

# City of Whitewater

## Single Family Housing Proposal

Presented to the Common Council & Whitewater CDA

*Mason Becker*  
*Economic Development Director*

Item 17. October 16 & 21, 2025



# WHAT WE'RE REVIEWING

- The Affordable Housing Extension
- Current housing assistance programs
- A proposal with two options
  - Option A
  - Option B
- Your feedback and direction



# CURRENT HOUSING ASSISTANCE PROGRAMS

- **Affordable Housing Policy:** This 2023/2024 policy document outlined several proposed programs, to be funded by TID Affordable Housing Extension closeout funds
- **Down Payment Assistance Program:** This program is currently running, administered by the CDA. Provides \$25,000 of down payment assistance to qualifying home buyers. Currently, seven borrowers are in this program
- **Developer Assistance Program:** Provides up to \$25,000 per unit for new units that meet affordability criteria...has been little utilized to date
- **Home Rehab Revolving Loan Fund:** This Community Development Block Grant funded program is ending. What can we do to address this?



# WHAT WE'RE PROPOSING

- **Keep the Down Payment Assistant Program as-is:** It is operationalized and working. 7 current borrowers. Helps meet an identified need and encourages home ownership in Whitewater
- **Shift existing funding:** Other programs have not been activated
- **Community & Council feedback:** Has expressed strong desire to assist existing homeowners and encourage maintenance of properties within the city
- **Whitewater is an older community with aging housing stock:** Costly repairs can be a barrier to turning over housing stock, can create supply issues in market, and also can result in code enforcement issues



# PROGRAM OPTIONS

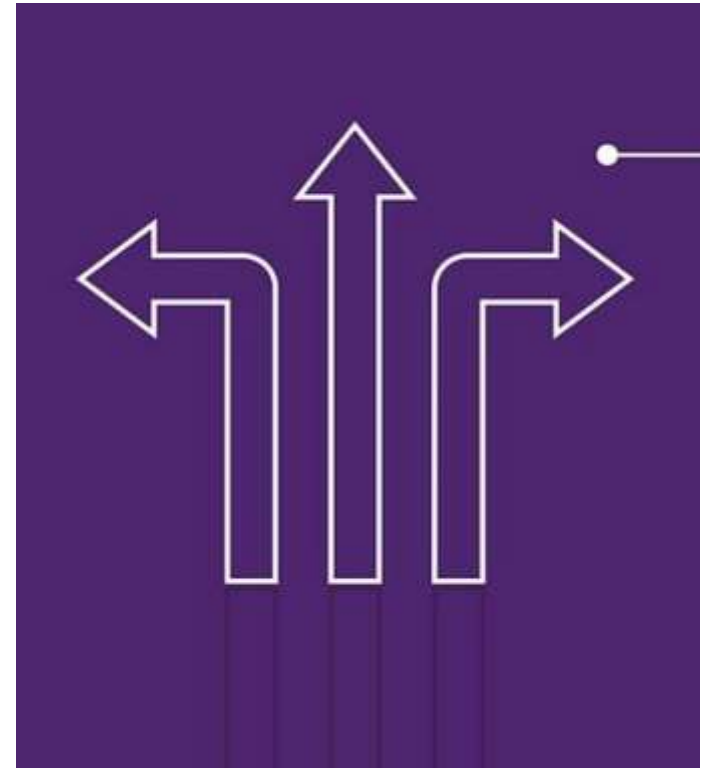
**\$1.2 million remaining** from Affordable Housing Extension:

*How to deploy this?*

**Option A:** Home Renewal Program: \$1.2 million

**Option B:** \$720,000 in Home Renewal Program, \$480,000 to Developer Assistance Loan Program

Both programs are called for in the Affordable Housing Policy document, but neither have been activated to date, other than one Developer Assistance Loan to Habitat for Humanity in 2024 (\$25,000)

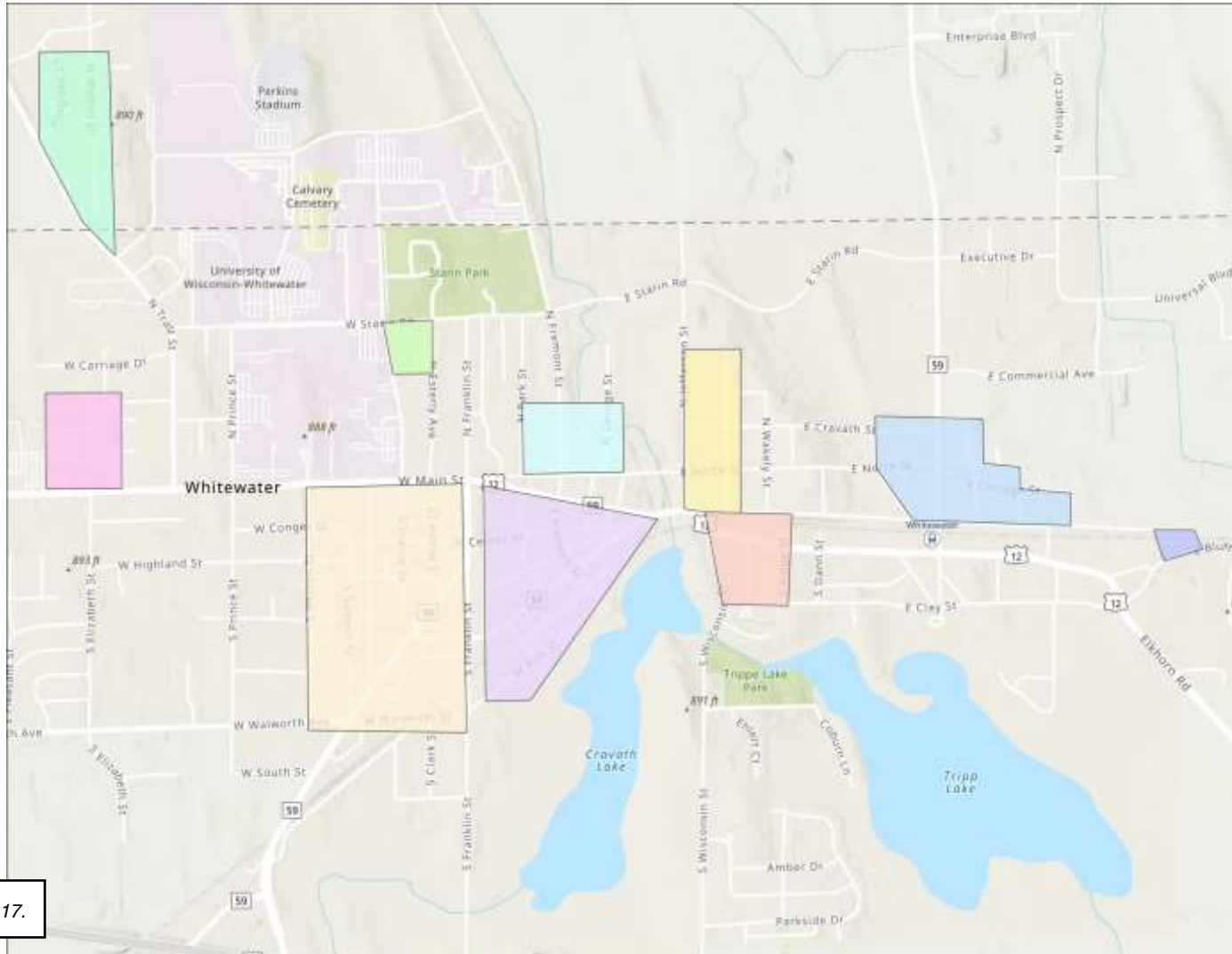


# PROPOSING: THE HOME RENEWAL PROGRAM

- **Reinvest** in single-family, owner-occupied homes
- **Reconvert** former rentals to compliant single-family layouts
- Address major health, safety, and code deficiencies
- Maintain neighborhoods and increase long-term owner-occupancy
- Helps preserve and stabilize property values while extending life of older homes
- This aligns with goals laid out in the previously approved Affordable Housing Fund Policy (2023/2024)



# HOME RENEWAL PROGRAM: EXAMPLE SERVICE AREAS



Item 17.

# HOME RENEWAL PROGRAM: ASSISTANCE LEVELS

- Standard cap: \$60,000 per home
- Exceptional need cap: \$90,000 (w/ CDA approval)
- Must be built 20+ years ago OR address major code deficiency
- Proof of primary residency required annually
- Income focus: 75% of funds dedicated to homeowners at  $\leq 150\%$  HUD defined county median income limit
- Taxes and insurance must be current





# HOME RENEWAL PROGRAM: DETAILS SUMMARY

## Eligible Uses:

- Reconversion to single-family layouts
- Repairs to existing single-family
  - Electrical, roof, foundation, etc
  - Heating, plumbing, and mechanical replacements
- Energy efficiency and weatherization upgrades
- Accessibility modifications

## Financial Terms:

- 0% interest deferred-payment loan
- Secured by mortgage/note
- Repaid upon sale, transfer, or default
- No homeowner cash match required
- Repayment due if home is later converted to a rental
- Can be combined with other funding sources

# PROPOSING: DEVELOPER ASSISTANCE LOAN PROGRAM

- Encourage **new single-family**, owner-occupied home construction
- **Increase supply** of affordable housing in the community
- Address gaps in developer funding
- Incentivizes meeting ADA accessibility criteria
- Allowance for some market-rate units under program
- Aligns with goals laid out in Affordable Housing



Fund Policy (2023/2024)

# DEVELOPER ASSISTANCE LOAN PROGRAM: FINANCIAL DETAILS

- Total Program Allocation: \$480,000 from the Affordable Housing Extension
- Maximum Assistance per Unit:
  - Affordable Units: Up to \$25,000 per dwelling unit (buyer  $\leq 150\%$  of HUD defined county median income)
  - Market-Rate Units: Up to \$15,000 per dwelling unit
  - Accessibility Bonus: Additional \$5,000 per fully accessible home
- Maximum Assistance per Developer: \$150,000 total per development entity
- Payment Timing: Disbursed upon home sale to eligible owner-occupant
- Verification: Buyer income and owner-occupancy confirmed prior to disbursement



# DEVELOPER ASSISTANCE LOAN PROGRAM: ELIGIBLE USES & TERMS

## Eligible Uses of Funds

- Gap financing to reduce home prices to income-qualified levels
- Infrastructure directly tied to eligible units (streets, utilities, sidewalks)
- Site preparation, grading, and foundation work
- Costs for accessible housing features

Ineligible Uses: Acquisition, off-site improvements, developer fees, marketing, etc

## Financial Terms

- Form: Deferred, zero-interest loan secured by development agreement
- Forgiveness: Upon verified sale to income-qualified, owner-occupant buyer
- Repayment Trigger: Conversion to rental within 10 years → full repayment + \$5,000 penalty per unit
- Owner-Occupancy Requirement: Minimum 10 years as primary residence



# OVERSIGHT & COMPLIANCE

- The CDA will oversee program administration w/ Economic Development Director
- Thrive ED will assist with reviewing and recommending applications for approval
  - They have experience administering these types of programs, and can sometimes assist homeowners/developers in accessing additional resources
  - Funds will still be held locally
  - Leverages existing partnerships
- The new Economic Developer Coordinator position will serve as local liaison for tracking applications, invoices, etc



# NEXT STEPS

- CDA and Council review and feedback
- Finalize program guidelines and application materials
- City Attorney will conduct final legal reviews
- Goal will be to launch program by end of Q1 2026
- City Media Department will launch public communications campaign
- Begin application intake and project selections

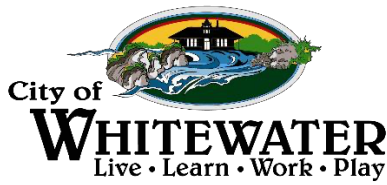


# QUESTIONS AND FEEDBACK

We are looking for input from the CDA board and direction from the Common Council on which option to take.

Key Takeaway: This is an opportunity to activate and revitalize single-family housing stock within the City of Whitewater, by using funds already secured through the Affordable Housing Extension. This will help to ensure the preservation and availability of owner-occupied single family housing in the community for years to come.

*Mason Becker*  
*Economic Development Director*  
*mbecker@whitewater-wi.gov*



## **CITY OF WHITEWATER**

### **HOME RENEWAL PROGRAM POLICY** *(Draft for Common Council and CDA Discussion)*

Owner: Economic Development Director (Community Development Department)

Approving Body: Community Development Authority (CDA) / Common Council

Related Policies: Affordable Housing Fund Policy 602.01 (Rev. 02-15-2024); Former Owner-Occupied Rehab Application (2018)

Initial Allocation (proposed): \$720,000 - \$1,200,000 from Affordable Housing Extension proceeds for Home Renewal Program

#### **1. Purpose & Objectives**

The Home Renewal Program (HRP) invests in Whitewater's single-family owner-occupied housing to (a) reconvert homes that were altered for rental use back to compliant single-family layouts and (b) remedy major health, safety, and code deficiencies (e.g., obsolete wiring, failing foundations, life-safety/code failures), thereby extending the useful life of older homes, stabilizing neighborhoods, and increasing long-term owner-occupancy.

This policy operationalizes the City's Affordable Housing Extension (AHE) objectives and uses loan terms and compliance tools consistent with the City's Affordable Housing Fund policy (10-year deed restriction; repayment plus penalty upon conversion to rental; hardship waiver via CDA). Typical rehabilitation priorities mirror Wisconsin CDBG housing guidance: address health and safety, energy efficiency, and accessibility first, then other essential work.

#### **2. Program Budget & Caps**



- Total initial program budget: \$720,000 - \$1,200,000 (non-Down Payment Assistance share of the Affordable Housing Fund).
- Target allocations (for planning):
  - Reconversion projects: approximately 60 percent
  - Major systems/code rehabilitation: approximately 40 percent
- Per-home assistance (not to exceed):
  - Standard cap: \$60,000
  - Exceptional need cap (with CDA approval): \$90,000 for structural stabilization, comprehensive electrical replacement such as knob-and-tube removal/rewire, or mandated hazard abatement.
- Average project planning figure: \$40,000 to \$60,000 per home (the prior program's typical roof/siding/windows projects ran approximately \$25,000 to \$30,000; complex reconversions and system replacements will exceed this).

Note: Caps are set to balance depth of repair with throughput (20–30 homes from the initial tranche, depending on mix/severity). CDA may adjust allocations to meet demand.

### **3. Eligible Properties & Households**

- Location and Type: Single-family, owner-occupied homes within the City of Whitewater.
- Age/Condition screen (to prevent misuse on newer builds):
  1. Built 20 years ago or earlier, or
  2. Documented major code/life-safety deficiency verified by the Building Inspector (e.g., unsafe electrical, structural/foundation failure, failed heating system, hazardous roofing).
- Owner-Occupancy: Primary residence; proof required annually during the deed-restriction term (see section 9). The 2018 application required annual insurance/occupancy confirmation; HRP retains that practice.
- Income focus: To satisfy AHE's affordability intent, at least 75 percent of HRP funds must benefit households at or below 150 percent of HUD defined county income limits (matching Policy 602.01). The remaining 25 percent may serve over-income owners where work improves the city's housing stock.
- Property taxes and insurance: Must be current; homeowner must carry insurance.

- Deed Restriction (Citywide AHE standard): 10-year prohibition on converting to rental; immediate repayment of loan plus \$5,000 penalty if violated.
- CDA may approve a hardship waiver consistent with Policy 602.01, following a formal written letter submitted to the CDA Executive Director.
- Purchase transactions: If a buyer is purchasing a qualifying single-family property that meets the above criteria and intends to occupy as a primary residence, HRP funds may be applied at the time of closing to finance required reconversion or rehabilitation work.

#### 4. **Eligible Activities** (scope must produce a code-compliant home at completion)

1. Reconversion to Single-Family Layout (primary track)
  1. Removal of unpermitted or unsafe bedroom partitions; restoration of required living/dining/common areas.
  2. Reconfiguration of means of egress, smoke/CO detection, and room dimensions to comply with Wisconsin Uniform Dwelling Code (UDC) SPS 320–325 and local code.
2. Major Systems and Code/Life-Safety Repairs
  1. Electrical: replacement of obsolete or unsafe wiring (e.g., knob-and-tube), panel upgrades, grounding, AFCI/GFCI as required by UDC.
  2. Structural/foundation stabilization; roof replacement; exterior envelope when failing.
  3. Mechanical: heating/ventilation replacements where unsafe or at end-of-life; plumbing repairs to remedy code violations/leaks.
  4. Lead-safe work where paint is disturbed; clearance as applicable.
  5. Energy and weatherization measures required to meet UDC energy standards when part of a broader life-safety scope. This may include windows and siding if meeting energy standards.
  6. Accessibility modifications essential to safe occupancy. Wisconsin CDBG guidance prioritizes accessibility. This may include items such as doors and entryway steps if meeting accessibility standards.

#### 5. **Professional Services**

- Pre-work inspections, scopes of work, bid packages, construction management, and post-work inspections or clearance testing when required.

Not Eligible: Luxury upgrades; additions that increase square footage unless required to correct life-safety; outbuildings (including garages), landscaping, sidewalks, driveways, decks, patios, and fencing; appliances not integral to health/safety; routine maintenance.

## 6. Financial Terms

- Form: 0 percent interest deferred-payment loan (DPL) secured by a mortgage and/or note; due upon sale or transfer or program default, mirroring the City's prior rehab program terms.
- Forgiveness: None; principal is repaid at sale or transfer.
- Match: No homeowner cash match required; however, owners may add private funds for non-eligible upgrades under a separate contract.
- Stacking: HRP may coordinate with other resources (e.g., utility rebates or separate CDBG rehab if available), including HOME Consortium, Southern Housing Region; federal funds trigger HUD LSHR compliance.

Reference model: Milwaukee's Compliance Loan Program uses 0 percent deferred loans focused on bringing homes into code compliance.

## 7. Priority Scoring (for award sequencing)

1. Imminent health/safety/code hazard – High
2. Reconversion impact – High
3. Owner income ( $\leq$  150 percent HUD limit) – High
4. Disabled/elderly household or accessibility need – Medium-High
5. Energy/Weatherization add-ons – Medium
6. Readiness (clear title, taxes current, insurance in force, scope well-defined, contractor availability) – Medium

## **Application, Underwriting and Procurement**

### A. Application

Use an updated HRP application modeled on the 2018 form (owner/household info; debts;

proof of insurance; income documentation; consent to verify; conflict-of-interest; appeal process).

#### B. Property Inspection and Scope

City (or contracted agent) performs code/condition inspection; produces a written Scope of Work aligned to UDC and lead-safe rules.

#### C. Bidding and Contractor Requirements

- Minimum 2 written bids (unless emergency work).
- Contractors must be licensed and insured and, where paint will be disturbed in pre-1978 homes, EPA RRP-certified.
- Change orders require pre-approval by program staff; retainages allowed until final acceptance.

#### D. Agreements and Security

Homeowner signs loan documents and mortgage/note; City records lien; 10-year deed restriction recorded per Policy 602.01.

### 8. **Code, Health and Environmental Compliance** (minimums)

- UDC compliance (SPS 320–325): All finished work must meet state and local code.
- Lead-Safe Requirements:
  - If federal funds such as CDBG touch the project, follow HUD Lead Safe Housing Rule 24 CFR Part 35 Subpart J.
  - Regardless of funding, any work disturbing paint in pre-1978 housing must meet EPA RRP Rule 40 CFR Part 745.

### 9. **Monitoring, Reporting and Enforcement**

- Construction oversight: Progress inspections; final inspection for code compliance; lead clearance documentation if applicable.
- Annual compliance: Owner must submit annual certification of owner-occupancy and insurance.

- Rental prohibition: If converted to rental within 10 years, the City will demand immediate repayment of principal plus \$5,000 penalty; CDA may grant a hardship waiver case-by-case.
- Records: Maintain project files for not less than seven years after repayment or closeout.

## **10. Appeals and Conflict of Interest**

- Conflict of Interest: Applicants disclose relationships with covered persons; the program follows the City’s existing disclosure/recusal process.
- Appeals: Applicants may appeal staff determinations to the CDA; if federal funds are used under a CDBG overlay, follow DEHCR/HUD appeal protocols.

## **11. Program Workflow (summary)**

- Intake → eligibility pre-screen.
- Inspection → written scope.
- Bidding → select lowest responsible contractor.
- Loan closing → record mortgage and deed restriction; issue Notice to Proceed.
- Construction → inspections; change-order control.
- Final → code sign-off; lead clearance if required.
- Annual monitoring → occupancy and insurance certifications.
- Repayment → at sale/transfer or upon prohibited rental conversion.

## **12. Communications and Branding**

Public-facing materials shall consistently use the “Home Renewal Program” branding and emphasize: helping owner-occupants reconvert former rentals and address major code and safety issues, as well as renewing Whitewater’s single-family homes for the long term.

## **CITY OF WHITEWATER**

### **HOME RENEWAL PROGRAM APPLICATION**

Office Use Only:

Application Number \_\_\_\_\_

Date Received \_\_\_\_\_

All information contained in this application is strictly confidential. Please complete all pages.

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#### **SECTION 1 – APPLICANT INFORMATION**

Applicant Name \_\_\_\_\_ Age \_\_\_\_\_

Co-Applicant Name \_\_\_\_\_ Age \_\_\_\_\_

Current Street Address \_\_\_\_\_

Mailing Address (if different) \_\_\_\_\_

Phone: (Home) \_\_\_\_\_ (Work) \_\_\_\_\_ (Cell) \_\_\_\_\_

Email Address \_\_\_\_\_

May we contact you via email? Yes / No

May we contact you at work? Yes / No

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#### **SECTION 2 – PROPERTY INFORMATION**

Property Address \_\_\_\_\_

Type of Property: Single Family (check) ☐

Is this your primary residence? Yes / No

Year Property Built \_\_\_\_\_ (must be 20 years or older unless major code or life-safety deficiency is documented)

Property Taxes Paid Up to Date? Yes / No

Homeowner's Insurance Company \_\_\_\_\_ Policy # \_\_\_\_\_

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#### **SECTION 3 – PURCHASE TRANSACTIONS**

If you are applying as a purchaser of a qualifying property:

Are you under contract to purchase a single-family home in Whitewater that meets program criteria? Yes / No

Expected Closing Date \_\_\_\_\_

Purchase Price \_\_\_\_\_

Mortgage Lender \_\_\_\_\_ Contact Info \_\_\_\_\_

At closing, HRP funds are requested to finance: ☐ Reconversion ☐ Rehabilitation ☐ Both

Attach accepted Offer to Purchase and proof of lender prequalification.

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#### **SECTION 4 – HOUSEHOLD COMPOSITION**

List all people who will live in the home at least 50 percent of the time.

Name \_\_\_\_\_ Relationship \_\_\_\_\_ Birth Date \_\_\_\_\_ Disabled? Y/N Full-time Student? Y/N

Name \_\_\_\_\_ Relationship \_\_\_\_\_ Birth Date \_\_\_\_\_ Disabled? Y/N Full-time Student? Y/N

(Attach separate sheet if necessary)

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#### **SECTION 5 – INCOME AND ASSETS**

Complete for all household members. Documentation is required.

Income Sources (check all that apply):

- ☐ Employment
- ☐ Self-Employment
- ☐ Unemployment
- ☐ Social Security / SSI / Disability
- ☐ Pension / Retirement
- ☐ Child Support
- ☐ Other \_\_\_\_\_

Assets (check all that apply):

- ☐ Checking / Savings
- ☐ Certificates of Deposit
- ☐ IRA / 401(k)
- ☐ Life Insurance
- ☐ Real Estate
- ☐ Other \_\_\_\_\_

Attach most recent tax return, pay stubs, bank statements, and benefit letters.

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## SECTION 6 – IMPROVEMENTS NEEDED

Check all that apply:

- ☐ Reconversion (removal of added bedrooms, restoration of living space)
  - ☐ Electrical (obsolete wiring replacement, panel upgrades)
  - ☐ Structural or Foundation Repair
  - ☐ Roof / Siding / Windows
  - ☐ Heating or Cooling System
  - ☐ Plumbing or Water Heater
  - ☐ Lead Hazard Removal
  - ☐ Accessibility Modifications
  - ☐ Other \_\_\_\_\_
- 

## SECTION 7 – PROGRAM AGREEMENTS (Read and Initial)

\_\_\_\_\_ I understand Home Renewal funds are offered as a 0 percent deferred-payment loan, secured by a mortgage or note, repayable upon sale or transfer of the property.

\_\_\_\_\_ I understand properties must remain owner-occupied for 10 years. If the home is converted to rental use during this time, I will be required to immediately repay the loan plus a \$5,000 penalty, unless a hardship waiver is approved by the CDA.

\_\_\_\_\_ I understand the City of Whitewater will inspect the property to determine rehabilitation needs. Only eligible, code-related work will be permitted.

\_\_\_\_\_ I will provide proof annually of property insurance and continued owner-occupancy.

\_\_\_\_\_ I authorize verification of all information provided, including employment, credit, insurance, and property records.

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## SECTION 8 – CONFLICT OF INTEREST

Do you have family or business ties to City of Whitewater staff or CDA members? Yes / No

If yes, disclose: \_\_\_\_\_

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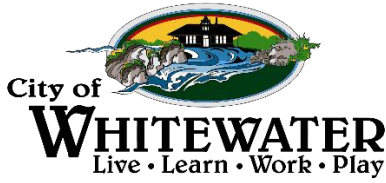
## SECTION 9 – SIGNATURES



I/We certify that all information provided is true and complete to the best of my/our knowledge.  
False information may result in disqualification.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_



## **CITY OF WHITEWATER DEVELOPER ASSISTANCE LOAN PROGRAM**

*(Draft for Common Council and CDA Discussion)*

Owner: Economic Development Director (Community Development Department)

Approving Body: Community Development Authority (CDA) / Common Council

Related Policies: Affordable Housing Fund Policy 602.01 (Rev. 02-15-2024); Home  
Renewal Program Policy (2025)

Initial Allocation (proposed): \$480,000.00 from the Affordable Housing Extension

### **1. Purpose & Objectives**

The Developer Assistance Loan Program (DALP) provides targeted financial incentives to encourage the construction of new single-family owner-occupied homes within the City of Whitewater. This program is designed to increase the supply of both affordable and market-rate homes while maintaining the City's long-term housing affordability and owner-occupancy objectives.

The DALP complements the City's Affordable Housing Extension (AHE) initiative by leveraging developer incentives to stimulate mixed-income residential development. Assistance is provided as a loan paid to developers upon the sale of qualifying homes, ensuring that public funds directly support the delivery of income-appropriate, owner-occupied housing units.

## 2. Program Budget & Caps

Maximum Assistance Levels per Unit:

- Affordable Units: Up to \$25,000 per dwelling unit sold to a buyer with income  $\leq 150\%$  of the HUD county median income limit.
- Market-Rate Units: Up to \$15,000 per dwelling unit for homes sold to buyers above the affordability definition of income  $\leq 150\%$  of the HUD county median income limit.
- Accessibility Bonus: An additional \$5,000 per unit may be awarded for homes that are fully accessible and meet ADA or comparable standards.
- Maximum Assistance per Developer: \$150,000 per developer or development entity.
- Payment Terms: Incentives will be disbursed as homes are sold to qualified buyers. Verification of sale and income eligibility will be required prior to disbursement.

## 3. Eligible Projects & Developers

Developer Eligibility:

- Private or nonprofit developer in good standing with the City of Whitewater and with no outstanding code, tax, or performance violations.

Eligible Developments:

- New single-family homes (detached or attached units such as duplexes or townhomes) designed for owner occupancy.
- Located within City of Whitewater limits.
- Compliant with local zoning, subdivision, and building codes.

Target Outcomes:

- Increased owner-occupied housing stock within the City of Whitewater.
- Expanded supply of homes affordable to households earning  $\leq 150\%$  of county median income.
- Incentivized inclusion of accessible design features for families, seniors, and residents with disabilities.

## 4. Eligible Use of Funds

Funds may be used for:

- Gap financing to reduce sales price to income-qualified levels.

- Infrastructure costs (streets, utilities, sidewalks) directly attributable to the eligible units.
- Site preparation, grading, and foundation work.
- Costs directly related to creating accessible housing features.

Ineligible Uses:

- Acquisition costs, off-site improvements, developer fees, marketing, or luxury upgrades.
- Units intended for rental or speculative investment.

## 5. Financial Terms

Form: Deferred, zero-interest loan provided to the developer, secured by a development agreement.

- Repayment/Compliance Terms:
  - Assistance is forgiven upon sale to an eligible owner-occupant meeting affordability and occupancy requirements.
  - If any unit is converted to a rental within 10 years, the loan assistance for that unit must be repaid in full plus a \$5,000 penalty per unit.
  - CDA may approve a hardship waiver consistent with Policy 602.01, following a formal written letter submitted to the CDA Executive Director.
  - Construction of the home must be completed and occupancy permit issued within 12 months of signing loan agreement. This may be modified at discretion of the CDA board.
- Disbursement: Upon verified sale and closing to an income-qualified owner-occupant. Developer must submit HUD-compliant income documentation for each buyer. Loan becomes due if sale is not to an income-qualified buyer.

## 6. Affordability Standards

- Income Threshold: Buyers earning  $\leq 150\%$  of the HUD county median income are considered income-qualified for the affordable incentive level.
- Market-Rate Sales: Up to 25% of DALP funds may be allocated for homes sold to buyers above this threshold.
- Home Price: Must reflect market conditions and be substantiated by comparable sales or appraisal.
- Owner-Occupancy Requirement: Each assisted home must be owner-occupied as a primary residence for at least 10 years.

## **7. Accessibility Incentive**

Projects that include fully accessible units (e.g., zero-step entry, accessible bathroom, first-floor bedroom) may qualify for an additional \$5,000 per unit incentive. Accessibility features must meet applicable ADA or UDC accessibility standards.

## **8. Application & Approval Process**

### **Application Submission**

- Developers shall submit application including:
  - Project description and site plan.
  - Anticipated sale prices and affordability targets.
  - Estimated public assistance requested.
  - Developer qualifications and experience.
  - Construction timeline and phasing schedule.

### **Review & Approval**

- Community Development Department staff will review for eligibility, financial need, and compliance with policy goals. CDA approval is required prior to loan commitment.

### **Agreement Execution**

- Upon approval, a Development Agreement will be executed outlining performance benchmarks, reporting, disbursement schedule, and deed restriction compliance.

## **9. Compliance, Monitoring, and Enforcement**

- Deed Restriction: Each unit assisted under DALP must include a 10-year deed restriction prohibiting rental conversion.
- Repayment Trigger: Conversion to rental or failure to maintain owner occupancy will trigger immediate repayment of the assistance amount plus \$5,000 penalty.
- Monitoring: Annual verification of owner occupancy and insurance.
- Record Retention: The City will maintain developer and unit compliance records for not less than ten years after repayment or closeout.

## **10. Program Administration**

The Community Development Department, in coordination with the CDA, will Manage applications and agreements. The Economic Development Coordinator will handle intake and tracking of applications, under supervision of the Economic Development Director.

- Verify income eligibility and occupancy compliance.
- Oversee monitoring and enforcement.
- Report annually to the Common Council on DALP outcomes and performance.

## **11. Program Workflow (Summary)**

- Developer Application → Eligibility review.
- CDA approval → Development Agreement executed.
- Construction → Monitoring for code compliance.
- Home Sale → Verification of buyer income and owner-occupancy intent.
- Disbursement → Loan forgiveness for qualifying units.
- Annual Monitoring → Owner-occupancy certification.
- Enforcement → Repayment upon violation of terms.

## **12. Communications and Branding**

All public materials shall use “Developer Assistance Loan Program (DALP)” branding and emphasize the City’s commitment to expanding Whitewater’s supply of affordable, accessible, owner-occupied homes.

**CITY OF WHITEWATER**

**DEVELOPER ASSISTANCE LOAN PROGRAM (DALP) APPLICATION**

*(Draft for CDA and Common Council review)*

Office Use Only:

Application Number \_\_\_\_\_

Date Received \_\_\_\_\_

All information contained in this application is for internal use only. Please complete all pages.

**SECTION 1 – APPLICANT INFORMATION**

Developer / Organization Name \_\_\_\_\_

Contact Person \_\_\_\_\_ Title \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone: Office \_\_\_\_\_ Mobile \_\_\_\_\_ Email \_\_\_\_\_

Entity Type (check one): ☐ Private Developer ☐ Nonprofit ☐ Mixed-Use Developer

Federal EIN / Tax ID \_\_\_\_\_

**SECTION 2 – PROJECT INFORMATION**

Project Name \_\_\_\_\_

Project Address / Location \_\_\_\_\_

Parcel ID(s) \_\_\_\_\_

Current Zoning District \_\_\_\_\_

Current Future Land Use \_\_\_\_\_

Single-Family Project Type (check one): ☐ Detached ☐ Duplex ☐ Townhome

Number of Units \_\_\_\_\_ Estimated Total Project Cost \$ \_\_\_\_\_

Requested DALP Assistance \$ \_\_\_\_\_

Anticipated Start Date \_\_\_\_\_ Anticipated Completion Date \_\_\_\_\_

### SECTION 3 – AFFORDABILITY AND ACCESSIBILITY

Affordable Units ( $\leq 150\%$  HUD County Median Income): \_\_\_\_\_ units @ \$\_\_\_\_\_ each

Market-Rate Units: \_\_\_\_\_ units @ \$\_\_\_\_\_ each

Accessible Units: \_\_\_\_\_ units @ \$\_\_\_\_\_ each (+\$5,000 per qualifying unit)

*Note: Assistance levels are capped at \$25,000 per affordable unit, \$15,000 per market-rate unit, and an additional \$5,000 per accessible unit. Maximum total assistance per developer is \$150,000.*

### SECTION 4 – USE OF FUNDS

Check all that apply:

- ☐ Gap financing to reduce sale prices to income-qualified levels
- ☐ On-site infrastructure (streets, utilities, sidewalks)
- ☐ Site preparation / grading / foundation work
- ☐ Accessible design features (e.g., zero-step entry, ADA-compliant bathroom)

Ineligible uses include: acquisition costs, off-site improvements, developer fees, realtor fees, marketing, or luxury upgrades.

### SECTION 5 – DEVELOPER QUALIFICATIONS

Provide a summary of relevant experience and recent comparable projects:

Project Name \_\_\_\_\_ Location \_\_\_\_\_ Year Completed \_\_\_\_\_ # of Units \_\_\_\_\_  
Project Type \_\_\_\_\_

Project Name \_\_\_\_\_ Location \_\_\_\_\_ Year Completed \_\_\_\_\_ # of Units \_\_\_\_\_  
Project Type \_\_\_\_\_

Attach additional pages or documentation as needed.

### SECTION 6 – REQUIRED ATTACHMENTS

- ☐ Project description and narrative
- ☐ Concept site plan



- ☐ Phasing and construction schedule
- ☐ Pro forma or financial summary
- ☐ Anticipated sale prices and affordability documentation
- ☐ List of development partners (resumes/bios may be included)
- ☐ Proof of good standing with City (no outstanding violations or taxes)

## **SECTION 7 – PROGRAM AGREEMENTS (Read and Initial)**

\_\_\_\_ I understand DALP funds are offered as a deferred, zero-interest loan, secured by a development agreement, disbursed upon sale to an income-qualified buyer.

\_\_\_\_ I understand that assisted homes must remain owner-occupied for 10 years; conversion to rental requires repayment plus \$5,000 penalty per unit unless waived by CDA.

\_\_\_\_ I understand that all sales must be verified for income eligibility and owner-occupancy intent before loan disbursement.

\_\_\_\_ I will provide required documentation of buyer eligibility and sales verification for each assisted unit.

\_\_\_\_ I authorize the City of Whitewater to verify all information provided and perform compliance reviews.

## **SECTION 8 – CONFLICT OF INTEREST**

Do you have family or business ties to City of Whitewater staff or CDA members? Yes / No

If yes, disclose: \_\_\_\_\_

## **SECTION 9 – SIGNATURES**

I/We certify that all information provided is true and complete to the best of my/our knowledge. False information may result in disqualification.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

## **SECTION 10 – CITY USE ONLY**

Reviewed By \_\_\_\_\_ Date \_\_\_\_\_

Notes

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CDA Approval Date \_\_\_\_\_

Common Council Approval \_\_\_\_\_

Development Agreement Executed \_\_\_\_\_

*Submit completed application and attachments to:*

City of Whitewater – Community Development Department

Attn: Economic Development Coordinator

312 W. Whitewater Street, Whitewater, WI 53190

Email: mbecker@whitewater-wi.gov | Phone: (262) 473-0148