

Comparison sheet

	Whitewater	Delavan	Milton	Wauwatosa	East Troy
Funding Type	Loan (revolving fund)	Matching Grant & Loan	Matching Grant	Forgivable Loan	Matching Grant (with lien provision)
Max Amount	Up to \$15,000, but historically has provided \$50k-\$60k	Up to \$25,000	Up to \$10,000	Amount based on project & city approval	Up to \$20,000
Match Requirement		1:1 match typical (50% city funded)	Matching funds required	Not specified	1:1 match required (50% city funded)
Target Area	Primarily downtown district, other major arterial streets eligible	Historic downtown and select zoning areas	Specified downtown areas (TID #7 & #10)	Commercial districts	Village commercial districts (CB, HB, NB)
Eligible Uses	Painting, masonry, awnings, lighting, windows, entrances, landscaping	Exterior improvements, focus on aesthetic/historic accuracy	Exterior improvements	Façade, code compliance (e.g., accessibility, fire systems), fixed equipment, outdoor spaces	Exterior improvements (roofs limited to 25% of total budget)

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Application documents:	<ul style="list-style-type: none"> • Completed Application Form with basic business/property information. • Detailed Site/Floor Plans (scaled drawings of the proposed renovations). • Color Swatches/Mock-ups for proposed paint and awning colors. • Color Photographs of the existing façade (all visible sides). • Business Plan. • Proof of Property Insurance. • Credit Report for the applicant/owner(s). • List of Business Property to be used as collateral for a UCC lien 	<ul style="list-style-type: none"> • Completed Application Form. • Copy of Building Deed or Land Contract (or lease and owner approval for tenants). • Photographs of the facades to be improved. • Project Description and projected timelines. • Two Estimated Cost Proposals (Contractor Bids). 	<ul style="list-style-type: none"> • Completed Application Form and detailed project description. • Proof of Property Ownership or a letter from the owner consenting to the project. • Original Color Photographs of existing conditions. • Scaled Drawings/Design Plans of the proposed improvements. • Accurate Color Mock-ups and material samples/swatches. • At least one Contractor Proposal (multiple are suggested) that will be used for construction. • Copy of the Chosen Contractor's License (if required for the work). 	<ul style="list-style-type: none"> • Completed Forgivable Loan Program Application Form. • Project Description and scope of work. • Design Plans and Cost Estimates. • Financial Statements or tax returns may be required to assess repayment capacity, as determined by the review committee. 	<ul style="list-style-type: none"> • Completed Grant Application Form. • Description of Planned Improvements. • Two Contractor Bids/Estimates. • Photos of existing conditions. • Documentation of Matching Costs (receipts for work already completed, or estimates for future work). • Agreement to Grant the Village a Lien on the property for three years.

			<ul style="list-style-type: none">• Proof of Property Insurance		
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