

Chapter XI

HOUSING ELEMENT

INTRODUCTION

Housing is a complex issue that involves many Federal, state, local units and agencies of government, and private sector interests in satisfying the long-term housing needs of Racine County. In general, housing involves the interaction of: locational choices, types, and affordability of residences 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 local social services. On an individual and collective level, housing is an investment, a place to live safely and securely, and a place for recreation and family life. To the communities, housing is a significant component of neighborhoods that reflect community identity, history, culture, civic pride, quality of life, diversity, schools, and sustainability. With respect to economic development, housing should reflect market conditions, support a diverse workforce, and enable the attraction and retention of businesses. In addition, housing types and costs should match the jobs and salaries that local businesses are creating. To builders and developers, housing is a financial commitment, a means of livelihood, and a way to support creation of the built environment and community livability. To special needs populations, housing is quality of life, programs to support a lifestyle, opportunities, access, and choices.

This element was developed with the assistance of a housing work group¹ that was formed to assist in the 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 Racine County. As a result of this collaborative effort, issues identified and topics addressed in the housing element involve components of demographic and economic trends, economic development, land use, transportation system accessibility, and community facilities, as well as other comprehensive planning elements. The housing 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.

¹The 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.

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 county and participating local governments. In addition, specific policies and programs must be identified that:

- Promote the development of housing for residents of the County and participating local governments 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 five sections:

- Housing Trends and Projections;
- Housing Issues and Needs;
- Housing-Related Zoning Provisions;
- Housing Goals, Objectives, and Policies; and
- Housing Programs and Organizations.

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

HOUSING TRENDS AND PROJECTIONS

Housing Trends

Housing Characteristics

Information on housing from the 2000 U.S. Census is presented in Chapter II of this report. This section of the housing element includes updated housing information for Racine County based on available 2006 data.³ A summary of key features of existing housing characteristics follows:

- **Housing Mix** – The percentage mix of housing stock in Racine County was 71 percent owner-occupied and 29 percent renter-occupied units in 2000 and 2006. This housing mix varies by community, as older and more urbanized communities generally have higher percentage of renter-occupied units. The proportion of owner-occupied was slightly greater than that for the Region (65 percent) and the same as that for the State (71 percent). In addition, 6 percent of the total housing stock in the County was reported as vacant in 2006, up from 5 percent in 2000.
- **Housing Types** – Single-family detached housing units comprised 68 percent of all housing units in the County in 2000 and 2006; single-family attached, two-family, and multi-family housing structures comprised 31 percent; and mobile homes comprised the remaining 1 percent. Figure XI-1 shows housing types (single-family and multi-family) for each community in 2006. Overall, the proportion of single-family detached housing in the County (68 percent) exceeded the proportion for the Region (58 percent) and the State (67 percent).
- **Housing Age** – The median year housing structures were built in the County, as of 2006, was 1962, compared with the Region’s median of 1964 and Wisconsin’s median of 1969. About 70 percent of all Racine County’s housing stock was built before 1980. Older housing units are more likely to have accessibility issues, such as narrow halls and doorways, small bathrooms, and steps. In addition, older homes and buildings may have lead-based paint hazards associated on interior or exterior surfaces.
- **Housing Values** – The median value of owner-occupied housing units in Racine County was \$167,900 in 2006, considerably lower than the median for the Southeastern Wisconsin Region (\$193,800) and somewhat higher than that for the State (\$163,500). The median value of owner-occupied housing in Racine County increased by 51 percent between 2000 and 2006.⁴
- **Housing Costs** – The median monthly owner costs for owner-occupied housing units with a mortgage in the County was \$1,336 in 2006, slightly lower than the Region (\$1,487) and about the same as the State (\$1,338). The median gross rent (contract rent plus utilities) for renter-occupied housing in the County was \$637 in 2006, somewhat lower than the median for the Region (\$712) and the State (\$658). Median owner costs with a mortgage in Racine County increased by 27 percent between 2000 and 2006. Median gross rent in Racine County increased by 16 percent between 2000 and 2006.
- **Housing Selling Price** – Based on information provided by the Wisconsin Realtors Association, the average sale price of homes in Racine County was \$155,000 in 2006, an increase of 43 percent over the 2000 average sale price.

³The 2006 housing data is from the American Community Survey, a product of the U.S. Census Bureau.

⁴The increase of the median value of owner-occupied housing between 2000 and 2006 in Racine County can be attributed in part to increases in average appreciation of home values, as well as the demand for housing with larger square footage, lot sizes, and low mortgage interest rates. In particular, low interest rates provided consumers the ability to purchase more home for the dollar; however, over time this increased demand pushed land prices and housing costs (including products) up as well. The challenges many communities face is housing that matches household size, personal incomes, and job creation by industry sector.

- **Household Income** – The median household income in Racine County was \$50,758 in 2006, slightly lower than the median household income in the Region (\$51,100), but exceeding that for the State (\$48,722). The median family income for the County was \$60,432 in 2006, lower than the median family income for the Region (\$63,500), and about the same as that for the State (\$60,634). The median household income in Racine County increased by 5.6 percent between 2000 and 2006. The median family income in Racine County increased by 7.3 percent between 2000 and 2006.
- **Housing Conditions** – Based on the 2006 existing housing stock conditions assessor data presented in Chapter II, slightly over 3 percent of the housing units in the County are considered unsound/very poor/poor, indicating substandard and unsafe housing conditions. About 54 percent of the housing units in the County were rated as fair/average, while nearly 43 percent were rated as good/very good/excellent.
- **Community Assisted Living Facilities** – In 2007, assisted living facilities in the County consisted of 33 community-based residential facilities, five residential care apartment complexes, and three smaller adult family homes. In addition, there were two facilities serving the needs of people with developmental disabilities in Racine County (see Chapter V for details).
- **Other Household Characteristics** – The percentage of married couple households in Racine County declined from 58 percent in 1990 to 50 percent in 2006. Similarly, the percentage of married couple households with children under 18 in Racine County declined from 29 percent in 1990 to 20 percent in 2006. The percentage of one-person households in Racine County increased from 22 percent in 1990 to 26 percent in 2006. Similar patterns and percentages were evident in corresponding data for the State.

Projections – Population and Households

Future population and household levels in the County were reported in Chapter VII. Projections of total households at the community level for Racine County, as selected by each city, village, and town, indicate that the number of households in Racine County is projected to increase by about 17,400, or about 25 percent between 2000 and 2035 (see Table VII-8).

The demographic projections presented in Chapter VII indicate an expected change in the age composition of the County population. Persons age 65 and over are projected to account for 20 percent of the County population in 2035, compared to 12 percent in 2000. Moreover, the average household size in the County is projected to continue to decrease, although not as rapidly as in the past. The types of new housing provided in the County should reflect these changing demographics.

HOUSING ISSUES AND NEEDS

Housing Issues

During the comprehensive planning process, a number of resources were considered to identify critical housing issues facing Racine County. These included housing data presented in Chapter II, based on the 2000 Census and updated information based on the 2006 American Community Survey as summarized in the previous section, and the public input on housing and housing-related concerns gathered through a countywide survey and SWOT (Strengths, Weaknesses, Opportunities, and Threats) Analyses (see Chapter VIII) as summarized below. In addition, public officials and representatives of the housing industry from Racine County and the Region were brought together to collaborate on identifying current and future housing issues facing the County and local communities. The issues identified by the housing work group are also summarized below.

Public Input – Housing Issues

Public input on housing issues in the County was gathered through the countywide survey and public informational open house meeting participants, as well as MJAC members that took part in SWOT Analysis workshops and advisory committee meetings. The housing and residential development-related countywide survey and SWOT analyses results include the following:

- Slightly over 74 percent of survey respondents indicated that housing choices were either very important or somewhat important in their decision to live in Racine County.

- SWOT analyses revealed that many residents want to see planned growth that considers the impacts of growth on efficient residential land development patterns and infrastructure, traffic congestion, environmental and economic sustainability of agricultural and natural resources, long-range school facilities planning, and other quality of life issues.
- The majority of survey respondents indicated that housing types needed in Racine County include housing designed to meet the needs of the elderly (over 80 percent), owner-occupied single-family homes (70 percent), and affordable housing (68 percent). The SWOT analyses indicated that lack of affordable housing for seniors, including assisted living facilities, is a weakness in the County.
- In terms of what residents wanted their community to look like in 20 years, about 53 percent of survey respondents indicated they would prefer to see their community as a mix of residential, business, and rural uses in the future; 24 percent preferred mostly rural.
- Forty-four percent of survey respondents favored mixed-use development (e.g. housing, working, shopping, and school uses mixed together in the same neighborhoods); 27 percent favored separate areas for each use; and about 23 percent preferred some of each. The SWOT analyses also indicated that there should be more opportunities of creating mixed use developments in the future.
- Forty-three percent of survey respondents preferred a mix of housing lot sizes within residential developments.
- About 85 percent of survey respondents placed a high or medium priority on preserving land uses and community identity to ensure open space; nearly 80 percent indicated that preserving small town character should be a high or medium priority; and about 80 percent indicated that redeveloping older and downtown areas should be a high or medium priority.
- SWOT analyses and the survey results indicate that the protection of agricultural and natural resources with respect to new development is important not only for aesthetic and wildlife purposes, but also for water resource quality and management.
- In general, both the survey respondents and participants in the SWOT analyses foresee opportunities for encouraging more energy efficient lifestyles and sustainable development practices by promoting urban infill and redevelopment, energy conservation practices, and alternatives to help control utility and service costs.
- Over 75 percent of survey respondents indicated that it was important to protect historic sites in Racine County, and 61 percent said that identifying and preserving historic buildings should be either a high or medium priority for their communities.
- In addition to the survey and SWOT analyses results, MJAC members indicate that State-imposed property tax levy limits can be an impediment to building smaller houses that are more affordable for lower-income persons.

Work Group – Housing Issues

The following is a summary of housing-related issues raised at the housing work group meetings held in 2008. These critical housing issues described below and in Table XI-1, which are not listed in order of priority, will be considered in the future use and development of land and the long term housing policies and implementation programs.

- **Urban Development Patterns:** Important considerations include convenience, support of employment, reliance on public utilities, and improved integration with transportation facilities.
- **Sustainable Development:** Important considerations include open space and farmland preservation, energy efficiency, and improved on-site water conservation.
- **Costs of Building Housing:** Important considerations include the costs of land and construction, zoning regulations that result in limited opportunities for affordable housing, and cost of public infrastructure.
- **Housing Choices:** Important considerations include improving housing choices for various lifestyles, workforce needs, and special needs populations.

- **Mismatch Between Housing Costs and Income:** Important considerations include the lack of awareness of the jobs/housing connection, the high housing cost burden for the lowest income individuals, and the need to increase incentives by County and local units of government and agencies to help reduce housing costs.
- **Housing Needs of an Aging Population:** Important considerations include the location of housing, structural accessibility, and providing an adequate supply of housing at reasonable costs.
- **Infill and Rehabilitation:** Important considerations include challenges of historic preservation and cost-effective upgrades to modern building code specifications.
- **Policy- and Program-Related:** Important considerations include numerous issues ranging from mixed-use developments, subsidized rental housing, educational fair housing programs, density bonuses to encourage open space protection, sanitary living conditions, energy efficiency home construction, and an incentive program for cost-saving land development practices.

Housing Needs and Problems

Before considering ways to address housing issues in Racine County and its communities, it is necessary to have an understanding of the scope of housing needs and problems. This section starts with an overview of defining affordable housing, workforce housing, special needs housing, and fair housing. Secondly, an affordability assessment is presented regarding owner-occupied, rental, and subsidized housing in Racine County. This section concludes with a discussion of the number and type of households that are unlikely to find suitable housing within the market in Racine County.

Two-Part Definition of Affordable Housing

Low-Income Housing

The first part of the definition concerns the very basic problem of low-income households not being able to obtain housing on the market based on U.S. Department of Housing and Urban Development (HUD) criterion.⁵ Affordable housing for this segment of households is generally beyond their income-based ability to obtain, and in many cases is also beyond the ability of the housing market to provide at suitable cost, due to the present costs of building and renovating. In some cases, intervention by local, state, and Federal governments and private interests may be necessary for the provision of affordable units to this segment of households.

Housing Provided By The Market

The second part of defining affordable housing applies to the range of choices offered by the housing market to households with adequate means to purchase or rent housing without intervention or special assistance—typically referred to as market-rate housing. Market-rate households, regardless of income, have expectations and preferences regarding location, amenities, value, size, and employment, and choose their housing accordingly, most of them within limits imposed by their incomes. A normally operating housing market will provide for these choices, motivated by private sector profit, within limits set by the vitality of the local economy, access to financing, labor costs, taxation, costs of land and building materials, local land use regulations, and numerous other factors. Builders and developers indicate that housing unit, size of the lot, and regulatory costs, and architectural restrictions are significant factors in the costs of market-rate housing. With regard to market-rate housing, builders and communities can strive to accommodate reduced housing construction costs and more energy efficient designs, which lead to long term cost savings benefits.

⁵The U.S. Department of Housing and Urban Development (HUD) defines affordability as households “paying no more than 30 percent of their income for housing.” Households that pay more than 30 percent of their income for housing are considered to have a “high housing cost burden.” The measure is based on gross pre-tax income. Another measure of affordability is implicit in the long-standing mortgage lending practice of limiting borrower’s monthly housing costs to 28 or 29 percent of their gross monthly income as a condition of loan approval. Thus, 28 to 30 percent can be considered a “cutoff” beyond which housing is “not affordable.” U.S. Census data indicate that most households opt for less than that percentage, while others, particularly those with low incomes, are generally unable to conform to such a standard.

Both segments of affordable housing are important to address through comprehensive plan housing goals, objectives, policies, and programs. The first, pertaining to low-income households, is relevant to the manner and extent in which local, State, and Federal housing subsidy programs are applied in Racine County. The second, concerning market-rate housing, is relevant primarily to local land use planning and regulation, which can either enable or inhibit the provision of various types, styles, and sizes of housing units and residential lots. The maintenance of a balanced housing stock to accommodate varying household preferences and incomes is supportive of the local labor force and economy, which makes the affordability and variety of market-rate housing a key economic development issue. This leads to the concept of “workforce housing.”

Workforce Housing

In many Wisconsin communities, housing located near major employment centers is not always affordable to the local workforce. The idea behind being able to afford to live near a place of employment, or the relationship between the location of jobs, location of housing, and costs of housing, is identified as workforce housing. Workforce housing is considered affordable to local worker households with incomes too large to qualify for State or Federal subsidies, but perhaps too small to be able to afford local market-rate homes in locations close to the workplace. More specifically, workforce housing does not mean low-income housing or subsidized public housing. Generally, such local workforce households have incomes ranging from 80 to 100 percent of the area’s median income. Many workers fall into this income category and may not be able to afford to live near their place of employment, especially if they are one-income households. Such workers are nevertheless essential to the economic vitality of the County. Their location in close proximity to jobs is also important in addressing community concerns about traffic congestion and urban development. Therefore, it is important that the comprehensive plan address the issue of enabling the provision of market-rate home ownership and rental housing opportunities to accommodate this important segment of the workforce.

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. Under State law, fair housing is also equal housing opportunities for all people regardless of 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.⁶

Affordability Assessment of Owner-Occupied, Rental, and Subsidized Housing in Racine County

The decision to buy or rent a home or apartment depends upon a number of factors at an individual or family level. Quite often, that decision depends upon the level of household income, and preferences for location relative

⁶The City of Racine: Analysis of Impediments to Fair Housing report, 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 consultant Metropolitan Milwaukee Fair Housing Council.

to employment, as well as the school district for households with children. In addition, there are households that are constrained by additional factors such as limited retirement and/or public assistance income, or special needs for accessibility, on-site care, or proximity to health care facilities. In all cases, finding income- and location-suitable housing depends on the size and cost of housing units available on the market in a given area.

Builders, developers, realtors, and other private-sector participants involved in adding to the supply of housing are generally well-aware of the market demand issues, and take them into account before committing their resources to build and sell a specific type of housing. When taking the two parts of the definition of affordable housing into account, a lack of housing affordable to low-income households translates into a need for additional subsidies, since the market essentially cannot meet their needs. With regard to most other households having greater incomes, however, private sector initiatives, and sometimes non-subsidy government incentives to enable private sector action, can provide housing at a price that is profitable to builders and developers, beneficial to the local workforce and economy, and beneficial to individuals and families. To get a sense of the costs of market-rate housing that are consistent with local incomes, and to develop policies for enabling the market to function properly, it is helpful to be aware of current market conditions, including home values or sale prices, rents, and household incomes.

Sales prices and rents in a market are largely dependent upon households' ability to pay, and the income required to buy or rent a housing unit depends more precisely on the proportion of gross household income (before taxes and deductions) a household is willing to expend. Table XI-2 sets forth recent data on owner-occupied housing costs for Racine County, and Table XI-3 sets forth recent data on rents. Both tables contain information on the household income needed to purchase/rent housing at various prices/rents and at various percentages of income.

Owner-Occupied Housing

As indicated in Table XI-2, a household income ranging from \$52,240 to \$56,614 would most likely be necessary to occupy a \$155,000 to \$168,000 median-priced home in Racine County in 2006, based on a typical first-time homebuyer scenario requiring a small down payment. This income varies, depending on what proportion of annual income a household chooses to expend toward housing. Considering the median household/family incomes for Racine County, indicated in the trends section of this chapter, and the information in Table XI-2, it is apparent that the income needed to occupy a median-priced home in the County is roughly consistent with median incomes. Thus, it can be concluded that the median-priced home in Racine County is generally affordable to a median income household or family.

Renter-Occupied Housing

Table XI-3 indicates the levels of household income required to afford a range of monthly gross rents in Racine County. As indicated in that table, based upon the 30 percent affordability guideline, an annual income of \$25,480 would be required to occupy a median rent unit in Racine County—\$637 in 2006. An annual income of \$22,160 would be required to occupy a one-bedroom unit at the HUD fair market rent (\$554). An annual income of \$27,800 would be required to occupy a two-bedroom unit at the HUD fair market rent (\$695). Households with an annual income less than \$22,000 would have to pay more than 30 percent of their income for such housing.

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. Using information available from the Wisconsin Housing and Economic Development Authority (WHEDA), with respect to the number of households served by publicly-funded subsidized State and Federal housing programs in Racine County, it was possible to estimate how many households were served by those programs in 2006. It should be noted that there is a fixed amount of Federal program funding for subsidized housing allocated by the U.S. Congress every year, and that amount has not grown significantly from year to year. The Federally-funded housing programs considered include the Low Income Housing Tax Credit (LIHTC), Section 8, and Section 202 programs, all of which provide rent subsidies in various forms to low-income households. It should also be noted that rural single-family and rental housing assistance programs and loans are available in Racine County; these are described in more detail at the end of this chapter and in Table XI-9.

Based on information from WHEDA, it is estimated that approximately 3,600 low-income households in Racine County were provided with rent-subsidized (LIHTC, Section 8, and Section 202 programs) housing units in 2006. The actual number may be somewhat lower, given potential overlap in the programs. As evidenced in the WHEDA information, about 1,400 households received Section 8 vouchers, which are not assigned to a specific community. Of the remaining 2,200 rent-subsidized housing units, the table below indicates that 76 percent are concentrated in the City of Racine.

SUBSIDIZED HOUSING UNITS IN RACINE COUNTY: 2006

Community	Number of Sites	Number of Units	Percent of Total Units
City of Burlington.....	3	111	5
City of Racine.....	30	1,687	76
Village of Caledonia	2	141	6
Village of Mt. Pleasant	3	164	7
Village of Sturtevant.....	1	24	1
Village of Union Grove	2	58	3
Village of Waterford	1	24	1
Town of Norway	1	28	1
Total	43	2,237	100

Source: Wisconsin Housing and Economic Development Authority (WHEDA), Housing Authority of Racine County, and SEWRPC.

There is an increasing need for greater countywide distribution of low-income subsidized housing than Federal and State housing programs provide. The high concentration of subsidized housing in the City of Racine, particularly within certain neighborhood enclaves, is one reason why it is important for local governments of Racine County to enable the private sector to build low-income or mixed-income housing developments, as well as to incorporate adaptive reuse of vacant, or underutilized buildings, or redevelopment of brownfields for housing.

With respect to mixed-income developments and adaptive reuse housing projects, LIHTCs have been an effective incentive for the production of affordable housing for low- and moderate-income households in Racine County. In addition to LIHTC, 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 (e.g. exclusive residential zoning regulations) 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. In particular, an urban location may be best suited for mixed-income developments and adaptive reuse housing projects targeted for low- and moderate-income levels because they can help preserve the urban infrastructure and an existing building’s historic architectural design features. As a further benefit, the new development or rehabilitation of these more affordable housing and rental units are typically within walkable neighborhoods, near prime commercial districts, and accessible to other urban services (e.g. transit, medical services, and cultural amenities). In the long term, a community that increases these types of affordable housing opportunities can help to facilitate new development patterns and public-private partnerships that enhance quality of life, social networks, and job opportunities.

Data on Existing Housing Problems and Needs

This section describes in more detail the number and proportion of households in Racine County that have housing problems and highlights data that indicate that the problem has likely worsened during the 2000s. The

sources of data were a special tabulation of the 2000 U.S. Census, called the CHAS Databook,⁷ and the 2006 American Community Survey. In addition, data on recent home foreclosures were examined to determine the extent of this problem in Racine County.

Housing Problems

The number of households with housing problems⁸ in Racine County totaled about 17,400 in 2000, representing about 25 percent of all households in the County (see Table XI-4). This consisted of 55 percent owner-occupied households and 45 percent renter-occupied households. Among cities, villages, and towns in Racine County, the larger communities contained the largest number of the households with housing problems. The proportion of total households ranged from 14 to 30 percent among the communities. For the vast majority of these households, the problem was a high cost burden, as opposed to overcrowding or deficiencies in kitchen or plumbing facilities.

Housing Types and Incomes

The types of households experiencing housing problems in Racine County in 2000 were not concentrated into any particular type. However, small families (four persons per household) comprised a larger share of such households than did the other groups (see Figure XI-2). The incomes of households experiencing housing problems in Racine County were primarily in the very-low to low-income categories. About 80 percent of the households with problems had incomes of less than or equal to 80 percent of the County median family income (see Figure XI-3). Another 8 percent of the households with problems had incomes between 80 and 95 percent of the County median family income. A small proportion of the households with housing problems (12 percent) had incomes above 95 percent of the county median family income.

Housing Cost Burden

Of the 17,400 households with housing problems, 14,900 indicated that they had a high housing cost burden, meaning that they spent more than 30 percent of their income on housing costs. Thus, households with a high housing cost burden comprised 86 percent of households with housing problems and 21 percent of all households in the County. This proportion of households with a high housing cost burden in Racine County was similar to other counties in the Region (see Table XI-5). More recent data from the American Community Survey indicates that 25,800 households in Racine County, comprised of 15,300 owner-occupied households and 10,500 renter-occupied households, paid more than 30 percent of their incomes for housing costs in 2006. That figure is a significant increase over the 2000 level, and represents 34 percent of all households in the County in 2006. Similar increases were observed for the Region.

It is clear that many low- and moderate-income residents of Racine County are faced with a lack of affordable choices in the housing market. The three prevailing conclusions are:

- It should be recognized that some households may choose to spend more than 30 percent of their income for housing as a matter of personal preference, even though suitable lower cost housing may be available. Nevertheless, the CHAS data indicate that many households cannot find suitable housing consistent with their income based upon the 30-percent guideline.

⁷The CHAS data compiled by the U.S. Census Bureau and HUD is a special tabulation of the 2000 Census which contains detailed information on certain household characteristics by income group. The income groups are based upon HUD's adjusted median family income, in which household incomes have been adjusted upward or downward to reflect the number of persons in each household. CHAS is an abbreviation for Comprehensive Housing Affordability Strategy.

⁸Households were identified as having a housing problem if 1) they had a housing cost burden greater than 30 percent of gross income; 2) they lacked complete plumbing (hot and cold piped water, a flush toilet, and a bathtub or shower) or kitchen facilities (a sink with piped water, a range or cook top and oven, and a refrigerator); or 3) they were overcrowded (more than 1.01 persons per room). Cost burden is the fraction of a household's gross income spent on housing costs.

- As noted earlier in this chapter, about 3,600 households in the County are served by State and Federally-funded rent subsidy programs. The CHAS data suggest that a large gap exists between current housing subsidy funding levels and the apparent need. This gap underscores the importance of non-subsidy approaches to increasing the supply of affordable housing for low- and moderate-income households, including efforts by local units of government and the development community to work together to eliminate impediments to the provision of affordable housing.
- More recent data indicate that the number of households with housing problems in the County has increased since the 2000 Census. In this regard, the 2006 American Community Survey for Racine County indicates that the 25,800 households, or about 32 percent of households in Racine County, paid 30 percent or more of their income for housing. Between 2000 and 2006, the median household income in Racine County increased by almost 6 percent, while the median monthly rental and homeownership costs increased by 27 percent and 16 percent, respectively.

In addition, other non-housing financial issues impact the affordability of housing. The rapidly escalating costs of transportation (e.g. gas prices), energy, and food can place households in difficult financial situations. Given these increasing costs and housing market volatility, there may be a need in the future to re-evaluate affordable housing costs based on different criteria other than the HUD 30-percent guideline.

Housing Foreclosures

The number of home foreclosures in Racine County increased from about 300 units in 2000 to about 680 units in 2006,⁹ an increase of about 127 percent. The overall foreclosure rates in Racine County and Southeastern Wisconsin are within the range of 1 to 2 percent of all owner-occupied units with a mortgage, and compare favorably with the nation-wide incidence of foreclosure (about 2-3 percent). Nevertheless, increasing home foreclosures provide further evidence that housing costs are an increasing burden on households in Racine County and Southeastern Wisconsin.

Special Needs Housing

This section presents background information on special needs housing that should be considered in the development of housing policies and programs. Accommodating special needs housing—whether it be housing for the elderly, disabled, or homeless—essentially distills down to a matter of housing choice, accessibility, and affordability. Persons with special housing needs may encounter difficulty in finding suitable housing, commonly due to financial constraints, and may occupy housing that is substandard, that has limited access to essential services, and that consumes a high proportion of their income. It should be recognized that similar to other segments of the population, people with special needs have a desire to locate near family and friends, health care, support services, and transit.

Elderly and Persons with Disabilities

Special needs housing for the elderly and persons with disabilities include senior housing, retirement communities, 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 also make homes more convenient and diminish common household safety hazards.

As the County continues to grow, the population 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,

⁹The source of foreclosure data was the University of Wisconsin Extension, Center for Community and Economic Development. This data refers to the number of properties in some stage of the foreclosure process. National foreclosure data from RealtyTrac indicates that roughly one-third of foreclosures result in the owner losing the property.

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 and over communities, active adult communities, and independent and assisted living facilities. These facilities offer a range of housing types, care services, and community amenities. The types of assisted living facilities and nursing homes needs are detailed in the utilities and community facilities element 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. Year 2000 Census counts of persons with disabilities are presented for cities, villages, and towns in the County in Table XI-6 and for Racine County and the Region in Table XI-7. As indicated in Table XI-6, the 2000 Census reported that about 28,000 persons age five and over had some type of disability—sensory, physical, mental, self-care, or employment-related; this represents slightly over 16 percent of the total population age five and over.

Homeless Persons

Homelessness¹⁰ in Racine County can involve many homeless subpopulations, ranging from people who suffer chronic illness and are unable to maintain an independent household to the transitional homeless who may need short-term help from losing a home. To better understand the issue of homelessness in Racine County, the fifth annual “Racine Continuum of Care – Point in Time Survey,” or best estimate census, one-day in time count of homeless persons was conducted in Racine County in January 2008 on behalf of the Homeless Assistance Coalition (HAC) of Racine County and U.S. Bureau of the Census. While not as widespread as in larger metropolitan areas, homelessness is a problem in the County. The survey results indicate that there were 259 homeless persons in 2008; previous census counts found 256 homeless persons (in 2007), 305 (2006), 276 (2005), and 339 (2004). It is important to note that this count is an approximate number and does not necessarily account for all known homeless persons in the County. Nevertheless, this survey helps housing agencies meet Federal and state requirements, as well as could help local homeless organizations secure Federal and state funding for programs in Racine County. The housing programs and organizations that provide various services, such as to homeless populations, are presented in the Housing Programs and Organizations section later in this chapter.

HOUSING-RELATED ZONING PROVISIONS

Housing-Related Zoning Regulations

Zoning regulations have a direct bearing on lot size or density, housing square footage, setback, structure type, and other housing-related requirements in Racine County communities. Generally, zoning may influence the cost of housing—including the land purchase price, pre-development and permit approval process, infrastructure costs, and final selling price—within a community. Residential zoning district regulations set forth in the zoning ordinance of each city and village in the County and the Racine County Zoning Ordinance were analyzed, focusing on the residential structure types permitted along with minimum lot area requirements and minimum floor area requirements.

Residential Zoning Districts in City and Village Zoning Ordinances

Residential zoning district regulations for cities and villages in Racine County are summarized in Table XI-8. For each community, this table lists residential zoning districts which allow—as a principal or conditional use—various types of residential development. In addition, this table lists various forms of planned unit development

¹⁰HUD 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 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 beings”. The official Federal definition of homeless is found in the United States Code, Title 42, Chapter 119, Subchapter I.

(PUD) overlay districts, including planned community development, planned residential, and flex development. Most of the communities have adopted some form of PUD overlay zones to encourage mixed-use or higher-density developments in Racine County, as well as to increase more innovation in housing and other private sector projects. It should be noted that Table XI-8 does not reflect special zoning provisions or conditional uses for special needs housing facilities for the elderly (senior housing) and disabled persons, such as retirement communities, assisted living and nursing home facilities; accessory dwellings (e.g. mother-in-law suites)¹¹; cooperative housing (sometimes called coop-housing or co-habiting housing)¹²; cohousing¹³; university or campus-related housing for seniors¹⁴; live-work units¹⁵; and housing conversions. Agricultural, conservancy, and business districts which permit residences in addition to the primary agricultural, conservancy, or business uses are not included.

As indicated in Table XI-8, each city and village zoning ordinance includes provisions for single-family, two-family, and multi-family housing, with the exception of the Village of North Bay. Each city and village includes a planned unit development overlay district or similar district. Nearly all of the individual residential districts

¹¹*Accessory apartments represent one option to expand the supply of moderately priced housing. Their typical size is smaller than 1,000 square feet, and they are typically less expensive to maintain. Accessory apartments or dwellings are secondary dwellings established in conjunction with, and clearly subordinate to, a primary dwelling, and may be part of the same structure as the primary dwelling or a detached unit on the same lot. These dwelling units are often intended for use by relatives of the individuals residing in the primary dwelling but may accommodate other smaller households as well.*

¹²*A multi-family dwelling owned and maintained by the residents. The entire structure and real property is under common ownership as contrasted to a condominium dwelling where individual units are under separate ownership. Apartments and dwellings may include shared common areas such as kitchen, dining, and/or living rooms, and services, such as housekeeping, organized social and recreational activities, transportation services, and/or other support or shared facilities and services appropriate for the residents, including seniors and persons with disabilities capable of living "independently" (usually requiring no or minimal medical-care or "Stay at Home" related services). More information on cooperative housing in Wisconsin can be accessed at http://www.uwcc.wisc.edu/info/uwcc_pubskoopHouse02.pdf.*

¹³*Cohousing communities are communities or "villages" that generally consist of privately-owned individual homes and community-owned areas and buildings. Households participate in social activities centered in a community-owned building, and help to design and manage their "village" consisting of small groups of homes grouped around a community building which acts as the social center of the "village". Residents own their own private dwellings, usually condos or attached single-family homes, but share common areas, such as dining areas, kitchen, lounges, meeting rooms, a recreational facility, a workshop, children's spaces and the like. Group meals are regularly shared in the common house and food may be grown in common gardens. Maintenance equipment is shared where residents manage the property. Other types of cohousing include elder cohousing which is generally designed for adults age 55 or older. Elder cohousing promotes universal design concepts that support active lifestyles and can accommodate accessibility needs.*

¹⁴*Senior housing, rental or homeownership, linked to universities and colleges where services offered to seniors include auditing classes, library and computer privileges, access to healthcare, use of fitness facilities, discount event tickets, and/or reduced meal prices. The universities or colleges may or may not be involved with the development and operation of the retirement community, while providing such services to residents.*

¹⁵*Live-work units contain work space that usually occupy more floor area, up to 50 percent of the total floor area of the unit, than a conventional house containing a home occupation, in which the home-based business typically occupies between 10 to 25 percent of the total floor area. Live-work units may contain more types of business activities than a traditional home occupation, such as more parking, traffic, employees, and/or customer visits. Such units may be detached buildings or attached units (especially townhouses) functioning as potential small business incubators. Units may be rented or owned, including as condominiums, thereby allowing owners to accumulate equity.*

specify minimum lot area requirements. For cities and villages in the County, the smallest minimum lot size permitted in the single-family residential zoning districts ranges from 6,000 square feet in the City of Racine to 21,000 square feet in the Village of North Bay. The Cities of Burlington and Racine do not specify minimum floor area requirements for all residential zones; rather minimum floor area requirements are set on a case-by-case basis based on lot size and setback requirements. All of the villages include minimum floor area requirements in their single-family residential zoning ordinances; however, not all specify minimum floor area requirements for two-family and multi-family zoning ordinances.

Residential Zoning Districts in the Racine County Zoning Ordinance

Zoning in all of the towns is regulated by the Racine County General Zoning Ordinance. Residential zoning district regulations of the Racine County Zoning Ordinance are also summarized in Table XI-8. This table pertains to residential zoning districts and a PUD overlay district. This zoning ordinance allows for one-family, two-family, and multi-family residential zoning districts. This table does not reflect agricultural or upland conservancy districts that may allow some residential development.

As indicated in Table XI-8, for conventional sewered development in these districts, the smallest minimum lot size requirement is 7,200 square feet for one-family housing; 10,000 square feet for two-family housing; and 20,000 square feet per dwelling unit for multi-family housing. For conventional unsewered development, the general requirement is a minimal of 40,000 square feet for one-family housing. In conservation design developments, accommodated under the PUD overlay district in urban areas, individual lots may be smaller than for conventional development, but the overall maximum density remains the same as allowed under the basic zoning district. Conservation design subdivisions can also be accommodated in rural areas in agricultural and upland conservancy districts with the overall density determined by local land use plans and land division ordinances. With respect to minimum floor area requirements, the County zoning ordinance only specifies that one-family and two-family dwellings have a minimum floor area of living space of at least 800 square feet per dwelling unit. As noted in Table XI-8, the Towns of Norway and Yorkville have established a minimum floor area requirement in their local land division ordinances.

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 exhibit alleys, grid street pattern, buildings oriented to the street, front porches on houses, and village squares, among other design features. The City of Racine and Villages of Caledonia and Mt. Peasant have adopted a TND ordinance.

Desirable Mix of Housing Types

Communities may have adopted goals or policies specifying a desirable mix of housing types. In most cases, a community will adopt a goal of striving to provide a mix of housing choice opportunities between single-family and multi-family residences. The benefits of such a policy include providing housing options and affordability, and a mix of housing units close to employment areas and transit routes.

Land use, master, and other strategic plans adopted by local communities were reviewed to determine if a desired housing mix was specified in the plan. The Village of Waterford is the only municipality with a stated goal to maintain a housing mix of 70 percent or more traditionally owner-occupied housing and 30 percent or less of rental property.

HOUSING GOALS, OBJECTIVES, AND POLICIES

The housing element goals, and objectives, along with the policies and implementing programs were developed based upon the housing data inventoried in Chapter II and data presented in this chapter, and the results of the public participation process, including input from the advisory committee, the Racine County Housing Work Group, public opinion survey, and SWOT Analyses.

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

Racine County Housing Goals

- Goal XI-1:** Provide opportunities for an adequate housing supply that will meet the needs of all residents and 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 XI-2:** Promote the coordination between land use and housing design that supports a range of transportation choices.
- Goal XI-3:** Provide adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial, industrial, and institutional uses.
- Goal XI-4:** Encourage a public participation process that provides equity and fairness to landowners and other stakeholders, balanced with responsible land use.
- Goal XI-5:** Promote redevelopment and infill in areas with existing infrastructure and services, enhancing existing residential, commercial, and industrial uses.

Racine County Housing Objectives

- Provision of additional housing, including an appropriate mix of housing types and styles, sufficient to accommodate the projected increase in population, matching housing types to changing household characteristics and needs.
- Provision of housing opportunities to accommodate financial capabilities and persons with special needs.
- Provision of housing that maintains and enhances the character of existing urban and rural environments.
- 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.

Racine County Housing Policies and Programs

- Encourage homeownership opportunities for residents in new and existing neighborhoods 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.
- Encourage the use of conservation design residential developments in areas suitable for limited residential development, to minimize impacts on farming areas and environmentally sensitive areas.
- Consider and protect the property rights of residential property owners to minimize risks and maximize benefits of ownership to enhance community pride and character.

- Target a specific mix of housing for future residential developments consisting of 70 percent single-family or more traditionally owner-occupied housing and 30 percent or less of rental property in the Village of Waterford, and 90 percent single-family and 10 percent multi-family in the Town of Rochester. Other communities in Racine County do not target a specific mix of housing for future development.
- Local governments and the housing development community should promote accessible housing features in new residential construction to accommodate all population and age groups.
- The County and local governments should support programs relating to the existing housing stock that enable low-income persons, first-time homebuyers, disabled, and elderly households to maintain, repair, convert, and rehabilitate housing and improve accessibility.
- Enable the elderly and disabled to remain in their community as their needs change by supporting smaller homes, accessory dwellings, nursing homes, community based residential facilities, and other types of assisted living residential arrangements.
- Racine County and local government bodies should consider evaluating and establishing programs that would enable the elderly to continue to live in their homes as costs rise.
- Racine County, local government bodies, and the State should study and implement alternatives to property taxes to support public services, thereby reducing housing costs.
- Encourage motorized and non-motorized travel connectivity between adjacent housing developments in and between local municipalities, to assure reasonable mobility and access to multi-modal and transit-oriented transportation systems, and to encourage housing opportunities in proximity to places of employment.
- Racine County and local government bodies should review, and consider amending where necessary, zoning, land divisions, and building codes to accommodate existing and future housing needs described in the housing element.
- Racine County and local government bodies 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:
 - a. The use of conservation design residential developments that protect environmentally sensitive lands; and
 - b. Higher-density, lower cost housing developments.
- Racine County and local government bodies should consider 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. This could include adoption of state environmental regulations to promote continuity from community to community.
- Racine County and local government bodies should work with State legislators and government officials to address the State-imposed property tax levy limit caps (per home assessed value) impacting the costs of new housing construction.
- 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 Health Department and local governments to enforce State public health Statutes, and County and local ordinances concerning dilapidated, unsafe, or unsanitary housing that pose a human health hazard.
- Support efforts by appropriate government, for-profit, and non-profit organizations, including churches, to provide needed housing, such as emergency housing, transitioning housing, independent living, family based living, or institutional housing, for special needs populations and homeless persons.

- Continue the cooperation among local governments, 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 County.
- 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.
- Racine County should study the feasibility of creating a countywide housing trust fund to support the development and preservation of affordable housing.
- Support 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 to be an effective tool for dismantling impediments to fair housing.

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 Racine County residents. Many of the programs available in Racine County 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. Therefore, these sections focus on programs that currently exist 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, State, and local governmental agencies to address housing issues. These include Federal programs sponsored or funded by the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture (USDA). At the State level, these include programs sponsored or funded by the Wisconsin Department of Commerce Division of Housing and Community Development (DHCD), Wisconsin Housing and Economic Development Authority (WHEDA), and others. Table XI-9 presents a brief description of the key government sponsored housing programs available in Racine County. Details regarding these programs can be found on the websites of the sponsoring agencies. The Wisconsin DHCD released the following guides that provide contacts 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>.

Selected Racine County Housing Programs and Organizations

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 60 days. In Racine County, there are six emergency shelters, most of which serve specific populations. Additionally, the American Red Cross provides emergency housing services as part of their 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.

HALO, Inc. (Homeless Assistance Leadership Organization): <http://www.haloinc.org>

Incorporated in 2005, HALO is a nonprofit organization that provides emergency shelter in the City of Racine for men, women and children in Racine County, 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 five 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 10 and 17, with a capacity for eight 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.

TLC

Operated by Love, Inc., TLC provides emergency shelter in the Town of Burlington for homeless persons, with a capacity for eight individuals. It also provides social services to assist residents to achieve self-sufficiency and long term housing solutions.

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 24 months. As part of the Continuum of Care (CoC) to move individuals from homelessness to permanent housing, the emergency shelters in Racine County either operate transitional housing programs or collaborate with transitional housing programs.

Bethany Apartments (Catherine Marian Housing): <http://www.racinedominicans.org/pages/bethany.cfm>

Located in a 12-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 eight 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>

Incorporated in 2005, HALO is nonprofit organization that 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. Persons participating in 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 18 to 21, who are in need of housing, and educational, emotional, and fiscal support. SAFE Passage provides housing in the City of Racine, with a capacity for eight individuals; food and clothing; confidential case management and aftercare services; and instruction in independent living skills.

TLC

Operated by Love, Inc., TLC is a transitional living facility in the Town of Burlington for homeless persons, with a capacity for eight individuals. It provides social services to assist residents to achieve self-sufficiency and long term housing solutions.

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

The Center for Veterans Issues provides transitional housing programs to assist homeless veterans who are ready to move beyond emergency shelter into a more independent living situation. CVI's transitional programs allow veterans to further develop the stability, confidence, and coping skills needed to sustain permanent housing. Intensive case management makes the system work. The CVI has two sites, with a capacity for 32 individuals at the main site and eight individuals at the Wisconsin Department of Veteran's Affairs site.

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.

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

The Center for Veterans Issues provides permanent supportive housing to assist homeless veterans who are ready to move beyond emergency shelter or transitional housing into a more independent living situation. CVI's permanent housing program allows veterans to further develop the stability, confidence, and coping skills needed to sustain permanent housing. Intensive case management makes the system work. As part of its HUD CoC SHP grant, the CVI has a number of permanent housing units, with a capacity for 18 individuals, available to homeless families that are not veterans.

Project New Life (Abundant Life)

Started in 1999, Project New Life is a nonprofit organization that 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.

Women's Resource Center (Purple Ribbon Permanent Housing Project): <http://www.wrcracine.com>

Women's Resource Center has two units of permanent supportive housing in the City of Burlington for female and child survivors of domestic violence and/or sexual assault. The Center also provides a broad range of counseling, supportive and advocacy services for women and children.

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 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 five main programs in Racine County:

- 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, 30 percent of their adjusted monthly income, or shelter rent 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.
- Elderly Housing – HARC owns and operates Levi-Barnes Manor, a 24-unit facility located in Waterford. It is designated as an elderly complex, so inclusion is limited to adults over 62 years of age, with two of the units being handicapped accessible.
- 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>

Administered by the Racine City Development Department, 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. Entitled counties, entitlement communities, and States 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. States must ensure that over a three-year period, at least 60 percent of CDBG funds awarded to non-entitlement communities are used for activities that benefit low- and moderate-income households. HUD defines communities entitled to grants as principal cities of a metropolitan statistical area (MSA), other metropolitan cities with a population of at least 50,000, and urban counties with a population of at least 200,000, excluding the population of any entitlement communities within the county. 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. States are automatically eligible for HOME funds and receive either their formula allocation or \$3 million, whichever is greater. Based on eligibility, local jurisdictions can qualify for up to \$500,000 under the formula (or less depending upon the annual amount allocated by Congress in the Federal budget). The City of Racine is designated as an entitlement community for the HOME program and currently receives and administers HOME funding directly from HUD. Communities that do not qualify for an individual allocation under the formula have two methods in which to receive HOME funds; these communities can join with neighboring communities in a legally binding HOME consortium (where combined membership meets the threshold for direct funding), or can apply for funding from the State, in this case through the DHCD.

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. In addition, local communities may use HOME funds 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.

There are additional housing assistance programs that are administered by DHCD, including the following sub-programs: HOME Investment Partnerships Program, Housing Cost Reduction Program Initiative (HCRI), and American Dream Down Payment Initiative (ADDI). Table XI-9 provides additional information on these sub-programs.

– *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.

- *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 terms 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 up to \$8,000 per dwelling unit are available, with a maximum of two units assisted in any one structure. The loan rate is 5 percent with a term of up to 20 years. All loans are secured with a mortgage on the property.

- *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.

- *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 Racine County is 1962, 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.

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 and 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 to which they are entitled. 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. Without a safe environment with supportive housing and services, many veterans could not break the cycle of homelessness and move on to jobs and permanent housing. 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
- Access to affordable housing

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

The 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 Racine County, 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. For more information contact 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 to 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 and provides 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 are at least 15 percent more energy efficient than homes built to the 2004 International Residential Code (IRC) and include additional 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. Through ENERGY STAR's vast array of products and incentives, builders and other home industry professionals can differentiate themselves in the market. 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 higher mortgage due to increased energy savings.

Green Built Home: www.greenbuiltime.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 and leading 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.

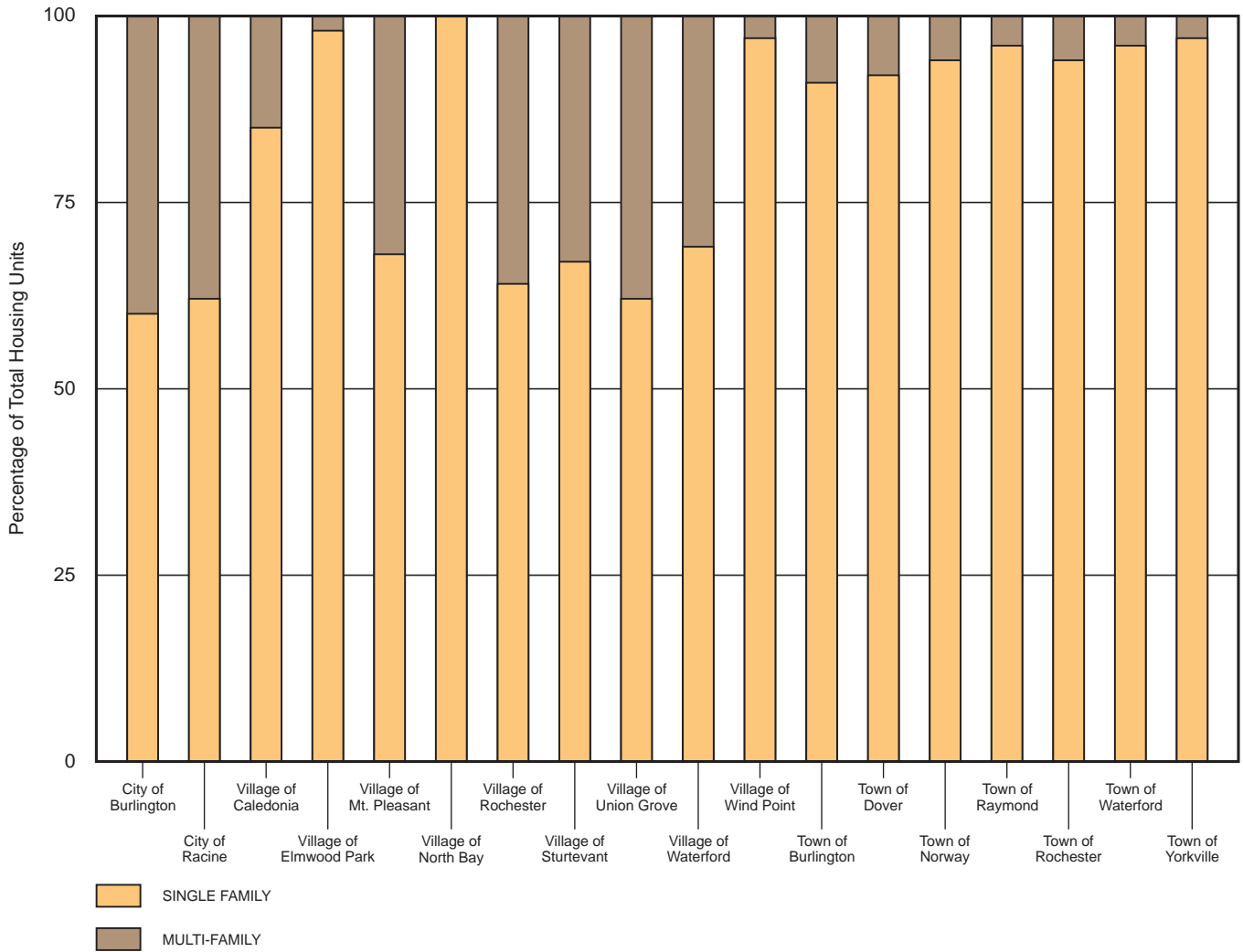
LEED Program: www.usgbc.org

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. In particular, more information is available about LEED for New Construction and Existing Buildings, LEED for Homes and Homes Initiative for Affordable Housing, and LEED for Neighborhood Development.

Figure XI-1

EXISTING HOUSING MIX IN RACINE COUNTY BY COMMUNITY: 2006



Source: U.S. Bureau of the Census, Wisconsin Department of Administration, and SEWRPC.

Table XI-1

RACINE COUNTY HOUSING ISSUES IDENTIFIED BY THE HOUSING WORK GROUP: 2008

Housing-Related Topics	Housing-Related Issues
Urban Development Patterns	There is a need for housing to be located in areas accessible and convenient to workplaces, transportation facilities, shopping, schools, parks, and other community facilities—preferably with a minimum amount of travel needed.
	Maintaining and expanding economic development opportunities in a community is essential to providing an adequate supply of housing because the demand for homes typically follows job growth.
	There is a desire for mixed-use developments that would promote more compact and convenient settlement patterns, as well as enhance neighborhood character, vitality, and livability. A key challenge to meeting the desire of mixed-use developments, however, is posed by existing land use regulations, which do not always accommodate a mixture of housing types, designs, and price ranges within a single development.
	There is an appeal to continue building single-family residential subdivisions in rural, suburban, and low-density residential areas. However, low-density residential developments that rely on private onsite wastewater treatment systems (POWTS) can impact a housing unit's resale value and homeowner's insurance costs.
	Building houses with available water and sewer infrastructure can enable higher density and lower environmental, transportation, and essential services costs.
	The relationship between land use and transportation should continue to expand the interconnectivity of housing developments and transportation networks within and between Racine County communities, especially by providing trails for pedestrians and bicycling.
Sustainable Development	The sustainability of residential developments in Racine County has increased with the utilization of conservation design subdivisions, with houses clustered together and a high percentage of the land retained as open space.
	From a developer and homebuilder perspective, preserving open space and/or creating small pocket parks are recognized as an important amenity and enhancing environmental sustainability and community sociability.
	Creating/sustaining quality housing and "green" neighborhood development includes incorporating energy efficiency measures into individual homes, attached townhomes and condominiums, and small- and large-scale rental properties.
	Developers of large-scale planned unit developments (PUDs) and/or master planned communities are also assessing the benefits of integrating sustainable water preservation design practices on a voluntary basis into residential subdivisions and mixed-use housing developments.
Costs of Building Housing	Land use controls may limit where housing can be built or substantially limit the density of development, increasing land and development costs.
	Developable land costs in Racine County have been increasing.
	Review of development plans to ensure compliance with land use controls can also contribute to high costs, especially if they involve fees and significant waiting periods, or involve inefficient processes.
	Maximizing home energy efficiency can also increase construction costs and housing prices, even though operating costs are reduced.
	Impact fees for new development, imposed by communities, may not always be warranted and impose unnecessary costs.
	All of the factors listed above in this category may restrict the supply of "affordable" or workforce housing opportunities, leading to a gap between what people want for housing and what is provided by the market. Local government officials do not always take into account the increased cost of services when development is spread out or scattered, as well as the immediate and long term impacts (e.g. traffic congestion) of large developments on the infrastructure of their communities.
Housing Choices	There is concern that County citizens at various stages of life, and with various levels of income, may not be able to find a safe and affordable place to live.
	The market provision of residences suitable for young singles, families with children, single-parent families, older singles, empty nesters, dependent elderly, and special needs segments of the population may be hindered by a lack of vision and awareness by local governments.
	Not all local government land use plans, regulations, and development review processes are accommodating with regard to the development of multi-family housing units.
Mismatch Between Housing Costs and Income	To counteract the housing cost burden situation, it may be necessary for communities to provide additional incentives for builders and developers to help reduce housing costs for buyers and renters, including partnerships with the private sector to reduce costs.
	There is a high cost burden for the lowest income individuals, including many people in the local workforce.
	To avoid concentrations of low-cost housing in certain neighborhoods or communities, local governments should become aware of the incomes and types of jobs held by residents, particularly if the community is attracting jobs. Thus, it may then be necessary to re-evaluate the mix of housing types needed to support the local workforce.

Table XI-1 (continued)

Housing-Related Topics	Housing-Related Issues
Housing Needs of an Aging Population	There are concerns about providing an adequate supply of senior housing and assisted living units for persons who want to remain in their community. These concerns are related in part to the aging of the baby boom generation through the year 2035 that will increase the number and proportion of elderly population.
	Low-cost housing options for older adults, such as adding accessory units for a parent or elderly relative, can help keep families together and perhaps even enable grandparents to provide help with child care for younger families.
	“Aging in place” relates to the strong desire by aging residents that want to continue living in the same community and/or home.
Infill and Rehabilitation	Challenges include preservation of standard housing, rehabilitation of substandard housing, retrofitting older houses to become more energy efficient, and demolition and replacement of dilapidated housing.
	There is an issue of conversion or adaptive reuse of former commercial or manufacturing sites, which have outlived their original uses, and might be more appropriately used for loft-style and live/work housing units.
	Infill development could increase housing within or near employment centers, thereby reducing vehicle miles traveled, lessening congestion, and reducing overall costs of infrastructure and off-site improvements.
	Communities need to better understand the context of the current real estate market, social and services needs, and historic preservation opportunities to help shape infill and rehabilitation development strategies and decisions.
Policy- and Program-Related	There is an increasing need for communities to implement educational programs along with providing financial incentives through Federal tax credits to help landlords and other housing organizations to implement them.
	Affordable housing could be better achieved through partnerships among housing authorities, nonprofit organizations, and landlords.
	Well-designed, safe, and quality housing choices enhance the vitality and livability of healthy communities.
	Housing standards should be enforced to ensure County residents have decent, safe, and sanitary living conditions.
	There should be policies that address the unequal distribution and concentration of subsidized rental housing (e.g. Section 8 or Section 42) or multi-family housing in particular neighborhoods of the City of Racine compared to the rest of the County.
	Since there is little competition for subsidized housing (e.g. Section 8), subsidized housing may be of substandard condition.
	Since renters can have very few options of what to rent, landlords can provide housing units that meet only the minimum standards.
	Protect the rights of all property owners to maintain the value and use of their property.
	Track the impact of home foreclosures on general housing trends, lending and mortgage practices, and effects on the working-class.
	To help promote the practice of environmental sustainability in land development and housing design within communities, incentives should be provided such as providing density bonuses and flexible zoning, streamlining the approval process, and reduction or waiving of impact fees/permits.
	Promote transit-oriented development with respect to the Kenosha-Racine-Milwaukee commuter rail corridor.
	Communities should assess residents’ income and number of jobs in order to adjust their housing regulations accordingly.
	Zoning ordinances need to allow more innovative approaches for addressing infill development on small lots or in areas of existing residential development.
	Encourage use of infill parcels for homes and ensure that development is compatible with the surrounding neighborhoods.
	Create an incentive program for (higher) housing density bonuses for encouraging open space preservation on a case-by-case basis.
	Create an incentive program to promote development of smaller lots and home sizes.
Community officials should update zoning review procedures related to development applications.	
There should be a consistent and uniform approach to development approvals throughout the Region to help the Region’s competitive advantage.	
The local planning staff in communities should review local ordinances to ensure that a community’s regulations match common statewide standards.	
Communities should involve all stakeholders in development decisions.	

Source: SEWRPC.

Table XI-2

**MONTHLY COSTS FOR HOMES AND INCOME REQUIRED FOR
HOUSEHOLDS TO OCCUPY THEM IN RACINE COUNTY: 2006**

Sales Price	5 Percent Down Payment	Amount Financed	Monthly PMI Premium ^a	Monthly Principal and Interest ^b	Monthly Property Taxes ^c	Monthly Property Insurance ^d	Monthly Costs
\$100,000	\$5,000	\$95,000	\$51	\$554	\$167	\$14	\$786
\$125,000	\$6,250	\$118,750	\$64	\$693	\$208	\$18	\$983
\$150,000	\$7,500	\$142,500	\$77	\$832	\$250	\$21	\$1,180
\$155,000 ⁱ	\$7,750	\$147,250	\$80	\$859	\$258	\$22	\$1,219
\$167,900 ^j	\$8,395	\$159,505	\$86	\$931	\$280	\$24	\$1,321
\$175,000	\$8,750	\$166,250	\$90	\$970	\$292	\$25	\$1,377
\$200,000	\$10,000	\$190,000	\$103	\$1,109	\$333	\$28	\$1,573
\$225,000	\$11,250	\$213,750	\$116	\$1,247	\$375	\$32	\$1,770
\$250,000	\$12,500	\$237,500	\$129	\$1,386	\$417	\$35	\$1,967
\$275,000	\$13,750	\$261,250	\$142	\$1,525	\$458	\$39	\$2,164
\$300,000	\$15,000	\$285,000	\$154	\$1,663	\$500	\$43	\$2,360
\$325,000	\$16,250	\$308,750	\$167	\$1,802	\$542	\$46	\$2,557
\$350,000	\$17,500	\$332,500	\$180	\$1,940	\$583	\$50	\$2,753

Sales Price	Annual Income Required if Housing Costs Are:			
	22 Percent of Gross Income ^e	28 Percent of Gross Income ^f	30 Percent of Gross Income ^g	33 Percent of Gross Income ^h
\$100,000	\$42,873	\$33,686	\$31,440	\$28,582
\$125,000	\$53,618	\$42,129	\$39,320	\$35,745
\$150,000	\$64,364	\$50,571	\$47,200	\$42,909
\$155,000 ⁱ	\$66,491	\$52,243	\$48,760	\$44,327
\$167,900 ^j	\$72,055	\$56,614	\$52,840	\$48,036
\$175,000	\$75,109	\$59,014	\$55,080	\$50,073
\$200,000	\$85,800	\$67,414	\$62,920	\$57,200
\$225,000	\$96,545	\$75,857	\$70,800	\$64,364
\$250,000	\$107,291	\$84,300	\$78,680	\$71,527
\$275,000	\$118,036	\$92,743	\$86,560	\$78,691
\$300,000	\$128,727	\$101,143	\$94,400	\$85,818
\$325,000	\$139,473	\$109,586	\$102,280	\$92,982
\$350,000	\$150,164	\$117,986	\$110,120	\$100,109

NOTE: The information presented in this table does not include closing costs, which typically amount to several thousand dollars at the time a real estate transaction is completed.

^aPrivate mortgage insurance (PMI). This type of insurance is very often required by the lender for mortgages with a loan-to-value ratio exceeding 80 percent, or in other words, purchased with less than a 20 percent down payment. The PMI premium in this example is based upon current industry practice for a mortgage with a 95 percent loan-to-value ratio.

^bThis is the monthly mortgage payment, exclusive of any additional amounts such as those for property tax escrow accounts. It is based upon an annual interest rate of 5.75 percent.

^cProperty taxes were calculated based upon a rate of 2 percent of value per year.

^dProperty insurance costs were calculated based upon a rate of 0.17 percent of value per year.

^eAccording to information tabulated from the 2000 U.S. Census, residents of Racine County and the Region spent 22 percent of their gross income on housing costs in 2000.

^fStandard of 28 to 29 percent of gross household income allocated to housing costs is a long-term and widely-practiced standard in mortgage lending, including conventional mortgages and the Federally insured (guaranteed) mortgages.

^gFor several decades, HUD has considered housing units to be "affordable" if no more than 30 percent of gross household income is allocated to housing costs.

^hSome lenders and local first-time buyer housing initiatives use 33 percent of gross income for housing costs as a standard for determining whether or not a housing unit is "affordable" to certain buyers.

ⁱAverage sale price of a home in Racine County in 2006 according to data compiled by the Wisconsin Realtors Association.

^jMedian value of owner-occupied housing units in Racine County in 2006 as estimated by the U.S. Census Bureau.

Source: SEWRPC.

Table XI-3

**MONTHLY RENTS AND INCOME REQUIRED FOR HOUSEHOLDS
TO OCCUPY RENTAL HOUSING UNITS IN RACINE COUNTY: 2006**

Monthly Rent ^a	Annual Income Required if Housing Costs Are:					
	22 Percent of Gross Income ^b	28 Percent of Gross Income ^c	30 Percent of Gross Income ^d	33 Percent of Gross Income ^e	40 Percent of Gross Income ^f	50 Percent of Gross Income ^f
\$300	\$16,364	\$12,857	\$12,000	\$10,909	\$9,000	\$7,200
\$350	\$19,091	\$15,000	\$14,000	\$12,727	\$10,500	\$8,400
\$400	\$21,818	\$17,143	\$16,000	\$14,545	\$12,000	\$9,600
\$450	\$24,545	\$19,286	\$18,000	\$16,364	\$13,500	\$10,800
\$500	\$27,273	\$21,429	\$20,000	\$18,182	\$15,000	\$12,000
\$550	\$30,000	\$23,571	\$22,000	\$20,000	\$16,500	\$13,200
\$554 ^g	\$30,218	\$23,743	\$22,160	\$20,145	\$16,620	\$13,296
\$600	\$32,727	\$25,714	\$24,000	\$21,818	\$18,000	\$14,400
\$637 ^h	\$34,745	\$27,300	\$25,480	\$23,164	\$19,110	\$15,288
\$650	\$35,455	\$27,857	\$26,000	\$23,636	\$19,500	\$15,600
\$695 ⁱ	\$37,909	\$29,786	\$27,800	\$25,273	\$20,850	\$16,680
\$700	\$38,182	\$30,000	\$28,000	\$25,455	\$21,000	\$16,800
\$750	\$40,909	\$32,143	\$30,000	\$27,273	\$22,500	\$18,000
\$800	\$43,636	\$34,286	\$32,000	\$29,091	\$24,000	\$19,200
\$850	\$46,364	\$36,429	\$34,000	\$30,909	\$25,500	\$20,400
\$900	\$49,091	\$38,571	\$36,000	\$32,727	\$27,000	\$21,600
\$950	\$51,818	\$40,714	\$38,000	\$34,545	\$28,500	\$22,800
\$1,000	\$54,545	\$42,857	\$40,000	\$36,364	\$30,000	\$24,000
\$1,100	\$60,000	\$47,143	\$44,000	\$40,000	\$33,000	\$26,400
\$1,200	\$65,455	\$51,429	\$48,000	\$43,636	\$36,000	\$28,800

^aIs assumed to include the cost of monthly rent, plus the costs of utilities. This is known as "gross rent."

^bAccording to information tabulated from the 2000 U.S. Census, residents of Racine County and the Region spent 22 percent of their gross income on housing costs in 2000.

^cStandard of 28 to 29 percent of gross household income allocated to housing costs is a long-term and widely-practiced standard in mortgage lending, including conventional mortgages and Federally insured (guaranteed) mortgages.

^dHUD considers housing units to be "affordable" if no more than 30 percent of gross household income is allocated to housing costs. This standard is applied to determine eligibility for Federally funded rent subsidy programs.

^eSome lenders and local first-time buyer housing initiatives use 33 percent of gross income for housing costs as a standard for determining whether or not a housing unit is "affordable" to certain buyers.

^fA significant number of renters pay higher proportions of 40 to 50 percent of their gross income for housing. Such households may not qualify for Federal rental assistance, may be in temporary housing situations, may be unable to find a housing unit on the market that is commensurate with their income, or simply may choose to spend that proportion of their income on housing.

^gThe HUD-established fair market rent for a 1-bedroom apartment in Racine County in 2007. The fair market rent is a benchmark price that HUD revises on an annual basis and uses to determine maximum subsidy amounts for individual housing units and households receiving subsidies.

^hMedian gross rent for renter-occupied housing units in Racine County in 2006 as estimated by the U.S. Census Bureau.

ⁱThe HUD-established fair market rent for a 2-bedroom apartment in Racine County in 2007.

Source: SEWRPC.

Table XI-4

HOUSEHOLDS WITH HOUSING PROBLEMS IN RACINE COUNTY BY CIVIL DIVISION: 2000

Civil Division	Households with Housing Problems ^a						Households with No Housing Problems		Total Households	
	Household Income Less Than or Equal to 80 Percent of Median		Household Income Greater Than 80 Percent of Median		Subtotal: Households with Housing Problems					
	Number	Percent of Total Households	Number	Percent of Total Households	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Cities										
Burlington	773	20.1	260	6.8	1,033	26.8	2,817	73.2	3,850	100.0
Racine	8,355	26.5	1,137	3.6	9,492	30.1	21,999	69.9	31,491	100.0
Villages										
Caledonia	1,083	12.7	514	6.0	1,597	18.7	6,933	81.3	8,530	100.0
Elmwood Park	24	11.6	4	1.9	28	13.5	179	86.5	207	100.0
Mt. Pleasant	1,379	14.7	339	3.6	1,718	18.3	7,673	81.7	9,391	100.0
North Bay	8	7.4	20	18.5	28	25.9	80	74.1	108	100.0
Rochester ^b	66	15.0	34	7.7	100	22.7	340	77.3	440	100.0
Sturtevant	210	14.2	65	4.4	275	18.6	1,205	81.4	1,480	100.0
Union Grove	280	16.8	45	2.7	325	19.5	1,343	80.5	1,668	100.0
Waterford	285	18.0	80	5.0	365	23.0	1,222	77.0	1,587	100.0
Wind Point	83	11.2	27	3.6	110	14.8	633	85.2	743	100.0
Towns										
Burlington	294	12.7	126	5.4	420	18.1	1,901	81.9	2,321	100.0
Dover	188	15.8	104	8.7	292	24.6	897	75.4	1,189	100.0
Norway	300	11.3	251	9.5	551	20.8	2,104	79.2	2,655	100.0
Raymond	188	15.2	79	6.4	267	21.6	969	78.4	1,236	100.0
Rochester ^b	91	11.6	62	7.9	153	19.5	633	80.5	786	100.0
Waterford	208	9.9	236	11.2	444	21.1	1,658	78.9	2,102	100.0
Yorkville	118	10.5	82	7.3	200	17.9	920	82.1	1,120	100.0
Racine County Total	13,933	19.7	3,465	4.9	17,398	24.5	53,506	75.5	70,904	100.0

NOTE: This Table is based on sample data from the 2000 Census which may not match related data presented in other tables in this report.

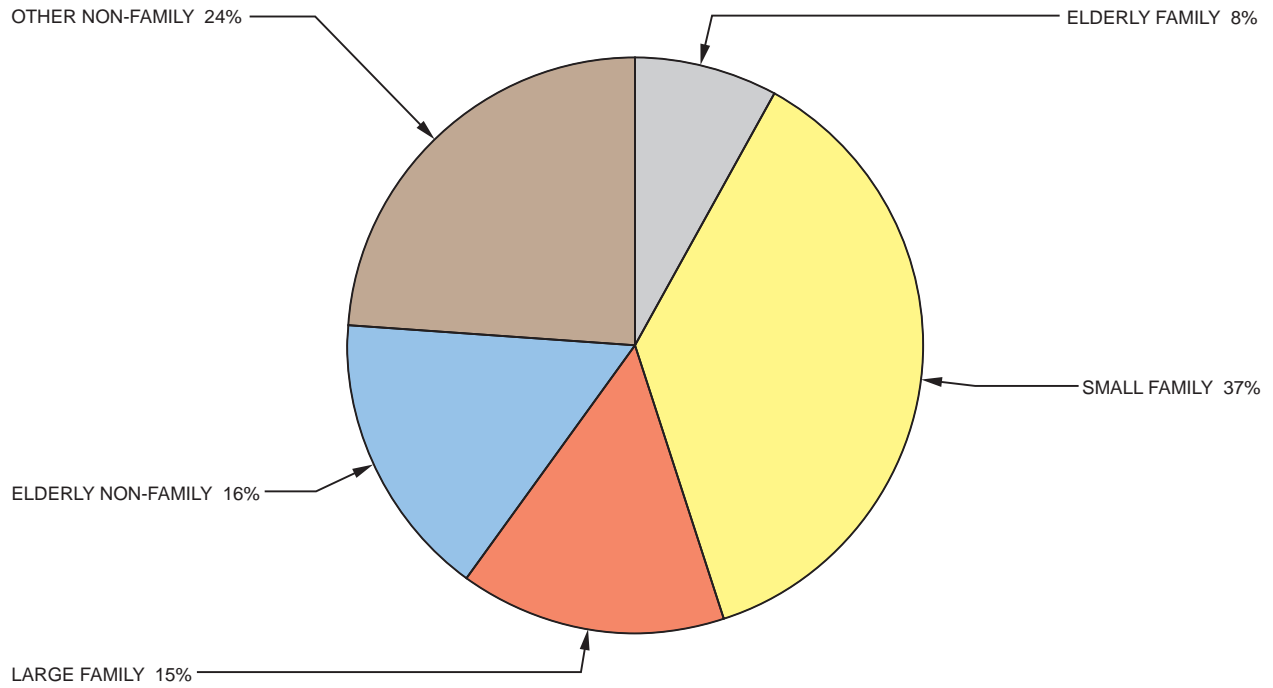
^aHousing problems includes households with a cost burden of over 30 percent, households without complete plumbing or kitchen facilities, and households with more than 1.01 persons per room.

^bThe Town and Village of Rochester were consolidated as the Village of Rochester in December 2008.

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development, and SEWRPC.

Figure XI-2

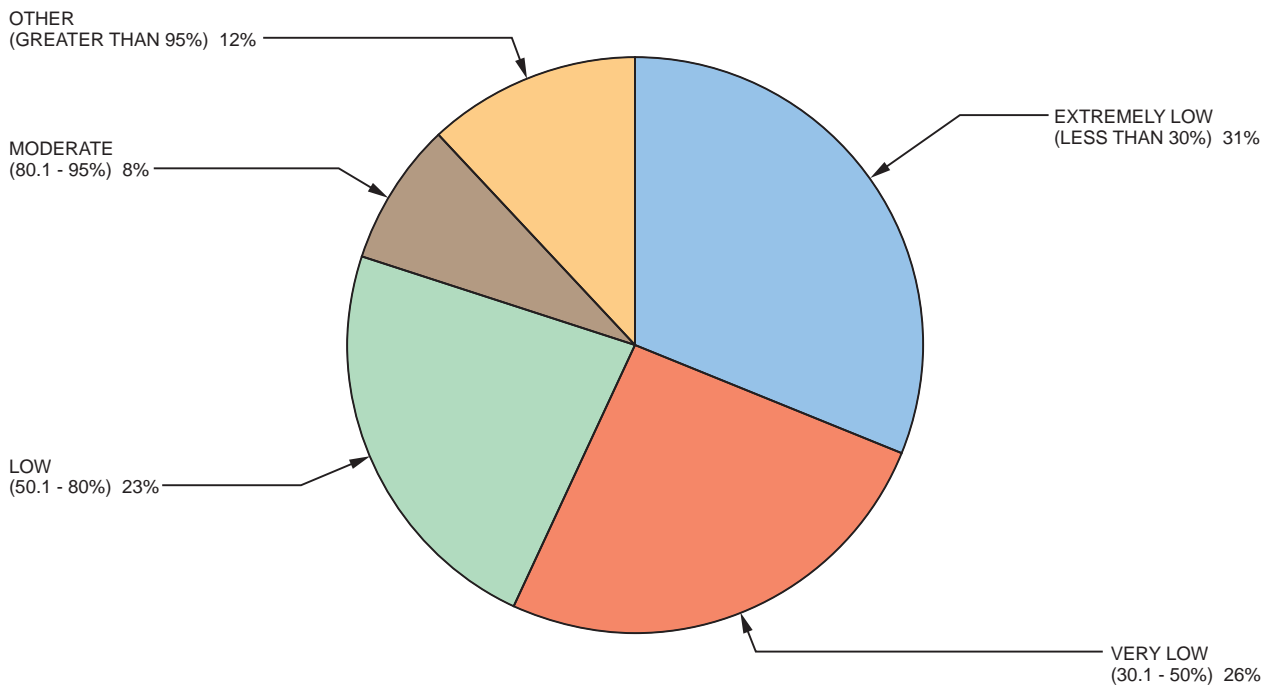
TYPES OF HOUSEHOLDS WITH HOUSING PROBLEMS IN RACINE COUNTY: 2000



Source: U.S. Bureau of the Census and SEWRPC.

Figure XI-3

HOUSING PROBLEMS BY INCOME GROUP IN RACINE COUNTY: 2000



Source: U.S. Bureau of the Census and SEWRPC.

Table XI-5

HOUSEHOLDS WITH A HIGH HOUSING COST BURDEN IN THE SOUTHEASTERN WISCONSIN REGION: 2000^a

County	Owner-Occupied Households		Renter-Occupied Households		Total Households	
	Number	Percent	Number	Percent	Number	Percent
Kenosha	7,855	20.3	5,359	30.9	13,214	23.6
Milwaukee.....	38,655	19.4	57,025	31.9	95,680	25.3
Ozaukee	4,570	19.4	1,730	23.7	6,300	20.4
Racine	8,615	17.2	6,265	30.1	14,880	21.0
Walworth.....	5,285	22.2	3,179	29.8	8,464	24.5
Washington.....	6,075	18.2	2,380	22.6	8,455	19.3
Waukesha.....	19,100	18.5	8,750	27.5	27,850	20.6
Region	90,155	19.1	84,688	30.5	174,843	23.3

^aHigh housing cost burden is defined by HUD as a household spending more than 30 percent of its gross monthly income on housing costs.

Source: U.S. Bureau of the Census and SEWRPC.

Table XI-6

PERSONS AGE 5 AND OVER WITH DISABILITIES IN RACINE COUNTY BY CIVIL DIVISION: 2000^a

Civil Division	Persons With a Disability				Percent of Total Population Age 5 and Over	Total Population Age 5 and Over
	Age 5-20	Age 21-64	Age 65 and Over	Total		
Cities						
Burlington.....	169	732	428	1,329	14.8	8,982
Racine	2,033	8,780	3,874	14,687	20.0	73,617
Villages						
Caledonia.....	312	1,376	982	2,670	12.1	22,098
Elmwood Park.....	11	39	28	78	16.8	463
Mt. Pleasant.....	282	1,790	1,382	3,454	16.0	21,618
North Bay	11	6	17	34	14.2	240
Rochester ^b	2	86	21	109	10.0	1,089
Sturtevant.....	72	258	108	438	12.0	3,635
Union Grove.....	92	299	150	541	13.6	3,983
Waterford	39	347	160	546	14.4	3,799
Wind Point.....	7	111	69	187	10.7	1,752
Towns						
Burlington.....	49	439	334	822	13.7	6,004
Dover.....	41	554	93	688	19.5	3,520
Norway.....	142	422	237	801	11.4	7,042
Raymond.....	72	212	128	412	12.4	3,313
Rochester ^b	25	106	60	191	8.9	2,142
Waterford	60	413	177	650	11.9	5,442
Yorkville.....	24	432	125	581	18.4	3,160
Racine County Total	3,443	16,402	8,373	28,218	16.4	171,899

NOTE: Data based on Census sample of one in six households; therefore population levels may not match those shown in previous tables.

^aDisability types include sensory, physical, mental, self-care, and employment. An individual may have multiple types of disabilities. The data pertain to the non-institutionalized population.

^bThe Town and Village of Rochester were consolidated as the Village of Rochester in December 2008.

Source: U.S. Bureau of the Census and SEWRPC.

Table XI-7

**PERSONS AGE 5 AND OVER WITH DISABILITIES IN
RACINE COUNTY AND THE SOUTHEASTERN WISCONSIN REGION: 2000^a**

Community and Age Group	Persons with a Disability	Percent of Total Persons with a Disability	Percent of Age Group	Total Population in Age Group
Racine County				
5 to 20	3,443	12.2	7.8	44,245
21 to 64	16,402	58.1	15.6	105,181
65 and over	8,373	29.7	37.3	22,473
Total	28,218	100.0	16.4	171,899
Southeastern Wisconsin Region				
5 to 20	37,328	12.6	8.2	455,720
21 to 64	173,990	58.9	15.9	1,091,531
65 and over	84,037	28.5	36.8	228,528
Total	295,355	100.0	16.6	1,775,779

NOTE: Data based on Census sample of one in six households; therefore population levels may not match those shown in previous tables.

^aDisability types include sensory, physical, mental, self-care, and employment. An individual may have multiple types of disabilities. The data pertain to the non-institutionalized population.

Source: U.S. Bureau of the Census and SEWRPC.

Table XI-8

**MINIMUM LOT SIZE AND FLOOR AREA REQUIREMENTS FOR
RESIDENTIAL ZONING DISTRICTS IN RACINE COUNTY: JULY 2007**

Community	Residential Zoning District	(Permitted) Minimum Lot Size	Minimum Floor Area ^a (square feet)
City of Burlington	Rs-1 Single-Family Residence District	14,000 square feet	Not Specified
	Rs-2 Single-Family Residence District	11,000 square feet	Not Specified
	Rs-3 Single-Family Residence District	8,000 square feet	Not Specified
	Rd-1 Two-Family Residence District	14,000 square feet	Not Specified
	Rd-2 Two-Family Residence District	11,000 square feet	Not Specified
	Rm-1 Multiple-Family Residence District	11,000 square feet or Efficiency and One-bedroom: 3,500 square feet Two-bedroom: 4,000 square feet Three-bedroom: 6,000 square feet	Not Specified
	Rm-2 Multiple-Family Residence District	11,000 square feet or Efficiency and One-bedroom: 2,500 square feet Two-bedroom: 2,680 square feet Three-bedroom: 4,500 square feet	Not Specified
	Rm-3 Low-Density Multiple-Family Residence District	43,560 square feet (one acre)	Not Specified
	Rm-4 Multiple-Family Residence District	130,680 square feet	Not Specified
	PUD Planned Unit Development Overlay District	--	Coordinated area site planning, diversified location of structures, and/or mixing of compatible uses.
TN-R Traditional Neighborhood Residence District	--	Used exclusively in areas of the City planned for traditional neighborhood development of a residential nature as indicated on the City's Comprehensive Master Plan or element of the City's Comprehensive Master Plan.	
City of Racine	R1 Single-Family Residence District	8,400 square feet	Not Specified
	R2 Single-Family Residence District	6,000 square feet	Not Specified
	R3 Limited General Residence District	Single-family and community living with 8 or fewer: 6,000 square feet	Not Specified
		Community living with 9-15: 12,000 square feet	
		Two-family: 3,000 square feet/du Efficiency and one-bedroom: 2,400 square feet/du Three bedroom or larger: 2,700 square feet/du	
R4 General Residence District	Single- and two-family: 6,000 square feet Single-family and community living with 8 or fewer: 6,000 square feet Community living with 9-15: 12,000 square feet Efficiency and one-bedroom: 1,500 square feet/du Two-bedroom: 1,800 square feet/du Three bedroom or larger: 2,100 square feet/du	Not Specified	

Table XI-8 (continued)

Community	Residential Zoning District	(Permitted) Minimum Lot Size	Minimum Floor Area ^a (square feet)
City of Racine (continued)	R5 General Residence District	Single- and two-family: 6,000 square feet Single-family and community living with 8 or fewer: 6,000 square feet (Conditional: 800 square feet/bedroom) Community living with 9-15: 12,000 square feet (Conditional: 800 square feet/bedroom) Efficiency and one-bedroom: 700 square feet/du Two-bedroom: 850 square feet/du Three bedroom or larger: 1,000 square feet/du	Not Specified
	R6 General Residence District	Single- and two-family: 6,000 square feet Single-family and community living with 8 or fewer: 6,000 square feet (Conditional: 800 square feet/bedroom) Community living with 9-15: 12,000 square feet (Conditional: 800 square feet/bedroom) Efficiency and one-bedroom: 350 square feet/du Two-bedroom: 450 square feet/du Three bedroom or larger: 550 square feet/du Boarding and fraternity: 325 square feet/unit	Not Specified
	Flex Development Overlay District	- -	Redevelopment of property suitable for reuse.
Village of Caledonia	R-1 Country Estate District	One-Family on estate lots: 5 acres	800
	R-2 Suburban Residential District (unsewered)	One-family on lots not served by public sanitary sewer: 40,000 square feet	800
	R-2S Suburban Residential District (sewered)	One-family on larger lots served by public sanitary sewer: 40,000 square feet	800
	R-3 Suburban Residential District (sewered)	One-family on lots served by public sanitary sewer: 20,000 square feet	800
	R-3A Suburban Residential District (sewered)	One-family on lots served by public sanitary sewer: 13,500 square feet	800
	R-4 Urban Residential District I	One-family on lots served by public sanitary sewer: 10,000 square feet	800
	R-5 Urban Residential District II	One-family on lots served by public sanitary sewer: 7,200 square feet	800
	R-5A Urban Residential District III	One-family on lots served by public sanitary sewer: 10,000 square feet	800
	R-6 Two-Family Residential District	Two-family on lots served by public sanitary sewer: 10,000 square feet	800
	R-6A Two-Family Residential District II	Two-family on lots served by public sanitary sewer: 20,000 square feet	800
R-7 Multi-Family Residential District	Multi-family not to exceed 8/du per structure, on lots served by public sanitary sewer	Not Specified	
R-8 Planned Residential District	Two-family, multi-family, and clustered one-family lot developments, all served by public sanitary sewer: Minimum development area is 10 acres and at least 20 percent of area must be set aside as parkland; 4,000 square feet per row-house; 8,000 square feet for one-family	Not Specified	
PUD	Multi-family not to exceed 8/du per structure, on lots served by public sanitary sewer	Not Specified	

Table XI-8 (continued)

Community	Residential Zoning District	(Permitted) Minimum Lot Size	Minimum Floor Area ^a (square feet)
Village of Elmwood Park ^b	R-1 Single-Family Residential District	10,200 square feet	One-story: 1,500; Split level: 2,000; Two-story: 1,850 with 1,000 first floor
	PRD Planned Residential District	--	Coordinated area site planning, diversified location of structures, and/or mixing of compatible uses.
Village of Mt. Pleasant	R-100 Residential Single-Family District	12,000 square feet	1-story: 1,800; 1 and ½ and 2-story: 2,000
	R-75 Residential Single-Family District	9,000 square feet	1-story: 1,500; 1 and ½ and 2-story: 1,700
	R-60 Residential Single-Family District	7,200 square feet	One-bedroom: 700; Two-bedroom: 800; Three-bedroom plus: 1,000
	R-50MH Residential Mobile Home District	6,000 square feet	--
	R-40E Residential Existing Limited District	4,000 square feet	One-bedroom: 600; Two-bedroom: 700; Three-bedroom plus: 850
	R-100D Residential Two-Family District	12,000 square feet	One-bedroom: 650; Two-bedroom: 900; Three-bedroom plus: 1,150
	R-75D Residential Two-Family District	9,000 square feet	One-bedroom: 650; Two-bedroom: 800; Three-bedroom plus: 1,000
	R-60D Residential Two-Family District	7,200 square feet	One-bedroom: 500; Two-bedroom: 700; Three-bedroom plus: 850
	RM-1 Residential Multi-Family District	As necessary to meet other requirements	One-bedroom: 650; Two-bedroom: 700; Three-bedroom plus: 900
	RM-2 Residential Multi-Family District	As necessary to meet other requirements	One-bedroom: 500; Two-bedroom: 700; Three-bedroom plus: 850
	RM-3 Residential Multi-Family District	As necessary to meet other requirements	One-bedroom: 500; Two-bedroom: 700; Three-bedroom plus: 850
	RM-4 Residential Multi-Family District	As necessary to meet other requirements	One-bedroom: 500; Two-bedroom: 700; Three-bedroom plus: 850
	OPD Overlay Planned Development District	Any use in the basic underlying districts and Planned Developments	Coordinated area site planning, diversified location of structures, and/or mixing of compatible uses.
	Residential Cluster Developments District	Any single- or two-family development	Locate public or private parks and common open spaces within close proximity to all housing in any basic residential development district, the required minimum lot area and open space per dwelling may be reduced or clustered, provided that at least 85 percent of the difference between such requirements and the area actually provided is devoted to approved public or private parks and common open spaces.
		Planned Developments District	Residential and open spaces: 100,000 square feet OPD permitted uses
Village of North Bay ^c	R-1 Single-Family Residence District	32,670 square feet; all lands west of N. Main St.	One-story: 1,700; Two-story: 2,000 with 1,400 first floor
	R-2 Single-Family Residence District	21,780 square feet; all lands east of N. Main St.	One-story: 1,700; Two-story: 2,000 with 1,400 first floor

Table XI-8 (continued)

Community	Residential Zoning District	(Permitted) Minimum Lot Size	Minimum Floor Area ^a (square feet)
Village of Rochester	R-1 Single-Family Residential District	12,000 square feet	One-story: 1,200 without garage; Two-story: 1,700
	R-2 Single-Family Residential District	10,000 square feet	One-story: 1,200 without garage; Multi-story: 1,700
	R-3 One- and Two-Family Residential District	One-family: 10,000 square feet Two-family: 6,000 square feet	One-story: 1,200 without garage; Multi-story single-family: 1,700; Two-family: 1,800 square feet without garage
	R-4 Multiple-Family Residential District	18,000 square feet with 4,500 square feet/one bedroom and 6,000 square feet/two- and three-bedroom unit	One-bedroom unit: 750; Two- or three- bedroom units: 900
	PUD Planned Unit Development Overlay District – Residential Planned Developments	One and one-half acres	Voluntarily promote improved environmental and aesthetic design; offer recreational, conservation and preservation, pedestrian-friendly, social and harmonious architecture.
Village of Sturtevant	One- and Two-Family Residence District	One-family: 9,000 square feet Two-family: 6,000 square feet	One-family: 1,200; Two-family: 2,400
	Multiple Residence District	One-family: 9,000 square feet Two-family: 6,000 square feet	One-family: 1,200; Two-family: 2,400; More than two-family – one bedroom/unit: 600; two bedrooms/unit: 750; three bedrooms/unit: 900
	Planned Development District Overlay	Sufficient size in relation to the proposed uses	Diversification in the uses permitted and variation in the relationship of uses, structures, open spaces, and heights of structures and implemented as comprehensive and cohesive unified projects.
Village of Union Grove ^d	R-90 Single-Family Residence District	13,000 square feet	One-story with three bedrooms or less: 1,100; One-story with four bedrooms or more: 1,400; One and ½ story: 1,000 (100 square feet may be reduced with attached garage); Split-level with three bedrooms: 1,100; Split-level with four or more bedrooms: 1,300
	R-80 Single-Family Residence District	8,000 square feet	One-story with three bedrooms or less: 2,200; One-story with four bedrooms or more: 2,800; One and ½ story: 2,000 (200 square feet may be reduced with attached garage); Split-level with three bedrooms: 1,100; Split-level with four or more bedrooms: 1,300
	R-90-D Two-Family Residence District	13,000 square feet (6,500/family)	One-story with three bedrooms or less: 2,200; One-story with four bedrooms or more: 2,800; One and ½ story: 2,000 (200 square feet may be reduced with attached garage); Split-level with three bedrooms: 2,200; Split-level with four or more bedrooms: 2,600

Table XI-8 (continued)

Community	Residential Zoning District	(Permitted) Minimum Lot Size	Minimum Floor Area ^a (square feet)
Village of Union Grove ^d (continued)	R-80-D Two-Family Residence District II	8,000 square feet (4,000/family)	One-story with three bedrooms or less: 2,200; One-story with four bedrooms or more: 2,800; One and ½ story: 2,000 (200 square feet may be reduced with attached garage); Split-level with three bedrooms: 2,200; Split-level with four or more bedrooms: 2,600
	RM Multiple-Family Residence District	One-bedroom or less: 2,400 square feet; Two-bedroom units: 3,000 square feet; Three-bedroom units: 4,000 square feet; Four-bedroom or greater units: 5,000 square feet	Studio or efficiency: 375; One-bedroom: 575; Two-bedroom: 750; Three bedroom: 900
	MH Mobile Home District	6,000 square feet	980
	PUD Planned Unit Development Overlay District	Residential: 4 acres; Mixed compatible use: 10 acres	Buildings: equal to or greater than required in underlying basic use district.
Village of Waterford	Single-Family Residence-A District	11,000 square feet	One story: 1,200; Two story: 1,700
	Single-Family Residence-B District	13,000 square feet	One story: 1,200; Two story: 1,700
	Two-Family Residence-A District	15,000 square feet	Not Specified
	Two-Family Residence-B District	6,000 square feet	Not Specified
	Multiple Family Residence District	Single-Family Residence-A District: 11,000 square feet Single-Family Residence-B District: 13,000 square feet Two-Family Residence-A District: 15,000 square feet Two-Family Residence-B District: 6,000 square feet Three-family: 6,000 square feet Four-family: 4,500 square feet	One-bedroom unit: 900; Each additional bedroom: 150
	Planned Community Development District		7 Districts – mixed use and condominiums
Village of Wind Point	R-1 Estate Single-Family Residence District	One and one-half acres	One-story: 2,000; Two-story: 2,500
	R-2 Single-Family Residence District	20,000 square feet	One-story: 1,500; Tri-level: 1,800; Two-story: 2,100
	R-3 Single-Family Residence District	15,000 square feet	One-story: 1,200; Tri-level: 1,500; Two-story: 1,800
	R-4 Multiple-Family Residence District	Row house: 4,000 square feet; Detached one-family: 8,000 square feet; Duplexes: 10,000 square feet	Not Specified
	PDO Planned Development Overlay District	10 contiguous acres	Allow greater flexibility and design of uses
Racine County ^e	R-1 Country Estate District	One-family on estate lots: 5 acres	800
	R-2 Suburban Residential District (Unsewered)	One-family on lots not served by public sanitary sewer: 40,000 square feet	800
	R-2S Suburban Residential District (Sewered-large lots)	One-family on lots served by public sanitary sewer: 40,000 square feet	800
	R-3 Suburban Residential District (Sewered)	One-family on lots served by public sanitary sewer: 20,000 square feet	800

Table XI-8 (continued)

Community	Residential Zoning District	(Permitted) Minimum Lot Size	Minimum Floor Area ^a (square feet)
Racine County ^e (continued)	R-3A Suburban Residential District (Sewered)	One-family on lots served by public sanitary sewer: 13,500 square feet	800
	R-4 Urban Residential District I	One-family on lots served by public sanitary sewer: 10,000 square feet	800
	R-5 Urban Residential District II	One-family on lots served by public sanitary sewer: 7,200 square feet	800
	R-5A Urban Residential District III	One-family on lots served by public sanitary sewer: 10,000 square feet	800
	R-6 Two-Family Residential District	Two-family on lots served by public sanitary sewer: 10,000 square feet	800
	R-6A Two-Family Residential District II	Two-family on lots served by public sanitary sewer: 20,000 square feet	800
	R-7 Multi-Family Residential District	Efficiency unit: 15,000 square feet with no less than 2,000 square feet per unit; 1-bedroom unit: 2,500 square feet; 2- or more bedroom unit: 3,000 square feet	Not Specified
	R-8 Planned Residential District	Two-family, multi-family, and clustered one-family (A1 and C1 as conditional use): 10 acres; Row-house: 4,000 square feet; One-family: 8,000 square feet	Not Specified
	PUD Planned Unit Development Overlay District	10 acres in any residential district except R-1 and R-2 ^f	Coordinated area site planning, diversified location of structures, and flexibility of site design

^a Minimum floor area requirements, if specified, are based on County or local zoning ordinance, unless otherwise noted.

^b Minimum floor area requirements established in the Village of Elmwood Park land division ordinance.

^c Minimum floor area requirements established in the Village of North Bay building code.

^d Minimum floor area requirements established in the Village of Union Grove building code.

^e The Racine County zoning ordinance applies to all Towns within the County. Zoning districts in cities and villages within the County are assigned by the responsible municipality. The minimum floor area requirements established in the County zoning ordinance applies to all towns except for the Town of Norway and the Town of Yorkville. Minimum floor area requirements for the Town of Norway are established in the Town land division ordinance as follows: one-story single family - 1,400 square feet; for other than one-story single family - 1,800 square feet with 1,000 square feet first floor; two family - 1,400 square feet with 1,000 square feet first floor. Minimum floor area requirements for the Town of Yorkville are established in the Town land division ordinance as follows: one-story single family - 1,400 square feet; for other than one-story single family - 1,600 square feet with 1,000 square feet first floor; two family - 1,400 square feet with 1,000 square feet first floor.

^f Racine County PUD development density:

Zoning District	Maximum gross density (dwelling units/acre)	Average net area per dwelling unit (sq. ft.)
R-2S	0.9	40,000
R-3	1.8	20,000
R-3A	2.7	13,500
R-4	3.6	10,000
R-5	5.0	7,200
R-5A	3.6	10,000
R-6	7.3	5,000
R-7*	12.1	3,000
R-7**	14.5	2,500
R-7***	18.1	2,000

*Two (2) or more bedrooms per unit.

**One-bedroom units.

***Efficiency units.

Source: Local governments, Racine County, and SEWRPC.

Table XI-9

SELECTED GOVERNMENT SPONSORED HOUSING PROGRAMS AVAILABLE IN RACINE COUNTY

Sponsor	Program Name	Description ^a
U.S. Department of Housing and Urban Development (HUD)	Section 8: Housing Choice Voucher Program	Vouchers are provided to eligible households who are either very low-income families; elderly; or disabled so they may obtain housing in the private market. Applicants that obtain housing with a voucher pay no more than 30 percent of their adjusted family income for the unit.
	Section 8: Project-Based Assistance	HUD provides rental subsidies to project owners on behalf of tenants who are either very low- or low-income families; elderly; or disabled. Tenants pay no more than 30 percent of the family's monthly adjusted income for rent. Though funding is no longer available for new Section 8 projects, property owners that are already receiving funding may continue to participate in the program through the renewal of their contracts. If property owners choose not to renew their contracts, tenants living in these properties will be provided with Section 8 tenant-based vouchers.
	Section 202: Supportive Housing for the Elderly	HUD provides interest-free capital advances to eligible nonprofit organizations to finance the construction, rehabilitation or acquisition of structures to provide housing for very-low income elderly persons. Rental subsidies are provided through project rental assistance contracts to cover the difference between the project operating cost and the tenant's contribution towards rent. Tenants pay no more than 30 percent of their monthly adjusted income for rent.
	Section 811: Supportive Housing for Persons with Disabilities	HUD provides interest-free capital advances to eligible nonprofit organizations to finance the construction, rehabilitation or acquisition of rental housing for very-low income people with disabilities. Rental subsidies are provided through project rental assistance contracts to cover the difference between the project operating cost and the tenant's contribution towards rent. Tenants pay no more than 30 percent of their monthly adjusted income for rent.
	HOME Investment Partnerships Program	HUD provides funding for this housing block grant program directly to the City of Racine, which is an entitlement community; other communities can apply to the State for HOME funding. Under this program, HUD HOME funds are provided through WDOC to local units of government, housing authorities, and nonprofit organizations, which, in turn, develop affordable housing programs that are appropriate in their communities (see Wisconsin Department of Commerce, below, for more information).
	Community Development Block Grant Program	The HUD Small Cities Community Development Block Grant (CDBG) program is administered in Wisconsin by the Wisconsin Department of Commerce. The housing component of this program provides grants to general purpose local units of government for housing programs which principally support low- and moderate-income households, with an emphasis on housing rehabilitation efforts. Cities, villages, and towns with a population less than 50,000 persons and located in areas other than Milwaukee, Waukesha, and Dane Counties may apply for Small Cities CDBG program grants.
HUD - Federal Housing Administration (FHA)	Section 203(k) Rehabilitation Mortgage Insurance	Loans are insured to finance the rehabilitation or purchase and rehabilitation of one- to four-family properties that are at least one year old. Borrowers can get a single mortgage loan, at a long-term fixed (or adjustable) rate, to finance acquisition and rehabilitation of the property.
	Property Improvement Loan Insurance (Title I)	Loans made by private lenders are insured for up to 20 years to finance the light or moderate rehabilitation of either single- or multi-family properties. Properties may consist of single-family and multi-family homes, manufactured homes, nonresidential structures, and the preservation of historic homes.
U.S. Department of Agriculture (USDA) Rural Development	Section 502: Single-Family Housing Direct Loans	USDA provides direct loans to very low- and low-income households to obtain homeownership. Funding may be used to build, repair, renovate, or relocate homes, or to purchase and prepare sites (including the provision of sewage and water facilities). Subsidies are provided to reduce monthly housing payments—borrowers pay the higher either of 24 percent of the borrower's adjusted annual income, or principal and interest calculated at 1 percent on the loan plus taxes and insurance; if the occupants move from the property, the lesser of the payment assistance or half of the equity must be paid back to USDA. There is no required down payment.
	Section 502: Single-Family Housing Guaranteed Loans	USDA guarantees loans to low- and moderate-income households by commercial lenders to build, repair, renovate or relocate a home, or to purchase and prepare sites (including providing water and sewage facilities). Applicants must be without adequate housing but be able to afford the mortgage payments. Loans are provided at fixed rates with terms of 30 years. No down payment is required.

Table XI-9 (continued)

Sponsor	Program Name	Description ^a
U.S. Department of Agriculture (USDA) Rural Development (continued)	Section 502: Mutual Self Help Housing Loans	Loans are provided to help very low- and low-income households construct their own homes. Families perform a significant amount of the construction labor on their homes under qualified supervision. Savings from the reduction in labor costs allow otherwise ineligible families to own their own homes. There is no required down payment and subsidies are provided to reduce monthly housing payments—borrowers pay the higher of either 24 percent of the borrower’s adjusted annual income, or principal and interest calculated at 1 percent on the loan plus taxes and insurance. If the occupants move from the property, the lesser of the payment assistance or half of the equity must be paid back to USDA. Nonprofit or public agencies which sponsor mutual self-help housing often use administrative funds from the Section 523 Self-Help Technical Assistance Grant Program.
	Sections 514/516: Farm Labor Housing Loans and Grants	Section 514 loans and Section 516 grants provide low cost financing for the development of affordable rental housing for year round and migrant “domestic farm laborers” and their households. Funds may be used to build, buy, improve, or repair farm labor housing and provide related facilities, such as on-site child care centers. Loans are for 33 years and generally at a 1 percent interest rate; grants may cover up to 90 percent of the development cost (the balance is typically covered by a Section 514 loan). Section 521 rental assistance subsidies may be used to limit tenants’ payments to 30 percent of their income.
	Section 515: Rural Rental Housing Loans	Direct mortgage loans are made to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; elderly persons; and persons with disabilities. Loans may be made available at an effective interest rate of 1 percent. Section 521 rental assistance subsidies may be used to limit tenants’ payments to 30 percent of their income.
	Section 521: Rural Rental Assistance Payments	Provides rent subsidies to elderly, disabled, very-low and low-income residents of multi-family housing to ensure that they pay no more than 30 percent of their income for housing. Projects that are eligible to use rental assistance include Section 515 Rural Rental Housing and Section 514 Farm Labor Housing.
	Sections 523/524: Rural Housing Site Loans	Loans are made to provide housing sites for low- and moderate-income families. Nonprofit organizations may obtain loans to buy and develop building sites, including the construction of access roads, streets and utilities. Section 523 loans are limited to private or public nonprofit organizations that provide sites for self-help housing only.
	Section 538: Rural Rental Housing Guaranteed Loans	Loans are guaranteed for the construction, acquisition or rehabilitation of rural multi-family housing whose occupants are very low-, low-, or moderate-income households, elderly, handicapped, or disabled persons with income not more than 115 percent of the area median income. The terms of the loans guaranteed may be up to 40 years and the rates must be fixed. The rent, including utilities made by tenants cannot exceed 115 percent of the area median income.
Wisconsin Housing and Economic Development Authority (WHEDA)	Low Income Housing Tax Credit (LIHTC) Program	Provides developers of affordable housing with a tax credit that is used to offset a portion of their Federal tax liability. At a minimum, 20 percent of units must be occupied by households whose incomes are at or below 50 percent of the county median income (CMI) or at least 40 percent of units must be occupied by households whose incomes are at or below 60 percent of the CMI. Units designated as low-income have a maximum rent limit that is based on the CMI. Developers are expected to maintain the elected proportion of low-income units for at least 30 years.
	Home Ownership Mortgage Loan (HOME) Program	The HOME program offers 15 to 30 year mortgage loans at below market, fixed interest rates to low- and moderate-income families and individuals who are first time homebuyers. WHEDA administers the HOME Loan Program, which is funded by the sale of tax-exempt and taxable bonds.
	HOME Plus Loan Program	Provides financing of up to \$10,000 for down payment and closing costs, and a line of credit for future repairs. To be eligible for a HOME Plus Loan, borrowers must be applying for their first mortgage with a WHEDA HOME Loan.
	Partnership for Homeownership Program	WHEDA and the U.S. Department of Agriculture’s Rural Development jointly offer this program through which an eligible borrower receives a mortgage with a rate at or below the market rate and a mortgage from Rural Development with an interest rate based on ability to pay. This program is targeted to low income homebuyers. The program is offered in rural areas served by USDA-Rural Development.

Table XI-9 (continued)

Sponsor	Program Name	Description ^a
Wisconsin Department of Commerce (WDOC), Division of Housing and Community Development (DHCD)	WDOC HOME Investment Partnerships Program—Funded by HUD	The WDOC has created several “sub-programs” as a basis for distributing non-entitlement HUD HOME Investment Partnerships program funds in Wisconsin. These sub-programs include the Development Projects program; Rental Housing Development program; Homebuyer and Rehabilitation (HRR) program; Tenant Based Rental Assistance program; and Wisconsin Fresh Start program. With funds available under these programs, local sponsors develop affordable housing opportunities (for households at or below 80 percent of the county median income) that are most needed in their respective communities. Eligible local sponsors include local governments, housing authorities, and nonprofit organizations.
	Housing Cost Reduction Program Initiative (HCRI) Homebuyer Program	The WDOC administers this state-funded program that provides housing assistance to low- and moderate-income households seeking to own or rent affordable housing. This program has two components: the Housing Preservation program (HPP) that provides short-term assistance to households facing foreclosure or other short-term housing problem; and the HCRI Homebuyer program, which provides closing cost and down payment assistance to eligible homebuyers. Eligible local sponsors include local units of government; nonprofit and certain for-profit corporations; housing authorities; and others.
	Home Single-Family (HSF) Housing Program, including American Dream Down Payment Initiative (ADDI)	The HSF program is designed to provide funding to assist low- and moderate-income (LMI) homebuyers and homeowners to secure and maintain safe, decent, affordable housing. Eligible costs covered by the program include: homebuyer assistance to acquire a single-family home, including: down payment and closing costs, gap financing, new construction, essential rehab at the time of purchase; and homeowner assistance for essential improvements to the home, including: structural repair, energy-related components, accessibility improvements, lead-based paint hazard reduction/removal, and repair of code violations. Organizations that are eligible to complete for HSF funding include local governments, Federally recognized American Indian tribes/bands, housing authorities, nonprofit and for-profit corporations, and faith-based organizations. Eligible homebuyers/owners must have household incomes at or below 80 percent of County Median Income (CMI) and the property must be the primary residence of the owner. The ADDI provides HUD funds to local governments and housing organizations to cover down payment assistance, closing costs, and other soft costs involved in the purchase of a home by low-income households. These homebuyer funds can be utilized for new construction, acquisition and rehabilitation of a home to be purchased to help reduce homeownership costs for low-income households.
Department of Veteran Affairs (VA)	Home Loan Program	Offers guaranteed loans with no money down and no private mortgage insurance payments to veterans, active duty military personnel, and certain members of the reserves and National Guard. Applicants must meet income and credit requirements for the loans, which are generally administered by lenders approved by the Department of Veteran Affairs.
Wisconsin Historical Society	Historic Home Owner's Tax Credit	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. For more information contact the Wisconsin Historical Society.

NOTES: For most programs, “very-low income” families are defined as those whose annual incomes are at or below 50 percent of the median for the area, adjusted for family size. “Low-income” families are defined as those whose annual incomes are between 50 percent and 80 percent of the median income for the area, adjusted for family size. “Moderate-income” families are defined as those whose annual incomes do not exceed 115 percent of the area median income; however, for HUD’s CDBG and WDOC’s HCRI programs, low- to moderate-income families are defined as those earning 80 percent or less of the area median income, and for the USDA’s Section 515 Rural Rental Housing Loan program, moderate-income families must have incomes not exceeding \$5,500 above the low-income limit.

^aThis table provides a general description of the various housing programs. Details can be found at the websites of the administering agencies.

Source: SEWRPC.