
WHEDA Loan Application

Infrastructure Access Loan

2026-02

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 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.



908 E. Main St., Ste. 501
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.

- Ensure all Procorem checklist items are marked as completed and included with submission. NOTE: Procorem checklist items can be found in “Tasks” located on the left side menu within the project’s Workcenter.*
- Review Reference Documents linked below for assistance with the 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

IAL Developer

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	
	Governmental Unit Population	
	Is the population of the Gov. Unit Greater than 10,000?	
	<i>Note: The answer of NO to this question means the project qualifies for the Small Community Set-Aside with a population less than 10,000</i>	
2	Congressional District	
	State Senate District	Verify Districts Here
	State Assembly District	
3	Regional Planning Commission Affiliation	
		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.	
2	Approximate cost reduction in connection with the Eligible Project achieved through the above action? (Answer should be in dollars per unit)	
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.	
4	Approximate cost reduction generally within the Governmental Unit achieved through the above action? (Answer should be in dollars per unit)	
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?	
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?	
7	Date of housing related comprehensive plan changes	
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?	
9	Date of ordinance or resolution certification by Governmental Unit	
8	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 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 Contract or Rent/Lease to Own Contract?
- 3 Is the project on land subject to property taxes, as outlined under ch. 70?
- 4 Have all federal, state, and local government permits or other approvals been secured for this project? Final building permits do not need to be issued at the time of IAL application submission.

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. Include all individuals or corporate entities that will maintain 20% or greater ownership in the managing member or general partner. If additional entities or principals exist, please disclose and submit those in an additional attachment in the form of an organizational chart with this application.

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			

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. Confirm the loans that are senior to the WHEDA loan by listing the lien positions.

Sources of Funds								Uses of Funds		
Source of Funds	Description of Source	Lien Position	Interest Rate	Term in Months	Amortization in Months	Payment Type	Principal Amount	Uses of Funds (Housing - Excluding Infrastructure Costs)	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%		360					
Total								\$0	Total Housing	\$0

Breakdown of project costs	Amount
Residential	\$0
Commercial (if applicable)	
Total	\$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	\$10,000,000.00
Electric or gas distribution line	
Total Eligible Infrastructure	\$10,000,000.00

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

**** 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		\$10,000,000.00
Costs Ineligible for Infrastructure Access Loan		\$0.00
Total Cost of Infrastructure		\$10,000,000.00
Total Cost of Entire Project		\$10,000,000.00

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 stabilized
with rent restrictions

--

Date of Appraisal:

--

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