CITY OF RACINE, WISCONSIN
NEIGHBORHOOD REVITALIZATION
STRATEGY AREA

Greater Uptown Area: 2017-2019

Introduction

The U.S. Department of Housing and Urban Development (HUD) encourages jurisdictions to adopt Neighborhood Revitalization Strategy Areas (NRSA) to bring together government, civic, business, and non-profit organizations to support revitalization of distressed neighborhoods. With an approved NRSA, the City of Racine would be granted flexibility in use of some funds in a designated area to address housing, job training, and area-wide community development activities.

The City of Racine has been laying the groundwork for local revitalization efforts and proposes to designate the ‘Greater Uptown’ area as a NRSA in tandem with the City of Racine 2015-2019 Consolidated Plan and 2017 Annual Action Plan. The proposed NRSA fulfills all HUD NRSA requirements and has a high number of existing plans that are ready for implementation.

An NRSA is a geographic area approved by HUD that allows a municipality specific flexibility with Community Development Block Grant (CDBG), a grant given to municipalities on a formula basis by HUD for the benefit of low- and- moderate income residents and for the elimination of slums or blight. CDBG funds are typically spent on activities with public benefit such as public infrastructure (roads and public facilities), housing (rehabilitation or new construction), economic development, and public services (literacy programs, youth services, adult job training, housing counseling). All programs funded with CDBG are subject to a number of federal regulations.

The goal of creating an NRSA is to gain CDBG flexibility to help with neighborhood revitalization, but programs in the NRSA can also help bridge efforts by community groups, nonprofits, government, developers, and employers in a focused area. Targeting multiple community development activities in a defined area versus scattering efforts over a large area or varying timeframes increases their collective impact. If we focus resources in a small area and increase collaboration, the results can be substantial.

Uptown cradles some of Racine’s oldest neighborhoods, legacy manufacturing facilities, retail districts, multiple rail and highway corridors, and active school zones. The Greater Uptown Area reflects the successes and challenges facing the City as a whole, and is the heart of the city in terms of geography and as the industrial center of the local economy. It is an area of the city ready for revitalization with the potential to spur improvements in the surrounding region.
Figure 1

Proposed Neighborhood Revitalization Strategy Area (NRSA)
Racine, Wisconsin
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Adopted – May 2017
Neighborhood Revitalization Strategy Area

Selection of a Neighborhood Revitalization Strategy Area (NRSA) within Racine follows U.S. Housing and Urban Development (HUD) guidelines and consideration of the area history, existing plans, economic potential, and neighborhood/ stakeholder input.

HUD requires that an NRSA be primarily residential, has a defined border, and has a high number of low-income households. The Greater Uptown Area fits these criteria and has the added benefit of having a number of adopted neighborhood plans and economic studies, active neighborhood groups, and a unique history. (Figure 1)

**NRSA Designation Benefits**

NRSA benefits published as amendments to the Community Development Block Grant (CDBG) regulations 2[4 CFR 570] in the Federal Register on January 5, 1995 and updated in the final rule changes published in the November 9, 1995, Federal Register include:

a. **Job Creation and Retention as Low/Moderate Income (LMI) Area Benefit:**
   Job creation and/or retention efforts focused on the selected neighborhood may be classified as meeting the LMI area benefit requirements, thus eliminating the need for a business receiving assistance to track the incomes of persons that fill said jobs. This reduces the administrative burden for businesses participating in job creation/retention in the neighborhood. [24 CFR 570.208(a)(1)(vii) and (d)(5)(i)]

b. **Aggregation of Housing Units:**
   Housing units assisted as part of the strategy may be aggregated and considered part of a single structure for purposes of applying the low/moderate income national objective criteria, thus providing greater flexibility to carry out housing programs in the neighborhood. 51% of the total number of units must be occupied by LMI households. [24 CFR 570.208(a)(3) and (d)(5)(ii)]

c. **Aggregate Public Benefit Standard Exemption:**
   Economic Development activities carried out in the NRSA may be exempt from the aggregate public benefit standards, thus providing greater flexibility for program design and reducing record-keeping requirements. [24 CFR 570.209(b)(2)(v)(L) and (M)]

d. **Public Service Cap Exemption:**
   Public Services carried out pursuant to the NRSA strategy by a Community-Based Development Organization (CBDO) will be exempt from the public service cap, allowing grantees to offer a more intensive level of services in the neighborhood. [24 CFR 570.204(b)(2)(ii)]
Neighborhood History

The Greater Uptown Area NRSA, bordered by West Boulevard to the West, Park Avenue to the East, 10th Street to the North and Dekoven Avenue to the South, is a community comprised of three contiguous neighborhoods: (i) Towerview, (ii) Slausondale (Knapp School), and (iii) Uptown (Junction) (Figure 2). This 507 acre area houses some of Racine’s oldest neighborhoods, legacy manufacturing facilities, retail districts, multiple rail and highway corridors, active school zones, and aging residential areas. The Greater Uptown Area reflects the successes and challenges facing the City as a whole, and is the heart of the city both in terms of geography and as the center of the local economy.

Figure 2

Racine Trolley, Wisconsin Historical Society
TowerView

The northeast quadrant of the Greater Uptown Area nearest the harbor and lakefront was established in the early- to- mid 1800s. (Figure 3). These residential areas are now known as TowerView.

Bordered by Racine’s West Park District to the north and the Dekoven District to the South, this area was formerly known as Racine’s ‘School District’ as the city’s first public schools were all built in the TowerView neighborhood.

TowerView is a residential district comprised of Victorian, Italianate, and Federal style homes primarily built between the mid-1800s to the turn of the 20th century. While many 1800’s era mansions were built along Lake Michigan on Lake and Main Streets, away from the water the homes were modest. These solid structures housed the city’s doctors, teachers, merchants, and other middle class residents.
In the early 1900s, Johnson Wax (now S.C. Johnson & Son), maker of flooring wax and other products, began expanding production and staffing at the 14th Street facility, employing about 200 workers in 1916.

In 1939, further expansion led to construction of the Frank Lloyd Wright-designed Administration Building and later the Research Tower (1950). Both of these large modernist buildings are now listed on the National Register of Historic Places. Once an affluent neighborhood, residents now report a median household income of less than $31,000 with 25 percent currently living below the poverty line (2010 Census data). The neighborhood remains primarily residential with a number of churches and a few neighborhood retail businesses.

**Uptown/Junction**

The Uptown Retail Corridor (aka. The Junction) tells the story of commercial development from the 1880s to 1920s free of modern building interruptions. Washington Avenue has historically served as a retail corridor with traditional store fronts, a monumental bank, a Carnegie library, and a historic theater. “The Junction” refers to the primary intersection in the Uptown neighborhood where Washington Avenue intersects with 14th Street.

The Uptown area was developed around the turn of the 20th Century with structures that are predominately vernacular commercial buildings with simplified details. The manufacturing facilities that were the center of development reflect that era’s newest technology. Racine Auto Tire Company, located at the intersection of 14th and Racine Street began production of the famous “Racine Horseshoe” tire in 1910. Around the same time Racine Rubber Company (later Ajax Rubber Co.) began manufacturing automobile, bicycle and motorcycle tires, eventually employing thousands by 1916. The Racine Rubber Company facility, located at
the intersection of Clark and 16th St, is listed on the National Register for Historic Places as the “Walker Manufacturing Company-Ajax Plant”. Other companies located in the Uptown/Junction area included the Racine Tool & Machine Company, motor manufacturer Standard Electric Works (later Arnold Electric Company), and Gold Medal Furniture, original producer of canvas folding furniture including the film directors’ chairs and camp cots.

To this day, the large historic industrial facilities of the late 19th and early 20 century house production, storage or manufacturing companies. SC Johnson & Son, Modine Manufacturing, and Twin Disc continue business operations.
Slausondale

Slausondale borders the West Racine commercial district and Rubberville, and overlaps with the Knapp School district. Named after the lumber, lath and shingle business of Daniel Slauson, Slausondale is anchored by the Murray Mansion. Built in 1874, this cream city Italianate-styled home was the residence of Scottish-born George Murray and his wife Mary (daughter of business partner Daniel Slauson). It was later the home of Thomas M Kearney, primary organizer of the Nash Motor Co, President of Montana Coal and Iron Co., and Board Chairman of the American Trades and Savings Bank. Registered as a local historic landmark in 1976, the Murray Mansion continues to inspire elegance and enterprising creativity with its recent incarnation as a wedding and banquet facility.

By 1933, Slausondale was completely developed with middle/working-class homes and additional industrial plants to the south along 16th Street and the nearby rail corridor. Houses in this neighborhood generally date from 1900-1930 in styles including: bungalow, foursquare, Dutch Colonial, Tudor and Craftsman.

Figure 5: City of Racine c.1933
Neighborhood and Demographic Criteria

The revitalization strategy for the Greater Uptown Area will be targeted to housing and economic improvement and associated components including education, job skills, and available capital. In order to design and evaluate revitalization efforts, HUD requires that all NRSAs meet the following criteria:

I. Areas (within the NRSA) must be primarily residential

II. Areas must have defined, contiguous boundaries

III. Areas must contain a high percentage of low-moderate income households

Residential Area

The Greater Uptown Area NRSA is primarily zoned residential built around central business and industrial districts. Regional land-use maps indicate that despite clusters of commercial and retail facilities, long-term projections for the area are for low and high density residential uses and expansion of the retail corridor. Zoning maps indicate that R3 Zoning comprises most of the residential area within the NRSA.

Sec. 114-306. of the Racine Municipal Code defines R3 as a limited general residence district intended to provide areas which are to be occupied substantially by single-family and two-family dwellings and attached dwellings. It is designed to accommodate limited apartment dwellings while maintaining a low density owner-occupancy character. (Code 1973, § 16.07.040)

Permitted uses in R3:

(1) Any use permitted in the R1 district, except agriculture.
(2) Single-family dwellings.
(3) Two-family dwellings.
(4) Multiple-family dwellings.
(5) Community living arrangements having a capacity to serve 15 or fewer persons, excluding staff or live-in family.

Sections of B2 zoning are found along Washington Avenue and Sixteenth Street within the NRSA. The B2 community shopping district is intended to accommodate the needs of a much larger consumer population than is served by the neighborhood convenience district, thus a wider range of uses and structure sizes is permitted for both daily and occasional shopping. Additional zoning categories are represented within the NRSA including parcels zoned for Industrial (I) uses. Should development of housing or commercial uses be more desirable for redevelopment within the NRSA the zoning would need to be changed by the City Plan Commission and Common Council and fit within the goals of Uptown Area Strategic Development Plan.
Defined Boundary

Some neighborhoods in Uptown have been established for over 150 years. The boundaries and neighborhood identities have shifted over time due to administrative boundary changes (aldermanic districts, etc), road development, economic changes (manufacturing, retail patterns, etc), and demographics.

Over the past fifteen years, neighborhoods within the NRSA have had a series of local plans with varying boundaries depending on the author and purpose. These plans include:

- A Neighborhood Strategic Plan for Southside Racine (2001)
- Live Towerview (2008)
- A Comprehensive Plan for the City of Racine: 2035 (2009)
- Racine Economic Development Project Opportunities (2012)
- Uptown Area Strategic Development Plan (2014)
- Project Plan for the Creation of Tax Incremental District No. 19 (2016)
- Uptown Business Improvement District Operating Plans (Annual)
The NRSA area falls within the current Uptown Plan study boundaries and follows the most recent U.S. Census Bureau Block Groups, a key boundary for area-wide CDBG funded projects. [Appendix Figure 16]

The boundary includes the following 2010 U.S. Census geography:

- Census tract 02: Block Group 5
- Census tract 03: Block Group 2 and 3
- Census tract 05: Block Groups 5 and 6
- Census tract 06: Block Group 5 and 6

**Demographics (Low- and- Moderate Income Households)**

NRSA designation should target distressed neighborhoods containing high percentage of low and moderate income residents. According to HUD regulations, the percentage of LMI residents must be greater than the jurisdictions upper quarter percent (HUD LMISD). The percentage of low or moderate income residents in Racine County is 36.67%. The Greater Uptown area falls within 4 census tracts with the following percentages of low or moderate income persons:

- Census tract 002: Block Group 2005- 77.49% LMI
- Census tract 003:
  - Block Group 3002- 56.62%
  - Block Group 3003- 68.72%
- Census tract 005:
  - Block Group 5005- 60.16%
  - Block Group 5006- 63.96%
- Census tract 006:
  - Block Group 6005- 68.27%
  - Block Group 6006- 75%

Data from 2014 ACS estimates unless otherwise noted

[Appendix Figures 18 & 24]
## Figure 7: Demographic Data

<table>
<thead>
<tr>
<th>People</th>
<th>Wisconsin</th>
<th>Racine County</th>
<th>City of Racine</th>
<th>Greater Uptown Area</th>
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<tr>
<td><strong>Population</strong></td>
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</tr>
<tr>
<td>Population estimates</td>
<td>577,1337</td>
<td>195,080</td>
<td>77,742</td>
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<td>Population per square mile, 2010</td>
<td>105.0</td>
<td>597.7</td>
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<td><strong>Housing</strong></td>
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<td></td>
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<tr>
<td>Housing units</td>
<td>266,723</td>
<td>82,758</td>
<td>34,030</td>
<td>2368</td>
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<tr>
<td>Vacant Units (percent)</td>
<td>13.70%</td>
<td>9.30%</td>
<td>11.30%</td>
<td>13.50%</td>
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<tr>
<td>Pre-1960s built housing units, percent</td>
<td>47.40%</td>
<td>56.20%</td>
<td>79.90%</td>
<td>86.50%</td>
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<td>Owner-occupied housing units, 2010-2014 (percent)</td>
<td>67.7</td>
<td>68.9</td>
<td>58.0</td>
<td>33.10%</td>
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<tr>
<td><strong>Households</strong></td>
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<td></td>
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<tr>
<td>Total Households, 2010-2014</td>
<td>238,0250</td>
<td>75,078</td>
<td>26,798</td>
<td>2046</td>
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<td>Persons per household, 2010-2014</td>
<td>2.43</td>
<td>2.53</td>
<td>2.56</td>
<td>&gt;3.25</td>
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<td>Households with own children under 18 (percent)</td>
<td>27.80</td>
<td>30.01</td>
<td>31.90</td>
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<td>Single Parent Households 2010-2014 (percent)</td>
<td>14.50</td>
<td>10.90</td>
<td>22.90</td>
<td>24.40%</td>
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<td><strong>Ethnicity and Age</strong></td>
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<td>White, alone, not Hispanic or Latino (percent)</td>
<td>81.9</td>
<td>72.7</td>
<td>53.5</td>
<td>37.50%</td>
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<td>Black or African American alone (percent)</td>
<td>6.6</td>
<td>11.8</td>
<td>22.0</td>
<td>32.60%</td>
</tr>
<tr>
<td>Hispanic or Latino, (percent)</td>
<td>6.6</td>
<td>12.7</td>
<td>20.7</td>
<td>29.90%</td>
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<td>Asian alone, (percent)</td>
<td>2.8</td>
<td>1.3</td>
<td>0.1</td>
<td>0.10%</td>
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<td>Persons under 18 years, (percent)</td>
<td>22.4</td>
<td>23.7</td>
<td>0.2</td>
<td>38%</td>
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<tr>
<td>Persons 65 years and over, (percent)</td>
<td>15.6</td>
<td>15.2</td>
<td>10.9</td>
<td>5.10%</td>
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<tr>
<td><strong>Disability</strong></td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>With a disability, under age 65 years, 2010-2014, (percent)</td>
<td>8.0</td>
<td>8.7</td>
<td>10.8</td>
<td></td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median household income (in 2014 dollars), 2010-2014</td>
<td>$52,738</td>
<td>$55,055</td>
<td>$39,633</td>
<td>$42,323</td>
</tr>
<tr>
<td>Per capita income in past 12 months (in 2014 dollars), 2010-2014</td>
<td>$27,907</td>
<td>$27,732</td>
<td>$20,429</td>
<td>$12,030</td>
</tr>
<tr>
<td>Population at or below 25% poverty level, (percent)</td>
<td>17.40%</td>
<td>17%</td>
<td>28.40%</td>
<td>55.60%</td>
</tr>
<tr>
<td><strong>Employment and Education</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unemployment or out of labor force (&gt; 16 yrs old) percent</td>
<td>7.20%</td>
<td>9.40%</td>
<td>13.20%</td>
<td>52.70%</td>
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<tr>
<td>Advanced degree (Bachelors or higher)</td>
<td>27.40%</td>
<td>23.46%</td>
<td>17.60%</td>
<td>14.60%</td>
</tr>
<tr>
<td>High School Graduation</td>
<td>90.80%</td>
<td>87.90%</td>
<td>81.20%</td>
<td>34%</td>
</tr>
</tbody>
</table>

Data from 2014 ACS estimates unless otherwise noted.

Data source American Community Survey 2014

Data uses NRSA boundaries within the following census blocks:
Census tract 002: Block Group 2005; Census tract 003:Block Group 3002 & 3003; Census tract 005:Block Group 5005 & 5006; Census tract 006: Block Group 6005 & 6006
The Greater Uptown area falls under several City of Racine aldermanic districts. District boundaries and elected aldermen as of December, 2016:

District 1 – Jeff Coe
District 2- Mollie Jones
District 3- Michael Shields
District 9- Terry McCarthy
Public Process

The City of Racine Department of City Development is spearheading preparation, administration, monitoring and reporting on three interdependent plans: the Consolidated Plan, Annual Action Plan, and NRSA designation.

In an effort to increase public involvement in the development of the 2015-2019 Consolidated Plan, the City of Racine contracted Community Planning and Development Advisors (CPDA), LLC to conduct focus groups for stakeholders and practitioners involved with CDBG, HOME and ESG and Internet surveys of community members and stakeholders. Throughout the 2015-2019 Consolidated Plan development process, the City of Racine invited more than 120 stakeholders and practitioners to participate in the consultation process. On August 6, 2014 and August 7, 2014, CPDA conducted focus groups for stakeholders and practitioners in Racine to provide an opportunity for advice and input to the City for the development of the 2015-2019 Consolidated Plan. The Focus Group participants provided input on the strengths and shortcomings of the community development programs in Racine over the past five years (2010-2014) and what the community development needs will be in Racine over the next five years (2015-2019).

Identified priorities for the Consolidated Plan based on public input:

**Housing:** Home Improvement loans, Code Enforcement loans and grants, Acquisition/rehab/sell single family properties, Targeted Neighborhood improvements and Homebuyer Education.

**Economic Development:** Nearly 74% of the respondents rated Job Training as an extremely high or very high priority. No activities received ‘no need or low need’ scores.

**Public Services:** Financial literacy rated as the highest priority followed by youth mentoring programs and Neighborhood Watch.

**Capital Improvements:** Street resurfacing and pavement replacement were the highest priorities followed by parks and recreational facilities.

In addition to development of the 2015-2019 Consolidated Plan, over the last decade the City of Racine has undertaken several celebrated public planning processes which focus on sections of the proposed Greater Uptown Area NRSA.

**Live Towerview Plan (2005)** was the result of a community planning effort organized by the City of Racine, Neighborhood Housing Services of SE Wisconsin (a NeighborWorks America charter), area financial and business organizations, and neighborhood residents. The TowerView neighborhood identity and district boundaries emerged as a new district at this time. Home ownership programs, neighborhood safety, and community cohesion strategies in the TowerView Plan are included as measurable results in this proposal.
Adopted – May 2017

**Uptown Improvement Plan (2005)** was a combined effort of the Uptown Improvement Organization, the City of Racine, and the former Sustainable Racine. This plan includes input from public meetings, business community surveys and stakeholder interviews with a focus on the Uptown retail district. Several strategies related to neighborhood safety and business corridor catalysts are noted in the implementation phase and serve as milestones to gauge success of this NRSA proposal.

The most recent community planning effort, the **Uptown Neighborhood Strategic Development Plan (2015)**, combines input from public visioning meetings with rigorous market research and highlights of both the **Uptown Improvement Plan (2005)** and the **Live TowerView Plan (2008)**.

The Uptown Neighborhood Strategic Development Plan (“Uptown Plan”) was organized by the Racine County Economic Development Corporation and lead by a project management team of business leaders, property owners, city staff and local government officials. The Uptown Plan details existing conditions, assets and opportunities, revitalization recommendations and an implementation strategy for the Uptown area.

Though the Greater Uptown Area NRSA incorporates only a portion of the area covered in the Uptown Plan, the data and revitalization strategies outlined therein remain relevant. Design guidelines for storefronts, building facades, new construction, and remodels were developed in 2006 for the Uptown retail district. These guidelines continue to preserve the historic character of the area. These planning efforts provide a foundation for the development of the Greater Uptown Area NRSA and guide revitalization efforts in the Uptown Retail Corridor.

**OUTLINE OF PUBLIC PROCESS**

The Greater Uptown Area NRSA has been made available for public comment and review at several locations. A draft of the NRSA plan has been made available for public review at the Department of City Development office, at all public input meetings, and at public hearings. Area elected officials, non-profit community members, and neighborhood organizations have been supplied copies for review and edits as the proposal was developed. The community was invited to refine the initial NRSA to reflect the will and needs of stakeholders within the Greater Uptown Area NRSA. The Department of City Development developed an informational presentation and distributed preference and priority surveys at all public meetings. A 30-day public notice was published in the Racine Journal Times on January 2, 2017 announcing upcoming public hearings and a general outline of the goals of the NRSA. City Development staff worked with Racine Neighborhood Watch to host a public meeting at the Villa Street COP house on January 16, 2017, and the Knapp Elementary Community School on January 31, 2016. Public hearings were hosted before the City Development Committee meetings on January 5, 2017 and February 2, 2017. Survey results were used to determine priorities and allocations in the Greater Uptown Area NRSA to achieve goals outlined in the 2015-2019 Consolidated Plan. [Appendix A]
ASSESSMENT

Housing Assessment

The City of Racine has organized a City Integration Team managed by senior staff from the Police, Public Health, Fire, Building, and Housing departments. These departments collectively identify problem properties and coordinate site visits. Property owners are notified of the planned visit and receive a detailed summary of necessary upgrades or repairs for code compliance. Using this model, these agencies share reports and address issues related to neighborhood safety, building code enforcement, and environmental hazards. The City Integration Team focuses on priority areas throughout the city, but has identified the Greater Uptown Area as the next area of focus.

In 2006, 1,385 housing structures were assessed as unsound/very poor/poor, about 6 percent of the total housing units in the City of Racine. 60 percent of housing structures ranked as fair/average, while housing structures with a good/very good/excellent score comprised about 34 percent of total housing structures in the City. Local assessors maintain information about the physical condition and construction of residential units. This data includes building style, foundation type, and construction materials. Additionally, assessors rate the overall physical condition or state of repair of the interior and exterior features of the dwelling relative to its age as well as quality and workmanship of the dwelling. Condition ratings are partially based on the comparative condition of housing within the immediate area. [Appendix Figure 26]

The range of condition ratings are:

**UNSOUND** [Grades E+/-] – indicates that the dwelling is definitely structurally unsound and practically unfit for use. Very poor – also indicates that the dwelling is definitely structurally unsound and practically unfit for use. Repair and overhaul is needed on painted surfaces, roofing, plumbing and heating. There is excessive deferred maintenance and abuse. Property is approaching abandonment or major reconstruction. Poor – indicates that definite deterioration is obvious. Property is undesirable and barely usable.

**FAIR** [Grades D+/-] – indicates marked deterioration but is still quite usable. Property is rather unattractive and undesirable. Repairs are needed and many items need refinishing or overhauling. Deferred maintenance is obvious.

**AVERAGE** [Grades C+/-] – indicates normal wear and tear relative to its age. Property has average attractiveness and is desirable. There is some evidence of deferred maintenance needed such as minor repairs and refinishing. All major components are still functional.

**GOOD** [Grades B+/-] – indicates that minor wear and tear is visible. Property is slightly more attractive and desirable. No obvious maintenance is required, but neither is everything new. Appearance is above the standard relative to the property’s age.

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

**EXCELLENT** [Grade A+] – indicates near perfect condition. Property is very attractive and highly desirable. All items that can be normally repaired or refinished have been recently corrected, such as new roofing, paint, furnace overhaul, and state-of-the-art components. There are no functional inadequacies and all components are new or in like-new condition. Most new homes would receive a condition rating of excellent (unless constructed with substandard materials and
In 2006, about 6 percent of the total housing units in the City of Racine were assessed as unsound/very poor/poor, 60 percent rated fair/average, while housing structures with a good/very good/excellent score comprised about 34 percent of the total. Of the total housing units in the City in 2000, 69 percent were built before 1960. The median year built for all housing in the City was 1951, versus 1961 for Racine County, and 1965 for the State. Though the majority of housing within the Uptown area has been rated fair/average, this grading is based on the comparative condition of housing within the immediate area. Of these properties, most show signs of substantial deferred repairs.

Several multi-family units are within, or border, the Greater Uptown NRSA including:

- 1637 Washington Ave 20 Units
- 1900 Washington Ave 10 Units
- 1915 Washington Ave 22 Units
- 2000 Washington Ave 40 Units
- 2005 Washington Ave 8 Units
- 2007 Washington Ave 9 Units
- 2200 Washington Ave 52 Units
- 2214 Washington Ave 20 Units

The Greater Uptown Area NRSA is largely composed of rental housing. Recent studies show a housing vacancy rate of 13.5% and only 33.1% of housing units as owner-occupied (a nearly 77% rental-occupancy rate). Of the residents renting home units in the proposed NRSA, 64% spend more than a quarter of their monthly income on rent, and an astonishing 29% spend 50% or more of their monthly income on rent. Though this scenario is not unique to the NRSA area, families are disproportionately affected as compared to the rest of the region.

About 30 percent of all households in the City of Racine, were identified as having a housing problem in 2000. For 80 percent of these households, the classification stems from a high cost burden, rather than overcrowding or deficiencies in kitchen or plumbing facilities. More specifically, about 40 percent of the households with housing problems were identified as extremely low income (less than 30 percent of the median family income); 27 percent were identified as very low income (30 to 50 percent of the median family income); and 20 percent were identified as low income (50 to 80 percent of the median family income). [SEWRPC 2009]

Socio-Economic Assessment

Greater Uptown Area NRSA has a high poverty index with 55% of residents registering at or below 125% of the federal poverty rate (2014 ACS Data). According to recent studies, the per capita income of working age residents ages 16-65 in the proposed NRSA was $12,030 per year, compared to the City’s average of $20,429, and Racine County’s average of $27,732. This disparity is further amplified when comparing the median household incomes. NRSA area residents recorded $42,323 per year versus Racine County’s recorded median household income of $55,055. Noteworthy while considering household incomes is the difference in residents per household. The NRSA averages over 3.25 people per household, versus the Racine County average of 2.53. Additionally, 54% of households are reporting children 18 years or younger and over 24% identify as single family households.

The Greater Uptown Area NRSA has approximately 2368 housing units, 86% of which were built prior to 1960.

Adopted – May 2017
With a population comprised respectively of 30% Latino or Hispanic families, 33% African-American families, and 37% Caucasian families, the Greater Uptown Area continues a City-wide tradition of diversity and integration. This strength is further expressed in the multi-generational nature of the area. Within the NRSA boundaries, 36% of the estimated 6354 residents are under the age of 18, and 5.1% are over 65 years old.

Retail/Commercial Assessment
The Greater Uptown Area has two main retail corridors, Uptown Junction and 16th Street. In the Slausondale district, commercial establishments along 16th Street provide limited services to the neighborhood. Bridging census tracts 5 & 6, residents in Slausondale registered median household incomes less than $39,000. The Uptown Junction retail corridor has historically defined the boundaries of the Uptown district. This corridor is located along Washington Avenue (St Hwy 20) 1/2 mile east and west of the 14th Street intersection but is central to the area’s commercial district. Uptown cradles the corporate headquarters of SC Johnson, Twin Disc, and Modine Manufacturing with lake views, and ample rail, bus, and highway access. Despite on-going economic struggles in the retail corridor, the Uptown commercial district provides over 5000 jobs to the region. Unfortunately, few of these employees live within the Greater Uptown Area NRSA as over 52% of the eligible population older than 16 years old is either unemployed or ‘not in the labor force’.

Results of a market study published in the 2015-Uptown Plan identified market gaps by industry group for the City of Racine. The Greater Uptown Area has 5 convenience stores that offer check cashing, but this area has no banks, credit unions, or formal lending institutions. Furthermore, the area has only one gas station, one laundromat, and no drug stores. Scattered throughout the NRSA are 7 restaurants, 6 taverns, two packaged liquor stores, and one pawn shop. The Uptown commercial corridor has three specialty antique stores, one florist, and two above mentioned restaurants amid a surplus of empty storefronts.

Residents in the Greater Uptown Area lack access to fresh fruit, vegetables, and other healthful whole foods. According to USDA designation, the Greater Uptown Area is considered a food desert [Appendix Figure 21]. Food deserts are areas with no nearby grocery stores, farmers’ markets, or healthy food providers. To qualify as a “low-access community,” at least 500 people and/or at least 33 percent of the census tract’s population must reside more than one mile from a supermarket or large grocery store. As a result, area residents access food items, however unhealthy, at corner convenience stores. Further data indicates that residents in large tracts of the City of Racine, including the NRSA area, have limited access to vehicles and are dependent on public transit [Appendix Figure 20].

The Racine Transit’s Belle Urban System has 5 bus routes serving the Greater Uptown Area NRSA even as budget cuts dictate limited hourly daytime service [Appendix Figure 23]. Bus facilities in the NRSA are limited and do not reflect the identities of the individual districts. Other pedestrian and bike facilities in the Greater Uptown Area are also absent. Roadways within the NRSA do not provide buffers between cyclists and automobiles as on-road or off-road bicycle lanes do not exist. The City of Racine is developing a Bike and Pedestrian Plan to identify areas for bike facility improvements and pedestrian oriented design. The Bike and Pedestrian Plan identifies high priority improvements throughout the City of Racine to connect residents to employment, health care, education and services.

Public Services and Education Assessment
Housing and job training opportunities should support the goals of healthy, successful students at surrounding schools and families in the surrounding community. Within the NRSA area, 34% of adult residents reported having a high school diploma.
or equivalent, and 14% hold professional certificates, associates, bachelors or other graduate degrees. Five public schools in the Racine Unified School District (RUSD) and one technical college are located in, or within a half-mile of, the NRSA. [Appendix Figure 13]

Knapp Elementary School:

Newly-rebuilt Knapp Elementary School is the first community school in Racine. Partnering with the United Way of Racine County, the community school strives to build partnerships with community resources to focus on academic, health, social services and community development and engagement. Knapp Elementary is also a designated Title I school. Title I is a federal program that provides funds to school districts and schools with high percentages of children who are disadvantaged, to support a variety of services. The purpose of Title I designation is to ensure that all children have a fair, equal and significant opportunity to obtain a high-quality education and reach, at a minimum, proficiency on challenging state academic achievement standards and assessments. To qualify, over 64.8% of Knapp Elementary students must receive free and reduced lunch. Wisconsin Department of Public Instruction gave the school a 49.7/100 (“Fails to Meet Expectations”) Accountability Rating in 2015-2016 evaluations. [Appendix Figure 14]

Park High School: Park High School is a four-year high school established in 1929 with over 1,900 students. The goal of Park High School is classrooms where students and staff can live and learn in a climate of mutual respect, and strive to promote an environment where all can take pride in their ethnic and racial heritage. Wisconsin Department of Public Instruction gave the school a 36.3/100 (“Fails to Meet Expectations”) Accountability Rating in 2015-2016 evaluations.

Fine Arts Elementary School: Bull Fine Arts is an alternative education program established in 1975. The school has specialists in vocal and instrumental music, dance and movement education, visual arts, creative dramatics and library science. Wisconsin Department of Public Instruction gave the school a 79.5/100 (“Exceeds Expectations”) Accountability Rating in 2015-2016 evaluations.

Racine Early Education Center: Provides education and care to 3- and 4 year-old children including 4-Year-Old Kindergarten instruction plus wrap-around care for working families that require extended hours. Dual language 4-Year-Old Kindergarten programming is also available for both English and Spanish speakers.

Walden III Middle and High School: Walden Middle and High Schools share the same building. Both schools serve as alternative public schools within RUSD and students must demonstrate high levels of responsibility, self-direction, initiative and cooperation. Walden has a population of approximately 550 students in grades 6-12 Wisconsin Department of Public Instruction gave the Middle School a 68.4/100 (“Meets Expectations”) Accountability Rating and the High School a 73.5/100 (“Exceeds Expectations”) in 2015-2016 evaluations.
**Gateway Technical College**: though not directly in the district. This nearby 2 year college offers educational opportunities for community residents. [GED, Trades Certification, ESL.]

**Health and Nutrition**: Infant mortality is an internationally recognized indicator of the health of a community. Infant mortality rates disproportionately affect low-income families making outreach and services offered in the NRSA area critical. Racine Healthy Babies funding was established through Wisconsin State Statute 253.16 to address the issue that families in the City of Racine suffer disproportionately from poor health outcomes, and high infant mortality and morbidity. The City of Racine has infant mortality rates nearly double the national average, registering 10.1 deaths per thousand births versus the national average of 5.6 deaths per thousand births. The Racine Healthy Babies program is a partnership between Racine County Human Services and Central Racine County Health Department. The program supports home visits for pregnant or parenting women who have had a previous preterm birth, low birth weight birth, fetal loss or infant death and pregnant or parenting African American women who have not had a previous loss. Programs utilize innovative approaches to reduce poor outcomes, improve maternal health, improve family functioning, and promote child health, safety and development. In addition, the Racine Public Health Dept has partnered with the Kenosha Community Health Center to operate the Mobile Medical Unit. Starting in early 2017, the MMU plans to provide crucial but limited services at three Racine locations including the Knapp School district. Since the closing of the former Community Health Center, this stop gap measure was created until a Federally Qualified Community Health Center can be established. Organizers are researching options for a Racine center in the Greater Uptown Area in 2019.

**Culture and Safety**: The City of Racine Dept of Parks, Recreation and Cultural Services manages 3 parks directly adjacent to, or within, the NRSA area [Appendix Figure 19]. In addition to managing parks, the PRCS manages the Dept. of Forestry. Since 2013, the Dept. of Forestry has targeted the Towerview neighborhood for urban forestry initiatives including specialty management of existing tree stock against damaging invasive species and new tree plantings. Since adoption of the Towerview Plan and the Uptown Improvement Plan, the Racine Police Dept. has established three Community Oriented Policing COP Houses within the NRSA boundaries. Beyond addressing basic neighborhood safety, these facilities provide a central meeting space for business and civic organizations.

**Neighborhood Assets and Challenges**

Since 2005, the City of Racine has collaborated with neighborhood organizations, business groups, educational institutions, law enforcement, and area non-profits to gather input through dozens of community meetings, group charrettes, on-line surveys, and stakeholder interviews. The Racine community has been slowly building up a ‘tool chest’ to support revitalization efforts in the Greater Uptown Area. The proposed NRSA designation will assist in putting these tools to work. During each of the planning stages referenced above stakeholders identified concerns and assets for the Greater Uptown Area. Input from the 2015-Uptown Plan prioritized these as follows:
Assets

Over the last 10 years, the City of Racine has partnered with area civic and non-profit agencies to undertake a series of public planning projects for residential and retail districts in the Greater Uptown Area. Since adoption of the Uptown Improvement Plan (2005), Live TowerView Plan (2008), and the Uptown Area Strategic Development Plan (2015), several public and private initiatives have developed. Progress in the area includes redevelopment of corporate facilities, small-business development, area community gardens, Community Oriented Policing (COP) programs, the newly constructed Knapp Elementary School, City-led housing rehab and construction, and the development of the Uptown Business Improvement District. Additionally, the Racine Revitalization Partnership (RRP) has chosen to focus the first 3-5 years of their efforts on the Greater Uptown Area. RRP is a new collaborative nonprofit Community Development Corporation with a mission to build a better Racine through the social, physical, and economic revitalization of neighborhoods. The RRP will also meet the Department of Housing and Urban Development’s (HUD) definition of a Community Housing and Development Organization (CHDO) and Community Based Development Organization (CBDO).

There are many strengths that make the Greater Uptown Area NRSA a priority impact area. The historic character of this area is prevalent in both residential and commercial areas. Towerview neighborhood is comprised of late 19th to early 20th century homes, while homes in the Slausondale neighborhood are primarily 1920’s era single family, and multi-family units ranging in style from pre-1930 brownstones to 1960’s modernist architecture. This district also contains sought after 19th century industrial buildings constructed of ‘cream-city’ brick and old-growth timbers.
The Greater Uptown Area is transected by two state highways and includes the headquarters of large international corporations and a myriad of small business employers. The Uptown commercial district provides over 5000 jobs to the region. The Uptown area has large tracts of available land with industrial or flex-use zoning including the adjacent Southside Industrial Park and an attractive retail corridor with well-maintained facades and unique shops. The Racine Business Center, purported to be the nation’s first business incubator, houses over 100 unique businesses including art studios and specialty machining.

This area has a good balance of residential, retail, and commercial properties. With ample public parking, the historic Uptown retail corridor is easily accessible to residents and guests. Uptown has the last standing Gothic theater in North America.

The Uptown Theater, listed in the National Registry of Historic Places, was formerly known as the Majestic Theater. Opened in 1928 this live theater venue was converted to a movie house until 1959 when it closed permanently. When operating, the Uptown Theater had seating for 1290 people and contained 8 apartments for visiting theater troupes. These apartments are actively rented out, but seating and other components of the theater have been parceled out over the years as the property fell into disrepair. Public input from each planning effort to-date has prioritized the redevelopment of the Uptown Theater as a catalytic project.

Property values in the Greater Uptown Area are some of the lowest in the County. Though this creates challenges for property owners looking to finance home improvement loans or access mortgages, this area does offer lower rents for residents and businesses. One of the greatest strengths of the Greater Uptown Area is its ethnic and multi-generational diversity. A newly created LGBT center is further enhancing this strength. A strong arts scene is developing out of the Racine Business Center incubator. Quality antique dealers, a dance studio, and a social art working business are adding to this identity.

This area is adjacent to an extensive system of parks and riparian habitat. Washington Bowl Park and Washington Golf Course are part of a 135 acre parkland area designed by renowned Danish-born landscape architect Jens Jensen. With a golf course, ball diamonds, soccer fields, Community Center, and the Root River Pathway connecting this park system to the rest of the City, these public facilities are an integral part of the community and the NRSA area. Historic crime rates in this neighborhood spurred the installation of a Racine Police Department Community Oriented Policing station, while recent construction of an elementary school has redirected the community’s focus on Slausondale. Five public schools in the Racine Unified School District (RUSD) and one technical college are located in, or within a half-mile of the NRSA.

The Greater Uptown Area has two active community gardens. The Villa Street Community Garden is a 25 plot garden organized by the Racine Urban Garden Network. The Tyler—Domer Community Center is repurposing a decrepit tennis court to create a community garden managed by the Racine Parks Dept. While providing fresh produce to area families, these gardens also serve as neutral locations where neighbors can meet one another and brainstorm improvements for their neighborhoods.
In 2007, as a result of the Uptown Improvement Plan, the Uptown Junction retail corridor established a Business Improvement District (BID) [Appendix Figure 25]. The Uptown BID is directed by a board of business and commercial property owners within the Uptown area. BID board members meet monthly to address issues within the retail district. In tandem with this, the City of Racine has established Tax Increment District no. 19 [Appendix Figure 28]. TID 19 funds are available for economic development activities within ½ mile of the TID boundary, encompassing much of the Greater Uptown Area NRSA.

The Greater Uptown Area has undergone many public planning efforts, most of which are in various phases of implementation. Despite growing impatience with the rate of change, throughout each of these planning efforts, large numbers of community members participated and continue to be engaged in their neighborhood’s revitalization.

Houses Constructed/ Rehabilitated by City of Racine Since 2008

Figure 9- City of Racine new home construction 2008-present

Adopted – May 2017
Challenges

The Greater Uptown Area suffers from a perception of crime. Though this perception is not altogether inaccurate, crime in the area has been dropping since a city-wide all-time high in 2007. The Greater Uptown Area has two established Racine Police Dept Community Oriented Policing – COP Houses. Partially in response to concerns vetted in the Uptown Improvement Plan (2005), the Racine Police Department established the 16th Street COP house in 2010 (1900 16th St). Previously, the Villa Street COP House (1146 Villa St), and the Mead Street COP House (1750 Mead Street), were established in conjunction with the development of the 2008 TowerView Plan. These COP houses serve as satellite police stations and offer space for parole/probation offices. They also provide youth access to a classroom space, and a computer lab, while volunteers help with homework, art, and crafts. Residents hold monthly meetings organized through the Racine Neighborhood Watch, Inc to address crime and related issues in their neighborhoods. Officers working in the neighborhoods are actively developing networks with area residents. Despite a steady decrease in violent crime throughout the City, safety issues continue to plague residential areas and perception of crime in the retail area prevails.

High traffic counts in the Uptown Retail Corridor along Highway 20 (Washington Ave) provide ideal retail visibility, however narrow sidewalks, limited landscaping, high traffic speeds, and poor lighting deter pedestrians and shoppers alike. Uptown is currently a ‘pass-through district’. Vehicular traffic patterns and uncontrolled speeds endanger pedestrian and bicycle access throughout the area. Public parking lots have been built behind the retail buildings however access to the street-side entrances requires a long walk to the front of the buildings which discourages use. Though Uptown and the general NRSA area is served by the BUS public transit, bus stops offer no shelter, and perception of safety after sunset discourages use altogether.

Vacant properties account for 13% of all available parcels in the Greater Uptown Area NRSA. Unoccupied housing and vacant parcels create blighted conditions which further drives down property values. Of the properties with structures, most are graded fair to average with major repairs deferred. Low assessments from surrounding properties limit the loans available to
new homeowners, further exacerbating low home-ownership rates and postponement of critical home repairs. Few properties sold last year for over $23,000 in the proposed NRSA. When compared to the high resale values of homes along the lakeshore and further west in the city, focus on improving the housing stock the Greater Uptown Area seems obvious [Appendix Figure 12].

In the Uptown Retail Corridor, vacant or underutilized store fronts and commercial properties separate active businesses. Within this corridor, contaminated or condemned properties are surrounded with chain-link fencing and barbed wire. Many historic properties currently sit vacant. The historic charm of the buildings in the retail corridor is not enough to overcome the high cost of achieving code compliance. As the buildings sit empty they degrade further. One prime example of this is the Uptown Theater, North America’s last standing Gothic Theater, with renovation costs estimated at $16 million.

The Towerview, Slausondale, and Uptown Districts have very little visible signage, and lack a unifying identity to rally residents and businesses around. The business community within the Greater Uptown Area NRSA is largely insular; many are complete with on-site cafeterias. Employees leave the district promptly after working hours as the few services that are available cannot combat the area’s public perception as a place of crime and chaos. To compound matters, there is a lack of housing density to support a thriving neighborhood retail district in the Uptown Retail Corridor. Finally, though there are considerable production and skilled craftsmen in the Uptown area, there currently is no outdoor public space capable of hosting community events or markets.

### Economic Empowerment and Area Improvements

The City of Racine plans to leverage Tax Increment Financing (TIF) funds with local, state and federal redevelopment programs. In the Uptown area, TID 19 was recently created (2016) and adopted to generate tax increment that can be reinvested in the area. In its first year, the City aims to direct approximately $500,000 toward revitalization efforts in the Greater Uptown Area NRSA. Projects will (i) support housing rehab and new construction, (ii) increase homeownership, (iii) improve retail districts, (iv) support infrastructure, social service, and environmental health initiatives.

### Outcome- Improve housing stock

**Activity: Incorporate workforce training programs into residential redevelopment efforts**

The Great Lakes Community Conservation Corps and the Wisconsin Regional Training Partnership/BigStep are two workforce training programs in the area whose program models best compliment revitalization efforts in the proposed Greater Uptown Area NRSA. The Great Lakes Community Conservation Corps (Great Lakes CCC) was conceived by an assembly of 25 CCC alumni at the 75th anniversary event of the Civilian Conservation Corps in 2008 to address regional social and physical challenges in southeastern Wisconsin. Its mission is to leverage resources among Great Lakes communities to train and educate disadvantaged populations for credentials that close the skills gap, improve water quality, build habitat, grow the legacy of the original Civilian Conservation Corps of the 1930s and make the region more competitive in the global economy. Great Lakes CCC within Racine is a CDBG grantee for Youth Services and Job Training activities.

WPRT/Big Step is an industry led, worker centered, and community focused nonprofit that helps under-employed, under-served, and under-represented individuals succeed in well-paying careers while exceeding industry’s workforce needs. Based in Milwaukee, Wisconsin, the group’s mission is to enhance the ability of public and private sector organizations to recruit, develop, and retain a more diverse, qualified workforce in construction, manufacturing and emerging sectors of the regional economy.

The City of Racine Department of City Development will partner with the newly created Racine Revitalization Partnership (CHDO) and area workforce training programs to rehab homes in the NRSA. Initial training projects will offer program
participants an opportunity to shadow professional contractors throughout the rehab or new home construction process. After this introductory period, the training programs will work with the City of Racine and through the CHDO to identify, acquire and fund redevelopment projects.

**Activity- Host a Fair Housing public seminar for landlords and tenants.**

The Greater Uptown Area has not had a formal Fair Housing training for both property owners/managers and tenants. During the 2015-2019 Consolidated Plan and Analysis of Impediments to Fair Housing Choice it was shown that residents believed housing discrimination exists or they have experienced discrimination in housing. An overwhelming 89% of respondents to the survey stated they did not report the incident, with 50% stating they did not know where to report the incident. Training of both property owners/managers can help prevent discrimination from happening and training of tenants can help recognize cases of discrimination and properly address them.

In July 2015 the Department of Housing and Urban Development released final rules regarding Affirmatively Furthering Fair Housing (AFFH). AFFH requires communities to break down the existing barriers to segregation. In the Greater Uptown Area the City Development staff will meet with residents to determine what services are needed to not only improve the area, but also create access to opportunity (employment, health care services, education opportunities, etc.). These meetings will be ongoing throughout the revitalization process.

Steps to achieve Fair Housing Equity in the Greater Uptown Area are:

1) Host annual or bi-annual training programs for property owners/managers and tenants.
2) Create a clear path for area residents to report suspected Fair Housing Violations.
3) Ensure opportunities for members of Fair Housing Protected Classes in redevelopment efforts.
4) Create incentives to adapt residential and commercial properties to be barrier free and accessible.

**Activity- Expand Neighborhood Housing Repair Programs**

The City of Racine Building Department has partnered with the Public Health and Housing departments to identify and remediate distressed properties throughout the city. These departments are targeting activities within the NRSA area. Remediation efforts differ depending upon the condition of the buildings. The Building Dept actively surveys neighborhoods for buildings with code violations. Offending properties are provided a list of necessary repairs, a timeline, and potentially a citation. Severely distressed homes are co-evaluated by the Public Health, Building and Housing departments to determine an approach. Structures that are beyond repair are condemned and razed by the Building department. The Housing department acquires available empty lots to build and sell new homes to income qualifying buyers through traditional lending institutions. These activities will be streamlined to ensure that vacant lots are quickly redeveloped into high quality housing.

The City of Racine is working cooperatively with Racine County to stabilize neighborhoods by creating high-quality owner-occupied housing, and to ensure future property tax payments. Using the Tax-Base Renewal program, the County of Racine has agreed to turn tax indebted properties over to the City of Racine for reinvestment. With tax debts far exceeding their market value, reinvestment in these properties is unlikely. Furthermore, federal grant programs used to target housing
rehabilitation prohibit applying funds to back taxes. This cooperative agreement clears the path for revitalization efforts in the NRSA.

**Owner-Occupied Housing Improvement Programs**

For non-compliant properties that are redeemable, the City of Racine manages a low interest revolving loan fund that can be used to address code violations, energy efficiency improvements, HVAC, electrical and plumbing upgrades, emergency repairs, roof and porch repairs, and other structural deficiencies. Expansion of existing programs will require increased outreach and marketing in the NRSA neighborhoods. To this end, the City of Racine is redeveloping its Housing website to further promote new and available programs and properties.

**Rental Property Reinvestment Programs**

Of the housing structures in the NRSA, over 65% are rental units. Though the long-term goal is to increase home-ownership rates, improving rental housing in the NRSA will have an immediate impact. To incentivize reinvestment in rental housing, the City of Racine currently matches landlord investments with a low-interest loan program. These programs are available to property owners with LMI income qualifying tenants.

**Outcome: Increase Owner-Occupied Housing**

**Activity- Increase capacity new home buyer programs**

Through the City of Racine Housing Dept, income qualifying community members can purchase newly built or rehabilitated homes at market rate. To develop a cohort of eligible applicants, the City of Racine is supporting non-profit grantees that manage first-time homeownership programs. Partner programs such as Housing Resources Inc, Neighborhood Watch, the Wisconsin Women’s Business Initiative Corporation, and the newly formed CHDO offer home-ownership counseling, individual development accounts, down-payment assistance and financial literacy.

**Activity- Develop a lending consortium**

The City of Racine Housing Department is developing a lending consortium. Working with area banks and lending institutions, the City of Racine aims to effectively leverage Community Reinvestment Act (CRA) programs. These include savings programs, financial literacy courses, down-payment assistance, low barrier/low interest loan programs, and technical assistance to the City and non-profit partners.

**Activity- Develop on-going supportive programs**

The City of Racine aims to work with partner agencies to develop on-going supportive services for new homeowners in the NRSA. Beyond financial planning and management, first time homeowners need basic home repair skills. The City of Racine will facilitate partnerships between the CHDO, workforce training programs, the business community, and Racine’s Habitat ReStore to develop hands-on home maintenance classes targeting NRSA area homeowners.
Outcome: Improve Retail Corridors

**Activity - Increase accessibility of retail corridor**

The City of Racine will partner with the Uptown Business Improvement District and area pedestrian/bicycle advocacy agencies to increase accessibility in the Uptown Retail Corridor. The planned reconstruction of the Hwy20 (Washington Ave) corridor in Uptown offers an opportunity to introduce traffic calming measures and pedestrian friendly designs. In addition, a vacant commercial property recently razed offers an opportunity to develop a pass through walkway connecting retail store fronts to ample public parking. Landscaping improvements, urban forestry efforts, and art installations in the corridor will be used to increase pedestrian appeal, reaffirm the district identity, and slow traffic down. Finally, creative lighting solutions will be implemented to address negative perceptions of safety, and increase evening retail and social activities.

**Activity - Increase public event space**

The City of Racine will spearhead development of the Junction Avenue Triangle Park in partnership with the BID, and area property owners. Originally proposed in the 2015-Uptown Plan, the Triangle Park will serve as a flex-space capable of hosting farmer’s markets, art fairs, and other public events.

**Activity - Incentivize Occupancy of Retail Spaces**

The City of Racine is working with property owners, the business community and workforce training programs to develop a ‘White Box’ Program. This program will provide funding assistance through matching loans/grants for updating retail spaces. Organizers anticipate that this program, facilitated through area Business Improvement Districts, will initially be developed for the Uptown Retail Corridor with plans to expand to other qualifying retail corridors. The City of Racine will continue working with the Uptown Business Improvement District to expand rental assistance for upstart businesses in Uptown.

**Activity - Expand micro-enterprise loans and resources**

In 2015, the City of Racine, WI approved an allocation of $371,454 of the city’s 2015 Community Development Block Grant (CDBG) Funds to establish a small business development revolving loan fund (SBD-RLF) program. The SBD-RLF Program, administered by the City’s Redevelopment Authority, and subject to HUD regulations [24 CFR Part 570], is anticipated to grow annually from repayments and interest paid on current loans.

The main focus of program is to create and retain employment opportunities - with a major emphasis on employment for persons from low-to moderate-income households - while recognizing the importance of small businesses in creating jobs. To create or retain jobs in the City of Racine, the SBD-RLF provides a financial opportunity for small businesses that cannot receive adequate funds for a business venture through traditional or private means (i.e. “gap financing”). Pending available
funds, the minimum amount of a loan from this program is $25,000, while the maximum cannot exceed $250,000. To qualify, businesses must work with Small Business Development Organizations (SBDO) to sponsor their loan request and applications. The SBDO serves as an intermediary between the Redevelopment Authority and the business.

The City of Racine will prioritize loan proposals from businesses based in the Greater Uptown Area NRSA, specifically the Uptown Retail Corridor and the micro-district at 16th Street and Taylor. Additionally, the City of Racine proposes to direct approximately $130,000 in FY17 and $75,000 in FY18 to the Small Business Development Revolving Loan Fund.

Business resources will be promoted and small business development courses will be hosted within the NRSA by partner agencies and SBDO’s. Included in an expanded outreach and marketing effort will be the City of Racine’s new Economic Development website. Finally, the City of Racine and SBDOs will work cooperatively with the Uptown BID to promote entrepreneurship in the NRSA area.

Outcome: Support social service and environmental health initiatives

Activity- Support and expand existing social service programs

The Racine Unified School District, Racine Parks Department, and Racine Police Department all operate youth oriented after-school activities. Studies indicate that students and families in low income areas are less likely seek preventative care. The Racine Public Health Dept. will provide area residents access to the Mobile Health Clinic. The mobile health clinic will feature testing for health issues prevalent in low income urban areas. (i.e. childhood lead levels, vaccinations, primary care, and healthy baby checks). The Racine Public Library has a mobile library that visits areas of town on a weekly basis. The ‘book mobile’ will commit to expanding this weekly service to an area within the NRSA.

Activity- Expand and improve public transit and associated facilities

The City of Racine Transit Department manages the Belle Urban System (BUS). The entire Greater Uptown Area NRSA is serviced by 6 of the city’s 10 bus lines. Buses run from 5.30am to 6.30 pm with 30 minute service at peak times, and hourly service mid-day. Some buses offer limited service on weekends. BUS facilities will be improved to include trash receptacles, bicycle stands, landscaping, seating, route maps and schedules (wherever possible).

Activity- Support Urban Gardening and Forestry programs

The City of Racine Parks Dept. houses the City Forestry Dept. The Forestry Dept. actively manages the health of trees on public right of ways including boulevards and parks, pruning or removing accordingly. The Forestry Dept. will commit replanting boulevard trees within the proposed NRSA. Similarly, the City of Racine will support existing community garden initiatives, or support expansion of garden sites in the NRSA.

Activity- Improve streets, sidewalks and alleyways

Street improvements including pavement stripping, ADA access, and general maintenance will be a priority within the NRSA area. The City of Racine will install storm-water BMPs in partnership with area workforce development programs when rebuilding alleys, parking areas or public right of ways. The City of Racine will partner with area neighborhood improvement organizations and business groups to implement an alley beautification program.

Activity- Develop sense of place in commercial and residential areas

The City of Racine will work with neighborhood organization and business improvement districts on strengthening a positive identity in districts comprising the NRSA. Established neighborhood identities will be celebrated and promoted.
## Revitalization Strategy

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<td><strong>Housing</strong></td>
<td><strong>Housing</strong></td>
</tr>
<tr>
<td>5 homes built/rehab</td>
<td>8 homes built/rehab</td>
<td>10 homes built/rehab</td>
</tr>
<tr>
<td>Rental to owner conversions (3)</td>
<td>Rental to owner conversions (3)</td>
<td>Rental to owner conversions (3)</td>
</tr>
<tr>
<td>Home Improvement Loans (3)</td>
<td>Home Improvement Loans (3)</td>
<td>Home Improvement Loans (3)</td>
</tr>
<tr>
<td><strong>Commercial</strong></td>
<td><strong>Commercial</strong></td>
<td><strong>Commercial</strong></td>
</tr>
<tr>
<td>Whitebox program – 2 Small-Business Dev. Courses Open house in storefronts</td>
<td>WB- 2 completed Small-business Dev. Courses Open house in storefronts Façade Grants – (3)</td>
<td>WB- 2 completed Small Business Dev Courses Open House in storefronts Junction Triangle events</td>
</tr>
<tr>
<td><strong>Infrastructure / Facilities</strong></td>
<td><strong>Infrastructure / Facilities</strong></td>
<td><strong>Infrastructure / Facilities</strong></td>
</tr>
<tr>
<td>Pass-through Park Forestry - 350 plantings Alley Reconstruction- stormwater BMPs-1</td>
<td>Junction Triangle Completed Forestry- 200 plantings Alley Reconstructions-BMPs-2</td>
<td>Bike/Ped Connections Forestry Program- 75 plantings Alley Reconstructions-BMPs (1)</td>
</tr>
<tr>
<td>Bike/Ped Routes on-street</td>
<td>Bike/Ped Routes on-street</td>
<td>Bike/Ped Routes off-street</td>
</tr>
<tr>
<td></td>
<td>2 Bus facilities improved</td>
<td>2 Bus facilities improved</td>
</tr>
</tbody>
</table>
Identified Partners

Racine Revitalization Partnership - The Racine Revitalization Partnership (RRP) is a new collaborative nonprofit Community Development Corporation with a mission to build a better Racine through the social, physical, and economic revitalization of neighborhoods. The RRP will also meet the Department of Housing and Urban Development’s (HUD) definition of a Community Housing and Development Organization (CHDO) and Community Based Development Organization (CBDO).

Uptown Business Improvement District - The Uptown Business Improvement District (BID) was created in 2007 for the purpose of redeveloping Uptown and works to market the business district, initiate capital improvements, promote safety, and stimulate public sector financing. The BID District runs along the Washington Avenue corridor bounded loosely on the north by Tenth Street, Sixteenth Street on the south, Racine Street on the east and Valley Drive on the west.

Racine County Economic Development Corporation - Racine County Economic Development Corporation (RCEDC) provides Racine County Wisconsin businesses with services needed to complete expansion, relocation, financing, or workforce development projects. RCEDC is committed to meeting the needs of Racine County businesses and companies interested in expanding or locating in the Chicago-Milwaukee Corridor.

Racine County Workforce Solutions - Workforce Solutions, a department within the County of Racine, provides services that produce work-ready employees for business and community growth including GED, tech training, skilled-trades training certificates.

Wisconsin Women’s Business Initiative Corporation (WWBIC) - As a statewide organization, WWBIC works with both women and men by offering business classes, business loans up to $250,000, assistance with personal financial management, and connections to people who can make things happen. WWBIC Southeast serves the Racine and Kenosha areas and is a CDBG grantee of the City of Racine under Microenterprise Assistance.

Gateway Technical College - Gateway Technical College offers associate degrees, technical diplomas, certificates, and apprenticeships. Gateway’s Business and Workforce Solutions program offers non-credit and credit training for individuals and businesses through employee training programs, business development assistance, professional development, and short-term customized training.

Higher Expectations for Racine County Youth - Higher Expectations is a partnership of educational, private, public, non-profit and faith-based organizations committed to ensuring children in Racine County graduate prepared for training or college and success in their careers. Higher Expectations maximizes the potential of every child by engaging community partners and aligning local efforts to ensure Racine County children succeed.

Community Oriented Policing House - Racine Police Department - Community Oriented Policing (COP) Houses in Racine provide long-term stabilization to the neighborhood by building relationships with members of the community, improving the quality of life in the neighborhood, reducing crime, and empowering citizens to take back their neighborhoods. COP Houses, including the Sixteenth Street COP House, Villa Street COP house and Mead St COP house serve as neighborhood centers with a classroom and a computer lab and serve as a host for a variety of neighborhood programs.

Great Lakes Community Conservation Corps - The Great Lakes Community Conservation Corps (Great Lakes CCC) was conceived by an assembly of 25 CCC alumni at the 75th anniversary event of the Civilian Conservation Corps in 2008 to address regional social and physical challenges in southeastern Wisconsin. Its mission is to leverage resources among Great Lakes communities to train and educate disadvantaged populations for credentials that close the skills gap, improve water...
quality, build habitat, grow the legacy of the original Civilian Conservation Corps of the 1930s and make the region more competitive in the global economy. Great Lakes CCC within Racine is a CDBG grantee for Youth Services and Job Training activities.

**Wisconsin Regional Training Partnership (WPRT)/Big Step** - WPRT/Big Step is an industry led, worker centered, and community focused nonprofit that helps under-employed, under-served, and under-represented individuals succeed in well-paying careers while exceeding industry’s workforce needs. Based in Milwaukee, Wisconsin, the group’s mission is to enhance the ability of public and private sector organizations to recruit, develop, and retain a more diverse, qualified workforce in construction, manufacturing and emerging sectors of the regional economy.

**ResCare Workforce Services** - ResCare is the designated agency providing FoodShare Employment and Training within Racine, Kenosha, and Walworth Counties. For those required to participate in job training programs to receive FoodShare benefits, ResCare offers free resume services, employment search workshops, case management, and skills training/certifications (commercial driver’s license, certified nursing assistant, community-based residential facility, forklift, and IT communication).

**Housing Resources, Inc.** - Housing Resources, Inc. is a nonprofit organization based in Milwaukee, Wisconsin that provides homebuyer counseling services within Racine. Housing pre-purchase and post-purchase classes help prepare people for successful home ownership and stabilizes neighborhoods. Housing Resources, Inc. is a NeighborWorks member organization.

**Racine Unified School District (RUSD)** - Racine Unified School District (RUSD) is the fifth largest school district in the State of Wisconsin with an enrollment of 20,000 students. Six schools are located within a half mile of the proposed NRSA including the charter schools Bull Fine Arts Elementary, Walden III Middle School, and Walden III High School. Other RUSD school service areas are located in the NRSA. Parent-teacher organizations, school-community groups, and student organizations are considered NRSA assets.

**City of Racine – Departments** - The City of Racine manages or supports public service and infrastructure programs in the NRSA area. Programs are managed through the Dept. of Parks, Recreation and Cultural Services (PRCS), Police Department, Public Works (DPW), Public Health Dept., and through City Development-administered HUD programs (Housing and Public Services). The City of Racine is committed to responding to the needs of its citizens by enhancing the quality of life and promoting economic growth.

Adopted – May 2017
Appendix A
Results of Stakeholder Input

The Department of City Development developed an informational presentation and distributed preference and priority surveys at all public meetings. A 30-day public notice was published in the Racine Journal Times on January 2, 2017 announcing upcoming public hearings and a general outline of the goals of the NRSA. City Development staff worked with Racine Neighborhood Watch to host a public meeting at the Villa Street COP house on January 16, 2017, and the Knapp Elementary Community School on January 31, 2016. Public hearings were hosted before the City Development Committee meetings on January 5, 2017 and February 2, 2017. Survey results were used to determine priorities and allocations in the Greater Uptown Area NRSA to achieve goals outlined in the 2015-2019 Consolidated Plan.

CITY OF RACINE
Greater Uptown Area
Neighborhood Revitalization Strategy Area Public Meeting

Preference and Priority Survey
1. Please label the top three priorities (1-2-3) in each of the four focus areas as they relate to your neighborhood.

<table>
<thead>
<tr>
<th>HOUSING</th>
<th>HEALTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homebuyer Incentives/Financing</td>
<td>Vaccines/Flu shots</td>
</tr>
<tr>
<td>Homebuyer counseling/legal assistance</td>
<td>Healthy Baby/Mother Programs</td>
</tr>
<tr>
<td>Homeowner repair/technical assistance</td>
<td>Senior Care Information or Services</td>
</tr>
<tr>
<td>Lead testing information</td>
<td>Low-cost transportation to health care</td>
</tr>
<tr>
<td>Energy efficiency programs</td>
<td>Nutrition Information</td>
</tr>
<tr>
<td>Aging and Disability Modifications</td>
<td></td>
</tr>
<tr>
<td>Child-safe home Modifications</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>RECREATIONAL AND CULTURAL SERVICES</th>
<th>PUBLIC INFRASTRUCTURE</th>
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</thead>
<tbody>
<tr>
<td>Playground Equipment</td>
<td>Road Paving</td>
</tr>
<tr>
<td>Playground lighting</td>
<td>Curb Improvements</td>
</tr>
<tr>
<td>Vacant lot maintenance/pocket parks</td>
<td>Traffic Calming</td>
</tr>
<tr>
<td>Community Gardens</td>
<td>Bike Paths/Lanes</td>
</tr>
<tr>
<td>Streetscape Improvements</td>
<td>Alley Lighting</td>
</tr>
<tr>
<td></td>
<td>Alley Paving/Repair</td>
</tr>
<tr>
<td></td>
<td>Street Lights</td>
</tr>
</tbody>
</table>

OTHER

Adopted – May 2017
Results of Stakeholder Input
Priority and Preference Survey Results

Housing

Preference/Priority for Housing Category

Health and Wellness Initiatives

Adopted – May 2017
Results of Stakeholder Input
Priority and Preference Survey Results

Recreation and Cultural Services

[Bar chart showing results]

Public Infrastructure

[Bar chart showing results]
## Appendix B
Maps and References

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<td>Schools within ½ mile of NRSA</td>
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<td>Figure 15</td>
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<td>Racine Poverty Rates</td>
<td>Figure 18</td>
</tr>
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<td>NRSA Parks and Facilities</td>
<td>Figure 19</td>
</tr>
<tr>
<td>Low vehicle Access- No Grocery within ½ mi.</td>
<td>Figure 20</td>
</tr>
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<td>USDA Food Desert</td>
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<td>Figure 22</td>
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<td>Transit Routes- Racine</td>
<td>Figure 23</td>
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</tr>
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<td>Uptown BID Boundaries</td>
<td>Figure 25</td>
</tr>
<tr>
<td>Building Structure Class</td>
<td>Figure 26</td>
</tr>
<tr>
<td>HUD- Housing Market Index</td>
<td>Figure 27</td>
</tr>
<tr>
<td>Uptown TID 19 Boundaries</td>
<td>Figure 28</td>
</tr>
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</table>
Proposed Neighborhood Revitalization Strategy Area (NRSA)
Racine, Wisconsin

Figure 1
Proposed Neighborhood Revitalization Strategy Area (NRSA)
Racine, Wisconsin
<table>
<thead>
<tr>
<th>People</th>
<th>Wisconsin</th>
<th>Racine County</th>
<th>City of Racine</th>
<th>Greater Uptown Area</th>
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<tr>
<td><strong>Population</strong></td>
<td>5771337</td>
<td>195080</td>
<td>77742</td>
<td>6354</td>
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<tr>
<td>Population estimates</td>
<td>105.0</td>
<td>567.7</td>
<td>5094.0</td>
<td>n/a</td>
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<tr>
<td><strong>Housing</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing units</td>
<td>2657231</td>
<td>82758</td>
<td>34,030</td>
<td>2368</td>
</tr>
<tr>
<td>Vacant Units (percent)</td>
<td>13.70%</td>
<td>9.30%</td>
<td>11.30%</td>
<td>13.50%</td>
</tr>
<tr>
<td>Pre-1960s built housing units, percent</td>
<td>47.40%</td>
<td>56.20%</td>
<td>79.90%</td>
<td>86.50%</td>
</tr>
<tr>
<td>Owner-occupied housing units, 2010-2014 (percent)</td>
<td>67.7</td>
<td>69.8</td>
<td>56.0</td>
<td>33.10%</td>
</tr>
<tr>
<td><strong>Households</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Households, 2010-2014</td>
<td>2293250</td>
<td>75078</td>
<td>29979</td>
<td>2046</td>
</tr>
<tr>
<td>Persons per household, 2010-2014</td>
<td>2.43</td>
<td>2.53</td>
<td>2.58</td>
<td>&gt;3.25</td>
</tr>
<tr>
<td>Households with own children under 18 (percent)</td>
<td>27.80</td>
<td>30.01</td>
<td>31.90</td>
<td>54.60%</td>
</tr>
<tr>
<td>Single Parent Households 2010-2014 (percent)</td>
<td>14.50</td>
<td>10.90</td>
<td>22.90</td>
<td>24.40%</td>
</tr>
<tr>
<td><strong>Ethnicity and Age</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White alone, not Hispanic or Latino (percent)</td>
<td>81.9</td>
<td>72.7</td>
<td>53.5</td>
<td>37.50%</td>
</tr>
<tr>
<td>Black or African American alone (percent)</td>
<td>6.6</td>
<td>11.8</td>
<td>22.0</td>
<td>32.50%</td>
</tr>
<tr>
<td>Hispanic or Latino, (percent)</td>
<td>6.6</td>
<td>12.7</td>
<td>20.7</td>
<td>29.90%</td>
</tr>
<tr>
<td>Asian alone, (percent)</td>
<td>2.8</td>
<td>1.3</td>
<td>0.1</td>
<td>0.10%</td>
</tr>
<tr>
<td>Persons under 18 years, (percent)</td>
<td>22.4</td>
<td>23.7</td>
<td>0.2</td>
<td>36%</td>
</tr>
<tr>
<td>Persons 65 years and over, (percent)</td>
<td>15.6</td>
<td>15.2</td>
<td>10.9</td>
<td>5.10%</td>
</tr>
<tr>
<td><strong>Disability</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With a disability, under age 65 years, 2010-2014, (percent)</td>
<td>8.0</td>
<td>8.7</td>
<td>10.8</td>
<td></td>
</tr>
<tr>
<td><strong>Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median household income (in 2014 dollars), 2010-2014</td>
<td>$52,738</td>
<td>$55,055</td>
<td>$39,623</td>
<td>$42,323</td>
</tr>
<tr>
<td>Per capita income in past 12 months (in 2014 dollars), 2010-2014</td>
<td>$27,907</td>
<td>$27,732</td>
<td>$20,429</td>
<td>$12,030</td>
</tr>
<tr>
<td>Population at or below 125% poverty level, (percent)</td>
<td>17.40%</td>
<td>17%</td>
<td>28.40%</td>
<td>55.80%</td>
</tr>
<tr>
<td><strong>Employment and Education</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unemployment or out of labor force (&gt;16 yrs old) percent</td>
<td>7.20%</td>
<td>9.40%</td>
<td>13.20%</td>
<td>52.70%</td>
</tr>
<tr>
<td>Advanced degree (Bachelors or higher)</td>
<td>27.40%</td>
<td>23.40%</td>
<td>17.80%</td>
<td>14.00%</td>
</tr>
<tr>
<td>High School Graduation</td>
<td>90.80%</td>
<td>87.90%</td>
<td>81.20%</td>
<td>34%</td>
</tr>
</tbody>
</table>

Data from 2014 ACS estimates unless otherwise noted
Summary

The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract (i). Formally, the labor market index is a linear combination of three standardized vectors: unemployment rate (u), labor-force participation rate (l), and percent with a bachelor’s degree or higher (b), using the following formula:

where \( \bar{u} \) and standard errors are estimated over the national distribution. Also, the value for the standardized unemployment rate is multiplied by -1.

Interpretation

Values are percentile ranked nationally and range from 0 to 100. The higher the score, the higher the labor force participation and human capital in a neighborhood.

Data Source: American Community Survey, 2006-2010.
Data Current as of: 10/03/2016.
Houses Constructed/ Rehabilitated by City of Racine Since 2008

Figure 9
2012- USPS Vacant Buildings

Figure 11
Figure 13

Schools Within One-Half Mile
Proposed Neighborhood Revitalization Strategy Area (NRSA)
City of Racine, Wisconsin
U.S. Census Block Groups, Racine, Wisconsin
Figure 18
Greater Uptown Area NRSA
Area Parks

Legend
City Park

Figure 19
Food Desert Uptown Racine, Wisconsin

Date: 11/11/2016  Source: USDA Economic Research Service, ESRI. For more information:

Figure 21
Uptown Business Improvement District
Racine, Wisconsin

Figure 25
Structure Class (Grade), Racine Wisconsin

Figure 26
MARKET TYPE 6 (MODERATELY DISTRESSED) : Contains 8,043 of the nation’s Census tracts (10.9%) and is home to 11.3% of the 2010 population and 10.5% of the housing units. “6” markets have the second lowest sales prices on average among all market types, with a moderate amount of variation in sales prices. In general, “6” markets have higher foreclosure rates than any other HMI market types. Owner occupancy tends to be moderate in these areas, whereas vacant housing is slightly higher in “6” markets. The typical percent of subsidized rental housing as a percent of all rental housing in “6” markets also tends to be moderate relative to other areas.

MARKET TYPE 7 (SEVERELY DISTRESSED) : Contains 4,714 of the nation’s Census tracts (6.4%) and is home to 5.1% of the 2010 population and 5.2% of the housing units. Home sale prices in “7” market types are, on average, among the lowest in the country. Variation in sales prices in these markets is higher than other markets, generally speaking. Foreclosures also are relatively high, though not quite as high as rates in “6” markets. Also, vacancy tends to be highest in “7” markets. In these areas, subsidized rental as a percent of all rental housing is also generally the highest among the 7 HMI market types. Finally, owner occupancy is quite low in “7” market types. 20.4% of the nation’s Census tracts are not included in the HMI analysis, as sufficient data was not available for all areas. These tracts represent 17% of the 2010 population and 18% of the nation’s housing units. For more info, see the “Limitations” section at the end of this guide. As discussed in further detail in this Handbook, using the HMI Cluster Data Layer in CPD Maps can provide valuable information to understand market conditions and can aid in evaluating housing and community development investments where those activities are most appropriate.