

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

During the 2025 program year, the City of Racine continued implementing the priorities outlined in its Consolidated Plan Strategic Plan and Annual Action Plan by investing HUD entitlement funds in activities that support affordable housing, community development, and services for low- and moderate-income residents.

Progress was made toward the goal of providing safe, decent, and affordable housing through housing rehabilitation activities. The City exceeded its annual target for homeowner rehabilitation, completing 17 housing rehabilitation projects compared to a goal of 10, achieving 170 percent of the annual target. These improvements help preserve the City's housing stock, address health and safety concerns, and allow low- and moderate-income homeowners to remain safely in their homes.

The City also supported public facilities and infrastructure improvements that benefit low- and moderate-income residents. These activities assisted 22,400 households, slightly exceeding the annual goal of 22,000 households. Improvements to community facilities and neighborhood infrastructure contribute to safer, more accessible, and more livable neighborhoods for Racine residents.

Significant progress was made in public service activities, which provided assistance to 89,600 persons, surpassing the anticipated goal of 78,000 persons served. In addition, public service activities specifically benefiting low- and moderate-income households assisted 485 households, exceeding the goal of 300 households. These services address a variety of community needs, including support for vulnerable populations and programs that enhance housing stability.

Efforts to address homelessness also exceeded expectations. Local service providers supported with ESG funding provided overnight shelter to 751 individuals experiencing homelessness, compared to a projected goal of 382 persons served. These services help individuals and families access safe shelter and connect to resources that support the transition to stable housing.

The City also continued investing in program administration and financial management capacity, meeting its goal of supporting six staff members responsible for administering HUD-funded programs and ensuring compliance with federal requirements.

While some goals were not achieved during the program year—including targets related to business assistance, housing code enforcement activities, and homeowner housing production—the City continues to evaluate program implementation and available resources to better support these objectives in future program years.

Overall, the City of Racine made measurable progress toward advancing the priorities identified in its Strategic Plan, particularly in the areas of housing preservation, homelessness assistance, public services, and community infrastructure improvements that benefit low- and moderate-income residents.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Create Economic Opportunities	Non-Housing Community Development	CDBG: \$	Businesses assisted	Businesses Assisted	100	0	0.00%	20	0	0.00%
Financial Management	Staff Members	CDBG: \$ / HOME: \$ / ESG: \$	Other	Other	6	6	100.00%	6	6	100.00%
Homeless Assistance	Homeless	ESG: \$	Homeless Person Overnight Shelter	Persons Assisted	382	751	196.60%	382	751	196.60%
Homeless Assistance	Homeless	ESG: \$	Homelessness Prevention	Persons Assisted	50	0	0.00%			

Other Eligible Activities	Non-Housing Community Development	CDBG: \$	Other	Other	0	0				
Other Real Property Improvements	Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	5	1	20.00%			
Other Real Property Improvements	Non-Housing Community Development	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	3300	0	0.00%	660	0	0.00%
Provide safe, decent affordable housing	Affordable Housing	CDBG: \$ / HOME: \$	Rental units rehabilitated	Household Housing Unit	10	0	0.00%			
Provide safe, decent affordable housing	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	12	0	0.00%	5	0	0.00%
Provide safe, decent affordable housing	Affordable Housing	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	50	17	34.00%	10	17	170.00%
Public Facilities	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		0	0	
Public Facilities	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	110000	22400	20.36%	22000	22400	101.82%

Public Services	Homeless Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	390000	89600	22.97%	78000	89600	114.87%
Public Services	Homeless Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		0	0	
Public Services	Homeless Non-Housing Community Development	CDBG: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	800	485	60.63%	300	485	161.67%

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

During the 2025 program year, the City of Racine used its HUD entitlement funding—particularly Community Development Block Grant (CDBG) funds—to advance the priorities and objectives identified in the Consolidated Plan. Funding decisions focused on activities that benefit low- and moderate-income residents and address the City’s highest priority needs, including housing preservation, public services, homelessness assistance, and neighborhood improvements.

A key priority identified in the Strategic Plan is the preservation of existing housing stock. CDBG and other resources supported homeowner rehabilitation activities that address health and safety issues and improve housing quality for low- and moderate-income homeowners. During the program year, the City exceeded its rehabilitation goal, completing improvements to 17 owner-occupied housing units, helping to maintain safe and stable housing for residents while preserving the community’s housing stock.

CDBG funds also supported a variety of public service activities, which are identified as a priority due to the ongoing needs of low-income

households and vulnerable populations. These services assisted 89,600 individuals, exceeding the anticipated target of 78,000 persons served. In addition, public service activities specifically benefiting low- and moderate-income households assisted 485 households, significantly surpassing the goal of 300 households. These programs provide critical support services that improve housing stability, address basic needs, and enhance quality of life for Racine residents.

Addressing homelessness remains another key priority in the City's Strategic Plan. Through partnerships with local service providers and the use of ESG funding, the City supported emergency shelter services that assisted 751 individuals experiencing homelessness, far exceeding the anticipated goal of 382 persons served. These efforts help provide immediate shelter while connecting individuals and families to resources that support long-term housing stability.

CDBG funding also supported public facilities and infrastructure improvements that benefit low- and moderate-income neighborhoods. These improvements assisted approximately 22,400 households, meeting and slightly exceeding the annual target. Investments in neighborhood infrastructure and community facilities help improve safety, accessibility, and overall neighborhood conditions.

Please note that some objectives are still missing data which will be included before being submitted to HUD.

Overall, the City of Racine's use of CDBG and other HUD entitlement funds during the program year reflects the priorities established in the Consolidated Plan by directing resources toward housing preservation, homelessness assistance, public services, and community infrastructure improvements that primarily benefit low- and moderate-income residents.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	167	2
Black or African American	287	3
Asian	0	0
American Indian or American Native	1	0
Native Hawaiian or Other Pacific Islander	1	0
Total	456	5
Hispanic	67	2
Not Hispanic	389	3

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

The total of 645 ESG clients reflected in the chart above does not match the 751 total reported in SAGE due to differences in how racial and ethnic data are displayed. Specifically, 106 clients are categorized under additional racial and/or ethnicity designations that are not individually itemized in the chart above. As a result, those categories are included in the overall SAGE total of 751 but are not separately reflected in the summarized breakdown presented here.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,743,518	2,054,315
HOME	public - federal	579,767	678,422
ESG	public - federal	155,704	217,727

Table 3 - Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
City of Racine	100		
Lincoln King NRSA			
LMI Census Tracts			
Neighborhood Stabilization and Enhancement District			

Table 4 – Identify the geographic distribution and location of investments

Narrative

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	1,861,527
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	1,861,527
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	1,861,527

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
138,960	0	138,960	0	0

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	531,090	0	0	0	0	531,090
Number	2	0	0	0	0	2
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	531,090	0	531,090			
Number	2	0	2			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	156	751
Number of Non-Homeless households to be provided affordable housing units	23	211
Number of Special-Needs households to be provided affordable housing units	25	510
Total	204	1,472

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	30	26
Number of households supported through The Production of New Units	4	1
Number of households supported through Rehab of Existing Units	10	0
Number of households supported through Acquisition of Existing Units	0	1
Total	44	28

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The planned to assist homeless provider with funds to assist 204 households but assisted 1472 households during the program year, greatly exceedign its overall goal. Increasing demands for housing assistance, particularly among homeless and special needs househo,ds, contributed to higher than expected outcome.

However, housing production goals were not fully met. Of the 44 planned activities, 28 were completed. New construction and rehabilitation projects were delayed due to contractors availability, permitting and timelines.

Despite production delays, the city prioritized responding to urgent housing needs, which resulted in serving significantly more households than anticipated.

Discuss how these outcomes will impact future annual action plans.

The outcome from this program year will inform future Annual Action Plans by helping the city better align goals with actual community demand and market conditions. Given the significant increase in households served, particularly among the homeless and special needs populations, the city will evaluate adjusting future goals to more accurately reflect service demands.

The city will also review housing production timelines and funding allocations to address delays in new construction and rehabilitation activities. Future plans may include more realistic production targets, strengthen project monitoring and continued prioritization of rental and direct assistance programs to meet urgent housing needs.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	91	0
Low-income	76	0
Moderate-income	33	1
Total	200	1

Table 13 – Number of Households Served

Narrative Information

During the reporting period, a total of **200** households were served through our program with services prioritized for households based on income eligibility. The data highlights our commitment to assisting the most in need within the community.

Of the households served **91** were extremely low-income, representing families with income at or below 30% of the area median income, **76** households were low-income with income between 31% and 50% of the area median, and **33** were moderate-income, with incomes ranging from 51% to 80% of the area median.

Under the Community Development Block Grant (CDBG), all 200 households received support, including the full spectrum of extremely low, low- and moderate-income households. The HOME Investment Partnership (HOME) program served 1 moderate-income household during this period.

These results demonstrate our continued focus on targeting assistance to households with the greatest financial need, ensuring that program resources are effectively aligned with income eligibility requirements while also supporting moderate-income families where appropriate.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City of Racine continues to make progress toward reducing and ending homelessness through coordinated outreach, assessment, and service delivery efforts in partnership with the Racine Continuum of Care (CoC) and local providers. The Racine HOPE Center serves as the community's primary street outreach provider, engaging individuals and families experiencing homelessness, with a particular focus on unsheltered persons. Through proactive street outreach efforts, staff identify individuals living in places not meant for human habitation and conduct needs assessments to determine appropriate housing and supportive service interventions. Services include case management, housing navigation, connection to emergency shelter and transitional housing, mental health and substance use referrals, and access to mainstream benefits. The goal of these efforts is to promote housing stability and support long-term self-sufficiency. In addition to direct outreach, the Racine HOPE Center serves as the Lead Agency for the annual Point-in-Time (PIT) Count. This nationwide effort provides critical data on sheltered and unsheltered homelessness within the community. The data collected informs strategic planning, resource allocation, and system performance evaluation for the CoC and the City. The City utilizes PIT and Homeless Management Information System (HMIS) data to assess trends, identify service gaps, and prioritize funding decisions. The City of Racine collaborates closely with the HOPE Center, CoC members, and other homeless service providers to ensure a coordinated system of care. Through regular case conferencing, coordinated entry processes, and interagency collaboration, individuals experiencing literal homelessness are assessed and connected to appropriate housing interventions and supportive services as quickly as possible. These partnerships strengthen both prevention and intervention strategies, helping the community move toward the goal of reducing unsheltered homelessness and increasing housing stability outcomes

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Racine continues to address emergency shelter and transitional housing needs through strong partnerships with local providers, including HALO, Inc. and the Women's Resource Center.

HALO, Inc. operates emergency shelter and transitional housing programs that provide immediate, safe shelter for individuals and families experiencing homelessness. In addition to meeting basic needs such as food, clothing, and safety, HALO provides case management, housing stabilization services, and assistance securing permanent housing. Transitional housing programs offer structured support designed to help participants increase income, address barriers to housing, and achieve long-term stability.

The Women's Resource Center operates an emergency shelter serving survivors of domestic violence and their children, a population that is at heightened risk of homelessness. The shelter provides trauma-informed services, safety planning, legal advocacy, counseling, and housing-focused case management. By addressing both safety and housing stability, the Women's Resource Center plays a critical role in preventing prolonged homelessness among vulnerable households.

Both agencies participate in the Continuum of Care (CoC) coordinated entry system, ensuring that households are assessed consistently and prioritized based on vulnerability and housing needs. Through coordinated case management and housing navigation, individuals and families are connected to appropriate permanent housing interventions as quickly as possible.

By combining emergency shelter, transitional housing, supportive services, and coordinated system engagement, these providers help stabilize households in crisis and support successful exits to permanent housing, contributing to the community's broader efforts to reduce and end homelessness.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

During Program Year 2025, the City of Racine did not allocate ESG funds for Homelessness Prevention activities. ESG funding was directed to Emergency Shelter and Rapid Re-Housing activities. However, the City continues to support efforts that reduce the inflow of households into homelessness through coordinated system planning and Rapid Re-Housing interventions.

Rapid Re-Housing serves as a key strategy for stabilizing households who have recently become homeless and preventing prolonged episodes of homelessness. Through short- and medium-term rental assistance, security deposits, utility assistance, housing search support, and case management, extremely low-income individuals and families are assisted in quickly returning to permanent housing and maintaining housing stability.

The Racine Continuum of Care (CoC) and local providers also emphasize strong discharge planning coordination with publicly funded institutions, including healthcare facilities, mental health providers, foster care systems, and correctional institutions. Collaborative efforts are aimed at reducing discharges into homelessness by connecting individuals to housing resources and supportive services prior to release whenever possible.

In addition, the CoC partners with public and private agencies that provide housing assistance, healthcare, behavioral health services, employment services, and mainstream benefits access. Through coordinated entry and cross-system collaboration, households are assessed and connected to

appropriate interventions based on vulnerability and need.

Although ESG Prevention funds were not utilized in 2025, the City's investment in Emergency Shelter and Rapid Re-Housing, combined with coordinated system-wide planning, supports the broader goal of minimizing the length and recurrence of homelessness and improving long-term housing stability outcomes for extremely low-income residents.

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, in partnership with the Racine Continuum of Care (CoC) and local homeless service providers, continues to prioritize rapid connection to permanent housing for individuals and families experiencing homelessness, with a particular focus on chronically homeless individuals, families with children, veterans, and unaccompanied youth.

Through the Coordinated Entry system, households are assessed using standardized tools to determine vulnerability and service needs. This process ensures that chronically homeless individuals and other high-need populations are prioritized for Permanent Supportive Housing (PSH), which combines long-term rental assistance with intensive supportive services. PSH interventions are designed to address disabling conditions and reduce returns to homelessness.

Rapid Re-Housing (RRH) programs remain a primary strategy for assisting individuals and families, including families with children and veterans, in quickly exiting homelessness and securing permanent housing. RRH provides short- and medium-term rental assistance, security deposits, housing search assistance, landlord engagement, and case management to help households stabilize as quickly as possible. By focusing on housing placement first and providing supportive services alongside rental assistance, the community works to shorten the length of time individuals and families remain homeless.

Specialized programs targeting veterans and unaccompanied youth provide tailored case management, connection to mainstream benefits and employment resources, and coordination with veteran-specific and youth-serving systems to support long-term stability.

Ongoing case management and housing stabilization services are provided following placement to help prevent returns to homelessness. Providers monitor income growth, connection to healthcare and behavioral health services, and overall housing retention outcomes.

Through coordinated system planning, prioritization of the most vulnerable households, and a

continued focus on rapid placement into permanent housing, the City and its partners work to reduce the duration of homelessness and improve long-term housing stability for Racine residents.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The Housing Authority of Racine County (HARC) maintains Housing Assistance Payment (HAP) contracts for several Project-Based Voucher (PBV) developments. Current PBV properties included Ajax, Arabella, Gold Medal Loft, Lincoln School Apartments, and Harbor at State and Main. These partnerships support the availability of quality affordable housing units within the community and provide long-term housing stability for assisted households.

In addition, HARC utilizes Small Area Fair Market Rents (SAFMRs) for zip codes located outside the City of Racine. The implementation of SAFMRs more accurately reflects local rental market conditions and expands housing choice for Housing Choice Voucher participants by improving access to units in a broader range of neighborhoods.

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

HARC administers both a Homeownership and Family Self-Sufficiency Program to promote long-term housing stability and economic advancement for participating families. The Family Self-Sufficiency Program supports participants in increasing earned income and building financial independence. For participants interested in pursuing homeownership, HARC partners with Housing Resource Inc. (HRI) to provide homebuyer education and counseling. HARC may cover the cost of the required homeownership classes, helping to reduce financial barriers and support families in achieving their goal of homeownership.

Actions taken to provide assistance to troubled PHAs

HARC has maintained a strong performance record and has never been designated as a troubled Public Housing Authority (PHA).

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

Racine is actively undertaking a comprehensive zoning ordinance rewrite, explicitly aimed at improving clarity, process usability, and legal alignment—an enabling reform that can reduce interpretive friction and discretionary inconsistency over time.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City of Racine focused on expanding homeownership opportunities for low- and moderate-income households in 2025. Key actions included:

- **Expanding Homeownership:** HOME and CDBG funds supported down payment assistance and rehabilitation for first-time homebuyers. Partnerships with Housing Resources Inc. (HRI) and the Financial Empowerment Center (FEC) provided homebuyer education and financial literacy resources.
- **Improving Housing Conditions:** The city awarded **15 grants and low-interest loans** for essential home repairs, addressing lead hazards, roofing, and HVAC needs. Energy efficiency upgrades helped lower utility costs.
- **Reducing Housing Affordability Barriers:** The city streamlined assistance programs and, through the FEC, provided financial counseling and credit repair support to help buyers qualify for mortgages.

Supporting Housing Stability: While homeownership remained the priority, the City partnered with HALO, Racine Vocational Ministries, SAFE Haven, and Women's Resource Center to assist emergency and transitional housing efforts.

These efforts reflect the city's commitment to increasing homeownership opportunities, maintaining housing stability, and ensuring underserved residents have access to safe and affordable housing.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

In 2025, the City of Racine took key steps to mitigate lead hazards, particularly in older homes:

- **Lead Hazard Reduction Program:** Provided matching funds to the Racine-Kenosha Lead Hazard Reduction Grant Program to expand lead abatement efforts.
- **Lead Testing & Risk Assessments:** Used the city's XRF machine for precise, non-invasive lead testing. Certified Lead Risk Assessors conducted inspections in compliance with HUD and EPA

regulations.

- **Housing Rehabilitation Compliance:** Ensured federally funded projects followed HUD's Lead Safe Housing Rule, requiring certified contractors and lead-safe work practices.
- **Community Outreach & Education:** Partnered with local public health agencies to educate residents on lead poisoning prevention, child testing, and safe maintenance practices.
- **Lead-Safe Rental Housing:** Strengthened enforcement of lead hazard requirements for federally assisted rental properties through coordination with code enforcement.

These efforts reflect the City's commitment to creating safer, lead-free housing for residents, particularly young children and vulnerable populations.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Poverty in Racine is linked to long-term unemployment and the loss of well-paying manufacturing jobs. In 2025, the city continued to prioritize economic development and job creation to break the cycle of poverty by:

- **Economic Partnerships & Microenterprise Support:** Collaborating with partners like Wisconsin Women's Business Initiative Corporation to offer technical assistance and forgivable loans to microenterprises, emergency funding to avert closures, and low-interest loans to preserve jobs.
- **Workforce Development & Education:** Investing in job skills training, literacy, and compensatory education programs to boost employability and economic self-sufficiency among low-income residents.
- **Commercial & Industrial Revitalization:** Supporting the redevelopment, acquisition, renovation, and clearance of commercial and industrial properties to attract new businesses and stimulate local job growth.
- **Targeted Financial Assistance:** Directing HOME, CDBG, and ESG funds toward initiatives that reduce barriers to employment and provide critical business and housing support for low- and moderate-income households.

These coordinated efforts, aligned with the City's 5-year Consolidated Plan and HUD funding allocations, are designed to address the root causes of poverty and build a more robust, inclusive economy in Racine.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

the City of Racine enhanced its institutional framework to improve the administration of HUD-funded programs and overall community development initiatives:

- **Organizational Restructuring:** Reorganized the Housing Division to clearly delineate roles and streamline oversight of CDBG, HOME, and ESG programs.
- **Staff Development and Training:** Expanded staff training on HUD regulations and compliance,

ensuring all team members are well-equipped to manage program requirements. Increased capacity through certification programs and professional development initiatives.

- **Process and System Improvements:** Implemented new project management and financial tracking systems to streamline reporting, performance monitoring, and fund administration. Standardized procedures across departments to enhance efficiency and accountability.
- **Enhanced Interdepartmental and External Coordination:** Strengthened collaboration among City departments and with external partners, improving planning and execution of community development projects. Established regular review and coordination meetings to ensure ongoing alignment with HUD guidelines and local priorities.

These measures have strengthened the City's internal structure, ensuring effective oversight and sustainable administration of HUD-funded activities.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

During the program year, the City of Racine continued efforts to strengthen coordination among public housing agencies, private housing providers, and social service organizations to improve service delivery and housing outcomes.

- **Active Participation in Continuum of Care (CoC):**
City staff regularly participate in Continuum of Care (CoC) meetings and planning discussions to remain informed of local housing and homelessness trends, coordinate funding priorities, and align strategies with community partners.
- **Ongoing Collaboration with Housing Providers:**
Housing Division staff maintain working relationships with the Housing Authority of Racine County (HARC), nonprofit developers, private landlords, and social service agencies to facilitate referrals, share program information, and coordinate housing resources.
- **Integrated Service Coordination:**
The City collaborates with agencies administering Rapid Re-Housing, Permanent Supportive Housing, and other housing stability programs to ensure households are connected to appropriate housing and supportive services.

These actions enhance communication across sectors, promote efficient use of public resources, and support a coordinated approach to addressing housing and community development needs.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

During the 2025 program year, the City of Racine continued to address impediments identified in the 2014 Analysis of Impediments to Fair Housing Choice while concurrently working on an updated AI.

Key actions included:

- **Promoting Homeownership:** Continued administration of HOME-funded homebuyer assistance programs to expand access to sustainable homeownership for low- and moderate-income households.
- **Improving Housing Quality:** Utilized CDBG funds to support eligible housing rehabilitation and property improvement activities, including coordination with lead hazard reduction efforts.
- **Supporting Accessibility:** Ensured CDBG- and HOME-assisted activities comply with Section 504 and Fair Housing Act accessibility requirements.
- **Addressing Homelessness:** Coordinated with local providers to support Rapid Re-Housing and Permanent Supportive Housing efforts that prioritize households with the greatest barriers.
- **Fair Housing Compliance & Outreach:** Provided fair housing information, referred complaints to appropriate enforcement agencies, and incorporated nondiscrimination monitoring into funded activities.

The City is currently preparing an updated Analysis of Impediments to further assess fair housing barriers and guide future strategies. Findings from the updated AI will inform future program design and resource allocation decisions.

CR-40 - Monitoring 91.220 and 91.230

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

City of Racine staff monitor all grantees of CDBG, ESG, and HOME funds for HUD compliance, ensuring efficient fund use and goal achievement. Monitoring is a collaborative effort involving staff from the Economic Development and Housing Division, Neighborhood Enhancement Division, and Finance Department. The monitoring follows HUD guidelines, using checklists like the one in *Managing CDBG: Subrecipient Oversight* and the HOME Monitoring tool.

CDBG Grantees are monitored at least once per funding cycle, with additional visits for complex or new projects needing technical support. ESG funding is selected through Racine County's Continuum of Care, considering past performance, organizational capacity, and ability to meet Consolidated Plan outcomes. HOME-funded projects are monitored at completion, lease-up, and every three years thereafter.

During on-site visits, the team interviews staff to evaluate program performance. Results are shared with the grantee and HUD. If deficiencies are found, grantees are asked to correct them and provide updates. A follow-up visit may be conducted to ensure corrections.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

Efforts to provide reasonable notice to our citizenry include:

- Social media posts
- Public Notices
- Public Hearing
- Public Comment

The CAPER is noticed in the Racine Journal Times to inform the public about the report's availability and contents. This is part of the process to make sure residents are aware of how federal funds are being used in their community. The report is available to the public for a minimum of 15 days. This ensures

that residents have adequate time to review the report, provide feedback, or ask questions if needed. To make the report easily accessible, paper copies are made available at city hall. This allows residents who may not have access to online resources to still review the report. This process of public notification and availability helps promote transparency and accountability in the use of federal funds for community development. Residents can stay informed about how these funds are being used to address housing, economic development, and other needs in their area.

The 2025 CAPER Public Comment Period Public Notice was published in The Journal Times on Tuesday, March 3, 2026 and Friday, March 6, 2026, with the public comment period running from March 10 to March 25, 2026. Additionally, the report was presented to the CDBG Advisory Board on March 9, 2026.

ADD COMMENTS RECEIVED

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

During the 2025 program year, the City of Racine evaluated its CDBG-funded activities to ensure alignment with strategic priorities, available resources, and administrative capacity. Based on program implementation experience, limited funding availability, and evolving housing needs, the City made targeted adjustments to certain program activities.

Owner-Occupied Housing Rehabilitation Program

The City temporarily suspended intake of new applications for its owner-occupied housing rehabilitation loan program in order to reassess program structure, funding capacity, and long-term sustainability. This action was taken to ensure responsible stewardship of CDBG resources and to evaluate program design in light of rising construction costs, underwriting complexity, and compliance requirements.

During this period:

- No new applications were accepted.
- Applicants were notified of the pause and provided information regarding alternative resources.
- Any refundable deposits were returned, less costs incurred for completed inspections or other HUD-required activities.

As part of this reassessment, the City reallocated a portion of the funding originally designated for the loan program to support the Mayor's Clean Sweep initiative, a targeted neighborhood improvement program that provides grant-funded exterior property repairs and code-related improvements for owner-occupied homes. While this approach differs from the traditional loan structure, it continues to support the Consolidated Plan priority of preserving safe and decent housing for low- and moderate-income homeowners. The grant-based structure also allows the City to address visible neighborhood conditions more quickly and support broader neighborhood stabilization goals. In comparison to loan-based rehabilitation programs, the grant model reduces underwriting and lien processing requirements, allowing improvements to be completed more efficiently and enabling the City to deploy CDBG funds in a more timely manner. Activities funded through this initiative primarily benefit low- and moderate-income households and help prevent further property deterioration, contributing to improved neighborhood conditions and housing stability.

The City will continue evaluating potential modifications to its owner-occupied rehabilitation programming prior to resuming loan activity, including possible adjustments to underwriting standards, funding structure, and program delivery mechanisms to improve efficiency and compliance.

Reallocation and Targeted Investment

The City made minor reallocations within eligible CDBG activity categories to better align expenditures with identified community development priorities, including neighborhood stabilization and property improvement efforts. These adjustments were made to ensure funds were expended in a timely manner and in activities demonstrating measurable benefit to low- and moderate-income persons.

Programmatic Refinement Based on Experience

Program implementation experience during the year highlighted the need to:

- Strengthen internal administrative controls,
- Prioritize activities with clear and measurable outcomes,
- Align funding levels with realistic project delivery timelines, and
- Focus investments in areas that support neighborhood stabilization and sustainable homeownership opportunities.

No substantial changes were made to the overall goals outlined in the Annual Action Plan; however, program delivery strategies were refined to improve effectiveness, compliance, and long-term impact.

The City will continue to monitor program performance and make adjustments, as necessary, to ensure CDBG funds are utilized in a manner consistent with HUD regulations and local community development priorities.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

Projects Required to Be Inspected This Program Year: Gold Medal Lofts Arabella **Projects Inspected:** Gold Medal Lofts – Inspected Arabella – Inspected Both projects were inspected on-site during the program year to assess compliance with local housing codes, HOME property standards, rent requirements, and file documentation standards. **Summary of Issues Identified:** Missing inspection sheet(s) in tenant or compliance files Incorrect rent amount documented in file These findings were administrative in nature and did not involve life-threatening health or safety deficiencies. **Corrective Actions:**

All identified issues were promptly addressed by Gorman Management Company staff. Missing inspection documentation was obtained and properly filed, and the incorrect rent amount was corrected to reflect the approved HOME rent limits. Follow-up verification confirmed that all deficiencies have been resolved and the projects are currently in compliance.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

As a Participating Jurisdiction (PJ) in the HOME Investment Partnerships Program, the City of Racine has delegated the responsibility for affirmative marketing actions to its subrecipients and project owners. This delegation aligns with federal regulations, which mandate that PJs ensure subrecipients and owners adhere to affirmative marketing procedures for projects with five or more HOME-assisted units.

To comply with these requirements, the city includes specific affirmative marketing obligations in its written agreements with subrecipients and project owners. These agreements outline the necessary actions to attract eligible persons in the housing market area to available housing without regard to race, color, national origin, sex, religion, familial status, or disability.

The City also provides guidance and resources to ensure that subrecipients and owners understand and implement effective affirmative marketing strategies. This includes informing the public about federal fair housing laws and the City's affirmative marketing policy, as well as outlining the requirements and practices that subrecipients and owners must follow to carry out these procedures.

By placing affirmative marketing responsibilities on subrecipients and project owners, the City of Racine ensures compliance with federal regulations while promoting fair and equal access to HOME-assisted housing opportunities within the community.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The City of Racine Housing Division has developed a comprehensive five-year housing plan aimed at addressing the city's growing need for affordable housing. This strategic plan leverages the expertise and resources of two Community Housing Development Organizations (CHDOs), one focused on rehabilitation projects and the other on new construction. By strategically dividing the responsibilities between these two organizations, the city is able to maximize the overall impact, significantly increasing the number of affordable housing units available to residents.

This approach not only strengthens the City's housing stock but also fosters stronger, collaborative relationships with community partners. The plan promotes sustainable, long-term growth by ensuring that both rehabilitation and new construction projects are carried out efficiently and effectively. Through these efforts, the City of Racine aims to improve the quality of life for its residents while promoting economic stability and community development.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	1	0	0	0
Total Labor Hours	0	3,700	0		
Total Section 3 Worker Hours	0	1,100	0		
Total Targeted Section 3 Worker Hours	0	78	0		

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0	0	0		
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0	0	0		
Direct, on-the job training (including apprenticeships).	0	0	0		
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0	0	0		
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0	0	0		
Outreach efforts to identify and secure bids from Section 3 business concerns.	0	0	0		
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0	0	0		
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0	0	0		
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0	0	0		
Held one or more job fairs.	0	0	0		
Provided or connected residents with supportive services that can provide direct services or referrals.	0	0	0		
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0	0	0		
Assisted residents with finding child care.	0	0	0		
Assisted residents to apply for, or attend community college or a four year educational institution.	0	0	0		
Assisted residents to apply for, or attend vocational/technical training.	0	0	0		
Assisted residents to obtain financial literacy training and/or coaching.	0	0	0		
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0	0	0		
Provided or connected residents with training on computer use or online technologies.	0	0	0		
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0	0	0		
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0	0	0		

Other.	0	0	0		
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

There was one HOME project that triggered the need to follow Section 3 regulations at 1644 S Memorial Drive.

CR-60 - ESG 91.520(g) (ESG Recipients only)

ESG Supplement to the CAPER in *e-snaps*

For Paperwork Reduction Act

1. Recipient Information—All Recipients Complete

Basic Grant Information

Recipient Name	RACINE
Organizational DUNS Number	020472601
UEI	
EIN/TIN Number	396005581
Identify the Field Office	MILWAUKEE
Identify CoC(s) in which the recipient or subrecipient(s) will provide ESG assistance	Racine City & County CoC

ESG Contact Name

Prefix	Mrs
First Name	Veronica
Middle Name	I
Last Name	Seymour
Suffix	
Title	Housing Manager

ESG Contact Address

Street Address 1	730 Washington Avenue
Street Address 2	
City	Racine
State	WI
ZIP Code	-
Phone Number	2626369471
Extension	
Fax Number	
Email Address	veronica.seymour@cityofracine.org

ESG Secondary Contact

Prefix	Mr
First Name	Walter
Last Name	Williams
Suffix	
Title	Director of City Development
Phone Number	2626369151
Extension	

Email Address

walter.williams@cityofracine.org

2. Reporting Period—All Recipients Complete

Program Year Start Date 01/01/2025

Program Year End Date 12/31/2025

3a. Subrecipient Form – Complete one form for each subrecipient

Subrecipient or Contractor Name: RACINE

City: Racine

State: WI

Zip Code: 53403, 1146

DUNS Number: 020472601

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Unit of Government

ESG Subgrant or Contract Award Amount: 7006.68

Subrecipient or Contractor Name: Homeless Assistance Leadership Organization

City: Racine

State: WI

Zip Code: 53403, 2481

DUNS Number: 197567089

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 23845.05

Subrecipient or Contractor Name: Institute for Community Alliances

City: Des Moines

State: IA

Zip Code: 50314, 2510

DUNS Number: 149341732

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 4671.12

Subrecipient or Contractor Name: Safe Haven of Racine

City: Racine

State: WI

Zip Code: 53403, 1762

DUNS Number:

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 63183.8

Subrecipient or Contractor Name: Women's Resource Center

City: Racine

State: WI

Zip Code: 53403, 1948

DUNS Number:

UEI:

Is subrecipient a victim services provider: Y

Subrecipient Organization Type: Other Non-Profit Organization

ESG Subgrant or Contract Award Amount: 23845

Subrecipient or Contractor Name: Racine Vocational Ministry

City: Racine

State: WI

Zip Code: 53403, 1219

DUNS Number:

UEI:

Is subrecipient a victim services provider: N

Subrecipient Organization Type: Faith-Based Organization

ESG Subgrant or Contract Award Amount: 33152.35

CR-65 - Persons Assisted

4. Persons Served

4a. Complete for Homelessness Prevention Activities

Number of Persons in Households	Total
Adults	0
Children	0
Don't Know/Refused/Other	0
Missing Information	0
Total	0

Table 1 – Household Information for Homeless Prevention Activities

4b. Complete for Rapid Re-Housing Activities

Number of Persons in Households	Total
Adults	15
Children	2
Don't Know/Refused/Other	0
Missing Information	0
Total	17

Table 2 – Household Information for Rapid Re-Housing Activities

4c. Complete for Shelter

Number of Persons in Households	Total
Adults	479
Children	255
Don't Know/Refused/Other	0
Missing Information	0
Total	734

Table 3 – Shelter Information

4d. Street Outreach

Number of Persons in Households	Total
Adults	0
Children	0
Don't Know/Refused/Other	0
Missing Information	0
Total	0

Table 4 – Household Information for Street Outreach

4e. Totals for all Persons Served with ESG

Number of Persons in Households	Total
Adults	494
Children	257
Don't Know/Refused/Other	0
Missing Information	0
Total	751

Table 5 – Household Information for Persons Served with ESG

5. Gender—Complete for All Activities

	Total
Male	121
Female	96
Transgender	0
Don't Know/Refused/Other	0
Missing Information	534
Total	751

Table 6 – Gender Information

6. Age—Complete for All Activities

	Total
Under 18	257
18-24	55
25 and over	439
Don't Know/Refused/Other	0
Missing Information	0
Total	751

Table 7 – Age Information**7. Special Populations Served—Complete for All Activities****Number of Persons in Households**

Subpopulation	Total	Total Persons Served – Prevention	Total Persons Served – RRH	Total Persons Served in Emergency Shelters
Veterans	16	0	1	15
Victims of Domestic Violence	129	0	11	118
Elderly	22	0	0	22
HIV/AIDS	0	0	0	0
Chronically Homeless	16	0	1	15
Persons with Disabilities:				
Severely Mentally Ill	228	0	11	217
Chronic Substance Abuse	66	0	4	62
Other Disability	156	0	6	150
Total (Unduplicated if possible)	751	0	17	0

Table 8 – Special Population Served

CR-70 – ESG 91.520(g) - Assistance Provided and Outcomes

8. Shelter Utilization

Number of New Units - Rehabbed	0
Number of New Units - Conversion	0
Total Number of bed-nights available	34,805
Total Number of bed-nights provided	32,911
Capacity Utilization	94.56%

Table 9 – Shelter Capacity

9. Project Outcomes Data measured under the performance standards developed in consultation with the CoC(s)

CR-75 – Expenditures

11. Expenditures

11a. ESG Expenditures for Homelessness Prevention

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Expenditures for Rental Assistance	0	0	0
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	0	0
Expenditures for Housing Relocation & Stabilization Services - Services	0	0	0
Expenditures for Homeless Prevention under Emergency Shelter Grants Program	0	0	0
Subtotal Homelessness Prevention	0	0	0

Table 10 – ESG Expenditures for Homelessness Prevention

11b. ESG Expenditures for Rapid Re-Housing

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Expenditures for Rental Assistance	0	0	0
Expenditures for Housing Relocation and Stabilization Services - Financial Assistance	0	0	0
Expenditures for Housing Relocation & Stabilization Services - Services	0	0	0
Expenditures for Homeless Assistance under Emergency Shelter Grants Program	0	0	0
Subtotal Rapid Re-Housing	0	0	0

Table 11 – ESG Expenditures for Rapid Re-Housing

11c. ESG Expenditures for Emergency Shelter

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Essential Services	0	0	0
Operations	0	0	0
Renovation	0	0	0
Major Rehab	0	0	0
Conversion	0	0	0

Subtotal	0	0	0
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Table 12 – ESG Expenditures for Emergency Shelter

11d. Other Grant Expenditures

	Dollar Amount of Expenditures in Program Year		
	2023	2024	2025
Street Outreach	0	0	0
HMIS	0	0	0
Administration	0	0	0

Table 13 - Other Grant Expenditures

11e. Total ESG Grant Funds

Total ESG Funds Expended	2023	2024	2025
	0	0	0

Table 14 - Total ESG Funds Expended

11f. Match Source

	2023	2024	2025
Other Non-ESG HUD Funds	0	0	0
Other Federal Funds	0	0	0
State Government	0	0	0
Local Government	0	0	0
Private Funds	0	0	0
Other	0	0	0
Fees	0	0	0
Program Income	0	0	0
Total Match Amount	0	0	0

Table 15 - Other Funds Expended on Eligible ESG Activities

11g. Total

Total Amount of Funds Expended on ESG Activities	2023	2024	2025
	0	0	0

Table 16 - Total Amount of Funds Expended on ESG Activities