



Community Development Authority Board of Directors

Whitewater Municipal Building Community Room,
312 West Whitewater St., Whitewater, WI 53190

*In Person and Virtual

Thursday, October 16, 2025 - 5:30 PM

MINUTES

CALL TO ORDER

Meeting called to order.

ROLL CALL

PRESENT

Board Member Thayer Coburn
Board Member Jon Kachel
Board Member Joseph Kromholz
Council Representative Orin O.Smith
Board Member Christ Christon
Council Representative Brian Schanen

STAFF

Economic Development Director (EDD) Mason Becker

APPROVAL OF AGENDA

A committee member can choose to remove an item from the agenda or rearrange its order; however, introducing new items to the agenda is not allowed. Any proposed changes require a motion, a second, and approval from the Committee to be implemented. The agenda shall be approved at each meeting even if no changes are being made at that meeting.

Motion made by Board Member Coburn, Seconded by Council Representative O.Smith.

Voting Yea: Board Member Coburn, Board Member Kachel, Board Member Kromholz, Council Representative O.Smith, Board Member Christon, Council Representative Schanen

CONSENT AGENDA

Items on the Consent Agenda will be approved together unless any committee member requests that an item be removed for individual consideration.

Motion made by Board Member Coburn, Seconded by Council Representative Schanen.

Voting Yea: Board Member Coburn, Board Member Kachel, Board Member Kromholz, Council Representative O.Smith, Board Member Christon, Council Representative Schanen

1. Approval of September 18, 2025 Minutes.
2. Approval of August Financial Statements.

3. Approval of September Financial Statements.

HEARING OF CITIZEN COMMENTS

No formal Committee action will be taken during this meeting although issues raised may become a part of a future agenda. Participants are allotted a three minute speaking period. Specific items listed on the agenda may not be discussed at this time; however, citizens are invited to speak to those specific issues at the time the Committee discusses that particular item.

To make a comment during this period, or during any agenda item: On a computer or handheld device, locate the controls on your computer to raise your hand. You may need to move your mouse to see these controls. On a traditional telephone, dial *6 to unmute your phone and dial *9 to raise your hand.

None.

CONSIDERATIONS / DISCUSSIONS / REPORTS

4. Review and discussion presentation on single family housing program proposal. **(Becker)**

EDD Becker stated that last month he gave a presentation on the current housing programs and current housing developments. This month I wanted to share a proposal for a loan program focused on single-family housing in Whitewater. This will be presented next week at Common Council.

We will go over the Affordable Housing Extension briefly, our current housing assistance programs and go over two proposal options so that you can provide general feedback on what you think of the proposed programs and if you have an opinion on which way you would like to go.

Current programs we have are Affordable Housing Policy, Down Payment Assistance Program we have 7 users to date. The Developer Assistance Program has not been utilized to date and the Home Rehab Revolving Loan Fund that is an older program that was funded by Community Development Block grant and has very little funding left and was administered by MSA Professional Associates.

Kachel asked if the Development Assistance program is just for single family or is that for an 8 unit.

EDD Becker stated that I believe it was only for single-family housing.

Kachel asked if that would include a condo.

EDD Becker stated it could either attached or detached, I believe those qualified under the program. What we are proposing is keep the down payment assistance program as is. There seems to be a desire to assist existing homeowners and encourage maintenance of properties in the city. About 75% of our housing stock is more than 25 years old and actually more than 50% of existing housing stock was built prior to 1980. Costly repairs can be a barrier of turning over housing stock.

The two options that we are proposing are Option A is to take the feedback we have already received and apply all of it to a home renewal program. Option B is to apply

\$720,000 in Home Renewal Program and \$480,000 to Developer Assistance Loan Program. Both programs are called for in the Affordable Housing Policy document, but neither have been activated to date.

Home Renewal Program reinvest in single-family, owner-occupied homes. Reconvert former rentals to compliant single-family layouts.

Kromholz stated how many people actually own homes that would meet the 80% and the less than 150% HUD income limit.

EDD Becker stated I don't have that information for you. That would be through the application processes.

Kromholz asked what is the HUD income limit.

EDD Becker I can pull those up for you later.

Kromholz stated I'm just trying to understand if one we are setting aside funds that will never get used if we don't have enough people there and what level of income are we actually talking about.

Kachel asked if it is the city's want and needs to fix up the properties in Whitewater or is it to bring single family housing here or is it both. What is the priority.

EDD Becker stated that we need both. There has been some vocalness from council and residents that we need to bring in new development. But there absolutely is a need to rehab existing homes.

Kachel stated it would be great if we had a third category for Landlord owned-single family homes for single families.

EDD Becker stated there has been a lot of talk about the balance in the community of the percentage of owner-occupied compared to rentals in the City of Whitewater and we have the inverse of what you typically find in the state with roughly 70% of the homes are rented.

Smith stated sorry if I missed this but what are the exact limitations of the city ordinance regarding this. My understanding is that these programs we're talking about are tied to that ordinance. Do they require owner-occupied.

EDD Becker stated that they don't require owner-occupied necessarily, they do require 75% of the funds be allocated to affordable housing programs. That's tied to state law regarding the affordable housing extensions.

Kromholz stated I think John's point on converting student housing to single family housing that would be something worth exploring.

EDD Becker stated that the summary detail of the programs is in the packet.

The second program that we are layout is the Developer Assistance Loan Program. Encourage new single-family, owner-occupied home construction. Address gaps in developer funding.

Schanen stated so the developer would apply for these funds and would the money go to the occupant.

EDD Becker confirmed developer would apply and the developer would receive the funds.

Kachel stated now can you go back, can it be any homeowner, can it be a purchase with cash or a purchaser with a loan or a purchases that qualifies for subsidized income. How is a building going to qualify for this if they don't have a tenant that qualifies.

Kromholz well I agree with you John there because it says affordable units up to \$25,000 per dwelling unit and buyer has to have less than 150% of the HUD county median income. I mean being generous there maybe that's \$50,000 maybe it's \$60,000.

Schanen stated that I have some numbers here, so this is based on 80% of the limit in Walworth County for a 4 person household is \$87,700. It is \$87,700 in Jefferson as well.

EDD Becker stated that CDA will oversee program with Economic Development Director and with Thrive ED assisting with reviewing and recommending applications. The goal is to launch the program at the end of first quarter 2026.

Kachel asked about what the definitions of clear title is.

EDD Becker stated it just needs to show clear ownership.

Kachel wants a expiration term.

Price the second option would be beneficial.

Smith the second option is directly responsive to community feed back.

Schanen likes the home restoration side and the developers side and getting that out there.

Thayer stated this is directly responsive to feedback. Would like to see more spread out to developers.

Kromholz the track record we already have with the developer program of funds not been used. I think we need to communicate it really well. Wants it to be put to good use and not languish.

Christon leans more towards option B.

5. Update on Letter of Intent for Lot 7 B in the business Park. Tax Parcel # 292-0515-3432-000. **(Becker)**

EDD Becker we did get a letter of intent for that parcel. I had been asked to work on a clean copy with the applicant. At the time it seemed like their representative was agreeable to that. Since that time we have not heard back from the buyer or the real estate agent. I did make several inquires through Anderson with no response. On October 6 there was consideration in another community with the same buyer. From what I heard they are moving forward in the other community

6. Review and discuss memo regarding city attorney and CDA. **(Becker)**

EDD Becker this was a question that came up last month. Very recently in July, the City hired Steven Cheseboro to be the new City Attorney. And I am aware that the CDA has been using Stafford and Rosenbaum. I wanted the CDA Board to be aware that I was directed by the City Manager to direct legal matters to the City Attorney going forward. That said Stafford and Rosenbaum will continue working on cases they are already involved with for the CDA. The City Attorney does have discretion if his work load doesn't allow to take on more things from the CDA or there would be a conflict of interest he would still be able to outsource those situation. It will be a cost savings for the CDA based on what we have already spent this year on outside legal review.

7. Update on ongoing legal matter pertaining to Fine Food Arts, LLC.

EDD Becker stated that this was a matter that the board wanted some follow up on. The letter from Stafford and Rosenbaum outlines their process of serving the individuals in this case. After the packet was completed we did receive an update from Stafford and Rosenbaum. They did get an answer from KLD one of the entities in this manner. They provided a one page handwritten note denying any responsibility relating to this case.

EDD Becker stated that Stafford and Rosenbaum is available in to come in person in November if the board wishes.

Kromholz stated that written updates are fine.

EXECUTIVE SESSION

Adjourn to Closed Session, TO RECONVENE, pursuant to Wisconsin Statutes 19.85(1)(e) "Deliberating or negotiating the purchasing of public properties, the investing of public funds, or conducting other specified public business, whenever competitive or bargaining reasons require a closed session. Items to be discussed:

8. Negotiation of lease at the Whitewater Innovation Center.

RECONVENE INTO OPEN SESSION

FUTURE AGENDA ITEMS

9. Wind Up End of Year Update.

ADJOURNMENT

Meeting adjourned.

Motion made by Council Representative O.Smith, Seconded by Council Representative Schanen.
Voting Yea: Board Member Coburn, Board Member Kachel, Board Member Kromholz, Council Representative O.Smith, Board Member Christon, Council Representative Schanen