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# **WHEDA Loan Application**

## **Infrastructure Access Loan (Act 14)**

### **2025-01**

Thank you for your interest in the Infrastructure Access Loan program. This loan program is designed to increase the supply of affordable housing for working families and seniors. This program allows a residential housing developer to apply for a loan to cover the costs of installing, replacing, upgrading, or improving public infrastructure related to affordable housing development. Funding will be provided by WHEDA through a low-interest rate loan that is subordinate to other funding sources.

For Governmental Units to be considered for funding, this loan program requires two applications – one application submitted by the developer and a separate application submitted by the governmental unit in which the affordable housing development will be constructed. Review the Coordination Between Governmental Units and Developers on Infrastructure Access Loans section in the Award Plan for additional information.



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53703

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## Instructions for Submission

*Instructions: Complete this WHEDA application for Infrastructure Access Loans administered under the bipartisan housing legislation package initiated in the 2023-2025 biennial budget. In filling out the application ensure that all sections relevant to your applicant status are completed in full. Indicators at the top of each tab show whether the tab is required for a Developer applicant or a Governmental Unit applicant. Review Reference Documents linked below for assistance w/ application. Do not use the copy/paste function in any part of this application.*

### Reference Documents for Infrastructure Access Loans

[General WHEDA Information on bipartisan Housing Legislation Package](#)

[Infrastructure Access Loans Term Sheets & Award Plans](#)

**A. Project Name & Location**

1 IAL Product Line Requested

2 Loan Amount Requested

3 Project Name

4 Street Address   
Address Cont.   
City  County  Zip

5 Is the Project is a scattered site?

6 Applicant or Contact Person Name:   
Telephone Number:   
Email Address:

**B. Municipal or Political Subdivision Point of Contact**

1 Political Subdivision Point of Contact:   
Telephone Number:   
Email Address:

*Provide contact information for the individual(s) who supported your work on the Municipality Certification document.*

**C. Infrastructure Project**

- 1 Please provide a detailed description of the project work and alignment with the Infrastructure Access WHEDA Loan.

Eligible items include (as outlined in Act 14): (1) A water distribution system, (2) a water treatment plant, (3) a wastewater treatment plant, (4) a sanitary sewer system, (5) a storm sewer system, (6) a stormwater retention pond, (7) a lift or pump station, (8) a street, road, alley, or bridge, (9) a curb, gutter, or sidewalk, (10) a traffic device, (11) a street light, (12) an electric or gas distribution line.

**Funds awarded under the Infrastructure Access Loan program must serve Senior or Workforce housing; any portion of infrastructure which does not serve Senior or Workforce housing is not eligible for this loan program.**

- 2 In order to be an eligible project cost public infrastructure must be owned, maintained, or provided to a government unit. Please describe the plan for returning the eligible infrastructure to the respective public entity (e.x., deeding, dedicating, or otherwise returning to public control, ownership, responsibility, or use, or controlled by development or management agreement). Please ensure that you provide documentation outlining this transfer or management with your completed application in Procorem.

**D. Political Subdivision Information**

- 1 Political Subdivision Name \_\_\_\_\_  
Political Subdivision Population \_\_\_\_\_  
Is the population of the Eligible Pol. Subdiv. Greater than 10,000? \_\_\_\_\_
  
- 2 Congressional District \_\_\_\_\_  
State Senate District \_\_\_\_\_ [Verify Districts Here](#)  
State Assembly District \_\_\_\_\_
  
- 3 Regional Planning Commission Affiliation \_\_\_\_\_  
[Verify RPC Here](#)

**E. Project Eligibility -- Political Unit Actions**

- 1 Has the relevant Political Subdivision taken action to reduce the cost of residential housing, as defined in the Term Sheets?  
  
Actions taken as part of a normal rezoning or design approval process are not cost reductions. \_\_\_\_\_
  
- 2 Approximate cost reduction achieved through the above action?  
**(Answer should be in dollars per unit)** \_\_\_\_\_
  
- 3 Does the relevant political subdivision have a comprehensive plan that is compliant with Wisconsin Statutes 66.1001, 66.10013, 66.10014, to the extent these requirements apply to the political subdivision? \_\_\_\_\_
  
- 4 Has the relevant Political Subdivision updated the housing element of its' comprehensive plan in the last five years? \_\_\_\_\_
  
- 5 Date of housing related comprehensive plan changes  
\_\_\_\_\_
  
- 6 If applicable, has the Sewer Service Plan been updated to accommodate the planned infrastructure or housing project(s)? \_\_\_\_\_



**F. Project Eligibility -- Housing Served by the Infrastructure Project**

- 1 Has the property been the subject of a claim for a state or federal historical rehabilitation tax credit?
- 2 Has the property received financial assistance from tax increments gathered by an active Tax Incremental District (TID)?
- 3 Has the owner/developer secured all necessary funds for the total cost of the Project not covered by the WHEDA loan?
- 4 Is the project subject to a Land Contract or Rent/Lease to Own Contract?
- 5 Is the project on land subject to property taxes, as outlined under ch. 70?

**G. Project & Site Description**

1 Will the housing project associated with this infrastructure involve the acquisition of property or land?

2 Are the existing buildings on the site currently occupied?   
If Yes, please describe the situation

3 Will tenant displacement be necessary?   
If Yes, please describe the situation

*If "Yes" you certify that you are in compliance with, and will continue to follow all applicable federal, state or local laws as they relate to tenant displacement at the site.*

4 Is any part of the site in a flood zone? Regardless of where the actual building is/will be.   
If Yes, please describe the situation

5 Describe any known prior uses of this site

6 Legal description of the property

**H. Building Info. for Housing Served by Infrastructure**

Fill in the below tables for all buildings that will be served by the Infrastructure Project. If additional space is required please submit that as an attachment with your application.

Street Address	City	Zip Code	Units Senior	Units Workforce	Owner Occupied Units @ 140% AMI	Rental Units @ 100% AMI	Total Units
Building 1							0
Building 2							0
Building 3							0
Building 4							0
Building 5							0
Building 6							0
Building 7							0
Building 8							0
Building 9							0
Building 10							0
<b>Total</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



**I. Ownership Entity (or Purchaser Entity)**

1 Owner (or Purchaser) Entity Name \_\_\_\_\_  
 C/O \_\_\_\_\_

2 Street Address \_\_\_\_\_  
 Address Cont. \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_

3 Federal Tax ID Number of Owner/Purchaser Entity \_\_\_\_\_  
 Entity Type Owner  
 Contact Person First Name \_\_\_\_\_  
 Contact Person Last Name \_\_\_\_\_

4 Do any unsatisfied judgements exist against the applicant(s) developer(s) its principals, or any related party? \_\_\_\_\_

5 Has any party related to this application been subject to any litigation, including real estate foreclosure or bankruptcy within the past 7 years? \_\_\_\_\_

6 Explanation (if the answer to any of the questions was yes). If necessary, attach additional documentation.  
 \_\_\_\_\_

**J. Ownership Structure (or Purchaser Structure)**

List all general partner, members, and principals of the owner or purchaser entity provided above. Specify non-profit, corporate, general partner or member.

1 Entity/Principal #1 Name \_\_\_\_\_  
 First Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Entity/Principal Function or Title \_\_\_\_\_  
 Ownership % \_\_\_\_\_ Nonprofit? TRUE/FALSE TaxID \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 Address Cont. \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Telephone Number \_\_\_\_\_ Fax Number \_\_\_\_\_  
 Email Address \_\_\_\_\_

2 Entity/Principal #2 Name \_\_\_\_\_



First Name		Last Name	
Entity/Principal Function or Title			
Ownership %		Nonprofit? <u>TRUE/FALSE</u>	TaxID
Street Address			
Address Cont.			
City		State	Zip
Telephone Number		Fax Number	
Email Address			

3

Entity/Principal #3 Name			
First Name		Last Name	
Entity/Principal Function or Title			
Ownership %		Nonprofit? <u>TRUE/FALSE</u>	TaxID
Street Address			
Address Cont.			
City		State	Zip
Telephone Number		Fax Number	
Email Address			

If additional entities or principals exist please disclose and submit those in an additional attachment with this application.

**J. Sources and Uses for the Housing Project (not including Infrastructure)**

1 Enter your funding sources in the order they will need to be repaid in a cashflow waterfall. Commitment letters for all financing sources must be submitted with this application. Please refer to the Award Plan for permissible subordinate requirements.

Sources of Funds								Uses of Funds		
Source of Funds	Description of Source	Lien Position	Interest Rate	Term in Months	Amortization in Months	Payment Type	Principle Amount	Uses of Funds (Housing)	Amount	
								Purchase Building and Land		
								Construction/Hard Costs		
								Soft Costs		
								Lease-up Operating Deficit		
								Operating Reserve		
								Replacement Reserve		
								Capital Needs Reserve		
Infrastructure Access Loan	WHEDA product requested		3.00%							
							Total	\$0	Total Housing	\$0

**K. Uses for the Infrastructure**

Uses of Funds -- Eligible* Infrastructure	Amount
Water distribution system	
Water treatment plant	
Wastewater treatment plant	
Sanitary sewer system	
Storm sewer system	
Stormwater retention pond	
Lift or pump station	
Street, road, alley, or bridge	
Curb, gutter, or Sidewalk	
Traffic device	
Street light	
Electric or gas distribution line	
Total Eligible Infrastructure	\$0.00

Uses of Funds -- Ineligible** Infrastructure	Amount
Total Ineligible Infrastructure	\$0.00

\*To be considered eligible for Act 14 funds infrastructure must be one of the listed categories above AND serve Senior or Workforce Housing

\*\* Any other infrastructure that is not eligible for Act 14 funds. Ineligible infrastructure includes all infrastructure cost which **will not** be owned or maintained by the public entity or returned to the public use, as defined in the award plan (e.x. internal systems)

Summary of Costs	
Total Cost of Associated Housing	\$0.00
Infrastructure Eligible under Act 14	\$0.00
Infrastructure Ineligible under Act 14	\$0.00
Total Cost of Infrastructure	\$0.00
Total Cost of Entire Project	\$0.00

**L. Senior Lender Information**

1

Is the Senior Lender requiring any type of guarantee? If so, please describe that here

2

**Please complete and submit the Senior Lender Form Letter included in your Procorem WorkCenter.**

**WHEDA reserves the right to deny applications for loans that the Authority determines to be out of market or unreasonable.**

3

Appraised Value of the Property, as completed with rent restriction

Date of Appraisal:

4

Annual Debt Coverage Ration, Calc. by Sr. Lender (Yr 1)  
Senior Lender Presumed Cashflow (Yr1)