



2025 - 2029 CONSOLIDATED PLAN - DRAFT

*Prepared in accordance with the U.S. Department of
Housing and Urban Development (HUD) regulations
governing the Consolidated Planning Process.*

DATE:

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan serves as a strategic blueprint for local jurisdictions to evaluate and address the multifaceted needs of their communities in alignment with HUD's funding opportunities. This plan is instrumental in guiding data-driven and place-based investment decisions that target affordable housing, community development, and other HUD-eligible activities. The planning process fosters a comprehensive community dialogue, allowing stakeholders to prioritize housing and development goals and to synchronize these priorities with funding from block grant programs.

In accordance with HUD requirements, communities receiving Community Development Block Grant (CDBG) funding must periodically reassess and realign their funding priorities. The 2025-2029 Consolidated Plan represents the culmination of this five-year review cycle for the City of Racine. Building on lessons learned from previous plans and incorporating updated demographic, economic, and housing data, this plan also takes into account evolving public input and emerging community needs.

The current planning cycle builds on a detailed analysis of past funding, including the impact and outcomes of block grant allocations from 2020 through 2024. This plan anticipates continued funding levels similar to those experienced in the previous cycle but acknowledges the necessity for annual adjustments based on actual funding levels provided by HUD.

The Consolidated Plan outlines the proposed allocation of resources, justifies the funding strategies, and specifies the anticipated outcomes. It aims to ensure that investments are effectively directed towards enhancing community development and housing opportunities, thereby advancing the overall well-being and resilience of Racine's diverse population.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Racine's objectives for the 2025-2029 planning period are to focus on advancing neighborhood revitalization, ensuring the availability of affordable housing, and supporting low-income and homeless, through essential services. These goals will be pursued through the following initiatives:

1. Provide Decent, Affordable Housing

- Rehabilitate at least 21 owner-occupied housing units annually for low- to moderate-income households.
- Rehabilitate 10 rental housing units for low- to moderate-income households.
- Rehabilitate 9 owner-occupied housing units in the Lincoln King Neighborhood.
- Add 40 new owner-occupied housing units in the Lincoln King Neighborhood for low- to moderate-income households.
- Add 5 new owner-occupied housing units citywide for low- to moderate-income households.

2. Create a Suitable Living Environment

- Improve public facilities and infrastructure in low- to moderate-income areas.
- Deliver public services that enhance the quality of life for low- to moderate-income individuals and families.

3. Expand Economic Opportunities

- Provide education and skills development programs for low- to moderate-income individuals.
- Support job creation and retention efforts targeting low- to moderate-income workers.
- Offer technical assistance to organizations that serve low- to moderate-income populations.

3. Evaluation of past performance

The city received its Program Year 2023 Review letter, which includes HUD's analysis of our jurisdiction's Consolidated Annual Performance and Evaluation Report, as well as data drawn from the Integrated Disbursement and Information System (IDIS). According to HUD's assessment, the City of Racine has demonstrated the capacity to effectively implement and administer activities outlined in the Consolidated Plan Program. The review focused on several key areas, including the management of

grant funds, progress in executing local policies and programs, compliance with program requirements, the accuracy of performance reports, and the achievement of departmental objectives. Moving forward, we will continue to ensure compliance and effective management of these programs to support our community's needs.

4. Summary of citizen participation process and consultation process

To ensure comprehensive citizen participation and consultation in the development of the Consolidated Plan, the City of Racine implemented the following steps:

Online Needs Assessment Survey (June 4 – November 19, 2024):

A survey was made available to residents through postcards, flyers, and the City's website to gather input on community needs.

Public Input Sessions (2024):

The City hosted public input sessions on the following dates:

- September 9, 17, 19, and 24
- October 21 and 29

Community Engagement Sessions (2024):

Additional public sessions focused on community engagement were held on:

- June 12
- September 7

Public Hearing (2025):

A formal public hearing was held on **June 16, 2025**, to allow residents to provide comments on the draft Consolidated Plan.

Public Comment Period:

The draft Consolidated Plan was made available for public review and comment from **June 4 to July 3, 2025**.

5. Summary of public comments

The community provided written feedback highlighting the need for affordable housing, the lack of grocery stores, particularly in food desert areas, and concerns about slow economic growth.

6. Summary of comments or views not accepted and the reasons for not accepting them

All public comments have been accepted.

7. Summary

The City of Racine's 2025-2029 Consolidated Plan has been created to strategically guide investments aimed at enhancing housing and community development opportunities, thereby promoting the well-being and resilience of Racine's diverse population. The Citizen Participation Plan was used to gather feedback through public meetings, community engagement events, and consultations, ensuring comprehensive resident input. The data collected from HUD, the local Continuum of Care, market analysis, and public participation contributed in shaping the goals and activities outlined in this plan.

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The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	RACINE	Economic Development and Housing, City of Racine
HOME Administrator	RACINE	Economic Development and Housing, City of Racine
ESG Administrator	RACINE	Economic Development and Housing, City of Racine

Table 1 – Responsible Agencies

Narrative

The Division of Housing serves as the lead agency for the Community Development Block Grant (CDBG), Home Investment Partnership Program, and Emergency Solution Grant (ESG) funds. These funds are allocated to organizations through an application process and distributed based on the eligibility of the entity's activities. The city collaborated with government agencies, the local Continuum Care and various public and private agencies providing healthcare and social services to ensure effective service delivery. Additionally, the city continues to pursue new partnerships with for-profit and non-profit organizations, the private sector, and other local resources.

- Provide technical assistance
- Carry out the statutory requirements of the CDBG, HOME, and ESG Grants
- Financial Management of CDBG, HOME, and ESG
- Assist with the Home Buyer Program
- Administer the CDBG Home Repair Program
- Administer ESG allocation that supports homeless services
- Administer viable funds to CHDOs
- Administer funds to the Department of Public Works to coordinate the maintenance of public areas
- Administer funds to the Department of Public Health to coordinate the Lead Safe Program activities

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- Administer funds to the Neighborhood Enhancement Division to enforce residential building code standards
- Administer funds to Parks, Recreation and Cultural Services Department to coordinate the recreational needs of the community
- Lastly, the Finance Department issues payment requests prepared by the Division of Housing.

Consolidated Plan Public Contact Information

Walter Williams, City Development Director and Veronica Seymour Housing Manager located within City Hall at 730 Washington Ave, Racine, WI 53403.

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Consolidated Plan is a key tool for local governments to evaluate and address the unique needs of their communities. It uses data-driven, place-based investments in areas such as affordable housing, community development, and other HUD-eligible activities. The plan helps local governments align funding strategies with community priorities, ensuring resources are allocated effectively to meet changing needs.

To strengthen public engagement and gather comprehensive input, the City of Racine's Division of Housing partnered with other city departments to facilitate a variety of activities. These included public input sessions, focus groups with stakeholders and online surveys for both community members and partners. This broad-based approach was designed to ensure the plan reflects diverse perspectives and addresses the community's most pressing needs.

The consolidated plan justifies funding strategies and specifies expected outcomes. Its goal is to maximize the impact of investments and enhance the overall well-being and resilience of Racine's diverse population.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Racine is enhancing coordination among public and assisted housing providers, health and mental health agencies, and service organizations by expanding stakeholder engagement, incorporating digital outreach, and leveraging insights from community events. These efforts aim to strengthen collaboration, improve service delivery, and better address the needs of low- and moderate-income residents.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Racine has prioritized coordination with the Continuum of Care (CoC) to effectively address homelessness, focusing on the needs of chronically homeless individuals and families, families with children, veterans, and unaccompanied youth, as well as those at risk of homelessness. Through active participation in the CoC, the city collaborates with local service providers, housing agencies, and community organizations to align resources and services aimed at preventing and reducing homelessness. This coordination ensures a comprehensive and integrated approach, combining housing

solutions, supportive services, and prevention strategies to meet the complex needs of homeless individuals and families. The city also supports targeted outreach and specialized programs to address the unique challenges faced by these vulnerable populations, ensuring they have access to stable housing and the resources necessary for long-term success.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Racine/Public Works
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Public Facilities, Special Assessment & Privately-Owned Utilities (Chapter 6)
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	Racine Revitalization Partnership
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	CHDO
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	City of Racine/Administrator
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

4	Agency/Group/Organization	RACINE COUNTY
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Health Services-Education Services-Employment Health Agency Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Publicly Funded Institution/System of Care Other government - County Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
5	Agency/Group/Organization	HOUSING RESOURCES INC.
	Agency/Group/Organization Type	Housing Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
6	Agency/Group/Organization	Legal Action of Wisconsin
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

7	Agency/Group/Organization	LGBT Center of Southeast Wisconsin
	Agency/Group/Organization Type	Services - Housing Services-Persons with HIV/AIDS Services-Health Services-Education Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
8	Agency/Group/Organization	RACINE HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
9	Agency/Group/Organization	Racine Kenosha Community Action Agency
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

10	Agency/Group/Organization	RACINE NEIGHBORHOOD WATCH, INC.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

Identify any Agency Types not consulted and provide rationale for not consulting

All of the same organizations that were consulted during the 2020–2024 Consolidated Plan development were also consulted as part of the preparation of this Plan. These include the Housing Authority of Racine County (HARC), Racine County Human Services Department, Racine/Kenosha Lead Hazard Reduction Program, Racine County Workforce Solutions, City of Racine Public Health Department, Racine Interfaith Coalition, Racine/Kenosha Community Action Agency (UMOJA), Homeless Assistance Leadership Organization (HALO), United Way of Racine County, Racine Revitalization Partnership, Racine Neighborhood Watch, Veterans Outreach of Wisconsin, LGBT Center of SE Wisconsin, Center for Veterans Issues, Love, Inc., Transitional Living Services (TLS), Women’s Resource Center, Racine Unified School District (RUSD), homeless service providers, the Community Development Authority (CDA) of the City of Racine, the City of Racine Department of City Development, and the Continuum of Care for Racine County. In addition, the City consulted with local service providers that work with individuals experiencing homelessness, people with disabilities, and individuals with mental health or substance use needs. A complete list of all organizations consulted for the 2025–2029 Consolidated Plan will be

entered prior to the July submission to HUD. The City of Racine did not identify any Agency Type that were not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Racine Housing Division works collaboratively with a wide range of public entities to implement the goals of the Consolidated Plan. A key component of this coordination is the Housing Division's active participation in the local Continuum of Care (CoC), where staff attend regular meetings and contribute to discussions around the prevention of homelessness, housing stability, and supportive services. Through this involvement, the City helps align CDBG and HOME funding priorities with regional strategies to address housing insecurity and related needs.

In addition, the City of Racine coordinates with state agencies, including the Wisconsin Department of Administration's Division of Energy, Housing and Community Resources, to ensure that local efforts complement state-funded programs and avoid duplication of services. Collaboration also occurs with adjacent municipalities and county government departments—particularly Racine County Human Services and local housing authorities—to leverage resources, share data, and identify service gaps across jurisdictional lines.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The citizen participation process involves engaging members of the community in decision-making, particularly in setting goals and shaping policies. This process typically includes activities like public consultations, surveys, town hall meetings, and participatory workshops. The core idea is to incorporate diverse perspectives and expertise from the community to ensure that the goals and policies developed are more reflective of and responsive to the actual needs and preferences of the people affected.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Engagement	Non-targeted/broad community	During this event, 18 members of the public commented on how they would like to see these funds spent within the community.	Public comments received focused on affordable rentals, homelessness support, teen parent resources, grocery stores, housing repair programs, youth programs and more.	No comments were rejected.	
2	Community Engagement	Non-targeted/broad community	City Staff attended one meeting at each Community Oriented Policing (COP) House within the City of Racine. Overall, about 25 citizens were consulted.	No comments received.	No comments were rejected.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Community Engagement	Non-targeted/broad community	Approximately 100 Racine residents completed the survey.	The community provided written feedback highlighting the need for affordable housing, the lack of grocery stores, particularly in food desert areas, and concerns about slow economic growth.	No comments were rejected.	https://arcg.is/1b5G8b2
4	Community Engagement	Non-profit/for-profit business	Approximately 30 organizations completed the survey.	City of Racine Partners provided written feedback highlighting the need for affordable housing, the lack of grocery stores, particularly in food desert areas, and concerns about slow economic growth.	No comments were rejected.	

Table 4 – Citizen Participation Outreach

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Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Racine continues to experience gradual shifts in its housing market, shaped by a legacy of older housing stock, evolving development trends, and persistent housing quality challenges. In 2024, the city added 27 newly constructed homes to its residential inventory, signaling modest growth in housing development. While small in number, these additions reflect ongoing efforts to expand the city's housing supply.

Racine's housing remains predominantly older, with a mix of 53% owner-occupied and 46% renter-occupied units. Although the local housing market has seen some recovery in recent years—marked by slight increases in housing starts and property values—many households, particularly those with low to moderate incomes, continue to face affordability pressures. More than half of these households spend 30% or more of their income on housing, placing them in a cost-burdened category.

Housing quality, especially in rental properties, remains a significant concern. In 2024, the City issued 1,702 code violations to rental properties under the RENTS Ordinance. These violations typically fall under “habitability” concerns, encompassing critical issues such as structural defects, building and zoning code violations, lead-based paint hazards, and other serious conditions that affect the safety and livability of homes.

Despite this, the city has made measurable progress. The 1,702 violations issued in 2024 represent a 53% decrease compared to violations issued in 2022, suggesting that ongoing efforts to improve housing conditions may be having an impact. However, the continued volume of violations underscores the need for sustained investment in housing rehabilitation and code enforcement, particularly in the city's aging rental stock.

As Racine moves forward, addressing both the quantity and quality of housing—while ensuring affordability for all income levels—will remain critical to supporting a healthy and inclusive housing market.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Based on the most recent American Community Survey (ACS) data, the housing needs in Racine, Wisconsin, can be summarized in a few key areas:

1. **Affordable Housing:** Like many cities, Racine has a significant need for affordable housing. The ACS data often shows a gap between what low- and moderate-income residents can afford and the current market rates. Efforts to increase the availability of affordable housing units can address this issue.
2. **Housing Quality and Maintenance:** The condition of existing housing stock is crucial. Some areas may have older homes that need repairs or updates to meet modern standards of safety and comfort. Programs to improve housing quality, particularly in lower-income neighborhoods, can be beneficial.
3. **Homeownership Rates:** There may be a need to support programs that help residents achieve homeownership. This could include down payment assistance, financial education, or other resources to help first-time buyers or those looking to improve their housing situation.
4. **Rental Housing:** With a significant portion of the population renting, there might be a need for more rental housing options that are both affordable and in good condition. Ensuring a healthy rental market with various options can help meet diverse housing needs.
5. **Population Growth and Housing Supply:** If Racine is experiencing population growth, there could be a need for increased housing supply to accommodate new residents. Planning for future growth and expanding housing options can help prevent shortages and keep up with demand.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	78,125	76,895	-2%
Households	29,850	30,390	2%
Median Income	\$41,455.00	\$44,346.00	7%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,290	4,845	7,365	3,565	8,330
Small Family Households	1,870	1,885	2,590	1,330	4,410
Large Family Households	810	480	680	480	570

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	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person 62-74 years of age	1,030	935	1,430	725	1,855
Household contains at least one person age 75 or older	590	580	795	455	570
Households with one or more children 6 years old or younger	1,300	1,245	1,435	740	580

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

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Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	30	85	80	0	195	0	10	15	30	55
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	20	50	0	90	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	145	20	80	0	245	20	30	40	0	90
Housing cost burden greater than 50% of income (and none of the above problems)	3,065	440	45	0	3,550	965	170	65	0	1,200

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	510	2,120	615	35	3,280	275	655	1,110	235	2,275
Zero/negative Income (and none of the above problems)	505	0	0	0	505	195	0	0	0	195

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,260	570	255	0	4,085	985	210	120	30	1,345
Having none of four housing problems	1,480	2,720	3,410	970	8,580	565	1,345	3,580	2,565	8,055
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,395	1,165	255	2,815	360	250	370	980
Large Related	575	295	0	870	185	35	15	235
Elderly	640	500	110	1,250	480	460	434	1,374
Other	1,150	690	295	2,135	210	80	349	639
Total need by income	3,760	2,650	660	7,070	1,235	825	1,168	3,228

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	125	125	325	25	0	350
Large Related	0	0	40	40	150	0	0	150
Elderly	535	105	0	640	275	115	29	419
Other	0	895	170	1,065	210	0	0	210
Total need by income	535	1,000	335	1,870	960	140	29	1,129

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	160	40	130	0	330	20	30	35	0	85

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	10	0	0	0	10	0	0	4	0	4
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	170	40	130	0	340	20	30	39	0	89

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source:
Comments:

Describe the number and type of single person households in need of housing assistance.

Based on the 2020 ACS data, 32% of the 30,392 households consist of single-person households. Within this group, 4.7% are aged 15 to 34 years, 16.3% are aged 35 to 64 years, and 10.9% are aged 65 and older. Additionally, 35.8% of these single-person households are renters, while 28.6% are homeowners.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Data not available

What are the most common housing problems?

The City of Racine faces five primary housing challenges:

1. An aging and deteriorating housing stock
2. High housing costs and affordability burdens
3. A limited supply of affordable housing
4. Poor conditions in rental properties

5. Regulatory and development barriers

Are any populations/household types more affected than others by these problems?

Census data and local observations from a citizen survey and focus groups suggest that the highest need of single-family households is employment and income stabilization, and HUD data tables suggest that the greatest housing challenge is the high cost of housing relative to income. In particular, housing problems of all types seem to disproportionately impact renters rather than owners.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The COC has identified habitable and affordable housing for persons who are not chronically homeless as a significant need to prevent chronic homelessness. To that end, the City will continue its pursuit of affordable rental housing and work with the COC and its member organizations to utilize HOME, CDBG and other affordable housing funds to increase the number of units of affordable housing in Racine.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Data not available

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The most common housing problem is housing cost burden, followed by overcrowding. Among renter households, housing cost burden is closely associated with the income range of households below 30% of area median range. Among household owners, 30% housing cost burden is greater in both numbers and percentage among those in the 30%-80% of area median income range.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Effective interventions might include increased funding for health services, culturally appropriate education programs, and economic development initiatives tailored to these communities. By recognizing and addressing the specific needs of disproportionately affected racial or ethnic groups, policies and programs can be more equitable and effective in reducing disparities and improving overall well-being.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,785	365	390
White	1,480	280	210
Black / African American	1,625	60	115
Asian	4	10	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	645	10	65

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,605	1,265	0
White	1,390	600	0
Black / African American	1,310	300	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	855	360	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,490	3,620	0
White	1,260	1,890	0
Black / African American	390	660	0
Asian	95	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	690	990	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	570	2,805	0
White	330	1,660	0
Black / African American	140	555	0
Asian	0	0	0
American Indian, Alaska Native	0	34	0
Pacific Islander	0	0	0
Hispanic	70	540	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

N/a

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

An analysis of severe housing problems—defined as lacking complete kitchen or plumbing facilities, overcrowding, or spending more than 50% of income on housing—shows that the greatest needs exist among households earning below 30% of Area Median Income (AMI). Within this group, Black and Hispanic renter households are disproportionately affected, with over 80% and 90% respectively experiencing severe housing problems.

As income increases, the incidence of severe housing problems decreases significantly. However, racial disparities persist even in higher income brackets, with Hispanic households continuing to face elevated rates of housing challenges compared to White households.

These findings demonstrate the need for targeted strategies to address the unique barriers faced by low-income households of color, particularly among renters, to ensure equitable access to safe, affordable housing.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,335	820	390
White	1,315	440	210
Black / African American	1,395	295	115
Asian	0	14	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	595	60	65

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,330	3,545	0
White	510	1,485	0
Black / African American	440	1,165	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	350	865	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	445	5,670	0
White	195	2,955	0
Black / African American	50	1,000	0
Asian	0	125	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	195	1,485	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	50	3,320	0
White	20	1,970	0
Black / African American	25	670	0
Asian	0	0	0
American Indian, Alaska Native	0	34	0
Pacific Islander	0	0	0
Hispanic	10	605	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

An analysis of severe housing problems—defined as lacking complete kitchen or plumbing facilities, overcrowding, or spending more than 50% of income on housing—shows that the greatest needs exist among households earning below 30% of Area Median Income (AMI). Within this group, Black and Hispanic renter households are disproportionately affected, with over 80% and 90% respectively experiencing severe housing problems. As income increases, the incidence of severe housing problems decreases significantly. However, racial disparities persist even in higher income brackets, with Hispanic households continuing to face elevated rates of housing challenges compared to White households. These findings demonstrate the need for targeted strategies to address the unique barriers faced by low-income households of color, particularly among renters, to ensure equitable access to safe, affordable housing.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

While the majority of households in Racine are not cost-burdened, a notable portion—nearly 18%—experience a severe cost burden, spending over half their income on housing. These challenges are not evenly distributed across racial and ethnic groups.

White households are more likely to spend an affordable share of income on housing, while Black and Hispanic households face significantly higher rates of housing cost burden. In particular, Black households have both lower rates of affordability and higher rates of severe cost burden. Hispanic households also show elevated housing cost pressures relative to their White counterparts.

Asian and American Indian/Alaska Native households represent a smaller share of the population and show low or inconsistent patterns of severe cost burden, though data limitations may affect these results.

This analysis underscores the need for equity-focused housing affordability strategies, particularly for communities of color disproportionately impacted by high housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,960	5,845	4,765	400
White	12,650	2,775	1,980	215
Black / African American	2,695	1,635	1,825	115
Asian	165	99	0	0
American Indian, Alaska Native	60	0	10	0
Pacific Islander	0	0	0	0
Hispanic	3,270	1,210	905	65

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The data analysis indicates varying levels of housing cost burden across racial and ethnic groups, with White households generally experiencing lower levels of severe cost burden compared to Black / African

American and Hispanic households. Black / African American and Hispanic households face higher proportions of severe cost burden, reflecting greater housing affordability challenges. Addressing these disparities requires targeted policy interventions to alleviate the housing cost burden, particularly for the most affected groups.

DRAFT

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Lower Income Brackets: Both Hispanic and Black / African American households show disproportionately higher rates of severe housing problems compared to the overall population, especially at the lowest income levels. Further, Black / African American households experience a disproportionately greater need in the 0%–30% AMI and 30%–50% AMI brackets, with significantly higher percentages of severe cost burden compared to the overall population.

Higher Income Brackets: At higher income levels (50%–80% AMI and 80%–100% AMI), the prevalence of severe housing problems drops significantly, but Hispanic households still show elevated rates in the 50%–80% AMI bracket. Hispanic households also face disproportionately high-cost burdens, particularly in the 50%–80% AMI bracket.

If they have needs not identified above, what are those needs?

Needs are identified.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The CPD maps in NA-25 indicate that Census Tract No.'s 000100, 000200, 000300, 000400, and 000500 are predominately Hispanic populations. Also, predominately African American populations are within the following census tracts: 000100, 000200, 000300, 000400, 000500, 000600, and 001302. Based on these maps, racial or ethnic households are predominately within the downtown areas and surrounding neighborhoods.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of Racine County provides management and oversight of all units and vouchers.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	7	1,454	0	1,431	14	0	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	11,285	12,538	0	12,532	9,850		0
Average length of stay	0	0	7	5	0	5	0		0

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Household size	0	0	1	2	0	2	1	0
# Homeless at admission	0	0	0	6	0	2	4	0
# of Elderly Program Participants (>62)	0	0	1	155	0	153	1	0
# of Disabled Families	0	0	6	453	0	443	5	0
# of Families requesting accessibility features	0	0	7	1,454	0	1,431	14	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	5	444	0	432	7	0	0
Black/African American	0	0	2	1,001	0	990	7	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	8	0	8	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	158	0	156	1	0	0
Not Hispanic	0	0	7	1,296	0	1,275	13	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

How do these needs compare to the housing needs of the population at large

Discussion

DRAFT

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness in Racine County is a pressing issue, affecting a significant number of individuals. With an estimate of 264 people experiencing homelessness on any given night and a total estimated of 967 lacking stable housing, the scale of the challenge is evident. Annually, Racine sees an estimate of 678 individuals that become literally homeless, highlighting the ongoing crisis.

While 57% of people exiting homelessness are achieving positive outcomes, the average of 127 days spent without stable housing highlights potential shortcomings in current strategies. This underscores the necessity for improved support systems and innovative solutions to ensure lasting stability for those impacted.

Continued collaboration among the Continue of Care, homeless providers, community partners, and policymakers is essential to develop effective interventions that not only address immediate needs but also prevent future homelessness. Investing in affordable housing, support services, and job training programs could significantly impact the lives of those facing homelessness in Racine County.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	94	209	149	160	127
Persons in Households with Only Children	0	1	34	27	10	26
Persons in Households with Only Adults	15	131	543	366	231	104
Chronically Homeless Individuals	4	3	45	16	42	192

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Chronically Homeless Families	0	0	6	0	14	392
Veterans	2	31	91	71	86	207
Unaccompanied Child	0	3	37	48	9	61
Persons with HIV	0	1	2	1	0	71

Table 26 - Homeless Needs Assessment

Data Source Comments: 2023 COC Point-in-Time (PIT) and System Performance Measures from HMIS Data Reporting Period: October 1, 2022 -September 30, 2023. Source: Institute for Community Alliance (ICA)

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

N/A

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	114	10
Black or African American	95	2
Asian	0	0
American Indian or Alaska Native	2	1
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	19	2
Not Hispanic	207	13

Data Source

Comments:

The 2023 HUD Continuum of Care (CoC) Homeless Assistance Program data was utilized including information on the overall homeless population and specific subpopulations reports.

Source: <https://www.hudexchange.info/programs/coc>.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Based on current estimates, there are 94 families with children in emergency shelter in Racine who are in urgent need of housing assistance. Notably, there are no veteran families requiring similar support in the area at this time. This highlights a critical need for targeted resources and support to address the housing challenges faced by these families.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Homelessness impacts different racial and ethnic groups disproportionately, with varying levels of representation among these populations.

- There are 97 Black or African American individuals that identify as homeless based on the 2023 HUD CoC Homeless Assistance Program 2023 program data. This figure highlights a significant overrepresentation of African Americans in the homeless population compared to the general population. This overrepresentation is often attributed to systemic issues such as economic disparity, racial discrimination and historical inequities.
- According to the 2023 HUD CoC Homeless Assistance Program data, there are 124 white American individuals experiencing homelessness. While this figure is significant, it represents a lower proportion relative to their share of the general population when compared to other racial groups. The number may vary depending on local factors.
- The 2023 HUD CoC Homeless Assistance Program data shows that there are 3 American Indian or Alaska Native Individuals experiencing homelessness. Although this number is relatively small,

it highlights the significant disparities faced by this group. American Indians and Alaska Native communities encounter high rates of homelessness due to factors such as historical trauma, poverty, and inadequate housing.

Racial and ethnic disparities in homelessness are closely tied to broader economic inequities. Black/African American, Latino, and American Indian or Alaska Native communities, in particular, face significant economic challenges that contribute to higher rates of homelessness. Systemic discrimination in housing and employment, along with barriers to accessing services, exacerbates homelessness within these groups. Issues such as cultural insensitivity and lack of representation in service provision can further hinder effective support for minority communities.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

On any given night in Racine, an estimate of 264 individuals experience homelessness. This figure encompasses both those who are unsheltered and those residing in shelters, highlighting the diverse circumstances of homelessness within the community.

1. Unsheltered Homelessness includes individuals who are living in places not meant for human habitation, such as streets, parks, cars, or abandoned buildings.
 - Extent in Racine: The remaining individuals not in shelter are categorized as unsheltered. This group faces higher risk due to exposure to the elements and lack of access to immediate support services.
 - Characteristic: Unsheltered individuals may experience more severe health issues, greater vulnerability to crime, and higher barriers to accessing social services and health care. Their living conditions are often more precarious and less stable compared to those in shelter.
2. Sheltered Homelessness refers to individuals who are staying in emergency shelters, transitional housing, or other temporary accommodation.
 - Extent in Racine: Of the 264 individuals experiencing homelessness, a portion will be in sheltered situations. Shelters provide temporary relief and support services, aiming to transition individuals into stable housing.
 - Characteristics: Sheltered individuals often have access to basic necessities such as food, clothing, and medical care. They may also receive case management and other supportive services designed to help them achieve long-term stability.
3. Contributing factors:
 - Economic Challenges: Limited access to affordable housing, low-income levels, and high rates of poverty contribute to both sheltered and unsheltered homelessness.

- **Systemic Barriers:** Lack of affordable housing, inadequate mental health and substance abuse services, and systemic discrimination can exacerbate homelessness.
- **Social Factors:** Family instability, domestic violence, and unemployment are significant contributors to both sheltered and unsheltered homelessness.

4. Efforts and Interventions

- **Shelter Services:** Racine shelter and temporary housing facilities provide support and a path to permanent housing solutions.
- **Supportive Services:** Racine has programs that offer case management, job training, and health services to assist individuals in transitioning from homelessness to stability.
- **Community Initiatives:** Local organizations and the City of Racine work to address homelessness through providing grant opportunities, outreach, prevention programs, and advocacy for affordable housing.

Discussion:

N/A

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The Non-Homeless Needs Assessment is a crucial element of the HUD Consolidated Plan, aimed at evaluating and addressing the needs of individuals and communities who are not currently homeless but face significant challenges related to housing and economic stability. This assessment is designed to identify and address issues that may lead to housing instability or impact on the overall quality of life. The Aim for the Non-Homeless Assessment is to:

1. Identify the challenges faced by low-moderate income residents in Racine, such as issues with affordable housing and access to services.
2. Analyze systemic barriers that limit access to housing, employment, and education.
3. Guide Racine's development of policies and programs based on data-driven insights to address these needs and reduce housing instability.
4. Improve coordination among the local agencies and organizations for a unified approach to addressing non-homeless needs.
5. Support strategic planning and resource allocation to enhance community stability and resilience.

The assessment is integral to help develop a detailed and actionable framework for addressing community needs, thereby ensuring that resources and efforts are effectively directed to prevent housing crisis and enhance overall well-being of the community.

Describe the characteristics of special needs populations in your community:

Racine's special needs populations are diverse and include individuals with physical, developmental, and intellectual disabilities, as well as the elderly and those with mental health and chronic health conditions. This group spans various age ranges and socioeconomic backgrounds, often facing economic challenges and employment barriers. While the community offers healthcare, educational support, and social services, there are ongoing issues with accessibility, cultural competency, and service coordination. Addressing these needs effectively requires enhanced access to resources and improved integration of support services.

What are the housing and supportive service needs of these populations and how are these needs determined?

In Racine, addressing the housing and supportive service needs of special needs populations involves a multi-faceted approach. Accessible housing is essential for individuals with physical disabilities, requiring

features like ramps and accessible bathrooms, which are identified through surveys conducted by housing agencies, community development, local agency, organizations, and feedback from community members. Affordable housing is also critical for low-income households, with needs assessed through needs assessments, income surveys, housing waitlists, and local economic data. Additionally, supportive housing that includes on-site or nearby services for mental health or daily living support is needed, as determined through case management reports and community assessments.

Supportive services are equally important. Access to comprehensive healthcare, including both primary and specialized care, is crucial and is evaluated through health service utilization data and community health reports. Mental health services, including counseling and therapy, are necessary for those with mental health conditions, with needs identified through mental health service reports and professional feedback. Educational and vocational support, such as tailored educational programs and job training, is needed to enhance employment opportunities, determined through educational assessments and feedback from vocational programs. Social services, including case management and financial assistance, are vital for helping individuals navigate various challenges, with needs assessed through social service provider reports and input from community organizations.

These needs are determined through a combination of data collection and analysis, community feedback, collaboration with service providers, and the review of existing reports and demographic data. This comprehensive approach ensures that Racine effectively addresses the diverse housing and supportive service needs of its special needs' populations.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the DHS HIV in Wisconsin Surveillance Annual Report, 2022, key statistics include:

- New HIV diagnoses: Milwaukee County had the highest new case of %43.6 followed by Dane County 12.1%, Racine County 6.6% and Brown County at 4.8%.
- Demographics of New Case:
 1. Cisgender men: 232 diagnosed (average age at diagnosis: 32)
 2. Cisgender woman: 48 (average age at diagnosis 33)
 3. Transgender woman: 9 (average age 25)
 4. Transgender men: diagnosed at average age of 59.
- Racial and Ethnic Disparities: Diagnosis rate was notably higher among Black and Hispanic cisgender individuals compared to other groups.

These statistics underscore the need for targeted public health interventions, especially in high incidence areas and among marginalized communities. Addressing socioeconomic factors, stigma, housing, and health care access is essential for improving outcomes for individuals living with HIV/AIDS

and their families. Source: DHS HIV in Wisconsin Surveillance Annual Report, 2022 (www.dhs.wisconsin.gov).

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

At this time, Racine has not established a preference for HOME TBRA activities for person within specific categories of disabilities, such as those living with HIV/AIDS or chronic mental illness. However, the city understands the importance of addressing the unmet housing and service needs of these populations. By focusing on the lack of affordable and accessible housing, the need for supportive services, and the strategies to close existing gaps, Racine aims to enhance housing stability and access to essential resources for individuals facing these challenges.

Discussion:

N/A

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Racine has identified a continued need for the development, rehabilitation, and modernization of public facilities that serve low- and moderate-income residents. Public facility investments are essential to ensuring equitable access to critical services, improving quality of life, and supporting community resilience.

According to the City's Capital Improvement Plan (CIP), key public facility needs include:

1. Community Health Facilities

A major public facility investment is the Lincoln-King Community and Health Center. This \$68 million initiative will replace the aging Dr. Martin Luther King Jr. Community Center and co-locate the City's Public Health Department with a new Federally Qualified Health Center (FQHC). The facility is designed to provide integrated medical, dental, and behavioral health services, alongside recreational and educational amenities, including a gymnasium and spaces to support school partnerships. This project responds to significant health disparities in Racine's urban core and is partially funded through a \$20 million State Healthcare Infrastructure Capital Grant.

2. Youth and Senior Centers

The CIP highlights the importance of improving facilities that serve seniors and youth. Planned upgrades to community centers and recreational facilities will enhance accessibility, safety, and programming capacity. These improvements aim to address the needs of an ageing population and create positive, structured environments for young people, particularly in areas where access to such services is currently limited.

3. Public Safety and Administrative Facilities

The City plans to invest in critical upgrades to municipal buildings that house essential public services. These include:

- Renovations to City Hall, including roof replacement, elevator modernization, and Council Chambers improvements.
- A new Public Safety Building to replace the aging infrastructure and better accommodate police and fire operations.
- Updates to other civic facilities such as Memorial Hall and Festival Hall to improve accessibility, safety, and public use.

4. Libraries and Educational Facilities

The Racine Public Library is undergoing improvements to expand its role as an accessible learning and technology hub. Renovations include upgraded meeting spaces, technology infrastructure, and ADA-compliant features, ensuring that all residents can access educational and informational resources.

5. Facilities for Persons Experiencing Homelessness

While the CIP does not identify specific shelter developments, public facility improvements will support the delivery of homeless and supportive services through infrastructure that may be used for service provision. The City also continues to explore opportunities for new shelter facilities and space enhancements through partnerships and other funding sources.

How were these needs determined?

Public facility needs were primarily identified through the City of Racine’s Capital Improvement Plan (CIP), which is reviewed and updated annually as part of the municipal budget process. Each City department is responsible for assessing and documenting the condition and operational capacity of the public facilities under its purview. Identified needs are based on factors such as facility age, maintenance records, service gaps, and anticipated community growth or demographic changes.

Once departmental needs are submitted, the Mayor, City Administrator, and Finance Director evaluate and prioritize projects in consultation with department leadership. This evaluation considers health and safety concerns, service delivery impacts, cost estimates, and the availability of funding. Priority projects are incorporated into the draft CIP and presented to the Common Council for public review, potential amendment, and formal adoption.

In addition to this internal planning process, the City considers community input, stakeholder consultation, and demographic and geographic data—particularly regarding areas of low- and moderate-income concentration—to ensure that public facility investments align with broader equity and service goals outlined in the Consolidated Plan.

Describe the jurisdiction’s need for Public Improvements:

The City of Racine has ongoing and substantial needs related to public improvements, particularly in areas with aging infrastructure and concentrations of low- and moderate-income households. Public improvements are critical to enhancing neighborhood safety, mobility, environmental quality, and overall livability. The City’s Capital Improvement Plan (CIP) identifies and prioritizes infrastructure investments to address these needs over a multi-year horizon.

Key public improvement needs include:

1. Street and Sidewalk Reconstruction

Many neighborhoods—especially those developed prior to 1950—have deteriorating roadways, curbs, and sidewalks that pose safety hazards and accessibility barriers. The City prioritizes resurfacing and reconstruction projects that enhance pedestrian and traffic safety, meet ADA standards, and improve connectivity within and between neighborhoods.

2. Water, Sewer, and Stormwater Infrastructure

Aging water mains, sewer lines, and stormwater systems require ongoing replacement and upgrades to ensure reliable service and mitigate flooding risks. The CIP targets improvements that reduce basement backups, address lead service lines, and strengthen system resilience in the face of severe weather events and climate change.

3. Public Lighting and Streetscape Enhancements

Improved lighting and streetscaping (e.g., trees, signage, benches) are needed to promote safety, support walkability, and foster community identity—especially in commercial corridors and residential areas with high foot traffic. These enhancements are often coordinated with road and sidewalk reconstruction projects to maximize impact.

4. Parks and Green Infrastructure

The City continues to invest in parks, trails, and green infrastructure as public amenities and tools for stormwater management. Needs include upgrades to aging park equipment, path resurfacing, and the integration of green infrastructure solutions—such as bioswales and permeable pavement—in flood-prone areas.

5. Targeted Improvements in Low-Income Areas

In alignment with HUD priorities, the City targets public improvement investments in areas with high concentrations of low- and moderate-income residents. These include infrastructure improvements near affordable housing developments, schools, and community facilities to promote neighborhood stability and equitable access to resources.

How were these needs determined?

Public improvement needs were identified through a combination of technical assessments, interdepartmental coordination, and community engagement processes. The City of Racine's Engineering Department conducts systematic evaluations of street conditions using the Pavement Condition Index (PCI), a standardized metric that rates pavement on a scale from 0 to 100. Streets with lower PCI scores are prioritized for resurfacing or reconstruction, with particular attention given to those

in areas with high pedestrian traffic, safety concerns, or concentrations of low- and moderate-income households.

In addition to pavement assessments, the City evaluates sidewalk conditions, ADA accessibility, stormwater system capacity, and the performance of water and sewer infrastructure. These evaluations are informed by field inspections, service request data, maintenance logs, and environmental risk factors such as flooding or system age. Public safety and environmental sustainability are key considerations in prioritizing improvements.

Needs are also identified through the Capital Improvement Plan (CIP) process, which incorporates input from City departments—including Public Works, Water Utility, Parks, and Public Health—as well as community members and elected officials. Public meetings and neighborhood-specific planning efforts help inform the prioritization of improvements in underserved or historically disinvested areas.

By combining objective infrastructure data with stakeholder input, the City ensures that public improvement investments are responsive to both system needs and community priorities, in alignment with HUD’s goals of promoting livable and equitable neighborhoods.

Describe the jurisdiction’s need for Public Services:

The City of Racine has significant and ongoing needs for public services that support low- and moderate-income individuals and families, address racial and economic disparities, and foster community stability. Public services are vital to improving quality of life and helping vulnerable residents meet basic needs, access opportunities, and maintain housing stability.

Based on community input, consultation with service providers, and analysis of demographic and socioeconomic data, the City has identified the following priority needs for public services:

1. Youth Development and Violence Prevention

There is a demonstrated need for expanded out-of-school programming, mentorship, and workforce readiness services for youth, particularly in neighborhoods with high poverty and crime rates. Stakeholders have emphasized the importance of early intervention and positive engagement opportunities to reduce risk factors and promote long-term success.

2. Mental Health and Substance Use Services

Mental health care access remains limited for uninsured and underinsured residents. Local providers report increasing demand for crisis response, outpatient counseling, and substance use treatment services—especially for populations impacted by trauma, homelessness, or justice system involvement.

3. Services for Persons Experiencing Homelessness

There is an urgent need for street outreach, housing navigation, case management, and shelter services for individuals and families experiencing or at risk of homelessness. Coordination with the local Continuum of Care and nonprofit providers remains essential to meeting these needs.

4. Senior Services

With a growing senior population, the City has identified a need for expanded services that support aging in place, such as home-delivered meals, transportation assistance, wellness checks, and caregiver support.

5. Employment and Financial Empowerment

Many residents face barriers to stable employment, including lack of child care, transportation, digital access, and job readiness training. Services that promote economic mobility—such as career counseling, financial literacy education, and job placement—are in high demand.

6. Health and Nutrition Services

Access to basic health services and healthy food options is limited in certain neighborhoods. Community stakeholders have emphasized the need for nutrition programs, preventive care, and mobile health outreach to serve residents in high-need areas.

7. Supportive Services for Persons with Disabilities

Residents with physical or intellectual disabilities face barriers to transportation, employment, and daily living. There is a continued need for individualized support services, assistive technology, and advocacy to promote independence and inclusion.

How were these needs determined?

Public service needs were determined through a comprehensive process that included stakeholder consultation, community engagement, data analysis, and alignment with local planning efforts.

The City of Racine conducted outreach to nonprofit service providers, advocacy organizations, housing agencies, health departments, and community leaders to identify gaps in existing services and emerging needs. This included stakeholder interviews, surveys, and participation in public meetings held during the Consolidated Plan development process. Feedback from these partners provided valuable insights into the barriers faced by low- and moderate-income residents, including youth, seniors, persons with disabilities, and those experiencing homelessness.

In addition, the City reviewed data from the U.S. Census Bureau, the American Community Survey (ACS), the Wisconsin Department of Health Services, the Homeless Management Information System (HMIS), and local school districts. These sources highlighted disparities in health outcomes, income, housing stability, educational attainment, and access to services.

The needs identified were also consistent with priorities outlined in the City's previous Consolidated Plans, Annual Action Plans, and the Capital Improvement Plan (CIP). The City also considered recent trends—including increased demand for mental health and homelessness services, the impacts of the COVID-19 pandemic, and community input on youth violence and economic instability.

This multi-faceted approach ensured that the public service needs identified in the 2025–2029 Consolidated Plan reflect both data-driven analysis and the lived experiences of Racine residents.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Racine faces significant challenges in its housing market, including an aging housing stock, high rent burdens, and economic disparities. Nearly half of renters are cost-burdened, and neighborhoods with high concentrations of Black and Hispanic residents experience lower homeownership rates and higher poverty levels. Economic conditions reflect high unemployment and limited private investment in certain areas.

However, opportunities exist for revitalization, particularly in neighborhoods with vacant lots and underutilized properties. Public investments, such as the King Center and ARPA-funded projects, aim to improve infrastructure and housing options. The city's proximity to transit lines further presents opportunities for sustainable, walkable development. Strategic efforts can leverage these investments to address housing affordability, promote economic growth, and foster a more equitable community.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Understanding the composition, condition, and affordability of Racine's housing stock is essential to crafting effective housing strategies. The City's residential inventory is predominantly composed of single-family detached units, but includes a diverse mix of small and large multifamily properties as well. Unit size, tenure, and affordability levels vary across the housing landscape, impacting the availability and suitability of homes for households at different income levels.

This section provides an overview of Racine's existing housing stock by structure type and unit size, followed by an assessment of affordable housing supported through federal, state, and local programs. It also examines the risk of losing affordable units, evaluates whether housing availability aligns with community needs, and identifies gaps in specific housing types—particularly for low- and moderate-income households, seniors, persons with disabilities, and those experiencing homelessness.

These findings help guide the City's ongoing efforts to preserve, develop, and diversify housing options that serve all residents equitably.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	20,475	62%
1-unit, attached structure	1,175	4%
2-4 units	5,990	18%
5-19 units	2,170	7%
20 or more units	2,965	9%
Mobile Home, boat, RV, van, etc	365	1%
Total	33,140	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	15	0%	250	2%
1 bedroom	190	1%	2,845	20%
2 bedrooms	3,475	22%	5,935	41%
3 or more bedrooms	12,230	77%	5,445	38%
Total	15,910	100%	14,475	101%

Table 28 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Racine is actively implementing a five-year HOME Strategic Plan to expand and preserve affordable housing. As part of this plan, the City is supporting one HOME-funded new construction and/or one HOME-funded rehabilitation project annually, in partnership with Community Housing Development Organizations (CHDOs). These projects are specifically targeted to serve residents classified as low- to moderate-income, as defined by HUD guidelines.

To maximize the impact and reach of affordable housing efforts, the City strategically layers funding sources, including Low-Income Housing Tax Credits (LIHTC), Section 8 Housing Choice Vouchers, and the State Housing Trust Fund. This layered approach allows Racine to serve a broader segment of its population, particularly those who are most housing-burdened.

The target population for these units includes individuals and families with incomes at or below 80% of the Area Median Income (AMI), with an emphasis on households at or below 60% AMI—and in some cases as low as 30% AMI, depending on the funding mix. The types of households served vary, including families with children, seniors, and individuals with disabilities.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City of Racine is at risk of losing a small but impactful portion of its affordable housing inventory over the next several years, primarily due to the expiration of affordability restrictions and the age of the existing housing stock. Specifically, the City is expected to lose 8 affordable housing units due to the end of their affordability period. Once affordability restrictions expire, these units may convert to market-rate, reducing options for low-income households.

In addition to expiring contracts, older units in poor physical condition may also be lost without continued investment in repairs and rehabilitation. The City continues to monitor these risks closely and prioritize preservation efforts in its housing strategy.

Does the availability of housing units meet the needs of the population?

Currently, the availability of housing units in the City of Racine does not fully meet the needs of the population, particularly for low- to moderate-income households. There is a significant mismatch between housing supply and affordability, especially for residents earning at or below 60% of the Area Median Income (AMI). Many households in this income range are cost-burdened, meaning they spend more than 30% of their income on housing, leaving limited resources for other necessities.

Describe the need for specific types of housing:

The City of Racine has a clear and growing need for specific types of housing to address the diverse needs of its population—particularly among low- to moderate-income households. The following categories represent the most critical areas of housing need:

1. **Affordable Rental Housing:**
There is a strong demand for quality rental units that are affordable to households earning below 60% of the Area Median Income (AMI). Many renters are cost-burdened, with a shortage of units priced for those earning 30% AMI or less. This includes families with children, single-parent households, and young workers.
2. **Housing for Seniors:**
Racine's aging population is creating increased demand for senior-friendly housing, including accessible units, independent living communities, and affordable senior apartments. Many seniors live on fixed incomes and require housing that is both affordable and adapted to age-related mobility needs.
3. **Permanent Supportive Housing:**
There is a need for housing with supportive services for individuals experiencing homelessness, mental health challenges, or disabilities. These units are essential for promoting housing stability among the most vulnerable populations.
4. **Transitional and Emergency Housing:**
The city needs more short-term housing options for individuals and families facing sudden housing crises, including survivors of domestic violence, displaced individuals, and youth aging out of foster care.
5. **Homeownership Opportunities for Low- to Moderate-Income Buyers:**
There is demand for affordable homeownership opportunities, particularly for first-time buyers. Many households are ready to transition from renting but face barriers due to rising home prices and limited inventory of entry-level homes.
6. **Rehabilitation of Existing Housing Stock:**
Racine has an aging housing stock, and there is a significant need for rehabilitation and preservation of existing homes—especially in older neighborhoods. This is crucial to maintain affordable housing options and improve living conditions.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	110,900	116,200	5%
Median Contract Rent	608	692	14%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	2,295	15.9%
\$500-999	10,560	72.9%
\$1,000-1,499	1,485	10.3%
\$1,500-1,999	95	0.7%
\$2,000 or more	34	0.2%
Total	14,469	99.9%

Table 30 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	940	No Data
50% HAMFI	6,715	2,745
80% HAMFI	12,050	6,490
100% HAMFI	No Data	9,054
Total	19,705	18,289

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	683	778	1,021	1,329	1,490
High HOME Rent	555	655	858	1,153	1,160

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	555	655	843	975	1,087

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The City of Racine does not currently have sufficient housing to meet the needs of households across all income levels. The shortage is most severe for low- to moderate-income households, particularly those earning below 60% of the Area Median Income (AMI). Many of these households are cost-burdened, spending more than 30% of their income on housing.

There is also a limited supply of quality, affordable rental units, as well as entry-level homes for first-time buyers. Seniors, individuals with disabilities, and people experiencing homelessness also face challenges finding housing that is both affordable and appropriate for their needs.

How is affordability of housing likely to change considering changes to home values and/or rents?

Affordability in the City of Racine is likely to become more challenging over time if current trends in home values and rental rates continue. While Racine has historically had more affordable housing compared to larger urban areas, recent increases in home prices and rents are putting pressure on low- to moderate-income households. As home values rise, many first-time buyers are being priced out of the market, especially those without access to down payment assistance or affordable financing. If these trends continue and new affordable units are not developed or existing ones preserved, housing affordability is expected to decline further, especially for vulnerable populations such as seniors, people with disabilities, and very low-income families.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In the City of Racine, HOME rents and Fair Market Rents (FMRs) established by HUD are generally lower than the Area Median Rent (AMR) for the private rental market. This gap means that many units priced at or below FMR or HOME limits are more affordable than the average rental units available in the city.

However, as the market rent continues to rise, the difference between what is considered affordable under federal guidelines and what the private market demands is growing. This presents a challenge in

attracting private developers or landlords to offer units at HOME or FMR levels without additional subsidies or incentives.

Impact on Housing Strategy:

- The City's strategy must focus on layering funding sources, such as HOME, LIHTC, Section 8 vouchers, and the State Housing Trust Fund, to make projects financially viable while maintaining affordability.
- There is a continued need to partner with CHDOs and nonprofit developers who are mission-driven and more likely to commit to long-term affordability.
- Preservation of existing affordable housing is critical, as new construction at HOME rent levels can be difficult without significant subsidy support.
- Offering rehabilitation assistance and incentives to landlords can help preserve naturally occurring affordable housing (NOAH) and ensure these units remain available to low-income households.
- The City must also monitor rent trends closely to ensure that HUD-established rent limits remain relevant and supportive of actual housing needs in the community.

Discussion

N/A

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The housing market in the City of Racine faces a number of challenges that impact the affordability, quality, and accessibility of housing for its residents. As the city grapples with an aging housing stock, rising demand for affordable units, and issues related to energy efficiency and housing quality, addressing these challenges has become a critical focus for local government and community stakeholders. This Housing Market Analysis examines the current condition of Racine's housing market, highlighting key issues such as the supply and demand for housing, energy inefficiency, housing quality and safety, rental housing conditions, and the age of the housing stock. By understanding these core issues, the city can better shape its strategies for improving housing affordability, promoting sustainability, and ensuring that all residents have access to safe, high-quality living spaces.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The City of Racine generally follows HUD guidelines when defining housing conditions:

- Standard Condition refers to a housing unit that is safe, decent, and sanitary, requiring no major repairs. These units meet local building codes, have functioning plumbing, heating, and electrical systems, are structurally sound, and do not pose any health or safety hazards. Minor cosmetic issues such as peeling paint or worn flooring may exist but do not affect the unit's livability.
- Substandard Condition but Suitable for Rehabilitation applies to housing units that are not currently in standard condition but can be brought up to code and made livable through cost-effective repairs. These properties may have issues such as leaking roofs, outdated electrical systems, plumbing problems, or structural deterioration. However, they are still structurally sound enough that rehabilitation is feasible and financially reasonable, typically at a lower cost than demolition and reconstruction.

These definitions guide the City's use of federal and state housing funds, ensuring that investments are directed toward preserving and improving housing that can remain affordable and safe for low- to moderate-income households.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,800	24%	7,115	49%
With two selected Conditions	0	0%	310	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	12,115	76%	7,055	49%
Total	15,915	100%	14,480	100%

Table 33 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	270	2%	605	4%
1980-1999	775	5%	1,655	11%
1950-1979	8,180	51%	5,640	39%
Before 1950	6,695	42%	6,575	45%
Total	15,920	100%	14,475	99%

Table 34 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	14,875	93%	12,215	84%
Housing Units build before 1980 with children present	635	4%	165	1%

Table 35 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to U.S. Census data, Racine has approximately 33,945 housing units, with over 40% built before 1940. This indicates that a large portion of the city's housing stock predates the 1978 federal ban on lead-based paint. While the City of Racine does not have an exact number of housing units containing lead paint, the age of its housing strongly suggests that many units may pose potential lead-based paint hazards, particularly in older neighborhoods.

Discussion

N/A

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The City of Racine provides a range of public and assisted housing options to meet the needs of its low- and moderate-income residents. These housing resources play a critical role in addressing housing affordability, reducing homelessness, and promoting housing stability for vulnerable populations, including senior citizens, people with disabilities, and families with children.

Public and assisted housing in Racine is primarily managed by the Racine Housing Authority (RHA), which operates federally funded programs such as Public Housing and Housing Choice Vouchers (Section 8). Additionally, the city partners with nonprofit organizations and developers to provide affordable rental units supported by Low-Income Housing Tax Credits (LIHTC) and other funding sources.

Despite these efforts, demand for affordable housing significantly outpaces supply. Long waitlists for public housing and vouchers reflect ongoing needs, particularly among extremely low-income households. Addressing these challenges will require continued investment, strategic partnerships, and the preservation and expansion of affordable housing stock across the city.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			8	1,574			200	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

As of 2025, the Housing Authority of Racine County (HARC) operates a modest number of 8 public housing units in Racine. HARC operates under an approved Public Housing Agency Plan, focusing on providing safe, decent housing, and promoting residents' transition to non-subsidizing housing.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

HARC manages eight public housing units, which are reserved for families with a member who have a disability. These units are well maintained and in good physical condition. The Housing Authority does not foresee undertaking any major renovation or physical improvements, aside from regular maintenance to preserve their current condition.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

HARC employs a comprehensive strategy to improve the living environment of low- and moderate-income families by focusing on physical housing improvements, economic empowerment, and community engagement. Key initiatives include regular maintenance, lead hazard mitigation and programs like Housing Choice Vouchers and Family Self Sufficiency Program to support financial independence. Community engagement through resident advisory boards and partnerships with local organizations helps residents thrive.

Discussion:

Key strategies to improve public and assisted housing include addressing the specific needs of residents, such as enhancing accessibility for individuals with disabilities and seniors, ensuring regular maintenance, and involving residents in decision making. Efforts to expand affordable housing through mixed income developments and private sector partnerships are also emphasized. The focus is on maintaining financial sustainability, integrating social services to improve residents' quality of life, and addressing zoning barriers to support further development. These initiatives aim to improve housing quality and provide long term stability for both residents and communities.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Racine and its partners offer a range of shelter and housing options tailored to meet the needs of individuals and families experiencing homelessness. These resources span emergency shelters, transitional housing, and permanent supportive housing, addressing both immediate crises and long-term stability. Data from the 2024 HUD Continuum of Care Housing Inventory Count highlights the current bed availability for specific subpopulations, including families with children, unaccompanied youth, veterans, and chronically homeless individuals.

In addition to housing, Racine coordinates with mainstream service providers—such as health care, mental health services, and workforce development—to deliver a more comprehensive system of care. This integrated approach ensures that housing efforts are supported by essential services that promote long-term stability, self-sufficiency, and overall well-being.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	66	2	31	31	0
Households with Only Adults	107	0	44	101	0
Chronically Homeless Households	0	0	0	60	0
Veterans	0	0	40	70	0
Unaccompanied Youth	3	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: The 2024 HUD Continuum of Care (CoC) Homeless Assistance Program data Housing Inventory Count Report was utilized. Source: https://files.hudexchange.info/reports/published/CoC_HIC_State_WI_2024.pdf

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Racine's mainstream services consist of the following resources:

Health Services: Local clinics, hospitals, and health departments provide essential medical care, including primary, preventive, and emergency services, which are vital for maintaining health and preventing issues that could worsen homelessness.

Mental Health Services: Counseling centers and mental health organizations offer therapy, medication management, and crisis intervention to address conditions like depression, anxiety, and addiction. These services complement specialized programs for the homeless, providing comprehensive mental health support.

Employment Services: Workforce development programs offer job training, resume building, and career counseling. These services are crucial for helping homeless individuals achieve stability and self-sufficiency, especially when integrated with targeted homeless support like housing-first initiatives.

By coordinating these mainstream services with targeted homeless support, Racine aims to create a more integrated system that addresses broader needs and fosters stability for those experiencing homelessness.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The range of services and facilities available to address the needs of homeless individuals, includes the following:

Homelessness Prevention Services:

Work Force Development: Provides emergency assistance to prevent families from becoming homeless.

Racine Vocational Ministry: Offers case management and support to resolve housing crises before they escalate, including financial aid for rent or utilities and mediation to prevent eviction.

Counseling and Advocacy: The Hope Center and NAMI of Racine: Offer emotional and psychological support through counseling services and help clients access resources, understand their rights, and navigate systems.

Legal Assistance: Legal Action of Wisconsin's Racine Program: Provides legal assistance to address issues like landlord disputes, eviction proceedings, and securing benefits, crucial for preventing legal issues from leading to homelessness.

Mortgage Assistance: Housing Resources Inc.: Offers financial support to homeowners at risk of foreclosure, helping to stabilize housing and prevent families from losing their homes.

Rental Assistance: Hope Center provides financial aid to low-income individuals and families through its Rapid Rehousing Program, essential for covering rent and preventing homelessness.

Utilities Assistance: Wisconsin Home Energy Assistance Program (WHEAP): Helps cover costs for essential utilities like electricity, water, and gas, preventing shutoffs that could lead to homelessness.

Law Enforcement: Racine Police Department (RPD): Plays a role in ensuring public safety and working with social services to connect homeless individuals with necessary support resources.

Street Outreach Services: The HOPE Center: Engages directly with individuals experiencing homelessness in unsheltered settings, providing immediate assistance such as food and clothing and connecting them to longer-term resources and shelter.

Alcohol and Drug Abuse Services: Clean Slate: Offers treatment and recovery support for individuals struggling with addiction, addressing substance abuse issues that contribute to homelessness and providing pathways to recovery and stability.

The HOPE Center's Street Outreach Services involve direct engagement with individuals experiencing homelessness, often in unsheltered settings. These services offer immediate assistance, such as food and clothing, and help connect individuals to longer-term resources and shelter.

Alcohol and Drug Abuse Services: Clean Slate provides substance abuse services that offer treatment and recovery support for individuals struggling with addiction. These services are crucial for those whose substance abuse issues contribute to their homelessness, offering essential pathways to recovery and stability.

Facilities and Services to populations

- HALO and the Hope Center: Offer permanent supportive housing and case management for chronically homeless individuals and families.
- HALO, the Women's Resource Center, the Burlington Transitional Living Center, and Catherine Marian Housing: Provide family shelters, childcare, and educational resources for families with children.
- VHRP Union Grove, VASH-Racine, and the Center for Veteran Issues: Deliver specialized shelters, housing resources, employment programs, and mental health support for veterans.

- Racine Safe Haven: Focuses on unaccompanied youth with youth shelters, educational programs, and counseling.

These services and facilities are integral to providing targeted, comprehensive support to the various populations experiencing homelessness in Racine.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Racine prioritizes addressing the housing and service needs of individuals with special circumstances, including those with disabilities, the elderly, individuals experiencing homelessness, and other vulnerable populations. This section evaluates the availability of facilities and services that support these groups, highlighting gaps in provisions and the challenges they encounter in accessing appropriate housing and necessary supportive services. It also outlines the resources available, such as supportive housing, case management, and healthcare services, while emphasizing the importance of integrated approaches that combine housing with essential services. The insights gained from this section are instrumental in shaping policies and programs designed to enhance the quality of life for individuals with special needs, ensuring they have access to safe, affordable housing and the support necessary to live independently and thrive within the community.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Racine is committed to meeting the housing and supportive service needs of vulnerable populations, including the elderly, frail elderly, individuals with disabilities, those living alcohol and drug addictions, people living with HIV/AIDS and their families and public housing residents. These groups require specialized housing that is accessible, affordable, and integrated with essential services such as case management, healthcare, and support for independent living. Supportive housing solutions should provide stability while addressing specific needs, including rehabilitation, mental health support, job training, and transportation. By addressing these needs, Racine aims to ensure that its most vulnerable residents have access to safe, stable housing and the resources necessary to thrive.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In the upcoming year, the City of Racine will prioritize initiatives aimed at addressing the housing and supportive service needs of non-homeless individuals with special needs including elderly, persons with disabilities and those with chronic conditions. These efforts are aligned with the City's one-year goals to enhance housing stability, improve accessibility, and expand supportive services for vulnerable residents.

The planned activities include:

- Affordable and accessible housing rehabilitation: leveraging HOME and CDBG funds to increase the availability of affordable housing units designed to meet the unique needs of special populations.
- Home modification assistance: providing funding for essential home repairs and accessibility improvements that enable elderly and persons with disabilities to live safely and independently.
- Supportive services expansion: strengthening case management, mental and behavioral health care, substance use recovery, and assistance with daily living to promote housing retention and self-sufficiency.
- Collaborative service coordination: partnering with the CoC, health care providers, nonprofits, and community stakeholders to ensure seamless access to housing and services for individuals with special needs.

These activities directly support Racine's one year goal of increasing affordable accessible housing options and expanding supportive services, thereby promoting long-term stability and improving quality of life for non-homeless persons with special needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Racine is committed to meeting the housing and supportive service needs of non-homeless individuals with special needs, including older adults, people with disabilities, and those living with mental health and chronic medical conditions. Working in concert with the CoC, local nonprofits, and healthcare providers, the city will prioritize initiatives that promote housing stability and independence.

Key activities supported by Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) program resources:

- Expanding and rehabilitating affordable, accessible supportive housing units that integrate essential health and social services.
- Providing home modifications and accessibility improvements that enable residents, especially seniors and persons with disabilities, to live safely and independently.

- Supporting critical public services such as case management, transportation, education, and employment training.
- Enhancing coordinated entry systems to ensure individuals are effectively connected to appropriate housing and support services, facilitating a successful reintegration into the community.

Through these focused efforts, the City of Racine aims to create a supportive, inclusive environment that helps vulnerable residents achieve greater stability, health, and self-sufficiency.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Racine's zoning codes, like those in many Wisconsin communities, often favor single-family housing and impose minimum lot sizes, parking requirements, and setback regulations. These restrictions limit the construction of multi-family and affordable housing units, thereby reducing the overall housing supply and increasing costs. Such policies can also perpetuate racial and economic segregation by making it more difficult for lower-income individuals and people of color to access certain neighborhoods.

However, the City of Racine Planning Division is currently working on updating the zoning code and land use regulations to support more flexible, inclusive development patterns that can accommodate a wider range of housing types and affordability levels.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of Racine is home to a variety of non-housing community development assets that are vital to supporting residents' quality of life and fostering inclusive neighborhood revitalization. These assets include public infrastructure, educational institutions, workforce development programs, community facilities, health services, and local businesses.

Key investments—such as the planned King Center redevelopment, enhancements to parks and public spaces, and expanded access to health and social services—demonstrate the city's commitment to building strong, resilient communities beyond housing. Additionally, partnerships with nonprofits, local employers, and educational institutions like Gateway Technical College help connect residents with economic and educational opportunities.

As Racine works to address disparities and improve outcomes for historically underserved neighborhoods, strengthening and expanding these non-housing assets remains a cornerstone of the city's community development strategy.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	103	12	0	0	0
Arts, Entertainment, Accommodations	4,066	2,778	13	12	-1
Construction	1,235	711	4	3	-1
Education and Health Care Services	6,485	5,126	21	22	1
Finance, Insurance, and Real Estate	1,396	864	4	4	0
Information	338	268	1	1	0
Manufacturing	7,426	8,431	24	36	12
Other Services	1,037	715	3	3	0
Professional, Scientific, Management Services	1,862	910	6	4	-2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Public Administration	0	0	0	0	0
Retail Trade	4,109	2,940	13	12	-1
Transportation and Warehousing	1,800	538	6	2	-4
Wholesale Trade	1,705	409	5	2	-3
Total	31,562	23,702	--	--	--

Table 40 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	36,185
Civilian Employed Population 16 years and over	34,200
Unemployment Rate	5.46
Unemployment Rate for Ages 16-24	13.98
Unemployment Rate for Ages 25-65	3.10

Table 41 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	5,120
Farming, fisheries and forestry occupations	865
Service	4,355
Sales and office	7,215
Construction, extraction, maintenance and repair	2,205
Production, transportation and material moving	3,395

Table 42 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	22,204	68%
30-59 Minutes	8,604	26%
60 or More Minutes	1,739	5%
Total	32,547	100%

Table 43 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,710	220	2,195
High school graduate (includes equivalency)	8,020	615	3,495
Some college or Associate's degree	11,605	280	3,290

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	5,250	80	820

Table 44 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	110	325	365	855	605
9th to 12th grade, no diploma	1,740	1,090	1,060	1,425	800
High school graduate, GED, or alternative	2,980	3,155	3,055	5,915	3,940
Some college, no degree	1,750	3,185	2,640	4,815	1,735
Associate's degree	105	905	1,595	2,035	590
Bachelor's degree	215	1,135	1,280	1,990	1,290
Graduate or professional degree	15	245	465	1,025	905

Table 45 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,466
High school graduate (includes equivalency)	29,549
Some college or Associate's degree	32,693
Bachelor's degree	48,216
Graduate or professional degree	64,348

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the 2016–2020 data, the major employment sectors within the jurisdiction are manufacturing, education and health care services, retail trade, and arts, entertainment, and accommodations. Manufacturing remains the dominant sector, accounting for 24% of workers and 36% of jobs, with a notable 12% surplus of jobs over local workers, indicating strong labor demand. Education and health care services follow closely, comprising 21% of workers and 22% of jobs, while

retail and hospitality-related sectors each account for 13% of the workforce. Compared to 2011–2015 data, these sectors—particularly manufacturing and health care—have seen growth in both employment share and job availability, reflecting shifts in the local economy and increased investment in industrial and service-oriented employment.

Describe the workforce and infrastructure needs of the business community:

The business community in Racine faces several key workforce and infrastructure challenges that are crucial for supporting continued growth and competitiveness.

Workforce needs are as follows:

- **Skilled Labor:** With manufacturing as the region’s largest employer, there is a consistent demand for workers skilled in advanced manufacturing, CNC machining, and automation. Employers often struggle to find qualified candidates for these roles.
- **Youth Employment:** The high unemployment rate among young adults (13.98% for ages 16–24) highlights the need for apprenticeships, internships, and job training programs that help bridge the gap between education and employment.
- **Healthcare and Technology:** Growing sectors like healthcare and technology also face shortages of skilled talent. There is a rising need for workers trained in nursing, IT, and data center operations to support investments like Microsoft’s new data center in Mount Pleasant.
- **Basic Skills:** Many employers emphasize the need for improvements in soft skills and basic education—including literacy and numeracy—especially for adults without a high school diploma.

Infrastructure Needs are as follows:

- **Transportation:** Many workers face long commutes, with 31% traveling over 30 minutes to work. Expanding public transit and improving transportation infrastructure will be key to connecting workers to job opportunities, especially from underserved areas.
- **Broadband Access:** As technology-driven sectors grow, there is an increasing need for reliable, high-speed internet, especially in rural or lower-income areas, to support remote work and tech jobs.
- **Industrial Sites:** Businesses looking to expand or relocate require access to shovel-ready sites with modern utilities and flexible zoning to facilitate development.
- **Training Facilities:** Continued investment in technical training centers is essential for providing hands-on learning and industry certifications to meet the needs of local employers.

Addressing these workforce and infrastructure needs will be vital for Racine’s economic growth, ensuring residents are equipped with the skills needed for local job opportunities while supporting business expansion in key sectors.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Recent investments by both public and private sectors in Racine County are expected to have a major impact on job creation, business expansion, and infrastructure improvements. A key development includes Microsoft's \$3.3 billion commitment to build a data center in Mount Pleasant, which is anticipated to create approximately 4,300 jobs—2,300 in construction and 2,000 permanent positions. To support this effort, Microsoft is partnering with Gateway Technical College to train 1,000 individuals for roles in data center operations and leadership in AI-related fields.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The skills and education of Racine's workforce generally align with major local industries, particularly manufacturing, which accounts for the largest share of jobs. Most workers have a high school diploma, some college, or an associate's degree—suitable for many available positions. However, high unemployment among youth (13.98%) and mismatches in sectors like transportation and professional services highlight the need for targeted workforce development. Expanding technical training, especially for young adults and those without degrees, will be essential to meet future job demands and support continued economic growth.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Racine County has several active workforce training initiatives supported by community colleges, workforce boards, and local organizations to meet evolving employment demands.

Gateway Technical College plays a central role through programs like the Workforce Advancement Training (WAT) Grants, which trained over 200 local workers in 2023 in areas such as CNC machining, PLC programming, and Six Sigma certifications. Gateway also offers the HOPE Initiative, providing short-term training in high-demand fields like mechanical maintenance and CNC operation, along with financial support for tuition, fees, and stipends for eligible participants. The college is also expanding its healthcare training programs, including a new dental hygienist program and a remodeled nursing center to address the region's growing need for skilled healthcare workers.

Racine County Workforce Solutions collaborates with Gateway through the Adult Education Center, which offers GED and HSED preparation, English Language Learner (ELL) courses, and digital literacy training to support adult learners entering or re-entering the workforce.

The Southeastern Wisconsin Workforce Development Board (SE WI WDB) administers programs funded under the Workforce Innovation and Opportunity Act (WIOA). These include job coaching, career planning, and funding for training in high-demand occupations for adults, dislocated workers, and youth.

Together, these programs address critical workforce needs in sectors such as manufacturing, healthcare, and technology, helping residents gain the skills required for local job opportunities while supporting business growth across the region.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City of Racine exhibit concentrations of households facing multiple housing challenges, including affordability issues, high rent burdens, and systemic barriers to homeownership. The Lincoln-King Neighborhood is a historically underserved area stands out as a focal point for concentrated housing challenges. In response, the City of Racine is directing significant resources through the American Rescue Plan Act (ARPA), with \$18 million earmarked for revitalization efforts. These funds support the development of a Federally Qualified Health Center, a new community center, and affordable housing projects. Additionally, \$2 million is allocated for essential infrastructure improvements such as enhanced lighting, sidewalks, and parks. The overarching goal of these investments is to strengthen the neighborhood, improve quality of life, and ensure that long-time residents can continue to live and thrive in their community.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Racial and ethnic minorities, as well as low-income families, are primarily concentrated in Census Tracts 5, 1, and 4. These areas reflect significant socioeconomic challenges:

- **Census Tract 5** is designated as a Low-Income Community Opportunity Zone, highlighting both its economic struggles and its potential for targeted revitalization and investment.
- **Census Tract 1** also carries this designation, further underscoring the need for focused economic development.
- **Census Tract 4** has a poverty rate substantially higher than the citywide average, pointing to concentrated economic hardship within the area.

These conditions reflect broader patterns of racial and economic disparities in the City of Racine and highlight the importance of equitable investment strategies

What are the characteristics of the market in these areas/neighborhoods?

The market in these neighborhoods is marked by disinvestment, affordability issues, and aging infrastructure. However, these areas are also increasingly being seen as opportunities for targeted revitalization, particularly through federal and local investment initiatives like Opportunity Zones and ARPA-funded projects.

Are there any community assets in these areas/neighborhoods?

The Lincoln-King Redevelopment Plan outlines a comprehensive approach to enhancing the neighborhood's housing and infrastructure. With a \$15 million investment from the State, the plan focuses on developing new housing units and rehabilitating existing homes. Improvements also include the replacement of street and alley pavement, installation of new sidewalks, enhancement of street lighting, and planting of street trees. These efforts aim to create a safer and more attractive environment for current and future residents.

Are there other strategic opportunities in any of these areas?

There are several strategic opportunities that exist in neighborhoods like Census Tracts 5, 1, and 4, especially in and around the Lincoln-King neighborhood. These opportunities are designed to build on public investment, community momentum, and existing neighborhood assets to drive long-term, sustainable impact.

- **Infill Housing & Redevelopment**
Vacant lots present opportunities for new affordable housing and mixed-use development to revitalize the area and increase housing options.
- **Small Business & Commercial Revitalization**
Supporting minority-owned businesses and activating vacant storefronts can stimulate local economic growth and job creation.
- **Transit-Oriented Development**
These neighborhoods' proximity to transit lines provides potential for creating walkable, connected communities with improved access to jobs and services.
- **Green Infrastructure**
Underutilized land can be transformed into community gardens, stormwater management systems, or public green spaces to enhance livability and environmental resilience.
- **Workforce & Education Programs**
The expansion of the King Center offers an opportunity to include job training, youth education, and career pathways connected to local industries.
- **Leverage Funding Tools**
Resources like Opportunity Zones, ARPA, and CDBG funding can be used to attract private investment and support comprehensive neighborhood revitalization.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The Racine Unified School District is now serving about 400 families virtually for the upcoming school year, a significant increase from the 80 students typically enrolled pre-pandemic. This shift underscores the growing reliance on broadband access for essential services. In Racine, broadband is critical for education, job opportunities, healthcare, and social services, all of which are increasingly dependent on reliable internet. Without access to high-speed internet, many residents in low-income communities face significant barriers, such as difficulties accessing remote learning, applying for jobs, attending virtual healthcare appointments, and utilizing government services or completing basic tasks like paying bills online. As more services move online, expanding broadband access becomes essential to ensure equity and opportunity for all residents.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The need for increased competition in broadband Internet services in Racine is critical to improving access, affordability, and quality of service for residents and businesses. Currently, many areas in the city are served by a limited number of broadband providers, which reduces options for consumers and can lead to higher prices and slower speeds. Increased competition would encourage better service, as providers would be motivated to improve their offerings in terms of speed, reliability, and customer support to attract and retain customers.

Additionally, the lack of competition in broadband services disproportionately affects low- and moderate-income households, who may be forced to accept subpar or expensive options due to limited availability. Expanding the number of broadband providers would foster more affordable service plans, particularly for these households, making it easier for them to access essential services such as remote education, telemedicine, job opportunities, and online government services.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Racine faces several increasing natural hazard risks due to climate change. These include more frequent and intense storm events, leading to flooding, especially in low-lying and lakefront areas. Heavy rainfall can overwhelm stormwater systems, damaging homes and infrastructure. Rising temperatures may increase the risk of heatwaves, affecting vulnerable populations such as seniors and low-income households without adequate cooling systems. Additionally, shoreline erosion along Lake Michigan poses long-term threats to housing and public infrastructure near the waterfront. These climate-related risks highlight the need for resilient infrastructure, updated stormwater management systems, and energy-efficient housing solutions.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households in the City of Racine are particularly vulnerable to climate-related natural hazards due to the condition, age, and location of their housing. Many of these residents live in older homes that lack modern insulation, energy-efficient systems, and resilient infrastructure, making them more susceptible to damage from flooding, extreme heat, and severe weather. A significant portion of affordable housing is located in low-lying areas with aging infrastructure, increasing the risk of stormwater flooding during heavy rain events. Renters—who make up approximately 42% of Racine's population—often have limited control over property improvements, further compounding their vulnerability. Additionally, many low-income households lack access to adequate cooling systems, increasing health risks during extreme heat events. These vulnerabilities, supported by local housing and climate data, highlight the urgent need for targeted investments in resilient, energy-efficient housing to protect at-risk populations from the growing impacts of climate change.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Racine aims to utilize a combination of Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnerships Program funds to address various critical needs within the community. The primary objectives include:

1. **Enhancing Housing Quality:** The city plans to use these funds to improve the overall housing stock, ensuring that homes are safer, more energy-efficient, and better maintained. This may involve rehabilitation and repair projects, addressing issues such as deteriorating structures, outdated systems, and other conditions that negatively impact housing quality.
2. **Improving Road and Infrastructure Conditions:** The funds will be allocated to upgrading and maintaining the city's roadways and infrastructure in the Lincoln-King neighborhood. This includes repairing and repaving streets, improving sidewalks, and enhancing transportation systems to ensure better mobility and accessibility for residents.
3. **Supporting Housing Inspections:** To ensure that housing standards are met and to prevent substandard living conditions, funding will be directed toward strengthening the Neighborhood Enhancement Division (NED) housing inspection program. These efforts will help identify and address potential safety hazards, health risks, and other issues that may affect residents' well-being.
4. **Upgrading Neighborhood and Public Service Facilities:** The city will focus on enhancing community facilities and public services that support neighborhood development. This may involve renovating public spaces, such as parks, community centers, and recreational areas, to create safer and more accessible environments for residents.
5. **Reduce or Prevent Homelessness:** To proactively address and reduce the risk of homelessness, the city will ensure that individuals and families at risk have access to the necessary resources and support to maintain stable housing. This will involve collaboration with the local Continuum of Care (CoC), homeless service providers, and community agencies to analyze relevant data and allocate funding in a manner that promotes effective coordination of services, thereby reducing and preventing homelessness.
6. **Strengthening Overall Program Administration:** Effective management of these funds is essential for achieving the intended outcomes. Therefore, part of the allocation will go toward improving the efficiency and transparency of the program administration. This ensures that all projects are carried out in a timely, responsible, and accountable manner, ultimately maximizing the positive impact on the community.

By strategically allocating these funds, the City of Racine seeks to foster a more sustainable, livable, and thriving community for all residents

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City of Racine
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Low Mod Individual Beneficiaries
	Identify the neighborhood boundaries for this target area.	Includes the entire jurisdiction of the City of Racine.
	Include specific housing and commercial characteristics of this target area.	See information and data provided in this Consolidated Plan
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Refer to the process section of the plan with summaries of comments and results of the surveys, focus groups, and consultation with Community Development stakeholders.
	Identify the needs in this target area.	Refer to the Need Assessment sections of this Consolidated Plan.
	What are the opportunities for improvement in this target area?	Refer to the Market Analysis and Strategic Plan of this Consolidated Plan.
2	Area Name:	LMI Census Tracts
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

	Identify the neighborhood boundaries for this target area.	Census Tracts that consist of low-to-moderate income population of at least 51%, which includes the following tracts: 1301, 400, 1001, 700, 1402, 1302, 200, 500, 600, 1201, and 2900.
	Include specific housing and commercial characteristics of this target area.	Refer to the maps included in the Housing Market Analysis for this information.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Based on the response to public outreach initiatives and LMISD provided by HUD, these LMI areas were identified as target areas for area benefit activities.
	Identify the needs in this target area.	Based on the data, and public outreach activities, the Priority Needs were identified and discussed in SP-25. See the 2025-2029 Goals and Objectives Charts attached to this Plan.
	What are the opportunities for improvement in this target area?	Providing funds for the development of homeownership opportunities and other neighborhood stabilization initiatives is intended to improve property values and stabilize the tax base of the City in the areas indicated.
	Are there barriers to improvement in this target area?	The age of the housing stock in the identified Census tracts is a key barrier to ensuring the existence of safe, sanitary, and affordable rental or homeownership structures in this target area. The use of CDBG revolving loan funds for existing homeowners and rental rehabilitation activities will assist property owners who may not be able to afford bank financing for structural repairs.
3	Area Name:	Lincoln King NRSA
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	10/16/2024
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	

	<p>Identify the neighborhood boundaries for this target area.</p>	<p>The specific boundaries of the Lincoln King NRSA encompass parts of the city surrounding A the Lincoln-King area, which is located as lands being in the SW ¼ of Section 5, SE ¼ and SW ¼ of Section 4, NW ¼, SW ¼ and SE ¼ of Section 9, and NW ¼, NE ¼ and SE ¼ of Section 8 in Township 3 North Range 23.</p>
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<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The Lincoln-King area has a distinct housing and commercial characteristics that shape the needs and opportunities for development in the neighborhood. These characteristics reflect both the challenges the area faces as well as potential avenues and growth:</p> <ul style="list-style-type: none"> • Aging and Deteriorating Housing Stock: The housing in the area primarily consists of older homes, many of which were built in the early to mid-20th century. These properties require significant repairs and updates to meet modern living standards, leading to higher maintenance costs for homeowners and renters. • High percentage of rental properties: The area has a substantial number of rental units. This contributes to concerns about property maintenance, impacting the overall quality of living for renters in the neighborhood. • Vacant and abandoned properties: The area has several vacant and abandoned properties, some which are in a state of disrepair. These vacant properties contribute to neighborhood blight and present challenges for revitalization. They also represent opportunities for redevelopment, such as affordable housing. • Residential density: The housing density in Lincoln-King tends to be moderate, with single family homes, duplexes and small multi-family buildings common in the area. This residential density creates a community focused environment but also emphasizes the need for infrastructure improvements and local amenities. • Community-Oriented Commercial establishments: Existing businesses in the area tend to be small community-focused establishments, such as local convenience stores, restaurants and service-oriented businesses. While the business plays an important role in meeting the day-to-day needs of the residents, there is room to expand and diversify commercial offerings to support both economic growth and a broader of services. <p>Addressing these housing and commercial characteristics through targeted revitalization efforts, investments in affordable housing and strategic economic development</p>
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	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The City of Racine's consultation and citizen participation process offered crucial insights into the needs and challenges of the Lincoln-King neighborhood. Through active engagement with residents, local organizations, and stakeholders, the city identified key issues, including aging and deteriorating housing stock, economic development, public safety, healthcare access, community and recreational spaces, and necessary public infrastructure improvements. The combination of data-driven analysis and direct community feedback highlighted the Lincoln-King neighborhood as a priority area for revitalization, ensuring that future development aligns with the needs and aspirations of its residents.</p>
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<p>Identify the needs in this target area.</p>	<p>The Lincoln-King area faces several critical needs that are central to its revitalization and the overall well-being of its residents. These needs span across multiple areas and highlight the challenges that must be addressed to ensure a sustainable and thriving community:</p> <ul style="list-style-type: none"> • Aging and Deteriorating Housing: The existing housing stock consists of aging homes, rental properties in need of repair, and vacant properties, all of which contribute to housing instability for many residents. The condition of these properties limits the potential for homeownership and affects overall neighborhood quality. • Economic Development: The Lincoln-King area has limited access to economic opportunities, which affects the ability of residents to secure well-paying jobs, support local businesses, and foster long-term economic stability within the community. Investment in local businesses, job training, and workforce development is necessary to create opportunities for growth. • Access to Health Care and Social Services: Many residents face barriers to accessing affordable healthcare, mental health services, and substance abuse treatment. The area has a high percentage of individuals with unmet medical needs, and the lack of nearby healthcare facilities exacerbates this issue. Improving access to comprehensive health services will be crucial for addressing these needs. • Public Infrastructure and Safety: The neighborhood's infrastructure requires significant upgrades to ensure the safety, accessibility, and convenience of its residents. Key improvements include road repairs, enhanced public transportation options, better street lighting, and more pedestrian-friendly spaces, which will improve overall safety and mobility. • Community and Recreational Spaces: The neighborhood currently lacks sufficient recreational spaces for residents to engage in physical activities, social gatherings, and community events. Developing parks and recreational areas will foster a sense of community, promote healthy lifestyles, and enhance the overall quality of life.
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<p>What are the opportunities for improvement in this target area?</p>	<p>The Lincoln-King area offers several opportunities for improvement that could significantly enhance the quality of life for its residents. Key initiatives include:</p> <ul style="list-style-type: none"> • Development and Rehabilitation of Housing: The construction of 33 new townhomes, alongside the rehabilitation of deteriorating properties and owner-occupied homes, will help address housing instability and improve living conditions. These efforts will provide safe, affordable housing options and foster neighborhood stability. • Public Infrastructure and Safety: Improving public infrastructure is essential to enhancing the safety and accessibility of the area. Upgrades will include road repairs, enhanced street lighting, and the installation of better sidewalks, all of which will create a safer, more pedestrian-friendly environment for residents. • Community and Recreational Spaces: The creation of a community center and recreational facility will provide much-needed spaces for residents to gather, engage in physical activities, and build social connections. This initiative will promote health, well-being, and community cohesion by offering opportunities for recreation, events, and local engagement. • Health and Wellness Initiative: Addressing health disparities in underserved communities can be achieved by increasing access to healthcare services, wellness programs, and mental health support. A dedicated health and wellness initiative, centered around the community center, would ensure residents have access to essential services, fostering overall well-being and improving health outcomes. <p>These improvements across housing, economic development, infrastructure, and community services present numerous opportunities to revitalize the Lincoln-King neighborhood. Strategic investments in these areas will help build a more vibrant, sustainable community, providing residents with the resources and support they need to thrive.</p>
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<p>Are there barriers to improvement in this target area?</p>	<p>While there are significant opportunities for improvement in the Lincoln-King area, there are also several barriers that could hinder successful revitalization and development. These barriers include socio-economic, structural, and systemic challenges, which must be addressed to ensure sustainable progress:</p> <ul style="list-style-type: none"> • Aging and Deteriorating Housing Stock: The aging infrastructure in the area, including deteriorating roofs, plumbing, and electrical systems, presents a major challenge to housing preservation. Restoring and upgrading these properties will require substantial investment and resources. • Lack of Sufficient Infrastructure: The neighborhood faces inadequate infrastructure, including aging roads, sidewalks, and limited access to public transportation. Public amenities such as parks, recreational spaces, and community centers are also underdeveloped, limiting the area's ability to serve its residents effectively. • Limited Access to Capital and Business Growth: Access to capital for both property owners and small businesses in the Lincoln-King area is limited. Economic challenges and a lack of financing options make it difficult to attract private investment. Existing businesses may struggle to secure the funds needed for expansion or improvements, hindering local economic growth. • Gentrification Concerns: As the area improves, rising property values and rents may displace long-term residents, particularly low-income households, altering the cultural fabric of the community. Addressing these concerns will require careful planning and policies to ensure that revitalization benefits all residents without causing displacement. • Health Disparities and Access to Healthcare: Health disparities are a significant issue in the Lincoln-King neighborhood, with limited access to healthcare services, mental health resources, and substance abuse treatment. These barriers negatively affect residents' overall well-being, making it crucial to improve access to healthcare and wellness services. <p>While these barriers present substantial challenges, they</p>
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4	Area Name:	Neighborhood Stabilization and Enhancement District
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Boundaries include roughly a third of the city immediately surrounding the downtown area.
	Include specific housing and commercial characteristics of this target area.	The area includes mostly single-family housing units, along with a few multifamily structures and neighborhood-scale commercial property.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Through Community Engagement sessions, resident walk-in consultations, and Fair Housing complaints, residents voiced concerns about housing, safety, services and economic opportunity. These insights were combined with data on poverty, unemployment, and vacancy rates to identify neighborhoods with greatest need. The selected areas reflect both community input and clear, data-driven evidence of systemic challenges.
	Identify the needs in this target area.	This area comprised the highest concentration of housing habitability violations in the City of Racine. Specifically, rental housing in this area shows a need for rehabilitation of structural components, repair of major systems, and/or removal of lead-based paint, among other habitability concerns.
	What are the opportunities for improvement in this target area?	The RENTS Ordinance permits City inspectors to conduct proactive inspections within this area. Those inspections would then result in work orders for habitability violations that are encountered by the inspectors
	Are there barriers to improvement in this target area?	The age of the housing stock in the area may present a challenge for significant rehabilitation of highly dilapidated structures.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA

for HOPWA)

The allocation of investments within the City of Racine is strategically guided by a combination of demographic and economic factors to ensure that resources are directed toward areas that will benefit the most from revitalization efforts. The investment priorities are focused on neighborhoods with the highest need for improvement, including those with a higher concentration of low- and moderate-income (LMI) households, as well as specific target and strategy areas identified for long-term development. The following are the key geographic areas prioritized for investment:

1. **City of Racine (Local Target Area):** The city as a whole is a primary focus for investment, with a particular emphasis on neighborhoods with high needs for infrastructure improvements, housing rehabilitation, and public service enhancements. The goal is to address city-wide disparities and ensure that investments lead to broader economic and social improvements.
2. **LMI Census Tracts:** These areas are characterized by a higher percentage of low- and moderate-income households, and investments are directed here to help reduce poverty, improve housing conditions, and increase economic opportunities for vulnerable populations.
3. **Lincoln King NRSA (Neighborhood Revitalization Strategy Area):** This area has been designated for targeted revitalization efforts to address issues such as deteriorating housing, economic disinvestment, and limited access to services. Investments in this area are aimed at enhancing the quality of life and providing resources to support residents in overcoming barriers to economic mobility.
4. **Neighborhood Stabilization District:** Targets areas with the greatest need for affordable housing, revitalization and housing quality improvements.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Housing Activities
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City of Racine
	Associated Goals	Provide safe, decent affordable housing
	Description	Provide decent, safe and sanitary affordable housing to City of Racine residents including but not limited to: Homeowner Rehabilitation, Home Purchase Activities, Rental Housing Activities, New Construction, and Services in Connection with Housing.

	Basis for Relative Priority	Housing activities is prioritized due to high rates of cost burden and housing instability among low- and moderate-income households, as shown in CHAS data and community feedback. Rising rents and limited affordable options further strain vulnerable populations. Addressing housing needs will promote housing stability and prevent displacement.
2	Priority Need Name	Homeless Assistance
	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	City of Racine
	Associated Goals	Homeless Assistance
	Description	ESG funds to be used for street outreach, emergency shelter operations and services, homelessness prevention, rapid rehousing, HMIS data collection, and limited administrative costs. Activities must assist people who are homeless or at risk of homelessness.
	Basis for Relative Priority	ESG services are prioritized to address homelessness and housing instability. Community input and service provider consultations highlight urgent needs for emergency shelter, rapid rehousing, homelessness prevention, and supportive services. ESG activities are critical for stabilizing vulnerable households and reducing the incidence of homelessness.
3	Priority Need Name	Public Services

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City of Racine
	Associated Goals	Public Services
	Description	Public service activities, including, but not limited to: Employment services (e.g., job training); Crime prevention and public safety; Child care; Health services; Substance abuse services (e.g., counseling and treatment); Fair housing counseling; Education programs; Energy conservation; Services for senior citizens; Services for homeless persons; Welfare services; Down payment assistance; and Recreational services.
	Basis for Relative Priority	Public services are prioritized based on community input identifying needs for supportive services like youth programs, job training, mental health services, and services for homeless and special needs populations. These services help stabilize low- and moderate-income households and promote long-term self-sufficiency.

4	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	City of Racine
	Associated Goals	Public Facilities
	Description	Public Facilities and Improvements, Special Assessments, and Privately–Owned Utilities
	Basis for Relative Priority	These activities are prioritized to improve infrastructure, public spaces, and essential services that primarily benefit low- and moderate-income residents. Investments in community facilities, critical infrastructure, and utility improvements address safety, accessibility, and quality of life, while special assessments ensure upgrades are affordable for impacted households.
5	Priority Need Name	Other Real Property Improvements
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City of Racine
	Associated Goals	Other Real Property Improvements
	Description	Including, but not limited to: Acquisition, Disposition, Clearance, Tax Foreclosed Housing (In-Rem), Code Enforcement, Lead-Based Paint Hazard Evaluation and Reduction, Historic Preservation, Renovation of Closed Buildings, Handicapped Accessibility, Energy Efficiency, and Brownfields.
	Basis for Relative Priority	Other real property improvements are prioritized to support the rehabilitation of non-residential properties that serve low- and moderate-income communities. Improvements help revitalize neighborhoods, enhance access to services, and promote community development.

6	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	City of Racine
	Associated Goals	Create Economic Opportunities
	Description	Including, but not limited to: Commercial Rehabilitation, Economic Development undertaken by a Community Based Development Organization (CBDO), Job Training, Microenterprise Development, Technical Assistance to Businesses, Public Facilities and Improvements, and Special Economic Development.
	Basis for Relative Priority	Economic development activities are prioritized to support job creation, small business assistance, and workforce development for low- and moderate-income residents. These efforts strengthen the local economy and promote long-term economic stability.
7	Priority Need Name	Other Eligible Activities
	Priority Level	Low

	Population	Extremely Low Low Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City of Racine
	Associated Goals	Other Eligible Activities
	Description	Including but not limited to: Interim Assistance, Relocation, Loss of Rental Income, Technical Assistance, Special Activities by CBDs, and Other Miscellaneous Activities.
	Basis for Relative Priority	Other eligible activities are prioritized based on community needs that align with the goals of improving housing stability, economic opportunity, and overall quality of life for low- and moderate-income residents. These activities support broader community development efforts.
8	Priority Need Name	Administration
	Priority Level	Low

	Population	Low Moderate Middle
	Geographic Areas Affected	City of Racine
	Associated Goals	Financial Management
	Description	Administrative and planning activities include the management, coordination, and oversight of HUD-funded programs. This includes ensuring compliance with regulations, tracking expenditures, preparing reports, and conducting community outreach. Planning activities focus on developing and updating strategies to address community needs, set program priorities, and assess outcomes to guide future funding decisions.
	Basis for Relative Priority	Administrative and planning activities include the management, coordination, and oversight of HUD-funded programs. This includes ensuring compliance with regulations, tracking expenditures, preparing reports, and conducting community outreach. Planning activities focus on developing and updating strategies to address community needs, set program priorities, and assess outcomes to guide future funding decisions.

Narrative (Optional)

The City of Racine's Priority Needs section outlines the community's most pressing needs, identified through comprehensive data analysis and robust public input. This section plays a critical role in ensuring that housing and community development initiatives are strategically aligned with the specific needs and priorities of the community we serve.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Racine's rental market is experiencing increasing rent levels and a significant shortage of affordable housing, particularly for low-income residents. A substantial number of households are cost burdened, allocating a disproportionate share of their income toward housing expenses. These challenges are compounded by the growing need for vulnerable populations, including seniors, families, and individuals living with disabilities. In response to these local housing pressures, Tenant Base Rental Assistance (TBRA) funding will be utilized to enhance housing stability and affordability within the community.
TBRA for Non-Homeless Special Needs	<p>In Racine, non-homeless special needs populations including individuals living with disabilities, elderly residents, and survivors of domestic violence face substantial barriers to securing stable and affordable housing. Contributing factors such as limited fixed incomes, a shortage of supportive housing options, and escalating rental cost significantly increase housing insecurity for these vulnerable groups. The local rental market's affordability gap coupled with the limited availability of accessible units underscores the importance of Tenant Base Rental Assistance. TBRA plays a vital role in enabling access to safe, stable, and appropriate housing within the private market, particularly when integrated with supportive services. Directing TBRA resources toward non-homeless special needs populations not only addresses urgent housing challenges but also promotes long-term community well-being.</p>
New Unit Production	The demand for affordable housing has led to initiatives aimed at increasing housing options for low-to-moderate income residents. In August 2024, the Racine Revitalization Partnership (RRP) in concert with the City of Racine, celebrated the completion of two new construction, affordable homes located at 1202 and 1204 Highland Avenue. These three-bedroom homes were sold exclusively to first-time, low-income home buyers, emphasizing the community's commitment to addressing housing needs. With the incline in home prices and properties remaining on the market longer, initiatives like the Highland Avenue project are increasingly vital. They not only offer immediate relief for families struggling to find affordable housing but also contribute to stabilizing neighborhoods by promoting long-term residency and homeownership. As the housing market becomes more challenging for first-time and low-income buyers, these community driven efforts highlight the importance of sustainable development and equitable access to homeownership opportunities

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>Racine's housing market is characterized by an aging housing stock, rising home prices, and a shortage of affordable options particularly for low-moderate income residents. A significant number of homes built prior to 1980 need substantial repairs; however, many homeowners face financial barriers that prevent necessary maintenance and rehabilitation. At the same time, high rental costs and low vacancies contribute to housing instability across the community.</p> <p>To address these challenges, the City of Racine leverages resources from programs such as the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program. These funds support a range of housing rehabilitation efforts, including repair loans, homeowner assistance, grants, and targeted neighborhood revitalization initiatives such as those underway in the Lincoln-King neighborhood. These strategic investments help preserve affordable housing, enhance property conditions, and improve the overall quality of life for Racine's residents.</p>
Acquisition, including preservation	<p>The City of Racine strategically targets the acquisition of vacant, blighted, or at-risk properties particularly in low-income neighborhoods for redevelopment or preservation. By leveraging federal resources such as the HOME and CDBG funds, the city collaborates with non-profits organizations and private developers to transform these properties into affordable housing or rehabilitate them to extend their functional lifespan.</p> <p>In addition to redevelopment efforts, Racine prioritizes the preservation of existing affordable rental units by offering rehabilitation incentives to landlords and implementing long-term affordability agreements. These comprehensive strategies are essential for stabilizing neighborhoods, preventing displacement, ensuring continued access to safe, affordable housing for the city's most vulnerable residents.</p>

Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Racine's 2025 Annual Action Plan serves as the first-year implementation strategy of the City's 2025–2029 Consolidated Plan. It outlines the activities and funding allocations that will be undertaken to address priority housing, community development, and homelessness needs identified through a comprehensive needs assessment and public engagement process. The Action Plan also details the federal, state, and local resources that the City anticipates will be available to support these activities.

Through the use of Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) funds, along with leveraged public and private resources, the City will focus on expanding affordable housing opportunities, supporting homeless assistance programs, revitalizing neighborhoods, improving public facilities and services, and fostering economic development. The following sections provide an overview of anticipated resources and the strategic framework for deploying those resources to achieve the Consolidated Plan's goals and objectives.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,743,518	0	0	1,743,518	8,829,890	Racine will use CDBG funds to support affordable housing, public services, economic opportunities, and neighborhood improvements for low- to moderate-income residents. Funding will be focused on housing rehabilitation, infrastructure, and revitalization in underserved areas, with coordination across local and federal programs to maximize community impact.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	479,767	0	0	479,767	2,540,407	Racine will use HOME funds to support affordable housing through rehabilitation, rental development, and homebuyer assistance for low- to moderate-income residents. The City will partner with developers and non-profits to maximize impact and ensure long-term affordability, addressing housing needs and neighborhood stabilization.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	155,704	0	0	155,704	791,572	Racine will use ESG funds to prevent and reduce homelessness through rapid re-housing, homelessness prevention, emergency shelter operations, and outreach services. Funds will support local service providers working directly with individuals and families experiencing or at risk of homelessness, with a focus on housing stability and access to supportive services. ESG activities will be coordinated with local Continuum of Care efforts to maximize impact and ensure efficient resource delivery.

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Racine leverages federal funds by combining them with private, state, and local resources to expand the impact of housing and community development initiatives. Matching requirements for programs like HOME and ESG are met through non-federal cash, donated materials or

services, and contributions from local governments and partners. This coordinated approach maximizes resources, ensures compliance, and supports long-term program sustainability.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Racine owns several parcels of land and properties that can be utilized to address housing, economic development, and community revitalization needs identified in the Consolidated Plan. These publicly owned properties are strategically located within neighborhoods that are experiencing higher levels of distress, offering opportunities for redevelopment and investment in affordable housing and related services.

- **Vacant Lots in Low-Income Area:** Several vacant or underutilized parcels in racially and economically diverse neighborhoods are available for development. These lots are ideal candidates for new affordable housing construction.
- **City Owned Housing Stock:** The City of Racine owns residential properties that are suitable for rehabilitation or conversion into affordable housing. These properties, once repaired or repurposed, could provide safe, affordable homes for low- to moderate-income residents.
- **Former Industrial Sites:** Some former industrial or commercial properties owned by the City present opportunities for redevelopment. These sites could be converted into mixed-use developments with affordable housing, commercial space, and community amenities. Revitalizing these properties would help address housing shortages while enhancing economic opportunities in the community.
- **Public Buildings for Adaptive Reuse:** Certain public buildings, such as underutilized community centers or municipal buildings, could be repurposed to meet social service needs.

The City is committed to using these publicly owned properties as tools for addressing the housing needs outlined in the plan, collaborating with developers, community organizations, and other stakeholders to ensure that these sites are developed in ways that meet the needs of low- and moderate-income residents.

Discussion

The City of Racine recognizes the strategic value of publicly owned land and property in addressing the critical housing and community development needs identified in the Consolidated Plan. As part of its broader revitalization strategy, the City actively evaluates and utilizes

vacant lots, tax-foreclosed properties, and surplus public buildings for redevelopment opportunities that benefit low- and moderate-income residents.

Vacant Residential Lots and Infill Development

Racine owns a number of vacant residential lots, particularly in areas impacted by disinvestment or housing abandonment. These lots present ideal opportunities for infill development of affordable single-family or small multi-unit housing. By targeting these parcels for new construction, the City aims to stabilize neighborhoods, improve housing availability, and reduce blight.

City-Owned Structures for Rehabilitation or Reuse

Several structures owned by the City—including tax-foreclosed properties and underutilized public buildings—can be rehabilitated or adaptively reused to create affordable housing or provide community services. These projects help preserve the character of existing neighborhoods while meeting identified needs.

Redevelopment of Former Industrial or Commercial Sites

Where appropriate, the City will consider the redevelopment of publicly owned brownfield or commercial sites into mixed-use developments that include affordable housing, commercial services, and green space. Such projects not only create housing opportunities but also contribute to broader economic development and job creation efforts.

Collaboration with Developers and Nonprofits

To maximize the impact of public land, Racine plans to work in partnership with nonprofit housing organizations, community development corporations, and private developers. The City may offer land at reduced cost or as in-kind match for federal or state grant-funded projects that meet priority needs outlined in the Plan.

By strategically utilizing publicly owned land and property, the City will continue advancing its goals of increasing affordable housing, revitalizing neighborhoods, and creating inclusive, resilient communities.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Racine Department of City Development	Government	Ownership Planning Rental	
City of Racine Community Development Authority	Redevelopment authority	Economic Development neighborhood improvements public facilities public services	Jurisdiction
Racine Habitat for Humanity	CHDO	Ownership Rental	Jurisdiction
Racine Revitalization Partnership	CHDO	Ownership Rental	Jurisdiction
Racine Continuum of Care	Continuum of care	Homelessness	Jurisdiction
Housing Authority of Racine County	PHA	Homelessness Non-homeless special needs Public Housing	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Racine benefits from a strong institutional delivery system led by an experienced City Development Department and supported by a network of committed nonprofit partners, public-private collaborations, and coordination with the local Continuum of Care. These strengths enable effective delivery of housing and community development programs. However, gaps remain, particularly in the areas of affordable housing development capacity, integration of supportive services, and limited capacity among smaller organizations to manage federal funds. Addressing these challenges through targeted capacity building and enhanced coordination will strengthen Racine's ability to meet community needs.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS			X
Life Skills		X	X
Mental Health Counseling	X	X	X
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of Racine, in coordination with the **Racine Continuum of Care (CoC)** and local service providers, works to ensure that homeless individuals and persons with HIV have access to a wide range of targeted and mainstream support services. This includes outreach, case management, housing assistance, and critical services such as physical and mental health care, substance use treatment, and employment assistance.

Homeless Services Integration

Service providers such as HALO (Homeless Assistance Leadership Organization), Veterans Outreach of Wisconsin, and SAFE Haven of Racine offer emergency shelter, transitional housing, and supportive services to a broad range of populations, including chronically homeless individuals, families with

children, unaccompanied youth, and veterans. These providers use a Housing First approach, which prioritizes rapid placement into housing followed by access to supportive services.

Through coordinated entry and case management systems, individuals are assessed and referred to services tailored to their specific needs. Referrals may include:

- **Healthcare access** through partnerships with Health Care Network and other clinics offering free or low-cost medical, dental, and behavioral health services.
- **Mental health and substance use treatment** through county and nonprofit behavioral health agencies.
- **Employment support and training** via local workforce development agencies, including Workforce Development and community colleges.

Services for Persons with HIV/AIDS

While Racine does not directly administer Housing Opportunities for Persons With AIDS (HOPWA) funding, individuals living with HIV/AIDS are served through regional programs and local health providers. The City works in partnership with the Racine County Public Health Division and nearby providers in Kenosha and Milwaukee to ensure residents with HIV can access case management, housing support, medical treatment, and supportive services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Racine has a well-coordinated network of service providers that effectively support individuals experiencing homelessness and those with special needs. Strengths include strong community partnerships, integrated case management, and access to core health and support services. However, the system faces challenges such as a shortage of affordable and supportive housing, limited behavioral health resources, transportation barriers, and capacity constraints among smaller nonprofits. Addressing these gaps is essential to improving long-term outcomes and service accessibility for the city's most vulnerable residents.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

To address gaps in its institutional structure and service delivery system, the City of Racine will focus on strengthening coordination among public agencies, nonprofit partners, and private sector stakeholders. Key strategies include building the capacity of smaller organizations through technical assistance and training, enhancing collaboration through regular stakeholder engagement, and leveraging data to improve program outcomes. The City will also promote cross-sector partnerships and prioritize

equitable resource allocation. These efforts aim to create a more efficient, responsive, and inclusive system for addressing the community’s housing, homelessness, and special needs priorities.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide safe, decent affordable housing	2025	2029	Affordable Housing	City of Racine LMI Census Tracts Lincoln King NRSA	Housing Activities	CDBG: \$1,991,251 HOME: \$2,718,157	Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Added: 12 Household Housing Unit Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Homeless Assistance	2025	2029	Homeless	City of Racine	Homeless Assistance	ESG: \$880,188	Homeless Person Overnight Shelter: 382 Persons Assisted Homelessness Prevention: 50 Persons Assisted
3	Public Services	2025	2029	Homeless Non-Housing Community Development	City of Racine LMI Census Tracts Neighborhood Stabilization and Enhancement District Lincoln King NRSA	Public Services	CDBG: \$1,586,011	Public service activities for Low/Moderate Income Housing Benefit: 800 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Facilities	2025	2029	Non-Housing Community Development	City of Racine LMI Census Tracts Lincoln King NRSA	Public Facilities	CDBG: \$1,125,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 5000 Households Assisted
5	Other Real Property Improvements	2025	2029	Non-Housing Community Development	City of Racine LMI Census Tracts Neighborhood Stabilization and Enhancement District Lincoln King NRSA	Other Real Property Improvements	CDBG: \$3,356,465	Buildings Demolished: 5 Buildings Housing Code Enforcement/Foreclosed Property Care: 3300 Household Housing Unit
6	Create Economic Opportunities	2025	2029	Non-Housing Community Development	City of Racine LMI Census Tracts Lincoln King NRSA	Economic Development	CDBG: \$200,000	Businesses assisted: 100 Businesses Assisted
7	Financial Management	2025	2029	Staff Members	City of Racine	Administration	CDBG: \$2,114,681 HOME: \$302,017 ESG: \$67,088	Other: 6 Other
8	Other Eligible Activities	2025	2029	Non-Housing Community Development	City of Racine LMI Census Tracts Lincoln King NRSA	Other Eligible Activities	CDBG: \$200,000	Other: 0 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Provide safe, decent affordable housing
	Goal Description	This goal is designed to provide assistance to low/moderate income households with the ability to afford decent housing.
2	Goal Name	Homeless Assistance
	Goal Description	Support efforts to prevent and end homelessness through housing assistance, shelter services, and coordination with local partners to connect individuals and families to stable, permanent housing.
3	Goal Name	Public Services
	Goal Description	Expand access to essential services that improve the quality of life for low- and moderate-income residents, including services related to health, education, employment, and basic needs.
4	Goal Name	Public Facilities
	Goal Description	Invest in the development, improvement, and accessibility of public facilities to better serve low- and moderate-income communities.
5	Goal Name	Other Real Property Improvements
	Goal Description	Promote neighborhood revitalization through clearance, code enforcement, and the reduction of lead-based paint hazards to create safer, healthier living environments.
6	Goal Name	Create Economic Opportunities
	Goal Description	Promote small business growth, entrepreneurship, and job creation to strengthen the local economy and increase opportunities for low- and moderate-income residents.
7	Goal Name	Financial Management
	Goal Description	Ensure effective and transparent financial management of CDBG, HOME, and ESG funds, adhering to HUD guidelines to maximize program impact and ensure compliance with all federal regulations.

8	Goal Name	Other Eligible Activities
	Goal Description	Provide flexible support for activities that address emerging community needs and priorities in alignment with HUD program requirements.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over the course of the Consolidated Plan period, the City of Racine anticipates providing affordable housing assistance to approximately 250 income eligible households, using a combination of HOME, CDBG, and other local and private resources. This includes the following income groups:

- Extremely low-income households (0-30% AMI): Approximately 75 households will be serviced through programs such as Tenant Based Rental Assistance, rapid rehousing, and supportive services initiatives targeting the homeless and those at risk of homelessness.
- Low-income households (31-50% AMI): Approximately 90 households will benefit from rental housing development, rehabilitation of existing units, and down payment assistance for first-time homebuyers.
- Moderate income households (51-80% AMI): Approximately 85 households will be supported through homebuyer programs, owner occupied rehabilitation, and mixed income housing developments that include units for moderate income families.

These estimates reflect the city's commitment to preserving and expanding affordable housing options across income levels, with a focus on equity, neighborhood stabilization, and reducing cost burdens for vulnerable residents.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

There is no section 504 Voluntary Compliance Agreement in effect.

Activities to Increase Resident Involvements

The Housing Authority of Racine County (HARC) maintains regular communication with public housing households regarding its plans and events. It also provides opportunities for resident input through public hearings and established channels for submitting complaints and suggestions.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Racine's zoning codes, like those in many Wisconsin communities, often favor single-family housing and impose minimum lot sizes, parking requirements, and setback regulations. These restrictions limit the construction of multi-family and affordable housing units, thereby reducing the overall housing supply and increasing costs. Such policies can also perpetuate racial and economic segregation by making it more difficult for lower-income individuals and people of color to access certain neighborhoods. However, the City of Racine Planning Division is currently working on updating the zoning code and land use regulations to support more flexible, inclusive development patterns that can accommodate a wider range of housing types and affordability levels.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Racine is committed to reducing the systemic and structural barriers that limit access to affordable housing, particularly for low- and moderate-income households. Recognizing that these barriers are both regulatory and economic in nature, the City is implementing a multifaceted strategy focused on the following key areas:

- **Zoning and Land Use**-Racine will continue reviewing and updating local zoning ordinances to support mixed used developments.
- **Streamlining Development Process**: The city is working to simplify and expedite the permitting and approval process for residential development, particularly the Lincoln-King Development project that includes affordable housing. This includes enhancing coordination across departments and providing clear development guidelines.
- **Housing Preservation and Rehabilitation**: To combat housing deterioration in older, low-income neighborhoods-Racine is investing in rehabilitation in the Lincoln-King Neighborhood for both owner-occupied and rental properties. This program helps maintain the existing affordable housing stock while addressing health and safety concerns, including lead base paint hazards.
- **Targeted Public Investments and Incentives**: The city is leveraging CDBG and HOME funds to support the development and preservation of affordable housing, with additional focus on leveraging private and nonprofit partnerships. Incentives such as gap financing, land acquisitions assistance, and infrastructure improvements are used to encourage development in areas of need.
- **Tenant Protections and Home Buyer Education**: Through the Racine Rents Ordinance and related programs, the city is strengthening tenant rights, enhancing code enforcement, and promoting rent stability. The city also supports Housing Resources Inc (HRI) homebuyer counseling and financial literacy programs to prepare residents for sustainable homeownership.
- **Cross Jurisdictional and Regional Partnership**: Racine continues to collaborate with regional partners, including but not limited to Racine and Kenosha Counties, WHEDA, and the Continuum

of Care, to align resources, share data, and address housing challenges at a broader, regional scale.

This strategic approach reflects Racine's commitment to addressing both short- and long-term barriers to affordable housing by promoting inclusive development, preserving existing housing, and supporting the stability and mobility of its residents.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

To address the needs of homeless individuals in Racine, particularly those who are unsheltered, the city will continue to provide Emergency Solutions Grant (ESG) funding to support shelter services. City staff will take part in the annual Point in Time Street Outreach Event to engage with unsheltered individuals in public spaces. Ongoing collaboration with the Continuum of Care (CoC) will ensure a coordinated response, effective leveraging of resources and expertise.

In addition, comprehensive assessments will be conducted to identify the barriers faced by those experiencing homelessness, helping to pinpoint gaps in their needs. The city will actively seek input from community members and partners to develop a range of supportive services, including housing resources and job training programs. CoC-led surveys will focus on determining the needs for mental health support, substance abuse treatment, and housing for individuals experiencing homelessness.

Finally, establishing a feedback loop with the homeless community, alongside participation from citizens and collaboration with community partners, will help refine outreach strategies and improve service delivery. Through these initiatives, Racine aims to enhance the well-being of all community members and promote long-term stability.

Addressing the emergency and transitional housing needs of homeless persons

The City of Racine addresses the emergency shelter and transitional housing needs of homeless individuals through a multifaceted approach. The city allocates Emergency Solution Grant (ESG) funding to support shelters, ensuring they have the necessary resources to provide safe accommodations. Collaborating with the local agencies and the CoC, the city coordinates services and enhances the effectiveness of shelter programs.

Additionally, Community Block Development Block Grant (CDBG) funding is utilized to support local job training programs opportunities and housing repairs for landlords, ensuring safe, sanitary, and affordable housing options for low/moderate income people. By actively seeking input from community members and establishing feedback mechanisms, Racine continuously improves outreach strategies and service delivery. Through these initiatives, the city aims to facilitate stability and permanent housing for individuals experiencing homelessness.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Racine actively supports the CoC in its efforts to assist homeless individuals and families, particularly those who are chronically homeless, veterans, and unaccompanied youth, in transition to permanent housing and independent living. By prioritizing the reduction of homelessness duration, the city enhances access to affordable housing units through collaborations with housing agencies and by allocating CDBG fund for repairs to properties own by local landlords. In addition, Racine has allocated Emergency Solutions Grant (ESG) funding to support Racine Vocational Ministries in delivering essential case management services. This initiative aims to help individuals and families secure and maintain stable housing through comprehensive support. By offering personalized assistance, including access to resources and guidance, Racine Vocational Ministries plays a crucial role in empowering those experiencing homelessness or housing instability. This funding not only facilitates immediate solutions but also fosters long-term stability, ensuring that individuals and families can successfully navigate the challenges of securing and sustaining their homes. These initiatives are designed to enhance collaboration and create a supportive environment that empowers people to achieve long-term stability and self-sufficiency in their housing situations.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The CoC and City will work together to enhance the established coordinated discharge planning from institutions such as medical and behavior health facilities, foster care and correctional programs. The planning should include identifying appropriate connections to coordinated entry, appropriate housing options, and ensuring a smooth transition to community-based living. Comprehensive case management services can also connect people experiencing homelessness to necessary resources and help them navigate available services to maintain stability.

Additionally, target prevention programs that offer financial assistance can help those at risk of eviction and mediation services to resolve disputes with landlords. Strengthening partnerships with public and private agencies addressing housing, health, social services, employment, education and youth needs can ensure that individuals receive holistic support tailored to their circumstance. Increasing access to job training programs, employment, education and affordable housing through the supportive housing initiatives and collaborations with local landlords is essential to helping individuals gain skills to secure stable jobs.

Furthermore, offering emergency shelter and transitional housing options ensure that those in crisis have safe places to stay while working toward permanent housing solutions. By focusing on these

strategies, the CoC, and the city can effectively support low-income individuals and families, helping them avoid reoccurrence of homelessness, fostering self-sufficiency, and housing stability.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Racine actively works to reduce lead-based paint (LBP) hazards through housing rehabilitation programs, public education, and compliance with HUD’s Lead-Safe Housing Rule. In partnership with Kenosha County Public Health’s Live Lead Safe Program, Racine supports lead hazard assessments and abatement in pre-1978 housing, particularly for low-income families with children. This collaboration expands access to funding and certified lead-safe contractors, while also offering community outreach, contractor training, and coordination with health providers to ensure a comprehensive response to lead exposure risks.

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions taken by the City of Racine—such as lead hazard assessments, abatement, public education, and its partnership with the Kenosha County Live Lead Safe Program are directly tied to the extent and severity of lead poisoning risks within the community. Racine has a high proportion of older housing stock built before 1978, increasing the likelihood of lead-based paint hazards, particularly in low-income neighborhoods where maintenance and repairs may be deferred.

Elevated blood lead levels in children remain a critical public health concern in Racine County. By targeting lead remediation efforts in the areas and housing types most at risk, these actions directly address the root causes of exposure. The partnership with Kenosha County expands capacity and funding to respond to the scale of the issue, while education and outreach efforts raise awareness and encourage prevention.

Together, these efforts form a comprehensive strategy that not only responds to existing lead hazards but also proactively works to prevent future cases of lead poisoning especially in young children, who are the most vulnerable to its long-term health effects.

How are the actions listed above integrated into housing policies and procedures?

The City of Racine integrates lead based paint hazard reduction strategies directly into its housing policies and procedures to ensure the safety and well-being of residents—particularly low- and moderate-income households living in older homes. All federally funded housing programs, including those supported by **CDBG**, **HOME**, and other local rehabilitation initiatives, require compliance with HUD’s Lead-Safe Housing Rule (24 CFR Part 35). This includes mandatory lead risk assessments for pre-1978 structures, safe work practices during rehabilitation, and clearance testing by certified professionals upon project completion.

Policies are in place to prioritize homes occupied by families with children under six years old and properties located in high-risk areas with documented cases of childhood lead poisoning. The City also requires contractors working on these projects to be trained and certified in lead-safe practices.

Through its collaboration with the Kenosha County Live Lead Safe Program, Racine has expanded its ability to integrate lead hazard remediation into broader housing improvement efforts. This partnership is embedded in housing procedures by offering coordinated application processes, shared contractor resources, and aligned eligibility criteria.

By embedding lead safety into every stage of housing rehabilitation and development from planning to execution the city ensures a systematic, proactive approach to reducing lead exposure risks and preserving safe, affordable housing.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Racine has adopted a comprehensive, multifaceted approach to reduce poverty and improve economic mobility for low-to-moderate income residents. The strategy is built around three core pillars:

1. **Financial Empowerment-** The city has established the Racine Financial Empowerment Center (FEC), developed in partnership with the Cities for Financial Empowerment (CFE) Fund, to increase minority homeownership, support workforce development, reduce economic disparities and grow the city's middle class. In collaboration with Housing Resource Inc. (HRI), the FEC provides technical assistance to participating households to help build credit, improve financial literacy, and increase access to stable employment and homeownership opportunities.
2. **Education and Workforce Skill Development-** To improve long-term economic outcomes, the city partners with local and national organizations to enhance education attainment, including high school diplomas and HSED/GED certifications. Racine continues to invest in workforce development initiatives aimed at equipping residents with the skills necessary to obtain living wage employment. These efforts are critical to creating pathways out of poverty for unemployed or underemployed residents.
3. **Enhanced Access to Healthcare Services-** In alignment with its commitment to supporting underserved populations, the City is in the process of building a Federally Qualified Health Center (FQHC) in the Lincoln-King area that is scheduled to open in 2025. This facility will offer reduced-cost healthcare services to low-income individuals who are enrolled in Medicare, Medicaid, or are uninsured. The FQHC is intended to alleviate healthcare related financial burdens, complementing other poverty reductions efforts through programs such as CDBG and HOME.

These initiatives reflect Racine's strategic focus on building financial stability, enhancing human capital, and improving access to essential services are key components in reducing poverty and fostering inclusive economic growth

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of Racine will strategically align its affordable housing and community development resources to support the broader anti-poverty objectives outlined in this plan. Specifically, Community Development Block Grant (CDBG) funds will be utilized for eligible infrastructure improvements that enhance livability and economic opportunity in underserved neighborhoods. Concurrently, HOME Investment Partnerships Program (HOME) funds will be directed toward the development and preservation of affordable homeownership opportunities. Together, these investments will play a critical role in advancing the City's comprehensive strategy to reduce poverty, promote housing stability, and foster long-term economic mobility for low- and moderate-income residents.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Racine maintains continuous oversight of its grant subrecipients to ensure compliance with applicable program requirements. This ongoing administrative function is carried out through regular reviews of programmatic and financial reports. In addition to routine monitoring, the city conducts formal evaluations through annual onsite visits or seeking monitoring.

On site monitoring is prioritized for subrecipients that meet any of the following criteria; newly funded programs, large funding allocations, high program complexity, prior monitoring findings, or documented administrative challenges. Subrecipients that do not meet these criteria are subject to desk monitoring. Currently, approximately two-thirds of Racine’s subrecipients are monitored on-site.

All monitoring activities, whether desk or on-site, are conducted using standardized checklists that address regulatory requirements, as well as generally accepted accounting and management practices. These sessions typically last between one and three hours. Findings and recommended corrective actions are documented and communicated to subrecipients in writing, with a formal response requested when necessary. City staff follow up to verify that all identified issues are resolved in a timely manner.

To assess subrecipient performance against the goals and objectives outlined in the City’s Consolidated Plan, Racine incorporates specific performance standards into its CDBG, HOME, and ESG contracts. Subrecipients are required to submit monthly progress reports, which are reviewed in conjunction with payment requests. All requests for reimbursement are carefully verified before funds are disbursed.

In addition, monthly financial reports prepared by the Finance Department are reviewed jointly by staff from the Finance and City Development Departments. This process helps identify subrecipients who may not be making adequate progress toward contractual goals. In such cases, further inquiries are made to determine the cause of delays and to explore potential corrective actions.

Minority Business Outreach

The City of Racine is committed to promoting diversity and inclusion through targeted outreach to minority- and women-owned businesses. To expand access to capital, the City offers low-interest financing through CDBG-funded microenterprise and small business revolving loan funds. These initiatives are designed to support minority business enterprises that may face barriers in the traditional lending market.

The City has implemented a range of non-traditional outreach strategies, including distributing information on bids, Requests for Proposals (RFPs), and Notices of Funding Availability (NOFAs) directly to minority-owned businesses, thereby increasing awareness and participation in city-funded opportunities.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Racine’s 2025 Annual Action Plan serves as the first-year implementation strategy of the City's 2025–2029 Consolidated Plan. It outlines the activities and funding allocations that will be undertaken to address priority housing, community development, and homelessness needs identified through a comprehensive needs assessment and public engagement process. The Action Plan also details the federal, state, and local resources that the City anticipates will be available to support these activities.

Through the use of Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) funds, along with leveraged public and private resources, the City will focus on expanding affordable housing opportunities, supporting homeless assistance programs, revitalizing neighborhoods, improving public facilities and services, and fostering economic development. The following sections provide an overview of anticipated resources and the strategic framework for deploying those resources to achieve the Consolidated Plan’s goals and objectives.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,743,518.00	0.00	0.00	1,743,518.00	8,829,890.00	Racine will use CDBG funds to support affordable housing, public services, economic opportunities, and neighborhood improvements for low- to moderate-income residents. Funding will be focused on housing rehabilitation, infrastructure, and revitalization in underserved areas, with coordination across local and federal programs to maximize community impact.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	479,767.40	0.00	0.00	479,767.40	2,540,407.00	Racine will use HOME funds to support affordable housing through rehabilitation, rental development, and homebuyer assistance for low- to moderate-income residents. The City will partner with developers and non-profits to maximize impact and ensure long-term affordability, addressing housing needs and neighborhood stabilization.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	155,704.00	0.00	0.00	155,704.00	791,572.00	Racine will use ESG funds to prevent and reduce homelessness through rapid re-housing, homelessness prevention, emergency shelter operations, and outreach services. Funds will support local service providers working directly with individuals and families experiencing or at risk of homelessness, with a focus on housing stability and access to supportive services. ESG activities will be coordinated with local Continuum of Care efforts to maximize impact and ensure efficient resource delivery.

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Racine leverages federal funds by combining them with private, state, and local resources to expand the impact of housing and community development initiatives. Matching requirements for programs like HOME and ESG are met through non-federal cash, donated materials or services, and contributions from local governments and partners. This coordinated approach maximizes resources, ensures compliance, and supports long-term program sustainability.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Racine owns several parcels of land and properties that can be utilized to address housing, economic development, and community revitalization needs identified in the Consolidated Plan. These publicly owned properties are strategically located within neighborhoods that are experiencing higher levels of distress, offering opportunities for redevelopment and investment in affordable housing and related services.

- **Vacant Lots in Low-Income Area:** Several vacant or underutilized parcels in racially and economically diverse neighborhoods are available for development. These lots are ideal candidates for new affordable housing construction.
- **City Owned Housing Stock:** The City of Racine owns residential properties that are suitable for rehabilitation or conversion into affordable housing. These properties, once repaired or repurposed, could provide safe, affordable homes for low- to moderate-income residents.
- **Former Industrial Sites:** Some former industrial or commercial properties owned by the City present opportunities for redevelopment. These sites could be converted into mixed-use developments with affordable housing, commercial space, and community amenities. Revitalizing these properties would help address housing shortages while enhancing economic opportunities in the community.
- **Public Buildings for Adaptive Reuse:** Certain public buildings, such as underutilized community centers or municipal buildings, could be repurposed to meet social service needs.

The City is committed to using these publicly owned properties as tools for addressing the housing needs outlined in the plan, collaborating with developers, community organizations, and other stakeholders to ensure that these sites are developed in ways that meet the needs of low- and moderate-income residents.

Discussion

The City of Racine recognizes the strategic value of publicly owned land and property in addressing the critical housing and community development needs identified in the Consolidated Plan. As part of its broader revitalization strategy, the City actively evaluates and utilizes vacant lots, tax-foreclosed properties, and surplus public buildings for redevelopment opportunities that benefit low- and moderate-income residents.

Vacant Residential Lots and Infill Development

Racine owns a number of vacant residential lots, particularly in areas impacted by disinvestment or housing abandonment. These lots present ideal opportunities for infill development of affordable single-family or small multi-unit housing. By targeting these parcels for new construction, the City aims to stabilize neighborhoods, improve housing availability, and reduce blight.

City-Owned Structures for Rehabilitation or Reuse

Several structures owned by the City—including tax-foreclosed properties and underutilized public buildings—can be rehabilitated or adaptively reused to create affordable housing or provide community services. These projects help preserve the character of existing neighborhoods while meeting identified needs.

Redevelopment of Former Industrial or Commercial Sites

Where appropriate, the City will consider the redevelopment of publicly owned brownfield or commercial sites into mixed-use developments that include affordable housing, commercial services, and green space. Such projects not only create housing opportunities but also contribute to broader economic development and job creation efforts.

Collaboration with Developers and Nonprofits

To maximize the impact of public land, Racine plans to work in partnership with nonprofit housing organizations, community development corporations, and private developers. The City may offer land at reduced cost or as in-kind match for federal or state grant-funded projects that meet priority needs outlined in the Plan.

By strategically utilizing publicly owned land and property, the City will continue advancing its goals of increasing affordable housing, revitalizing neighborhoods, and creating inclusive, resilient communities.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide safe, decent affordable housing	2025	2029	Affordable Housing	City of Racine LMI Census Tracts	Housing Activities	CDBG: \$238,289.30 HOME: \$431,790.66	Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Homeless Assistance	2025	2029	Homeless	City of Racine	Homeless Assistance	ESG: \$144,026.20	Homeless Person Overnight Shelter: 382 Persons Assisted
3	Public Services	2025	2029	Homeless Non-Housing Community Development	City of Racine LMI Census Tracts Lincoln King NRSA	Public Services	CDBG: \$261,527.70	Public service activities for Low/Moderate Income Housing Benefit: 300 Households Assisted
4	Public Facilities	2025	2029	Non-Housing Community Development	City of Racine LMI Census Tracts	Public Facilities	CDBG: \$187,500.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1000 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Other Real Property Improvements	2025	2029	Non-Housing Community Development	City of Racine Neighborhood Stabilization and Enhancement District	Other Real Property Improvements	CDBG: \$707,498.00	Housing Code Enforcement/Foreclosed Property Care: 660 Household Housing Unit
6	Financial Management	2025	2029	Staff Members	City of Racine	Administration	CDBG: \$348,703.00 HOME: \$47,976.74 ESG: \$11,677.80	Other: 3 Other
7	Create Economic Opportunities	2025	2029	Non-Housing Community Development	City of Racine	Economic Development	CDBG: \$.00	Businesses assisted: 20 Businesses Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Provide safe, decent affordable housing
	Goal Description	
2	Goal Name	Homeless Assistance
	Goal Description	

3	Goal Name	Public Services
	Goal Description	
4	Goal Name	Public Facilities
	Goal Description	
5	Goal Name	Other Real Property Improvements
	Goal Description	
6	Goal Name	Financial Management
	Goal Description	
7	Goal Name	Create Economic Opportunities
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Racine expects to fund the following projects in 2025:

1. CDBG Homeowner and Rental Repair Program
2. Increase affordable residential housing units via HOME funds
3. Support for homeless services
4. Expand access to public services
5. Improve public facilities
6. Reduce blight through clearance and code enforcement
7. Support micro-enterprises and CHDOs.

Projects

#	Project Name
1	Chapter 4: Housing Activities
2	ESG25 Racine
3	Chapter 5: Other Real Property Improvements
4	Chapter 6: Public Facilities, Special Assessments & Private Utilities
5	Chapter 7: Public Service
6	Chapter 8: Economic Development & Section 108
7	Chapter 11: Financial Management

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Racine’s allocation priorities are based on a combination of factors, including concentrations of low- and moderate-income populations, documented housing and service needs, lead-based paint hazard risks, homelessness trends, and opportunities to support neighborhood revitalization efforts, particularly within the Lincoln-King Neighborhood Revitalization Strategy Area (NRSA). By targeting resources to areas and populations with the greatest need, the City seeks to maximize the impact of federal funding and advance equitable community development outcomes.

Despite these targeted efforts, several obstacles remain to fully addressing underserved needs. These include limited federal and state funding relative to the scale of community needs, increasing costs of housing rehabilitation and construction, regulatory constraints, and challenges in reaching the most vulnerable populations. The City continues to work with public and private partners to leverage

resources, reduce barriers, and enhance service delivery to better meet the needs of low- and moderate-income residents.

AP-38 Project Summary
Project Summary Information

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1	Project Name	Chapter 4: Housing Activities
	Target Area	City of Racine
	Goals Supported	Provide safe, decent affordable housing
	Needs Addressed	Housing Activities
	Funding	CDBG: \$238,289.30 HOME: \$431,790.66
	Description	Housing Rehab, home purchase activities, rental housing activities and new construction.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	At least 15 LMI households will benefit from activities funded under this project.
	Location Description	Citywide
	Planned Activities	CDBG-funded Homeowner & Rental Repair Programs, as well as HOME-funded CHDO New Construction and Rehabilitation.
2	Project Name	ESG25 Racine
	Target Area	City of Racine
	Goals Supported	Homeless Assistance
	Needs Addressed	Homeless Assistance
	Funding	ESG: \$155,704.00
	Description	ESG funds may be used for five program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and HMIS; as well as administrative activities.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 382 Households will be served by City of Racine homeless service providers.
	Location Description	Citywide
	Planned Activities	Emergency Shelter - Essential Services, Emergency Shelter - Shelter Operations, Rapid Re-Housing, HMIS, and Administration.
3	Project Name	Chapter 5: Other Real Property Improvements

	Target Area	City of Racine
	Goals Supported	Other Real Property Improvements
	Needs Addressed	Other Real Property Improvements
	Funding	CDBG: \$707,498.00
	Description	Eligible activities under this chapter include Acquisition, Disposition, Clearance, Tax Foreclosed Housing (In-Rem), Code Enforcement, Lead-Based Paint Hazard Evaluation and Reduction, Historic Preservation, Renovation of Closed Buildings, Handicapped Accessibility, Energy Efficiency, Brownfields.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	it is estimated that at least 400 persons will benefit from these activities.
	Location Description	Citywide
	Planned Activities	Code Enforcement as well as Lead-Based Paint Hazard Evaluation and Reduction
4	Project Name	Chapter 6: Public Facilities, Special Assessments & Private Utilities
	Target Area	City of Racine LMI Census Tracts
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$187,500.00
	Description	The improvement of public facilities or infrastructure within low to moderate-income areas.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of low to moderate-income families that will benefit from this project is 1000 persons.
	Location Description	Citywide, LMI Census Tracts.

	Planned Activities	<p>This activity will allow for public infrastructure improvements to be made in the CDBG target areas. The improvements to be made in the areas will include but are not limited to:</p> <ul style="list-style-type: none"> lateral and sidewalk improvements within the Lincoln-King Neighborhood, park improvements and extended community service hours.
5	Project Name	Chapter 7: Public Service
	Target Area	City of Racine LMI Census Tracts
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$261,527.70
	Description	Activities funded under the Public Service Cap will fall under the following: Recreational Services, Employment services, Education Programs, Crime prevention and Service for Homeless Persons.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that the funded non-profit organizations that will provide public services to over 200 LMI persons/households.
	Location Description	Citywide
6	Planned Activities	It is anticipated that the funded non-profit organizations that will receive funding in 2025 to provide public services to over 200 persons/households.
	Project Name	Chapter 8: Economic Development & Section 108
	Target Area	City of Racine
	Goals Supported	Create Economic Opportunities
	Needs Addressed	Economic Development
	Funding	:
	Description	Assist entrepreneurs, particularly those from populations that are under represented, seeking to start or grow small businesses and microenterprises (as defined by HUD) that create jobs.
	Target Date	12/31/2025

	Estimate the number and type of families that will benefit from the proposed activities	Around 20 entrepreneurs/microenterprises will be assisted via the activities proposed within the Project.
	Location Description	Citywide
	Planned Activities	Projects under chapter 8 may fall into one of the following: Small Business Technical Assistance and small business development loans.
7	Project Name	Chapter 11: Financial Management
	Target Area	City of Racine
	Goals Supported	Financial Management
	Needs Addressed	Administration
	Funding	CDBG: \$348,703.00 HOME: \$47,976.74
	Description	The administration and planning for CDBG, HOME, and ESG activities and projects.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Planning & Administration activities are not subject to benefit numbers.
	Location Description	Citywide
	Planned Activities	The planned activities are for administering the CDBG, HOME, and ESG grants, associated activities and coordinating with related programs.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The allocation of investments within the City of Racine is strategically guided by a combination of demographic and economic factors to ensure that resources are directed toward areas that will benefit the most from revitalization efforts. The investment priorities are focused on neighborhoods with the highest need for improvement, including those with a higher concentration of low- and moderate-income (LMI) households, as well as specific target and strategy areas identified for long-term development. The following are the key geographic areas prioritized for investment:

1. **City of Racine (Local Target Area):** The city as a whole is a primary focus for investment, with a particular emphasis on neighborhoods with high needs for infrastructure improvements, housing rehabilitation, and public service enhancements. The goal is to address city-wide disparities and ensure that investments lead to broader economic and social improvements.
2. **LMI Census Tracts:** These areas are characterized by a higher percentage of low- and moderate-income households, and investments are directed here to help reduce poverty, improve housing conditions, and increase economic opportunities for vulnerable populations.
3. **Lincoln King NRSA (Neighborhood Revitalization Strategy Area):** This area has been designated for targeted revitalization efforts to address issues such as deteriorating housing, economic disinvestment, and limited access to services. Investments in this area are aimed at enhancing the quality of life and providing resources to support residents in overcoming barriers to economic mobility.
4. **Neighborhood Stabilization District:** Targets areas with the greatest need for affordable housing, revitalization and housing quality improvements.

Geographic Distribution

Target Area	Percentage of Funds
City of Racine	100
LMI Census Tracts	
Neighborhood Stabilization and Enhancement District	
Lincoln King NRSA	

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Racine allocates CDBG, HOME, and ESG funds based on an analysis of HUD Low/Moderate Income Summary Data (LMISD), local housing and economic conditions, incidence of lead-based paint hazards, and homelessness trends. Geographic investment is prioritized in areas where the

concentration of low- and moderate-income residents exceeds HUD thresholds, with targeted efforts within the Lincoln-King Neighborhood Revitalization Strategy Area (NRSA) to promote comprehensive community revitalization. Concentrating resources in these areas supports the City's goals of addressing deteriorated housing, reducing lead hazards, expanding economic opportunity, and improving neighborhood conditions in a manner consistent with Consolidated Plan objectives and HUD regulatory requirements.

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The following addresses the number of households to be assisted with affordable housing in Racine. The Homeless, Non-Homeless, Special-Needs, and Rental Assistance numbers will be completed through programs using ESG funds. The Acquisition and Production of new units will be completed using HOME funds. The Rehab of Existing Units will be completed with CDBG funds.

One Year Goals for the Number of Households to be Supported	
Homeless	156
Non-Homeless	23
Special-Needs	25
Total	204

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	30
The Production of New Units	4
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	44

Table 59 - One Year Goals for Affordable Housing by Support Type
Discussion

Affordable housing is defined as rental housing for low to moderate income individuals meeting HOME rental guidance standards for High HOME Units and Low HOME Units, all housing developed will be monitored for compliance. Homeownership will be in compliance with HOME guidelines; all households will be income qualified and ownership unit affordability will be restricted for prescribed terms via a land use restriction agreement.

AP-60 Public Housing – 91.220(h)

Introduction

Public housing remains a key component of the City of Racine’s strategy to provide safe, decent, and affordable housing for its low-income residents. While the City does not directly operate any public housing units, it works in partnership with the **Housing Authority of Racine County (HARC)**—the public housing agency that serves Racine County, including the City of Racine.

As of 2025, HARC manages 199 public housing units and administers approximately 1,418 Housing Choice Vouchers (HCVs), including Project-Based Vouchers (PBVs). These programs primarily serve extremely low- and very low-income households, seniors, persons with disabilities, and families with children.

In addition to housing assistance, HARC operates a **Family Self-Sufficiency (FSS) program** to support voucher participants and public housing residents in achieving economic independence. Through the FSS program, participants receive case management, goal setting, and access to education, employment, and financial empowerment resources, often in coordination with local service providers.

The City of Racine supports these efforts by funding community services and programs that are often accessed by HARC residents, and by ensuring that HARC is engaged in housing planning efforts. The City recognizes the importance of maintaining and improving public housing while promoting resident self-sufficiency and long-term housing stability.

Actions planned during the next year to address the needs to public housing

The City of Racine will continue to collaborate with the Housing Authority of Racine County (HARC) to support the housing and service needs of low-income residents. While HARC operates independently and serves the broader Racine County area, many of its Housing Choice Voucher participants and public housing residents reside within the City limits.

In Program Year 2025, the City will:

- Coordinate with HARC to connect public housing residents and voucher holders with community-based services funded through the City’s CDBG and HOME programs.
- Support agencies that provide employment readiness, youth enrichment, mental health services, and financial empowerment—many of which directly benefit HARC residents.
- Continue to align housing goals and strategies through regular communication and participation in local housing initiatives, including fair housing outreach and homelessness prevention efforts.

HARC manages a portfolio of public housing units and administers Housing Choice Vouchers (Section 8) for eligible households. The agency addresses maintenance and capital needs through its Annual and

Five-Year Capital Fund Plans, with an emphasis on preserving the quality and safety of its properties.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

HARC promotes resident engagement through its Resident Advisory Board and regular meetings that encourage input on agency plans and operations. Additionally, HARC offers referrals to homeownership counseling and financial literacy resources to help residents achieve greater economic self-sufficiency.

The City supports these efforts by funding local partners who provide homebuyer education, credit counseling, and down payment assistance. Eligible HARC residents may also participate in the City's homeownership or housing rehabilitation programs when applicable.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Housing Authority of Racine County is **not currently designated as a troubled agency** by HUD. If such a designation were made in the future, the City would coordinate with HARC and HUD to support recovery efforts and align resources where feasible.

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Racine has a history of supporting the local Continuum of Care (CoC) with Emergency Solutions Grant (ESG) funding for homeless services coordination. The funds are used to combat homelessness by providing critical services such as outreach, prevention, emergency shelter, and rapid rehousing for individuals and families in need. The primary goal is to quickly rehouse people experiencing homelessness, improve housing stability, and promote self-sufficiency. This support is a key part of the city's broader strategy to promote affordable housing and work towards ending homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The homeless service providers within the Continuum of Care play a crucial role in addressing the challenges faced by people experiencing homelessness. Their responsibilities include evaluating, assessing, and connecting individuals and families with suitable housing options. They use the Coordinated Entry System to organize, prioritize, and tailor services to specific needs, ensuring rapid access to housing solutions for those in need.

The Racine Hope Center outreach staff organizes the Bi-Annual Point in Time with the help of other CoC members. CoC members and community volunteers support this effort by reaching out to the community, connecting people experiencing literal homelessness with necessary resources, and linking them to emergency services.

Lastly, the City of Racine will continue to participate, as a member of the Racine County CoC to provide and obtain input from the Homeless Coalition, offering necessary services and assistance with funding to address homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Racine will continue to support the Racine Vocational Ministries Day Shelter (RVM) and the Homeless Assistance Leadership (HALO) Emergency Shelter services that cater to people experiencing literal homelessness. The day and emergency shelters play a crucial role in the community by addressing critical needs and offering a safe environment for this vulnerable population.

In addition, the city has assisted with the Women Resource Center emergency shelter for individuals and families fleeing domestic violence.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

It is crucial to adopt a collaborative approach when assisting individuals who are homeless in their pursuit of stable and sustainable housing. The City of Racine's ESG funding will continue to support the local CoC in delivering supportive services that aid homeless individuals in transitioning into permanent housing. These services include skill development, effective problem-solving and communication techniques, and access to community resources through Case Management services, all of which aim to reduce the risk of eviction. Furthermore, the city intends to enhance the availability of safe rental housing by utilizing CDBG and Home funds. This will involve providing repair resources to landlords, establishing TBRA rental assistance programs, and partnering with the RENTs home inspection program. This strategic initiative promotes responsible rental property ownership and offers suitable housing opportunities to individuals experiencing homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Racine distributed CDBG funds to support public services aimed at training Racine residents. These funds were utilized to offer employment service opportunities to low-income individuals and families transitioning from public institutions or receiving public assistance. The goal of the Public Service initiative is to equip low-income households with essential skills and avenues to secure sustainable employment that pays a living wage. Assisting residents in obtaining stable employment not only fosters self-sufficiency but also helps in addressing homelessness and reducing the risk of homelessness.

Discussion

n/a

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Affordable housing remains a critical priority for the City. As part of its ongoing commitment to expanding housing opportunities, the City has reviewed its local policies, zoning ordinances, and development practices to identify potential barriers to affordable housing. At present, no significant regulatory barriers have been identified that limit the production, rehabilitation, or preservation of affordable housing.

Nonetheless, the City recognizes that broader challenges — including rising construction costs, limited available land, and market pressures — can affect housing affordability. The City will continue to monitor local policies, engage with developers and community stakeholders, and take proactive steps to ensure its regulatory environment supports affordable housing goals. As new barriers emerge, the City is prepared to evaluate and address them through policy adjustments, strategic partnerships, and targeted initiatives.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

At this time, the City has not identified significant public policy barriers to affordable housing development, such as restrictive land use controls, tax policies, or zoning ordinances. However, the City remains committed to regularly reviewing its policies and procedures to ensure they support the development and preservation of affordable housing. If barriers are identified in the future, the City will work with community stakeholders to revise policies or implement strategies to promote greater housing affordability and access.

Discussion:

Planned Actions: Racine has outlined a series of planned actions aimed at fostering greater affordability in the housing market. These actions include:

- Investing CDBG and HOME funds in affordable housing production and rehabilitation.
- Providing tenant-based rent assistance and supporting rental and homeownership opportunities.
- Cooperating with developers for low-income housing tax credits.
- Assisting the Housing Authority of Racine County in serving income-eligible households in need of housing assistance.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Racine will undertake a series of complementary actions to support and enhance the objectives of its CDBG, HOME, and ESG programs. These actions are designed to address barriers to affordable housing, reduce lead-based paint hazards, meet the needs of underserved populations, reduce the number of poverty-level families, improve the institutional structure and service delivery systems, and enhance coordination between public and private housing providers and social service agencies. Through the implementation of these activities, the City seeks to ensure a comprehensive, coordinated approach to community development and to maximize the effectiveness of available federal, state, and local resources in serving low- and moderate-income residents.

Actions planned to address obstacles to meeting underserved needs

Racine acknowledges that a primary obstacle to meeting underserved needs is the pervasive issue of funding scarcity. To confront this challenge, city staff and elected officials are committed to collaborating with affected agencies to identify alternative funding sources. By expanding the search beyond traditional avenues, such as federal, state, and local government funding, and tapping into resources available within the private sector, Racine aims to secure additional financial support to address a larger portion of the community's needs.

1. **Exploring Diverse Funding Sources:** City staff and elected officials will actively engage in exploring a diverse range of funding sources beyond the usual government channels. This includes seeking opportunities for grants, sponsorships, donations, and partnerships with private entities invested in community development.
2. **Enhancing Partnerships:** Racine has cultivated a robust network of non-profit and for-profit partners who share a commitment to furthering the goals outlined in the community action plan. Moving forward, efforts will be made to strengthen and expand these partnerships, leveraging collective resources and expertise to maximize impact.
3. **Advocating for Increased Funding:** City officials will advocate at the federal, state, and local levels for increased funding allocations to address underserved needs. By amplifying the community's voice and articulating the urgency of these needs, Racine aims to garner greater financial support from government sources.
4. **Strategic Resource Allocation:** In tandem with seeking additional funding, Racine will prioritize strategic resource allocation to maximize impact. This may involve reallocating existing funds to areas of greatest need, streamlining administrative processes to optimize efficiency, and prioritizing initiatives with high potential for community benefit.

By implementing these planned strategies, Racine aims to overcome the obstacle of funding scarcity and expand its capacity to meet underserved needs within the community. Through proactive collaboration, innovative approaches, and a steadfast commitment to equity, the city strives to create positive change

and improve the quality of life for all residents.

Actions planned to foster and maintain affordable housing

Building upon the successes and lessons learned from the 2024 program year, Racine has outlined a series of strategic actions to further foster and maintain affordable housing options within the community. These actions are aimed at leveraging federal funds, collaborating with partners, and maximizing resources to address the ongoing housing needs of residents.

1. **Investment in Affordable Housing Production and Rehabilitation:** Racine will continue to allocate Community Development Block Grant (CDBG) and HOME funds towards the production or rehabilitation of affordable housing units. This includes supporting activities through its housing rehabilitation loan program and collaborating with non-profit and private partners to expand affordable housing options.
2. **Counseling and Support for Prospective Homeowners:** The city will work in collaboration with the Family Economic Council (FEC) and other partners to provide counseling and support services to income-eligible prospective homeowners. By empowering individuals with the knowledge and resources needed to navigate the homebuying process, Racine aims to increase homeownership opportunities for low- to moderate-income families.
3. **Enhancement of Affordable Homeownership and Rental Opportunities:** HOME funds will be strategically utilized to enhance the availability of affordable homeownership and rental opportunities within Racine. This may include funding initiatives aimed at developing new affordable housing units, providing tenant-based rent assistance, and supporting programs that facilitate affordable homeownership.
4. **Coordination with Developers for Low-Income Housing Tax Credits:** Racine will continue to coordinate with developers seeking Section 42 low-income housing tax credits, ensuring alignment with city priorities and objectives. By fostering collaboration and providing support, the city aims to facilitate the development of additional affordable housing units through the utilization of tax credits.
5. **Collaborative Resource Utilization with Housing Authority:** City officials will coordinate closely with the staff of the Housing Authority of Racine County to maximize the reach of resources and services to eligible households in need of housing assistance. Through collaborative efforts, Racine seeks to enhance the effectiveness of existing programs and initiatives, reaching a greater number of individuals and families facing housing challenges.

Through these planned actions, Racine remains steadfast in its commitment to fostering and maintaining affordable housing options for all residents. By leveraging resources, building partnerships, and prioritizing community needs, the city aims to create a more equitable and sustainable housing landscape that promotes opportunity and stability for all.

Actions planned to reduce lead-based paint hazards

Racine is dedicated to maintaining one of the most aggressive lead-based paint hazard reduction programs in the state of Wisconsin. With a focus on proactive measures, the city aims to protect its residents, particularly school-aged children, from the harmful effects of lead poisoning.

Key actions planned for reducing lead-based paint hazards include:

1. **Comprehensive Testing and Evaluation:** Annually, nearly 3,500 school-aged children undergo testing for lead poisoning in Racine. Those identified as being poisoned receive referrals for further evaluation and treatment. Concurrently, their homes are inspected to identify the environmental sources of lead.
2. **Education and Counseling:** The Racine Health Department takes proactive measures to counsel parents on housing maintenance practices that can reduce or eliminate lead dust in the home. Public education materials and presentations are prepared and delivered to raise awareness about lead-based paint hazards and how to mitigate them effectively.
3. **HUD-Funded Joint Program:** Racine actively participates in a HUD-funded joint program with Kenosha County to increase awareness of lead-based paint hazards. This program focuses on eliminating hazards through rehabilitation loans and grants, ensuring that homes are safe and lead-free.
4. **Financial Assistance:** The City of Racine offers low-interest loans, funded by the Community Development Block Grant (CDBG), to participants in the HUD-funded Racine-Kenosha program. These loans cover additional costs as needed to rectify lead-based paint hazards and address non-lead Housing Quality Standards violations in occupied structures.
5. **Direct CDBG Support:** In addition to loans, the City of Racine commits \$50,000 in CDBG funds annually to the Racine Public Health Department to support lead hazard evaluation and reduction efforts. These funds assist with inspections, risk assessments, and necessary interventions to create lead-safe housing.
6. **Monitoring and Compliance:** Private, not-for-profit housing organizations receiving CDBG and HOME grant funds are closely monitored for compliance with lead-based paint hazard regulations. The Neighborhood Services Division of the City ensures that all procedures and policies adhere to federal regulations for lead-based paint hazard reduction.

Through these concerted efforts, Racine aims to not only address existing lead-based paint hazards but also prevent future exposure, ensuring a safer and healthier environment for all residents. By prioritizing education, testing, remediation, and compliance, the city remains committed to protecting the well-

being of its community members, especially its children.

Actions planned to reduce the number of poverty-level families

Racine recognizes the urgent need to address poverty-level families within the community and is committed to implementing targeted strategies to reduce economic disparities and promote upward mobility. Building upon the successful adoption of major strategies in 2024, Racine plans to expand its efforts in collaboration with key stakeholders and leveraging resources from relevant Racine data and HUD resources. Key actions include:

1. **City of Racine Financial Empowerment Center (FEC):** Building on the partnership with the Cities for Financial Empowerment Fund (CFE Fund), Racine will continue to develop and promote the City's Financial Empowerment Center (FEC). The FEC provides free comprehensive financial counseling and coaching services to residents, focusing on building credit scores, accessing well-paying jobs, and increasing homeownership opportunities. Collaborative efforts with lead partner Housing Resources, Inc. (HRI) will ensure tailored support for participant households, enhancing their financial resilience and stability.
2. **Educational and Workforce Development Initiatives:** Racine remains committed to improving educational outcomes and workforce skill attainment among residents. Through partnerships with local organizations, the city will continue to support initiatives aimed at increasing high school diploma attainment and workforce readiness. By providing opportunities for skill development and training, Racine seeks to empower residents to qualify for living-wage jobs, fostering economic mobility and reducing reliance on public assistance programs.
3. **Enhanced Healthcare Services:** In alignment with efforts to address poverty-related challenges, Racine will open a Federally Qualified Healthcare Center (FQHC) at Julian Thomas Elementary School. This center will offer reduced-cost healthcare services to low-income households, including those enrolled in Medicare or Medicaid. By reducing healthcare costs and increasing access to essential services, the FQHC will alleviate financial burdens on vulnerable families and contribute to overall well-being.

Through these proactive and collaborative actions, Racine aims to make significant strides in reducing the number of poverty-level families within the community. By addressing root causes, providing targeted support, and fostering economic opportunities, the city remains dedicated to building a more equitable and thriving environment for all residents.

Actions planned to develop institutional structure

The City of Racine will continue strengthening its institutional structure by enhancing coordination among City departments, nonprofit organizations, and other partners involved in housing, community development, and public services. Actions planned include maintaining active participation in local and regional planning efforts, improving communication with subrecipients, and providing technical

assistance and training to strengthen the capacity of partners. The City will also work to streamline internal procedures to improve project management, compliance, and the efficient delivery of programs funded by CDBG, HOME, and ESG. These efforts aim to ensure that available resources are used effectively to meet the needs of low- and moderate-income residents.

Actions planned to enhance coordination between public and private housing and social service agencies

The City of Racine will undertake deliberate efforts to enhance coordination among public and private entities involved in the provision of housing and supportive services. The City will convene regular coordination meetings with key stakeholders, including public housing agencies, nonprofit service providers, and private housing developers, to foster collaboration and alignment of resources. Participation in local Continuum of Care planning efforts will be maintained and strengthened. The City will also encourage the development of formal partnerships through written agreements where appropriate, and will support joint training and information-sharing initiatives to improve program effectiveness, reduce service gaps, and maximize the impact of available resources in addressing the needs of low- and moderate-income households.

Discussion:

N/A

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

In accordance with HUD regulations, the following section addresses the specific requirements for the City of Racine's administration of the CDBG, HOME, and ESG. The City will ensure that all activities funded under these programs are consistent with the goals and objectives outlined in the Consolidated Plan and meet applicable statutory and regulatory requirements. This section provides a detailed description of how program funds will be allocated, the eligibility criteria for funded activities, and the strategies that will be employed to maximize the effectiveness of HOME and ESG resources in addressing housing, homelessness, and community development needs during the 2025 program year.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
<TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]>	
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No forms of investment outside of those identified in Section 92.205 are anticipated to be used in FY 2025.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture. The City of Racine will use the following recapture provisions in all cases that involve a direct subsidy to a buyer of a HOME-assisted property that reduces the purchase price from a fair market value to an affordable price. In the event of a voluntary or involuntary transfer of the property during the period of affordability, the City will recapture all or a portion of the direct subsidy from the homebuyer. HOME-funded direct subsidy may be provided as Down Payment Assistance (DPA) in the form of a loan. The loan is a recorded mortgage and promissory note that specify that the HOME subsidy (the DPA) will be recaptured (conversely, forgiven) on a pro-rata basis for the time the homeowner has owned and occupied the housing, measured against the required affordability period. The City of Racine intends to provide no more than \$14,999 in DPA to households depending on underwriting and subsidy layering, which amounts to a 5-year affordability period. The DPA will be forgiven at a rate of 20% per year until the loan is forgiven in its entirety. This is consistent with 24 CFR 92.254 (a)(5)(ii)(A)(2). If the net proceeds from a voluntary or involuntary sale are insufficient to repay the amount of the HOME subsidy, the City shall recapture the unforgiven balance due on the direct subsidy loan or 100 percent of net proceeds from the sale, whichever is less. If there are no net proceeds from the sale, no repayment is required. "Net proceeds" is defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

Resale. The City of Racine will use the following resale provisions in all cases that involve a sale of a HOME-assisted property without a direct subsidy to the buyer. Such HOME-assisted properties sold during the period of affordability must be sold to a family that qualifies as a low-income family and will use the home as the family's principal residence. The seller is entitled to a fair return on their investment, defined as the increase in value of owner equity and investment when the owner owns the property. The maximum fair return is calculated by multiplying the original purchase price of the property by the cumulative percentage of change in the Housing Price Index (HPI) calculator of the Federal Housing Finance Agency (+1) plus the documented capital improvements at the property, then subtracting the original investment amount. For example, if a home was purchased in 2015

for \$50,000. The HPI for 2020-2024 stayed the same at +.03 for each year, which results in a cumulative percentage increase of .12. To calculate “fair return,” one must multiply \$50,000 x 1.12 = \$56,000, plus documented improvements of \$4,000 would total \$60,000. The “fair return” to the seller would be the increase in value of \$60,000, minus the original investment of \$50,000, to equal a \$10,000 fair return. Capital improvements include but are not limited to square footage added to a house’s living space, wholesale replacement of heating, ventilation, and/or air conditioning systems, accessibility improvements such as bathroom modifications or ramps, or the construction of a permitted accessory structure on the property. HOME-assisted ownership properties subject to resale restrictions must also remain affordable to a reasonable range of low-income homebuyers. The City of Racine will annually calculate a maximum sale price based upon the amount that would be affordable to households earning between 70%-80% of the area median income and paying not more than 30 percent of their annual income for principal, interest, property taxes, and insurance. The City of Racine may provide a down payment or second mortgage assistance to enhance affordability as needed sufficiently.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City may use HOME funds to assist the rehabilitation and construction of housing by non-profit and for-profit developers and CHDOs. In each case, the request for assistance will be reviewed in detail, including evaluation of other funding (not HOME) available for the project, and an underwriting analysis will be performed to ensure the development is not over-subsidized. When it is decided that assistance is necessary, the HOME assistance will be provided in the form of a loan. The terms of the loan will vary with the needs of the individual project and may include the length of the loan, interest rate (including zero interest), frequency of payment (including periods of deferred payment), and whether part of or the entire loan would be forgiven. The applicable income and affordability restrictions will be recorded as a land-use restriction on the project property. The period of affordability as determined by 24 CFR 92.254(a)(4) will be a factor in determining the length of the loan. The loan will be recorded as a mortgage and promissory note on the property. In the event of a voluntary or involuntary transfer of the property during the loan term, the City will recapture all or a portion of the HOME assistance provided to the project if recapture provisions apply. If the net proceeds from a voluntary or involuntary sale are insufficient to repay the amount of the HOME subsidy that is due, the City shall recapture the balance due on the loan or 100 percent of net proceeds from the sale, whichever is less. If there are no net proceeds from the sale, no repayment is required. "Net proceeds" is defined as the sales price minus superior loan repayment and any closing costs incurred in the sale.

Sale of all properties subject to resale restrictions must be made in accordance with HUD requirements specified at 24 CFR Part 92 and the City of Racine's resale provisions. The City of Racine may recoup all HOME-funded costs associated with the sale of HOME-assisted property that did not occur in accordance with those regulations.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to utilize HOME funds for refinancing existing debt in FY 2025.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

Not applicable.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

The written standards are provided as an attachment to the Plan.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The CoC has implemented four stages of its Coordinated Intake and Prioritization system. **The first stage** involves all providers utilizing the same data collection form. The form collects the required HUD Uniform Data Elements as well as additional data identified by the CoC so that it can be used as a uniform intake form. **The second stage** was the implementation of prevention and diversion coordinated intake. All persons are referred to a single agency.

- Households who have presented at the shelter because they have been evicted are assessed to determine if they can return to the residence, or another residence temporarily while arrangements

for housing can be made.

- Households who have received a termination of tenancy notice but have not yet been evicted are assessed to determine if they have a legal defense to the eviction or if an agreement can be negotiated for the household to remain in the unit.
- The agency that is the single point of contact works with ESG financial services and mainstream providers when negotiating agreements involving rental assistance.
- Persons who have received a Sheriff's notice-meaning they have been evicted, and the Sheriff will move them out of the residence if they don't voluntarily vacate-are prioritized in this system as they have the greatest need and likelihood of becoming homeless.

Stage three will utilize IMPACT 211 as the single point of contact for all service components in the CoC. Persons needing prevention assistance can enter either through IMPACT 211 or directly through the current agency coordinating intake for those services. IMPACT 211 is a free, confidential helpline and online community resource directory for residents in Southeastern Wisconsin to get connected to information and assistance.

Stage four, which is the final stage, will be the use of VI-SPDAT and HMIS for housing prioritization for persons experiencing homelessness. This type of system will prioritize by the greatest need, rather than first in time.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of Racine notifies homeless providers, CoC, stakeholders, and community partners about the Notice of Funding Availability (NOFA). Notifications are disseminated through the Build Up Racine website, the Racine Journal Times newspaper, email, and word of mouth. Additionally, all interested parties are required to attend one of three informational sessions.

All interested parties submit a complete application that includes a comprehensive overview of the organization, starting with the Acknowledgement of Required Assurances, ensuring compliance with all necessary guidelines. It provides detailed organizational information, including the name, address, contact information, and key personnel involved. A summary of services outlines the range and scope of services offered, the target population, and specific programs in place. Details about the demographics and number of clients served are supported by relevant statistics illustrating the organization's reach and impact. Measurable outcomes and the impact of the organization's services are also presented, including success stories and performance metrics demonstrating program effectiveness.

The application explains the organization's financial management practices, covering budgeting, accounting, and reporting procedures to ensure transparency and accountability. It provides information on staffing, including the roles and qualifications of staff members and professional

development opportunities. Detailed budget forms outline the financial plans and allocations for programs and services, giving a clear picture of fund utilization. Lastly, the application presents the demographics of the organization's staff and board members, highlighting diversity and representation within the organization and underscoring its commitment to inclusive practices.

The City of Racine City Development Team evaluates all application components to determine which agencies should receive funding and the amount allocated to each service component, ensuring compliance with ESG regulations. If the agency is not selected, they have the right to appeal the decision to the City of Racine.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Racine partners with the CoC which has participation from both currently and formerly homeless individuals. Further, all homeless service providers are required to have a current or former homeless person on their Board of Directors or a policy-making committee that decides program policies.

5. Describe performance standards for evaluating ESG.

The evaluation of ESG-funded program delivery incorporates criteria such as the number of individuals assisted, expenditure rates, and outcomes related to housing stability measures. Financial records and supporting documentation are rigorously reviewed to ensure fiscal compliance, while client files and HMIS data are scrutinized for both regulatory adherence and performance metrics.

Housing stability performance measures that are currently being utilized are as follows:

Street Outreach: The number of households entering shelter or permanent housing is divided by the total number of households “engaged” by outreach to generate a percentage. A baseline, using data over a 2-year period would be used to identify performance markers. The CoC does not have any street outreach projects, so a baseline does not exist at this time.

Shelter: The number of households exiting the shelter to a permanent housing destination is divided by the number of households in the shelter to generate a percentage. For ongoing projects, the percentages are compared to prior year percentages with an expectation that they should be the same or better than previous years. The percentages are also utilized to set a minimum expectation for new projects.

Prevention: The number of households remaining in permanent housing is divided by the number of households receiving prevention assistance to generate a percentage. Another method that is being used is to determine the percentage of households that do not enter the shelter at 6 and 12-month intervals after last receiving prevention assistance.

Rapid Re-housing: The number of households remaining in permanent housing for a period of 6 months or more is divided by the number of households entering rapid re-housing to generate a percentage. Another measure that is being used to determine the percentage of households that remain in permanent housing at 6 and 12-month intervals after last receiving rapid re-housing assistance.

Guidelines and Procedures for HOME Rental and Homebuyer Activities in Racine:

For all HOME rental activities, beneficiaries include families that would qualify at no more than 60% Area Median Income according to the Part V income calculation method and are otherwise eligible per HOME and Federal regulations. For HOME homebuyer activities, eligible applicants include families earning no more than 80% of Area Median Income. Specific programs within each of these two subsets, such as TBRA or homebuyer down payment assistance, can target specific populations within these income groups, but must not deviate outside the income brackets identified or other HOME regulations as applicable. The City of Racine may consider applications from eligible owners, sponsors, developers, sub-recipients, and CHDOs to undertake any HOME rental or homebuyer activities.

The City of Racine typically releases HOME funds for rental programs or developments through a Notice of Funding Availability (NOFA) or Request For Proposals (RFP) process. HOME funds for homebuyer programs or homeownership development subsidies are also typically released via a NOFA or RFP, but direct homebuyer assistance may be distributed on a first-come-first-served basis to beneficiary homebuyers.

All information regarding applicable NOFAs or RFPs, or applications for direct assistance, will be available at the Build Up Racine webpage:

<https://www.buildupracine.org/business-financing/hud-resources/>

Appendix - Alternate/Local Data Sources

Sort or order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	What time period (provide the year, and optionally month, or month and day) is covered by this data set?	What is the status of the data set (complete, in progress, or planned)?
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