The City of Racine and its Community Development Authority (CDA) are proud to offer Neighborhood Tax Increment District (TID) programs for homeowner-occupants within a Neighborhood TID boundary. The Homeowner Repair Program can provide up to $10,000 for homeowner-occupants within the TID to repair code violations on their property. The Property Enhancement Program can provide homeowners the opportunity to improve their property and increase its value through a 1:1 match of up to $10,000 on eligible projects.

Q: Is my property within a Neighborhood TID boundary?
A: Please visit: https://www.buildupracine.org/homeownertid/ and use the interactive map on the page to determine if your property is within a Neighborhood TID. There is an address search feature on the upper right portion of the map to aid in locating your property.

Q: Am I eligible to apply for the Repair or Enhancement funds?
A: All homeowner-occupants of a single-unit or duplex properties residing within a neighborhood TID are eligible to apply for funds from both the Homeowner Repair Program and the Property Enhancement Program, subject to the following considerations, applicants must:

- Have active homeowner's insurance; and
- Be current on property taxes or be actively participating in a CDA-approved payment plan arranged with Racine County with regard to property taxes; and
- Not own their property under a land contract.

Additionally, applicants may be eligible if they have an accepted offer to purchase an eligible property within a neighborhood TID boundary that they intend to occupy as their principal residence. In this case, approval of the grant will be contingent on the applicant's ability to purchase the property within 90 days of CDA approval.

Q: How does the City determine proof of residency and occupancy?
A: With your application, you are required to submit a copy of two of the following forms with an address matching the property and the applicant name who is applying for funding.

- Driver’s license, passport, state-issued identification card, voter registration, utility bill, bank statement, mortgage statement, phone bill, tax bill, or government-issued documents.
Q: How much money am I eligible to receive and do I have to contribute?

A: For the Homeowner Repair Program, approved homeowners are eligible to receive up to $10,000 to address outstanding building or health code orders issued against the property or property maintenance issues, as identified by the City. Examples include:

- Repairing roof and gutters
- Repairing windows and doors
- Repairing porches and decks

The minimum request for the Repair Program is $1,000. Approved homeowners are required to contribute and escrow with the City 10% of the total project cost up to the $10,000.00 maximum.

For example, if your repair project costs $8,500 you would need to provide $850 with the City in escrow.

For the Property Enhancement Program, all eligible expenses up to $10,000 must relate to activities that will increase the assessed value of the property, based on the sole opinion of the City Assessor. Funds may be awarded for the following types of projects:

- Remodeling kitchens, bathrooms, or other interior elements except in a basement or attic.
- Adding square footage to existing housing units
- Constructing secondary structures as permitted by building and zoning regulations

The minimum request for the Property Enhancement Program is $5,000. Approved homeowners are eligible for an award of up to 50% of eligible project costs as determined through the scope of work or $10,000, whichever is less.

For example, if your enhancement project costs $15,000, you would be eligible for $7,500 in funding.

Q: Where can I find the application documents?

A: All documents are available at: https://www.buildupracine.org/homeownertid/

Q: How do I submit my application?

A: Applications must be returned to the City via email at CDA.applications@cityofracine.org or may be mailed to/ dropped off in Room 304 of City Hall (Department of City Development, City Hall Room 304, 730 Washington Avenue, Racine, Wisconsin 53403).

Q: Can I apply for the Repair and Enhancement funds at the same time?

A: Yes, but you must fill out a separate application for each program.

Q: Will I need to repay the funds?

A: No. Funding for both programs are offered as grants.
Q: What are the steps to be awarded funds?
A: Please visit https://www.buildupracine.org/homeownertid/ for the required steps, forms, and other documentation to apply for this program.

Submitting an application does not guarantee you will receive funding.

Q: What is the source of this funding?
A: The funding source for these grants is provided through revenue generated by the respective Neighborhood TID.

Q: Is there an application fee for either program?
A: No application fee is being charged at this time.

Q: When does the application window open and close?
A: Generally, the application window opens in April of each year and closes in September of each year, but may change based on volume of applications or other variables. Please check https://www.buildupracine.org/homeownertid/ for the latest information.

Q: Who can perform repairs or enhancement work?
A: Contractors must have the qualifications necessary to pull the required permits from the City of Racine. All contractors disturbing paint on houses older than 1978 must have a current Lead-Safe Renovation license from the State of Wisconsin. All contractors must be insured. Homeowners may not perform the work themselves under this program.

Q: Do I need to obtain multiple bids for proposed projects?
A: It is recommended to get multiple bids, but it is not required.

Q: I have another question not addressed in this FAQ, how can I ask?
A: You can email City Development Staff at CDA.applications@cityofracine.org or by calling (262) 636-9151 with your question. Please provide your name, the property address you are inquiring about, and a description of the question or issue you would like more information on.

If you have a printed copy of this FAQ, scan the QR Code to the right to be taken to the webpage with TID information.