
WHEDA Loan Application

Infrastructure Access Loan

2026-01

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 an interest free 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.



WHEDA

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Madison, Wisconsin
53703

(608) 266 -7884

Instructions for Submission

Instructions: Complete this WHEDA application for Infrastructure Access Loans. 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

[Information on Competitive Loan Financing Products](#)

[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 Governmental Unit Point of Contact

- 1 Governmental Unit 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: (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, of 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. Governmental Unit Information

1	Governmental Unit Name	<input type="text"/>
	Governmental Unit Population	<input type="text"/>
	Is the population of the Gov. Unit Greater than 10,000?	<input type="text"/>
2	Congressional District	<input type="text"/>
	State Senate District	<input type="text"/>
	State Assembly District	<input type="text"/>
		Verify Districts Here
3	Regional Planning Commission Affiliation	<input type="text"/>
		Verify RPC Here

E. Project Eligibility -- Governmental Unit Actions

1	Has the relevant Governmental Unit taken action to reduce the cost of residential housing in connection with the Eligible Project, as defined in the Term Sheets? Actions taken as part of a normal rezoning or design approval process are not cost reductions.	<input type="text"/>
2	Approximate cost reduction in connection with the Eligible Project achieved through the above action? (Answer should be in dollars per unit)	<input type="text"/>
3	Has the relevant Governmental Unit taken action to reduce the cost of residential housing generally within the Governmental Unit, as defined in the Term Sheets? Actions taken as part of a normal rezoning or design approval process are not cost reductions.	<input type="text"/>
4	Approximate cost reduction generally within the Governmental Unit achieved through the above action? (Answer should be in dollars per unit)	<input type="text"/>
5	Does the relevant Governmental Unit 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?	<input type="text"/>
6	Has the relevant Governmental Unit updated the housing element of its comprehensive plan in the last five years or passed an ordinance/resolution confirming its current plan adequately meets existing and forecasted housing demand?	<input type="text"/>
7	Date of housing related comprehensive plan changes	<input type="text"/>
8	If the Housing plan has not been updated in the last 5 years, has the Governmental Unit passed an ordinance or resolution certifying that the current plan is adequate?	<input type="text"/>
9	Date of ordinance or resolution certification by Governmental Unit	<input type="text"/>
8	If applicable, has the Sewer Service Plan been updated to accommodate the planned infrastructure or housing project(s)?	<input type="text"/>

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

- 1 Has the owner/developer secured all necessary funds for the total cost of the Project not covered by the WHEDA loan?
- 2 Is the project subject to a Land Contact or Rent/Lease to Own Contract?
- 3 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
Total			0	0	0	0	0



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 _____
 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		0.00%							
							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 Infrastructure Access Loan funds infrastructure must be one of the listed categories above AND serve Senior or Workforce Housing

** Any other infrastructure that is not eligible for Infrastructure Access Loan 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
Costs Eligible for Infrastructure Access Loan	\$0.00
Costs Ineligible for Infrastructure Access Loan	\$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)