

Municipal Eligibility Requirements for WHEDA'S Workforce and Senior Housing Loan Products

Curt Witynski, J.D.
Witynski Consulting LLC
cawitynski@gmail.com
608-354-3003

Municipal Eligibility Requirements are Same for Three New Housing Loan Programs

Infrastructure Access Loan Program – [Act 14](#)

Restore Main Street Loan Program – [Act 15](#)

Vacancy-to-Vitality Loan Program – [Act 18](#)

First Municipal Eligibility Requirement -- Compliance with existing planning law mandates, which vary based on population

1. Wis. Stat. Sec. 66.1001 – **Comprehensive Plan adoption and mandatory update at least once every 10 years.**
(WHEDA asks all municipalities to self-attest that they comply with this requirement. Compliance will be verified against Wisconsin DOA records of updated Comp plans.)
<https://doa.wi.gov/Pages/LocalGovtsGrants/Comprehensive-Planning.aspx>

Cities and Villages over 10,000 must also verify compliance with additional planning law requirements.

2. Wis. Stat. Sec. 66.10013 – **Housing Affordability Report**
(Requiring cities and villages over 10,000 to annually prepare and post a report on the municipality's implementation of the housing element of its comprehensive plan).

3. Wis. Stat. Sec. 66.10014 – **New Housing Fee Report**
(Requiring cities and villages over 10,000 to prepare and post a report on municipality's residential development fees and the amount of those fees).

Second Municipal Eligibility Requirement

The municipality must have updated the housing element of its comprehensive plan within five years of date of loan application.

- ✓ (WHEDA asks municipalities to self-attest that they complied with this requirement. Compliance will be verified by WHEDA against Wisconsin DOA records of updated Comp plans.

<https://doa.wi.gov/Pages/LocalGovtsGrants/Comprehensive-Planning.aspx>)

Third Municipal Eligibility Requirement is perhaps most challenging

The municipality must have taken action to reduce cost of residential housing in connection with the project.

---- By voluntarily revising zoning ordinances, subdivision regulations, or other land development regulations to increase development density, expedite approvals, reduce impact, water connection, and inspection fees, or reduce parking, building, or other development costs with respect to the project ***after January 1, 2023.***

TIF Financing Prohibition

Housing projects that have received financial assistance from an ***active tax incremental district*** are ineligible for the Vacancy to Vitality, Restore Main Street, and Infrastructure Access loan products.

However, WHEDA clarified in June 2024 through an updated FAQ that a housing development is eligible for low interest loans under these programs if it also receives TID affordable housing extension dollars ***that came from a TID that is now closed and no longer active.***



MORE HOUSING

W I S C O N S I N

HELPING COMMUNITIES DEVELOP HOUSING SOLUTIONS.



More Housing Wisconsin

Goal -- Educate municipal leaders about zoning changes and other strategies communities can use to:

1. Help address housing shortage by reducing local regulatory barriers.
2. Qualify for new low-interest loans available for workforce and senior housing projects through WHEDA.

Outdated Zoning Regulations Contributing Factor to Housing Shortage



New zoning rules
will mean more
housing options





MORE HOUSING

W I S C O N S I N

HELPING COMMUNITIES DEVELOP
HOUSING SOLUTIONS.



NOVEMBER 2024

Municipal Housing *Solutions*

Using the TID Affordable Housing Extension
to fund municipal housing initiatives



MORE HOUSING

W I S C O N S I N

HELPING COMMUNITIES DEVELOP
HOUSING SOLUTIONS.



FEBRUARY 2025

Municipal Housing *Solutions*

**What local governments must do to participate in WHEDA's
workforce and senior housing low interest loan programs.**



MORE HOUSING

W I S C O N S I N



Housing Educator, U.W. Extension.

Kelly Westlund



MORE HOUSING

W I S C O N S I N



President, Neumann Developments, Inc.

Steve DeCleene



MORE HOUSING

W I S C O N S I N



Washington County Executive

Josh Schoemann



MORE HOUSING

W I S C O N S I N



Chief of Staff for Green Bay Mayor Erik Genrich

Amaad Rivera Wagner

Accessing MHW Material

- <https://www.lwm-info.org/1706/More-Housing-Wisconsin>
- <https://www.wisbuild.org/more-housing-wisconsin>
- <https://action.wra.org/>

Questions? Comments?

While local governments are not primary cause of the housing supply and affordability crises, they must be part of the solution.

More Housing Wisconsin -- educating communities about zoning changes and other strategies designed to increase the supply and reduce cost of housing.