

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

Curt Witynski, J.D.

Witynski Consulting LLC

[cawitynski@gmail.com](mailto: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 requirements, 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 tax increments generated by 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.






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# More Housing Wisconsin

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

1. Help address housing shortage.
  2. Qualify for new low-interest loans available for workforce and senior housing projects through WHEDA.
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WI is experiencing a housing shortage and related housing affordability problem.

- Number of newly recorded single family home lots in Wisconsin remains 72% below pace of new lot recordings seen during housing construction boom of 2002-2004.
- In Wisconsin, median sales price of homes increased by 53% between 2017 and 2022, while state's median household income increased by only 19.7%.

Source: Wisconsin Policy Forum, [\*Home Prices Outpace Incomes\*](#), March 2024.



# Outdated Zoning Regulations a Contributing Factor to Housing Shortage and Housing Affordability Crises

Restrictions on housing density and building size, expensive design standards, setbacks and other lot configuration requirements, parking requirements, prohibitions on building multi-family housing, long approval processes and impact fees – creates artificial barriers to the creation of more affordable housing.



# MHW Monthly Informational Papers

Currently, 11 papers have been published discussing different strategies municipalities can use to address the housing crisis in their community, including:

[Public – private partnership housing solutions](#)

[Zoning changes to increase missing middle and ADU's](#)

[Reducing minimum lot and dwelling unit size standards](#)

[Housing Ready Checklist for Municipalities](#)



# MHW Monthly Interviews with Housing Policy Experts

1. **Adam Sonntag, Ripon City  
Administrator**
  2. **Katie Bannon, Madison  
Zoning Administrator**
  3. **Josh Schoemann,  
Washington County  
Executive**
  4. **Steve DeCleene, Neumann  
Companies**
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# How to Access MHW Material

More Housing Wisconsin white papers and interviews are posted on the three collaborating organizations' websites:

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

# Questions? Comments?

Local governments didn't cause the housing supply and affordability crises, but they can and must be part of the solution.

***More Housing Wisconsin*** -- educating communities about zoning changes and other strategies designed to increase the number and types of housing.