

SEWRPC Community Assistance Planning Report No. 305
A COMPREHENSIVE PLAN FOR THE CITY OF RACINE: 2035

Chapter VIII

HOUSING ELEMENT

INTRODUCTION

Housing is a complex issue that involves federal, state, local units and agencies of government, and private sector interests in satisfying the long-term housing needs of the City of Racine. Issues include: choices in location, types, and affordability for people of all ages; land use patterns and the transportation system; economic development and employment accessibility; the provision of infrastructure; schools; and other community facilities and services. In addition, housing is a significant component of neighborhoods that reflect community identity, history, culture, civic pride, quality of life, diversity, and sustainability. Finally, the housing stock should support a diverse workforce for the attraction and retention of businesses.

This element was developed with the assistance of a housing work group¹ that was formed to assist in the County multi-jurisdictional comprehensive planning effort in addressing a range of housing issues and to guide the development of goals, objectives, and policy recommendations. In particular, the work group reviewed data on housing trends and conditions, and shared their knowledge of the housing industry to help identify the housing issues facing the City of Racine and Racine County overall. As a result of this collaborative effort, issues identified and topics addressed in the housing element involve components of demographic and employment trends, economic development, land use, transportation system accessibility, and community facilities, as well as other comprehensive planning elements. The housing

¹ *The Racine County Comprehensive Plan Housing Work Group, formed in February 2008, consisted of representatives of regional, County, and local government and housing agencies and interest groups such as the Housing Authority of Racine County, Legal Action of Wisconsin, Homeless Assistance Coalition of Racine County, Racine City Development, Metropolitan Builders Association, Society's Assets, and homebuilders and real estate professionals.*

element is ultimately intended to provide guidance to address housing problems and needs affecting market-rate housing and affordability, as well as policies and programs to support the workforce and special needs housing.

The housing element is one of the nine elements of a comprehensive plan required by Section 66.1001 of the *Wisconsin Statutes*. Section 66.1001(2)(b) of the *Statutes* requires the housing element to assess the age, structural condition, value, and occupancy characteristics of existing housing stock in the City. In addition, specific policies and programs must be identified that:

- Promote the development of housing for residents of the City and provide a range of housing choices that meet the needs of persons of all income levels and age groups and persons with special needs.
- Promote the availability of land for the development or redevelopment for low-income and moderate-income households.
- Maintain or rehabilitate existing housing stock.

In addition, the following comprehensive planning goals related to the housing element are set forth in Section 16.965 of the *Statutes* pertaining to planning grants for local governmental units and must be addressed as part of the planning process:²

- Promotion of the redevelopment of lands with existing infrastructure and public services and the maintenance and rehabilitation of existing residential, commercial, and industrial structures.
- Encouragement of neighborhood designs that support a range of transportation choices.
- Encouragement of land uses, densities, and regulations that promote efficient development patterns and relatively low municipal, state government, and utility costs.
- Encouragement of coordination and cooperation among nearby units of government.
- Providing an adequate supply of affordable housing for individuals of all income levels throughout each community.
- Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial, and industrial uses.
- Promoting the expansion or stabilization of the current economic base and the creation of a range of employment opportunities at the state, regional, and local level.
- Balancing individual property rights with community interests and goals.

Element Format

This chapter is organized into the following six sections:

- Inventory of Housing Stock and Projections;
- Public Input—Housing Issues;
- Housing Problems/Needs;

² Chapter IV lists all 14 of the comprehensive planning goals included in Section 16.965 of the *Statutes*.

- Housing-Related Zoning Provisions;
- City of Racine Housing Goals, Objectives, Policies, and Programs; and
- Housing Financial and Technical Assistance Programs and Organizations.

INVENTORY OF HOUSING STOCK AND PROJECTIONS

Basic information regarding the population, housing stock, and economic base of the City is essential to the preparation of a comprehensive plan. This chapter presents current and historic trend data regarding the housing stock of the City of Racine, as well as the projection of future household levels. Existing and historic trend data with respect to the population and economic base of the City of Racine are presented in Chapters III and IX, respectively.

Much of the information presented in this chapter is from the year 2000 and prior Federal censuses. Some of the questions in the Federal census are asked of all households; others are asked of a sample of about one in six households. This chapter presents the complete-count data where both complete-count and sample data are available. It should be noted that the complete-count data and sample data control totals for population and housing units reported by the Census Bureau may differ slightly for a given area.

Housing Stock

Number and Size of Households

The number of households, or occupied housing units, is of importance in comprehensive planning insofar as it greatly influences the demand for urban land as well as the demand for transportation and other public facilities and services. A household includes all persons who occupy a housing unit—defined by the Census Bureau as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as a separate living quarters.³

The number of households in the City of Racine increased from about 29,850 in 1970 to 31,740 in 1980, and to 31,770 in 1990. Between 1990 and 2000, the number of households in the City decreased by about 320 to 31,450. Overall, there was an increase of about 1,600 households, or 5 percent, over 30 years. Since 2000, it is estimated that the number of households in the City has increased by an additional 220 households, or just less than one percent, to 31,670 households in 2006.

³ *Persons not living in households are classified by the Census Bureau as living in group quarters, such as correctional facilities, college dormitories, and military quarters. The household population accounted for the vast majority (97.1 percent) of the County population in 2000; the remainder, 2.9 percent, was comprised of occupants of group quarters.*

Historically, the relative increase in households has exceeded the relative change in population in the City of Racine. While the County population decreased by 14 percent between 1970 and 2000, the number of households increased by 5 percent. These differential growth rates between households and population are reflected in a declining average household size in the City.

The average household size in the City decreased dramatically during the 1970s—from 3.16 persons per household in 1970 to 2.67 in 1980. The average household size decreased further, to 2.62 in 1990 and 2.54 in 2000. Racine County, the Southeastern Wisconsin Region, and State of Wisconsin have also experienced a long-term trend in declining average household size.

Housing Stock Size and Characteristics

The number of housing units in the City of Racine as reported by the U.S. Census Bureau increased from about 31,040 units in 1970 to 32,980 units in 1980, 33,160 units in 1990, and 33,410 units in 2000—representing an overall increase of 2,370 units, or 8 percent, over 30 years. Since 2000, the City’s housing stock is estimated to have increased by an additional 235 housing units, or about one percent.

The Federal census provides information about basic characteristics of the housing stock, such as structure type, age, value, and rent. Information regarding the characteristics of the housing stock of the City of Racine is summarized below:

- Of the total housing stock in the City, 31,450 housing units, or 94 percent, were reported as “occupied” at the time of the 2000 census; the balance, 1,960 housing units, or 6 percent, were reported as “vacant.” Of the 31,450 occupied housing units, 18,970 units, or 60 percent, were owner-occupied; the balance, 12,480 units, or 40 percent, were renter-occupied.
- Of the 1,960 vacant housing units identified in the 2000 census, 970 units, or 49 percent, were reported as being available for rent, while 200 units, or 10 percent, were reported as being available for sale. The other 790 vacant housing units were reported in the 2000 census as rented or sold but not yet occupied; devoted to seasonal, recreational, or other occasional use; or vacant for other reasons.
- Single-family detached housing units comprised 59 percent of all housing units in the City of Racine in 2000; single-family attached housing and other housing in structures of two or more

units comprised 41 percent. The proportion of single-family detached housing in the City of Racine (59 percent) exceeded the proportion for the Southeastern Wisconsin Region (57 percent), but was less than the proportion for the County (68 percent) and the State (66 percent).

- Of the total housing units in the City in 2000, 36 percent were built before 1940; 33 percent were built between 1940 and 1959; 24 percent were built between 1960 and 1979; and 7 percent were built between 1980 and 2000. The median year built for all housing in the City was 1951. This compares to a median year built of 1961 for Racine County, 1959 for the Southeastern Wisconsin Region, and 1965 for the State.
- As reported in the 2000 census, gross rent includes the contract rent plus the monthly costs of utilities (electricity, gas, water, and sewer) and fuel (oil, coal, etc.). The gross rent was less than \$500 for 43 percent of the renter-occupied housing units in the City; between \$500 and \$749 for 44 percent; between \$750 and \$999 for 8 percent; and \$1,000 or more for 2 percent. The balance, 3 percent of the rental units were occupied without cash rent. The median gross rent for renter-occupied housing units in the City was \$520 in 2000. This is somewhat less than the median gross rent for Racine County (\$548), the Southeastern Wisconsin Region (\$578), and the State (\$540).
- The 2000 census includes information regarding the value of single-family housing units. That information pertains to owner-occupied one-family housing units on lots of less than 10 acres with no business or medical office on the property, excluding mobile homes. The value data reflect the census respondent's indication of how much the property would sell for if it were for sale. In 2000, 77 percent of the specified owner-occupied housing units in the City were valued at less than \$100,000; 21 percent were valued between \$100,000 and \$199,999; and 2 percent were valued at \$200,000 or more. The median value for specified owner-occupied housing units in the City was \$83,600, significantly lower than the median value for Racine County (\$111,000), the Southeastern Wisconsin Region (\$130,700), and the State (\$112,200).

Condition of Housing Stock

The housing element must be based on appropriate data and analysis of housing conditions and needs. In particular, data regarding the existing physical condition of housing is important in determining the current and future housing needs of City residents. The following inventory of housing condition data was derived from the 2006 database of the City of Racine assessor office.

Local assessors maintain information about the physical condition and construction of residential units. This basic data includes building style, type of foundation, and interior and exterior construction materials. Additionally, assessors rate the overall physical condition or state of repair of the interior and exterior features of the dwelling relative to its age as well as quality and workmanship of the dwelling. The range of condition score ratings are:

Unsound – indicates that the dwelling is definitely structurally unsound and practically unfit for use.

Very poor – also indicates that the dwelling is definitely structurally unsound and practically unfit for use. Repair and overhaul is needed on painted surfaces, roofing, plumbing and heating. There is excessive deferred maintenance and abuse. Property is approaching abandonment or major reconstruction.

Poor – indicates that definite deterioration is obvious. Property is undesirable and barely usable.

Fair – indicates marked deterioration but is still quite usable. Property is rather unattractive and undesirable. Much repair is needed and many items need refinishing or overhauling. Deferred maintenance is obvious.

Average – indicates normal wear and tear relative to its age. Property has average attractiveness and is desirable. There is some evidence of deferred maintenance needed such as minor repairs and refinishing. All major components are still functional.

Good – indicates that minor wear and tear is visible. Property is slightly more attractive and desirable. No obvious maintenance is required, but neither is everything new. Appearance is above the standard relative to the property's age.

Very good – indicates slight evidence of wear and tear. All items are well maintained and have been overhauled and repaired as they showed signs of wear. There is little deterioration or obsolescence and a high standard of upkeep relative to its age.

Excellent – indicates near perfect condition. Property is very attractive and highly desirable. All items that can be normally repaired or refinished have been recently corrected, such as new roofing, paint, furnace overhaul, and state-of-the-art components. There are no functional inadequacies and all components are new or in like-new condition. Most new homes would receive a condition rating of excellent (unless constructed with substandard materials and workmanship).

In 2006, 1,385 housing structures were assessed as unsound/very poor/poor, about 6 percent of the total housing units in the City of Racine. Housing structures with a fair/average score numbered 14,489, about 60 percent, while housing structures with a good/very good/excellent score comprised 8,046 housing structures, or about 34 percent of housing structures in the City. It should be noted that the overall number of housing structures as presented here does not compare to the 2000 census data on number of housing

units because an assessor counts each building as one unit, regardless of the number housing units in the building.

Projections – Households

Future household levels in the City were reported in Chapter III. Projections of total households for the City of Racine, as selected by the City, indicate that the number of households in City is projected to increase by about 920, or about 3 percent between 2000 and 2035.

PUBLIC INPUT—HOUSING ISSUES

The comprehensive plan should address key housing issues based upon housing-related inventory information and input gathered during the comprehensive planning process. The countywide public opinion survey, and strengths, weaknesses, opportunities, and threats (SWOT) analyses—both completed in 2007; input from the housing work group; and additional City efforts to gather public input, including a citywide online survey, resulted in the identification of a number of housing related issues to be addressed in this element. These issues include:

- The plan should strive to provide for a variety of housing choices for various lifestyles, workforce needs, and special needs populations in the City.
- The plan should take into consideration the impacts of growth on efficient residential land development patterns and infrastructure, traffic congestion, long-range school facilities planning, and other quality of life issues.
- The plan should strive to promote housing designed to meet the needs of the elderly, owner-occupied single-family homes, and affordable housing.
- The plan should encourage mixed-use developments.
- The plan should encourage the redevelopment of older and downtown areas.
- The plan should promote more energy efficient lifestyles and sustainable development practices by encouraging infill development and redevelopment and energy conservation practices to help control utility and service costs.
- The plan should promote development patterns that take into consideration convenient access to services, shopping, employment, and improved integration with transportation facilities.
- The plan should recognize the impacts of land and construction costs and zoning regulations on opportunities for the development of affordable housing.
- The plan should strive to reduce the mismatch between housing and job locations and promote increased incentives by County and local units of government and agencies to help reduce housing costs.

- The plan should take into consideration the location of housing, structural accessibility, and the provision of an adequate supply of housing at reasonable costs.

HOUSING PROBLEMS/NEEDS

Special tabulations of federal census data prepared for the U.S. Department of Housing and Urban Development provide insight into housing problems and needs within an area. This section summarizes that data for the City of Racine. This section also presents information regarding fair housing, subsidized housing, the homeless, the elderly, and the disabled population for consideration in the development of housing policies and programs.

HUD/Census Bureau Data on Existing Housing Problems and Needs (CHAS Data)

Following the last two federal censuses (1990 and 2000), the U.S. Department of Housing and Urban Development (HUD) devised special tabulations of the census data, to provide a uniform measure of housing needs and problems for use in complying with housing planning requirements associated with various HUD grant programs. This data set has become known as “CHAS data”--since it was initially developed for use by communities and counties in preparing “comprehensive housing affordability strategies,” a requirement of jurisdictions participating in the various HUD-sponsored programs during the 1990s. CHAS data continue to be used in the preparation of consolidated plans--plans now required of jurisdictions participating in the federal Community Development Block Grant, HOME Investment Partnerships program, and certain other HUD-sponsored programs.

In the CHAS data, households were identified as having a housing problem if 1) they had a housing cost burden greater than 30 percent; 2) they lacked complete plumbing or kitchen facilities; or 3) they were overcrowded. Cost burden is the portion of a household’s gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities; for owners, housing costs include the mortgage payment, taxes, insurance, and utilities. In the CHAS data, overcrowding is defined as an average of 1.01 or more persons per room in the household.

About 9,500 households, or 30 percent of all households in the City of Racine, were identified in the CHAS data as having a housing problem in 2000. For 80 percent of these households, the classification stems from a high cost burden, rather than overcrowding or deficiencies in kitchen or plumbing facilities.

Of the 9,500 households identified as having a problem, 6 percent of those households were classified as “elderly” households and 94 percent were not. About 42 percent of these households were homeowners and 58 percent were renters. About 88 percent of the households had income less than or equal to 80 percent of the median family income. More specifically, about 40 percent of the households with housing problems were identified as extremely low income (less than 30 percent of the median family income); 27 percent were identified as very low income (30 to 50 percent of the median family income); and 20 percent were identified as low income (50 to 80 percent of the median family income).

In the seven-county Southeastern Wisconsin Region, CHAS-identified housing problems affect 27 percent of households. The 30 percent rate of housing problems in the City of Racine is slightly higher. For the seven counties in the Region, the percent of households with housing problems was as follows: Kenosha--24 percent; Milwaukee--31 percent; Ozaukee--22 percent; Racine--25 percent; Walworth--28 percent; Washington--21 percent; and Waukesha--23 percent.

Special Needs Housing

People with special needs include certain groups that have greater financial difficulty and limited access to finding decent, accessible, affordable, short-term, and permanent housing. Special needs groups include the elderly, persons with disabilities, and homeless persons and may also include other classifications such as large households, single parent households, migrant laborers, victims of domestic violence, alcohol or substance addicted persons, chronically mentally ill persons, runaways, and people living with HIV. In some instances, extended family structures and finances may allow families or individuals to cope privately with special needs. In other instances, however, some form of assistance is needed. The housing needs of this segment of the population vary based on their circumstances, health, economic conditions and—for some—the success of educational, training, and treatment or counseling programs.

Fair Housing

Under Federal and State laws, fair housing is a civil right that guarantees equal housing opportunities for all persons regardless of race, color, religion, sex, disability, familial status, and national origin. The State fair housing law also prohibits housing discrimination based on source of income, age, ancestry, marital status, and sexual orientation. In effect, Federal and State housing laws make housing discrimination illegal against any individual in a protected class. These laws address a wide range of unlawful housing

acts, or impediments, ranging from refusing to rent, sell, insure, construct, or finance housing to printing, publishing, or displaying advertisements or notices that indicate a preference affecting a protected class.⁴

Subsidized Housing

One means of providing safe, sanitary, and affordable housing for lower income households is through government subsidies. A variety of subsidy mechanisms are available, including low-interest loans, developer subsidy, tax credits, and tenant subsidy.

Major rent subsidy programs available within the City of Racine include the Federal Section 8 and Section 202 programs and the Low Income Housing Tax Credit (LIHTC) program, which is administered in Wisconsin by the Wisconsin Housing and Economic Development Authority (WHEDA). It is estimated that about 1,700 low-income households in the City of Racine were provided with rent-subsidized housing through the LIHTC and Section 202 programs in 2006. Countywide, about 1,400 households received housing vouchers under the Federal Section 8 housing program. Section 8 vouchers are not assigned to specific communities; however, many of the 1,400 assisted households have found housing in the City of Racine.

In addition to rental housing subsidy programs, there are a number of other housing programs that provide financial assistance and counseling to those seeking affordable housing. These programs are discussed in later sections of this chapter.

In addition, there are other funding sources available for adaptive reuse housing projects, including mortgage guarantee programs (provided through HUD), Community Development Block Grants (CDBG), HOME Investment Partnerships, and state and federal brownfield grants. Despite the challenges to mixed-income developments and the environmental, building code, and structural accessibility concerns of rehabilitating existing buildings, there are many benefits to the community and the primary investor in using housing subsidies for such projects. Mixed-income developments and adaptive reuse housing projects targeted for low- and moderate-income levels in urban areas serve to maximize use of

⁴*The City of Racine: Analysis of Impediments to Fair Housing, February 2006, identified impediments related to fair housing within the following: the City of Racine's policies, procedures and practices; Racine County, State, and Federal policies; and the private markets including mortgage lending, homeowners insurance, real estate sales and the rental market. These impediments were identified through extensive research and interviews with community representatives by the study consultant, Metropolitan Milwaukee Fair Housing Council.*

urban infrastructure; preserve the historic architectural design features of existing buildings; and provide housing with convenient access to basic urban facilities and services, including transit service.

Elderly and Persons with Disabilities

Special needs housing for the elderly and persons with disabilities include senior housing; retirement communities; group homes; assisted living facilities, and nursing home facilities. As the general population ages, affordability, transportation, and proximity to services become more important. In addition, the aging of the population creates an increasing need for housing that is design-accessible for occupants. Accessibility can be improved with designs that incorporate features that make homes adaptable to persons who require handicapped access inside and outside the home and that make homes more convenient, diminishing common household safety hazards.

The 2000 Census reported that about 10,000 persons in the City are age 65 and older; this represents 12 percent of the population of the City. The population of the City will continue to include long-time residents with a desire to remain in the area during their retirement years. Senior housing often involves living independently in smaller, affordable, and design-accessible housing units. A retirement community is a very broad term that covers many varieties of housing for retirees and seniors, including 55+ communities, active adult communities, and independent and assisted living facilities. These facilities offer a range of housing types, care services, and community amenities. Existing assisted living facilities and nursing homes in the City are described in the utilities and community facilities element (Chapter X) of the comprehensive plan.

Persons with disabilities are another segment of the population that may have special housing needs. The housing needs of persons with disabilities vary depending upon the type and severity of disability, thus requiring a range of housing with varying levels of care and services. The 2000 Census reported that about 14,700 persons age five and over had some type of disability—sensory, physical, mental, self-care, or employment-related; this represents 20 percent of the total population age five and over.

Homeless Persons

Homelessness⁵ in the City of Racine can involve many homeless subpopulations, ranging from people who suffer chronic illness and are unable to maintain an independent household to the transitional

⁵ HUD defines “homeless” or “homeless individual” or “homeless person” as “(1) an individual who lacks a fixed, regular, and adequate nighttime residence; (2) an individual who has a primary nighttime residence that is — (a) a supervised publicly or privately operated shelter designed to provide temporary

homeless who may need short-term help from losing a home. Housing programs for the homeless are described in the Housing Programs and Organizations section later in this chapter.

HOUSING-RELATED ZONING PROVISIONS

Housing-Related Zoning Regulations

City of Racine zoning regulations have a direct bearing on the structure type, lot size or density, and size of housing unit that may be provided, and thus may influence the cost of housing within the City. As part of the comprehensive planning process, residential zoning district regulations set forth in the City of Racine Zoning Ordinance were analyzed, focusing on the residential structure types permitted along with minimum lot area requirements and minimum floor area requirements.

Key residential zoning district regulations for the City of Racine are summarized in Table 3. This table lists residential zoning districts which allow--as a principal or conditional use--various types of residential development. It does not reflect special zoning provisions for manufactured housing or mobile homes, housing conversions, senior housing, planned unit developments, or sub-standard lots. Business districts which permit residences in addition to the business uses are not included. As indicated in Table 3, the City zoning ordinance includes provisions for single-family, two-family, and multi-family housing. All of the individual residential districts specify minimum lot area requirements. The smallest single-family lot size permitted is 6,000 square feet. The City ordinance does not include minimum floor area requirements in their residential zoning districts.

In addition, the City ordinance includes a Flex Development Overlay District. This overlay district is intended to permit redevelopment of property in circumstances in which a property, including its structures, site improvements and infrastructure, is suitable for reuse but the reuse is not consistent with the underlying zoning district; rezoning to another classification would permit other uses potentially detrimental to surrounding properties; and any potentially adverse effects of the intended reuse can be mitigated by conditions on the reuse.

living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill); (b) an institution that provides a temporary residence for individuals intended to be institutionalized; or (c) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human being. The official federal definition of homeless is found in the United States Code, Title 42, Chapter 119, Subchapter I.

Traditional Neighborhood Development Ordinances

Section 66.1027 of the Wisconsin Statutes requires any city or village with a population of 12,500 or more residents to include provisions that would accommodate “Traditional Neighborhood Developments” (TNDs). TNDs are intended to be unified neighborhoods with a compact mix of land uses and access to various transportation modes integrated into the neighborhood. It is characterized by human scale design, a concern for walkability, increased density, and may feature alleys, grid street pattern, buildings oriented to the street, front porches on houses, and village squares, among other design features. The City of Racine has adopted a TND ordinance.

CITY OF RACINE HOUSING GOALS, OBJECTIVES, POLICIES, AND PROGRAMS

The housing element goals, and objectives, along with the policies and implementing programs were developed based upon the housing data inventoried, and the results of the public participation process including input from public opinion surveys and other public input exercises, and input from the Racine County Housing Work Group.

The following City of Racine housing-related goals were developed under the comprehensive planning program and previously presented in Chapter IV.

City of Racine Housing Goals

- Goal VIII-1:** Provide opportunities for an adequate housing supply that will meet the needs of all residents and result in a broad range of choice among housing designs, sizes, types, and costs, recognizing the changing trends in age-group composition, income, and household types.
- Goal VIII-2:** Promote the coordination between land use and housing development that supports a range of transportation choices.
- Goal VIII-3:** Provide adequate infrastructure and public services and an adequate supply of land for development and redevelopment to meet existing and future market demand for residential, commercial, industrial, and institutional uses.
- Goal VIII-4:** Encourage a public participation process that provides equity and fairness to property owners and other stakeholders, balanced with responsible land use.
- Goal VIII-5:** Promote redevelopment and infill in areas with existing infrastructure and services, enhancing existing residential, commercial, and industrial uses.

City of Racine Housing Objectives

- Provision of additional housing, including an appropriate mix of housing types and styles, sufficient to accommodate the projected increase in households, matching housing types to changing household characteristics and needs.
- Provision of housing opportunities to accommodate lower income households and persons with special needs.
- Provision of housing that maintains and enhances the character of the City and its neighborhoods.
- Provision of additional housing in areas recommended for such use in the land use plan element.
- Provision of housing at densities that are properly related to the availability of sanitary sewer service, water supply, and basic urban services and facilities.
- Provision of housing opportunities for workers in proximity to their place of work.
- Maintenance and rehabilitation, as appropriate, of the existing housing stock.

City of Racine Housing Policies and Programs

- Encourage homeownership opportunities and retention of existing rental housing at prices aligned with the wages and incomes of area residents.
- Support the full range and variety of housing structure types, including single-, two-, and multi-family, accessory, and live/work dwellings, at flexible densities, as appropriate, including mixed-use development patterns.
- Encourage housing design that supports the conservation, enhancement, and continued vitality of areas with special scenic, historic, cultural, or architectural value.
- Encourage resource efficient technologies and materials in housing construction to increase the useful life of housing units and minimize maintenance and operational costs of new and existing housing.
- Consider and protect the property rights of residential property owners to minimize risks and maximize benefits of ownership to enhance community pride and character.
- Promote accessible housing features in new residential construction to accommodate all population and age groups.
- Support programs relating to the existing housing stock that enable low-income persons, first-time homebuyers, disabled, and elderly households to maintain, repair, convert, rehabilitate, and improve accessibility.
- Enable the elderly and disabled to remain in the City as their needs change by supporting smaller homes, accessory dwellings, nursing homes, community based residential facilities, and other types of assisted living residential arrangements.

- Encourage motorized and non-motorized travel connectivity between adjacent housing developments in and between neighborhoods, to assure reasonable mobility and access to multi-modal transportation systems, and to encourage housing opportunities in proximity to places of employment.
- The City of Racine should review, and consider amending where necessary, zoning and land division ordinances to accommodate existing and future housing needs described in the housing element.
- The City of Racine should study the potential of creating a model residential development incentive program that could include a streamlined permitting process, density bonuses, reduced or waived application fees, and reduced impact fees to encourage higher-density, lower cost housing developments.
- The City of Racine should consider working with other communities in Racine County in standardizing, to the extent practicable, development review processes and permit fees that would result in uniformity in definitions, administrative processes, and approval procedures for housing developments within Racine County.
- Encourage infill development, rehabilitation, and revitalization practices that benefit existing residents, prevent their displacement, and improve the tax base, availability of jobs, and community facilities.
- Continue cooperative efforts between the Racine County and City health departments to enforce State public health Statutes, and local ordinances concerning dilapidated, unsafe, or unsanitary housing that poses a human health hazard.
- Support efforts by appropriate government and non-profit organizations, including churches, to provide needed housing—such as emergency housing transitional housing, independent living, family based living, or institutional housing—for special needs populations and homeless persons.
- Continue the cooperation between the City, non-profit entities, and the housing development community to utilize available housing funding and assistance programs that facilitate the provision of affordable owner-occupied, rental, and rehabilitated or adaptively reused housing in the City.
- Study the potential for homeownership opportunities in new or existing multi-dwelling housing to integrate other types of specialty housing, where applicable, such as “cooperative housing,” “co-housing,” and university- or campus-related housing to meet the needs of residents.
- Consider the recommendations from the “Analysis of Impediments to Fair Housing” 2006 report, including an expansion of housing options and affordability; facilitating education, training, counseling, accessibility, and mobility, and down payment programs; and updating any fair housing ordinances.

HOUSING FINANCIAL AND TECHNICAL ASSISTANCE PROGRAMS AND ORGANIZATIONS

There are numerous government sponsored housing programs, housing organizations, and community based organizations that can help meet the housing needs of City of Racine residents. Many of the programs available in the City are administered through local government and community based organizations that receive funding from local, State, and Federal government and private sources. The full array of programs and funding is continually changing. The following sections describe key existing programs that are intended to prevent homelessness, provide temporary housing, increase access to lower-cost home ownership, and encourage development of lower-cost housing and rehabilitation.

Federal and State Housing Programs and Organizations

There are a variety of housing assistance programs administered by Federal and State agencies to address housing issues. These include federal programs sponsored or funded by the U.S. Department of Housing and Urban Development (HUD); the Wisconsin Department of Commerce, Division of Housing and Community Development (DHCD); the Wisconsin Housing and Economic Development Authority (WHEDA), and others. Table 4 presents a brief description of the key State and Federal housing programs available in the City of Racine. Details regarding these programs can be found on the websites of the sponsoring agencies. In addition, the following guides prepared by the Wisconsin DHCD provide contacts for, and descriptions of, financial and informational sources available for low- and moderate-income households in the State:

- Household Housing Guide, July 2007, <http://commerce.wi.gov/CDdocs/BOH-Fact-Sheets/cd-boh-housing.pdf>.
- Rental Housing Guide, February 2007, <http://commerce.wi.gov/CDdocs/BOH-Fact-Sheets/cd-boh-rental.pdf>.

Housing Programs and Organizations Within the City of Racine

Emergency Shelter Programs

HUD defines emergency shelter as any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary or transitional shelter for the homeless in general or for specific populations of the homeless. The length of stay generally ranges from one night to sixty days. In the City of Racine, there are five emergency shelters, most of which serve specific populations. Additionally, the

American Red Cross provides emergency housing services as part of its disaster relief program, and there are organizations that provide emergency rental assistance to prevent homelessness, including the Racine/Kenosha Community Action Agency and Racine County Workforce Development. The five emergency shelter operations are described below.

- *HALO, Inc. (Homeless Assistance Leadership Organization): <http://www.haloinc.org>*
Incorporated in 2005, HALO is nonprofit organization that provides emergency shelter in the City of Racine for men, women, and children, with a capacity to serve about 120 individuals (plus 30-person temporary overflow) each night. It also coordinates supportive services to promote self-sufficiency in adults, offers homeless children support through stable living and learning environments, and provides community leadership to prevent chronic homelessness. Some of HALO's support services include financial counseling, job and vocational training, AODA (alcohol or other drug abuse) counseling, mental health counseling, life skills training, transitional housing services, and children's advocacy.
- *Love & Charity Mission*
The Love & Charity Mission provides emergency shelter in the City of Racine for homeless persons aged 18 years and older, with a capacity for 22 individuals. The Mission also offers services through its food bank, clothes bank, and meal program.
- *Project New Life (Abundant Life)*
Started in 1999, Project New Life is a nonprofit organization that provides emergency shelter in the City of Racine, with a capacity for 5 individuals, and life skills training to homeless persons with AODA issues.
- *SAFE Haven of Racine, Inc: <http://www.safehavenofracine.org>*
The SAFE Haven of Racine Youth Shelter program provides food, clothing, shelter, mediation, and case management services to runaway and homeless youth between the ages of ten and seventeen, with a capacity for 8 individuals. Youth may stay for up to two weeks, if they attend school and comply with basic shelter rules. The shelter, located in the City of Racine, is open 24 hours a day, and all services are free and confidential.
- *Women's Resource Center: <http://www.wrcracine.com>*
Women's Resource Center provides emergency shelter in the City of Racine and transitional housing for female and child survivors of domestic violence and/or sexual assault, as well as a broad range of counseling, supportive and advocacy services for women and children. The capacity of the emergency shelter is for 31 individuals.

Transitional Housing Programs

HUD defines transitional housing programs as programs that are designed to provide housing and appropriate support services to homeless persons that will facilitate movement to independent living within twenty-four months. As part of the Continuum of Care (CoC) to move individuals from homelessness to permanent housing, the emergency shelters in the City of Racine either operate

transitional housing programs or collaborate with transitional housing programs. Transitional housing opportunities in the City of Racine are described below.

- *Bethany Apartments (Catherine Marian Housing):* <http://www.racinedominicans.org/pages/bethany.cfm>
Located in a twelve-unit apartment building in downtown Racine, Bethany Apartments provides transitional housing and supportive services to women and children who are survivors of domestic abuse. Bethany Apartments operates 8 units, with a total of 34 beds. The organization's main goals are to provide safe, decent, affordable housing to women and children who have suffered abuse; to enhance this assistance with supportive services that will enable the participants to regain their self-esteem and develop the skills needed to live independent lives; and to empower the women and children to become role models of non-violence in their relationships and in their families.
- *HALO, Inc. (Homeless Assistance Leadership Organization):* <http://www.haloinc.org>
HALO provides transitional housing in the City of Racine for men, women and children. HALO operates 17 units, with a total of 40 beds, at various sites throughout the City of Racine. Transitional housing also receive supportive services to promote self-sufficiency, including financial counseling, job and vocational training, AODA (alcohol or other drug abuse) counseling, mental health counseling, life skills training, and children's advocacy.
- *SAFE Passage Transitional Living Program:* <http://www.safehavenofracine.org>
The SAFE Passage Transitional Living Program is a community-based program for homeless youth, ages eighteen to twenty-one, who are in need of housing, and educational, emotional, and fiscal support. Within the City of Racine SAFE Passage provides housing, with a capacity for 8 individuals; food and clothing; confidential case management and aftercare services; and instruction in independent living skills.

Permanent Supportive Housing Programs

HUD defines permanent supportive housing as permanent housing for homeless persons with disabilities. Basically, it is long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of housing is to enable the special needs population to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or coordinated by the applicant and provided by other public or private service agencies.

- *Transitional Living Services (TLS):* <http://www.tlsservices.org>
Transitional Living Services (TLS) is a non-profit social services agency that works with adults with chronic and persistent mental illness. These services are generally provided based on referrals from the Racine County Human Service Department or member organizations of the Homeless Assistance Coalition. TLS housing assistance programs include permanent supportive housing in the City of Racine, with a capacity for 25 individuals.

- *Project New Life (Abundant Life)*
Project New Life provides permanent supportive housing in the City of Racine, with a capacity for 10 individuals, and life skills training to homeless persons with AODA (alcohol or other drug abuse) issues.

Permanent Housing Programs

Permanent housing is intended to be a long term housing solution. There are many programs that assist renters and facilitate access to home ownership.

Subsidized Programs

Subsidized programs are based on income eligibility requirements and provide all or a portion of an individual's rent. The subsidy may be a voucher, which allows an individual to locate rental housing of the person's choice that meets health and safety criteria set forth by the subsidizing agency. A subsidy could also mean a particular unit or complex of rental housing that is subsidized.

Housing Authority of Racine County (HARC): <http://www.rcha.org/index.cfm>

The Housing Authority of Racine County (HARC) works to ensure that quality affordable housing is available for low- to moderate-income families in Racine County, primarily through vouchers for rental properties, and through the promotion of programs for home ownership, self-sufficiency and urban stability. HARC administers four main programs applicable to the City of Racine:

- Housing Choice Voucher (HCV, better known as Section 8) – Under this HUD-funded program administered by HARC, families generally pay the greater of 10 percent of monthly income or 30 percent of their adjusted monthly income toward the cost of the rent of the unit, with HARC paying the difference between the tenant's portion and the contract rent. HARC serves extremely low- and very low-income families in this program. Families are selected from the waiting list by the date and time of their application. As of 2008, HARC had approximately 1,500 vouchers available for Racine County residents.
- Family Self-Sufficiency (FSS) – FSS is a program that encourages communities to develop local strategies to help voucher families obtain employment that will lead to economic independence and self-sufficiency. HARC works with welfare agencies, schools, businesses, and other local partners to develop a comprehensive program that gives participating FSS family members the skills and experience to enable them to obtain employment that pays a living wage.
- Homeownership – This program is designed for HCV participants who wish to purchase their first home but need help meeting the monthly mortgage and other homeownership expenses. Eligibility requirements include sustainable employment, income qualified, and homeownership counseling.
- Handicapped Housing – HARC owns and operates eight units that are for the sole use of handicapped residents. These units are in two fourplex apartment buildings located in the City of Racine.

Housing Program Funders/Fund Administrators

City of Racine: <http://cityofracine.org>

The City of Racine has a consolidated plan to address housing and community development issues. The plan and its implementation are led by the City Development Department, and involve numerous nonprofit organizations, faith-based organizations, and the for-profit and business sectors, as well as other City departments.

- *City Development Department*

The City Development Department administers a multi-faceted housing and community development program that addresses the needs of its low- and moderate-income population, and eliminates blight in the City. As an entitlement community, the City of Racine receives direct funding from the Federal Department of Housing and Urban Development (HUD) for the following three programs:

- *Community Development Block Grant (CDBG)*

HUD provides community development block grants to entitled counties, entitlement communities, and States (for distribution to non-entitlement communities) for housing programs that principally benefit low- and moderate-income households and other community development purposes. Participating communities and counties develop their own specific programs and funding priorities under the CDBG program; however, maximum priority must be given to activities which either benefit low- and moderate-income persons or aid in the prevention or elimination of blight or slums. The City of Racine is designated an entitlement community and currently receives and administers CDBG funding directly from HUD.

- *The HOME Investment Partnership (HOME)*

HOME is the largest Federal block grant to State and participating local governments and HOME consortiums designed to create affordable housing for low- and very low- income households. Each year, HUD distributes about \$2 billion in HOME funding to State and local governments and HOME consortiums based on formula grants to fund a wide range of activities including building, buying, and rehabilitating affordable housing for rent or homeownership, and for the direct provision of rental assistance to low-income households. The City of Racine is designated as an entitlement community for the HOME program and currently receives and administers HOME funding directly from HUD.

The HOME program allows the City of Racine to use HOME funds for grants, direct loans, loan guarantees or other forms of credit assistance, or rental assistance or security deposits for eligible households. Eligible activities include the provision of funds to qualifying homeowners and new homebuyers for home purchasing or rehabilitation finance assistance; financial assistance to build or rehabilitate housing for rent or ownership; site acquisition or improvement; demolition costs to make way for HOME-assisted development; and payment of relocation expenses. HOME funds may also be used to provide tenant-based rental assistance. For rental housing and assistance, at least 90 percent of benefiting families must have incomes that are no more than 60 percent of the HUD-adjusted median family income for the area. In rental projects with five or more assisted units, at least 20 percent of the units must be occupied by households with incomes that do not exceed 50 percent of the HUD-adjusted median income. The incomes of households receiving HUD assistance must not exceed 80 percent of the area median

income. The HOME program requires that each participating local government match 25 cents of every dollar in program funds to support affordable housing.

- *Emergency Shelter Grant (ESG)*

HUD's Emergency Shelter Grant (ESG) assists in providing shelter and transitional housing, homeless prevention programs, and essential social services to homeless people and families. ESG funding can be used to increase the capacity of existing shelters and transitional housing programs, to modify existing shelters and transitional housing in order to improve accessibility, and to develop additional shelter and transitional housing in areas where shelters do not exist. The City of Racine is designated as an entitlement community for the ESG program and currently receives and administers ESG funding directly from HUD.

- *City Housing Department*

The City of Racine Housing Department administers several loan programs to assist in housing rehabilitation efforts. Main loan programs include:

- *Homeowner Deferred Rehabilitation Loan Program:* This program is a fixed rate homeowner low interest loan program, with interest and principal repayments deferred until the property is sold or transferred. Loans are limited to single and two family residential structures. Priority consideration is given to the rehabilitation of properties most in need of repair and whose rehabilitation will yield significant benefit to the neighborhood. Loan funds may be used for the correction of major housing and building code violations, weatherization, exterior rehabilitation and selected interior repairs. The loan carries a 3 percent interest rate for a term up to 20 years. All loans are secured by a mortgage on the property.

- *Homeowner Fixed Interest Rehabilitation Loan Program:* This program provides for a fixed interest rehabilitation loan, with the interest rate based upon the income of the homeowner. Priority consideration is given to rehabilitation projects that will yield a significant benefit to the neighborhood. The interest rate on the loan is 3 percent or 5 percent, depending on the income of the applicant. Only homeowners with low- or moderate-incomes, as defined by HUD, are eligible to participate. The loan proceeds may be used for the correction of major housing and building code violations, weatherization, exterior repairs and selected interior repairs. The loan term can be for up to 20 years. Monthly repayment of the principal and interest is required. All loans are secured with a mortgage on the property.

- *Rental Assistance Rehabilitation Program:* This program provides loan funds for the rehabilitation of non-owner occupied residential property occupied by low- and moderate-income tenants. Loans may be available for up to 75 percent of the cost of the rehabilitation project. The loan rate is 5 percent with term up to 20 years. Loan funds may be used for the correction of major housing and building code violations, weatherization, exterior repairs and limited interior repairs. All loans are secured with a mortgage on the property. Eligibility for the program is based upon the income of the tenants.

- *Mixed Use Rehabilitation Loans:* This program provides loan funds for the rehabilitation of residential units contained in mixed use structures. Loan funds may be used only for interior rehabilitation work of the residential portion of the building. Loan amounts may be up to \$8,000 per dwelling unit, with a maximum of two units assisted in any one

structure. The interest rate is 5 percent with a term of up to 20 years. All loans are secured with a mortgage on the property.

- *City Fair Housing Department*

Federal and State laws make housing discrimination illegal against any individual in a protected class (protected classes include: race, color, sex, national origin/ancestry, religion, age, disability/handicap, marital status, lawful source of income, sexual orientation, and family status). These laws also address a wide range of unlawful housing acts ranging from refusing to rent, sell, insure, construct, or finance housing to printing, publishing, or displaying advertisements or notices that indicate a preference affecting a protected class. The City of Racine Fair Housing Department provides fair housing (anti-discrimination) investigative and enforcement services, conducts educational seminars for housing consumers and members of the housing industry, and provides legal referrals. The department receives financing from the City of Racine through the CDBG program.

- *City Health Department*

Lead poisoning in children can reduce IQ, cause learning disabilities, and impair hearing. At higher exposures, lead can damage a child's kidneys and central nervous system, and cause anemia, coma, convulsions, and even death. Homes built before 1950 have a high likelihood of having lead-based paint or varnish on interior and exterior surfaces. Homes built between 1950 and 1978 could contain lead-based paint or varnish on interior and exterior surfaces. The use of lead-based paint and varnish in homes was banned in 1978, so homes built after 1978 have a very low likelihood of having lead-based paint or varnish. The median year built for homes in the City of Racine is 1951, which means lead poisoning is a concern. The City of Racine Health Department is a partner in the Kenosha/Racine Lead-Free Communities Partnership Program, which aims to provide lead education, home lead abatement services, and lead-safe contractor training. The home lead abatement program assists families and individuals that meet income requirements, with priority going to households with children under the age of six, pregnant women, and residential-based daycare facilities. The program includes a risk assessment to identify lead hazards and lead removal needs.

Community Housing Development Organizations (CHDO)

Neighborhood Housing Services of Southeastern Wisconsin, Inc. (NHS): <http://www.nhswi.org>

Since its incorporation in 1982, Neighborhood Housing Services of Southeastern Wisconsin, Inc (NHS) has worked to renew pride, restore confidence, promote reinvestment, and revitalize targeted neighborhoods through the efforts of local residents acting in concert with financial institutions, corporate enterprise and the business community, foundations and local governments. To this end, NHS focuses on increasing home ownership and improving affordable housing stock in a way that will enhance neighborhoods' long-term viability. NHS programs for potential homeowners include one-on-one pre-purchase counseling, homebuyer workshops and post-purchase counseling.

Racine Housing & Neighborhood Partnership (RHNP)

The Racine Housing and Neighborhood Partnership (RHNP) is a targeted effort to revitalize central-city housing in Racine. Started in January 1998, the RHNP offers programs designed to increase the rate of owner-occupancy, provide new home ownership opportunities, improve the housing stock and raise property values. Specifically, the RHNP offers counseling and training for new homeowners; down payment assistance; purchase and rehabilitation of existing homes and construction of new homes for sale to owner-occupants; and loans to help existing homeowners and investor-owners rehabilitate their properties, including forgivable loans for owner-occupants.

Other Non-Profit Housing Developers

Racine Habitat for Humanity: <http://racinehabitat.org>

Habitat for Humanity (HFH) builds and renovates homes with the help of future homeowners through donations of money, materials, and volunteer labor, and then sells the homes to the partner families at no profit. Located in the City of Racine, the Racine Chapter of HFH collaborates with the City, Racine County and the Housing Authority of Racine County to construct and rehabilitate housing units, most of which are located in low-income, high-minority areas of the City.

Supportive Services

Supportive service organizations provide services to individuals to enhance their ability to become self-sufficient or to prevent homelessness. The organizations below are part of the collaborative effort in Racine County, Continuum of Care (CoC), which strives to prevent homelessness and help individuals to maintain and secure permanent affordable housing.

Racine/Kenosha Community Action Agency: <http://www.rkcaa.org>

The Racine/Kenosha Community Action Agency (RKCAA) is a HUD-certified counseling agency that provides a range of housing assistance services to homeless persons or those at risk of becoming homeless in Racine County. Some of RKCAA's housing-related services include providing households with rent, escrow or mortgage assistance, energy assistance, weatherization, lead removal, and advocacy to connect people to housing resources, health care providers and public benefit programs. In addition, the organization provides hands-on assistance in searching for housing, negotiating with landlords or mortgage companies, and arranging for additional support based on a case-by-case assessment.

Housing Resources, Inc. (HRI): <http://www.hri-wi.org/index.html>

Housing Resources, Inc. provides home buyer counseling to persons purchasing homes, as well as home owner counseling to sustain homeownership.

Center for Veterans Issues (CVI): <http://www.cvivet.org/housing.htm>

CVI offers programs and services to veterans, including day services; education, training and employment services; drug and alcohol counseling; mental health services; food and nutritional programs; outreach to the community; motivational and self-esteem groups; money management and budgeting; and permanent housing referrals. Services provided by CVI are available to both male and female veterans.

Legal Action of Wisconsin: <http://www.badgerlaw.net/Home/PublicWeb/LAW/localofficeRacine>

Legal Action of Wisconsin, Inc. works to prevent homelessness and to preserve and expand the availability of affordable housing through legal advocacy and by building community collaborations. Legal Action considers cases for representation that impact the ability to secure and maintain safe and affordable housing, such as eviction defense, foreclosure defense, administrative hearings relating to public and subsidized housing, housing conditions and habitability, and access to affordable housing.

Wisconsin Home Energy Assistance Program: <http://www.homeenergyplus.wi.gov>

The Wisconsin Energy Services Bureau oversees Wisconsin's Home Energy Assistance Program. This includes the federally funded Low Income Home Energy Assistance Program (LIHEAP), the Wisconsin Weatherization Assistance Program (WisWAP), Lead Hazard Reduction Program, and other related programs. Households with income at or below 150 percent of the federal poverty level may be eligible for assistance. Many households with income from farms, offices, factories, and other work places receive LIHEAP assistance. In the City of Racine, the Racine/Kenosha Community Action Agency administers these energy assistance programs.

Wisconsin Historic Home Owner's Tax Credit: <http://www.wisconsinhistory.org>

A 25 percent Wisconsin investment tax credit is available for people who rehabilitate historic non-income-producing, personal residences, and who apply for and receive project approval before beginning physical work on their projects. More information is available from the Wisconsin Historical Society.

Tomorrow's Home Foundation: <http://www.tomorrowshomefoundation.org>

A non-profit organization started by the Wisconsin Manufactured Housing Association in 2000, Tomorrow's Home Foundation created a method and mode for disposing of old, uninhabitable mobile homes that were blighting the countryside. It also assists disabled persons in the purchase of a manufactured or modular home via a down-payment assistance grant, and provides emergency assistance grants designed to provide critical repairs so that individuals and families can stay in their manufactured or mobile home. The grant program, called the Helping Hand Assistance Program, is a forgivable loan program designed to assist low-income homeowners that need critical mobile home repairs. Critical home repairs are defined as those that are essential to remain in the home, and do not include items deemed to be cosmetic in nature. In order to be eligible, the homeowner must have owned the home for over 12 months, and the household income must be at or below 50 percent of the County median income. The maximum funding is \$1,500, and the applicant must provide at least 10 percent of the project cost.

Homeless Assistance Coalition of Racine (HAC):

The Homeless Assistance Coalition of Racine was formed in 1996 as a collaborative community-based effort to coordinate services, share information, increase funding, and eliminate duplication and gaps in services for homeless individuals and families. The coalition consists of over 30 agencies and organizations, and members meet every month to discuss programmatic and administrative issues and to decide upon coordinating strategies. HAC goals are focused in the areas of: prevention, community needs assessment, coordination of resources, emergency shelter, transitional housing, permanent housing, support services, and outreach, intake and assessment. HAC coordinates the activities of the Continuum of Care (CoC) in Racine County.

Racine Vocational Ministry (RVM): www.rnvracine.org

Racine Vocational Ministry is a faith-based social service agency. One of its programs assists homeless persons to develop employment skills and access employment.

SAFE Start

SAFE Start is part of the Women's Resource Center, and provides services to young, single mothers and their children who are homeless survivors of domestic violence.

Society's Assets, Inc.: <http://www.sai-inc.org>

Society's Assets, Inc. is an Independent Living Center, providing comprehensive services to assist seniors and people of all ages with disabilities to live independently. Some of these services include: information and referral, advocacy, peer support, independent living skills, nursing home transition, case management, representative payee, personal care, home care, adaptive equipment demonstration and try-out, and disability resources. Also provided are home modifications assessments; personal safety assessments; and project consultation for accessibility, funding resources, and loan programs.

Transitional Support Services (TSS)

TSS is a collaboration of Family Service of Racine and Focus on Community to provide mental health and AODA services to homeless persons in Racine County.

"Green" Development Related Programs

Energy Star Qualified Homes: www.energystar.gov

Homes that earn the ENERGY STAR must meet guidelines for energy efficiency set by the U.S. Environmental Protection Agency. ENERGY STAR qualified homes have energy-saving features that typically make them 20 to 30 percent more efficient than standard homes. ENERGY STAR qualified homes can include a variety of energy-efficient features, such as effective insulation, high performance windows, tight construction and ducts, efficient heating and cooling equipment, and ENERGY STAR qualified lighting, water heaters, and appliances. New homes that qualify as ENERGY STAR provide greater comfort and durability for home buyers as well as savings in utility costs.

Focus on Energy-Energy Star Mortgages: www.focusonenergy.com

Through the Focus on Energy program and participating lenders, Energy Star Mortgages are available to those who purchase a Wisconsin Energy Star home. Benefits include reduced closing costs and qualifying for a slightly larger mortgage loan due to increased energy savings.

Green Built Home: www.greenbultime.org

Green Built Home is a national award winning green building initiative that reviews and certifies new homes and remodeling projects that meet sustainable building and energy standards. The program was founded in 1999 by Wisconsin Environmental Initiative (WEI) in partnership with the Madison Area Builders Association and is implemented in cooperation with other participating builders associations, utilities, and organizations that promote green building and energy efficiency. Green Built Home is administered throughout Wisconsin and is the only such program in the upper Midwest. Green Built Home provides neutral third party certification of green building practices that meet environmental, health, and energy standards. Support for Green Built Home comes from builder enrollment and home registration fees as well as organizations that promote green building and energy efficiency for Wisconsin.

LEED Program: www.usgbc.org

The Leadership in Energy and Environmental Design (LEED) Green Building Rating System™, created by the U.S. Green Building Council (USGBC), is a nationally recognized benchmark or standard for the design, construction, and operation of high performance green buildings. LEED gives building owners and operators the tools they need to have an immediate and measurable impact on their buildings' performance. LEED promotes a whole-building approach to sustainability by recognizing performance in five key areas of human and environmental health: sustainable site development, water savings, energy efficiency, materials selection, and indoor environmental quality.