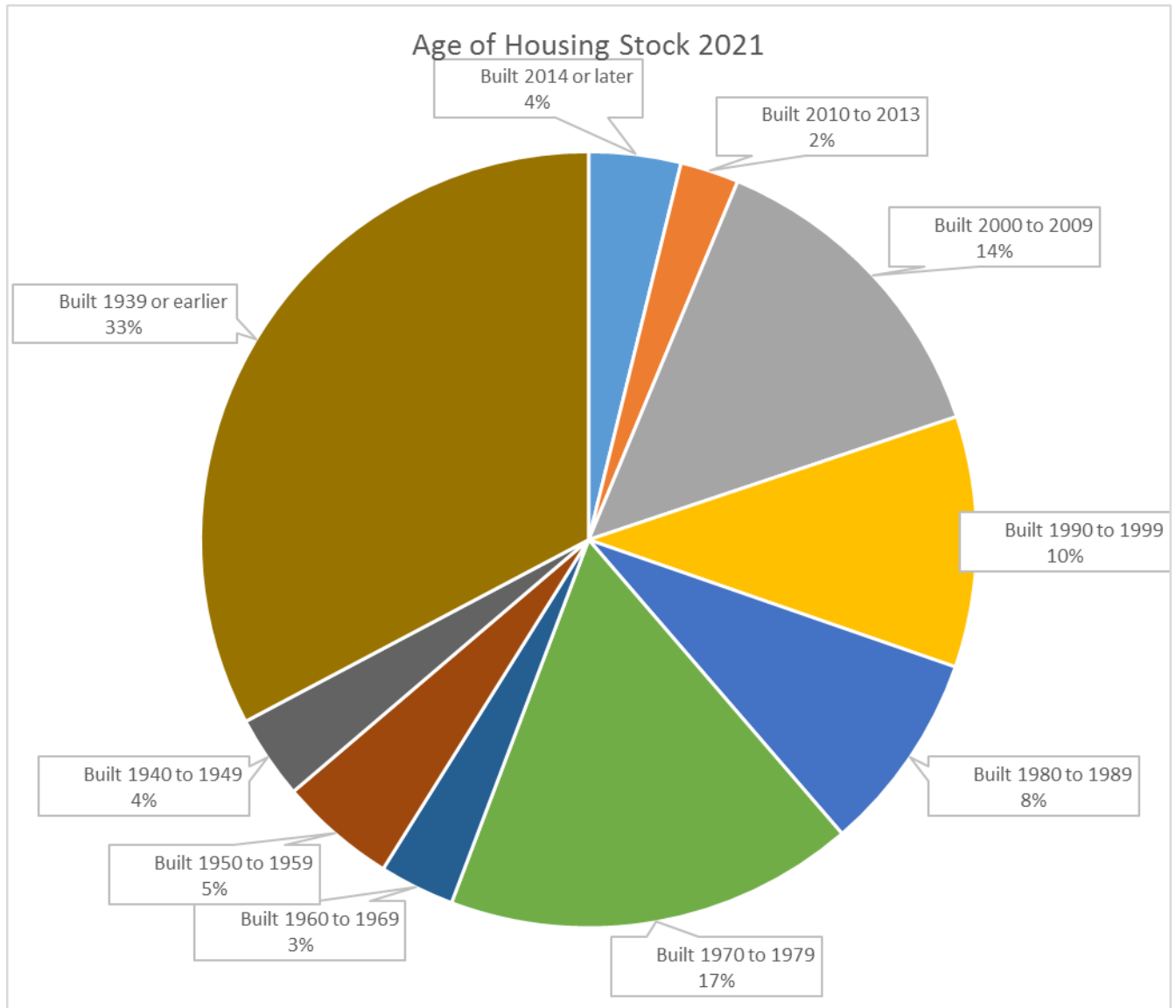


Source: U.S. Bureau of the Census: 2000, 2010, 2020 Decennial Census

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 percent of the houses in the town were built before 1980.

Chart 2-2: Age of Housing Stock



Source: American Community Survey, 2020

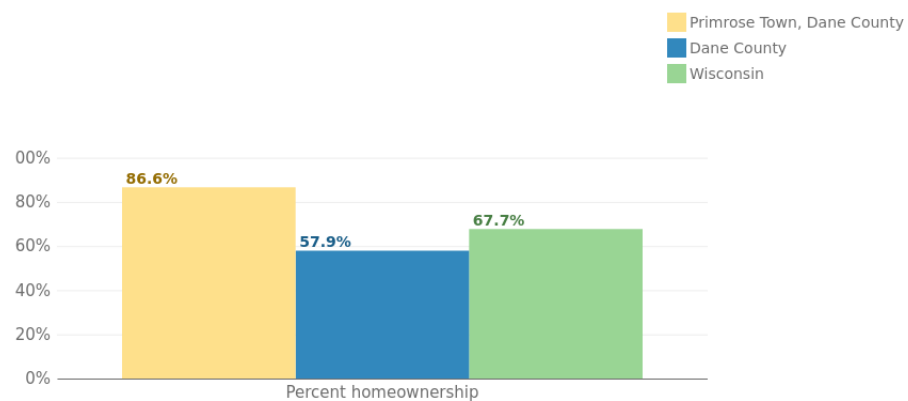
Occupancy Characteristics:

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

Chart 2-3: Homeownership

Homeownership

2018-2022 5-Year Estimate



Data source: 2018-2022 American Community Survey 5-Year Estimates: DP04

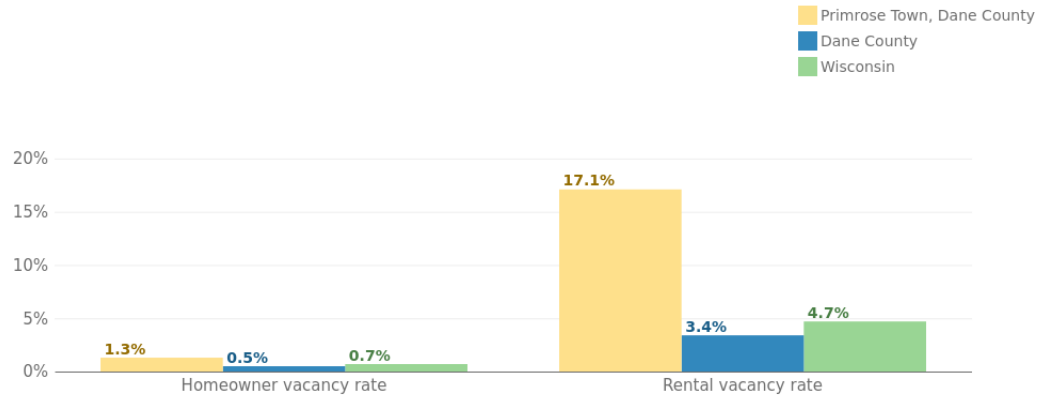
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Estimates of vacancy rates in 2022 for homeowners was 1.3% and for renters was 17.1%. According to the U.S. Department of Housing and Urban Development (HUD), a healthy owner-occupied vacancy rate is around 2% because it allows residents adequate housing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

Chart 2-4: Vacancy Rates

Homeowner and Rental Vacancy Rates

2018-2022 5-Year Estimate



Data source: 2018-2022 American Community Survey 5-Year Estimates: DP04
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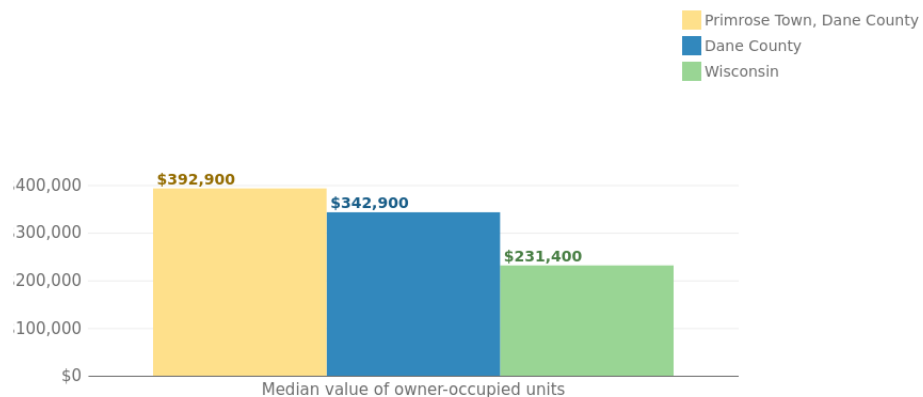
Value Characteristics:

In 2022, the median value of owner-occupied homes in the Town of Primrose was estimated at \$392,900, fourteen point fifty-eight percent higher than the \$342,900 median value for Dane County as a whole.

Chart 2-5: Housing Value

Median Owner-Occupied Housing Unit Value

2018-2022 5-Year Estimate



Data source: 2018-2022 American Community Survey 5-Year Estimates: DP04
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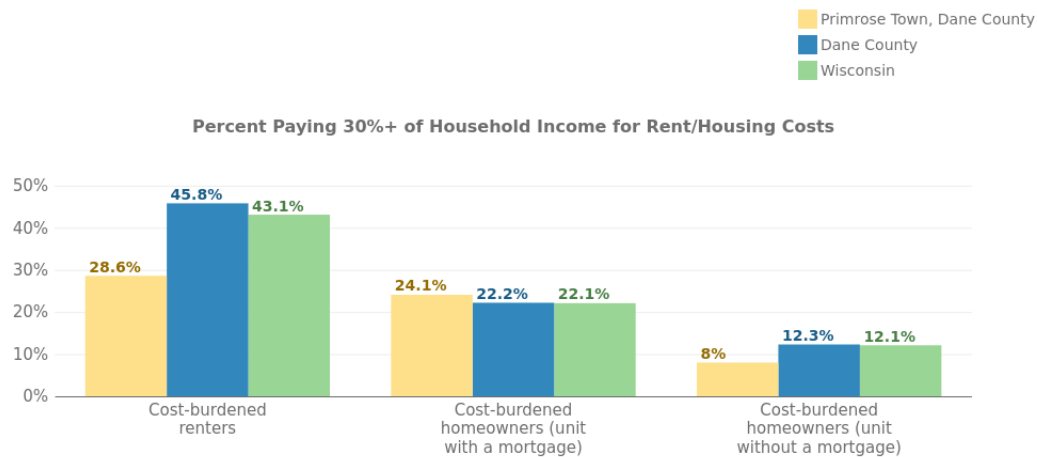
II. Housing Affordability

“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

Housing Cost Burdened, Owners and Renters

2018-2022 5-Year Estimate



Data source: 2018-2022 American Community Survey 5-Year Estimates: DP04

Image produced by [GetFacts.wisc.edu](https://getfacts.wisc.edu/), a product of  the Applied Population Lab

III. 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.

IV. 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) & Home Investment Partnerships (HOME) Programs

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 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.

V. 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.