



Community Development Authority

Meeting Date: January 15, 2026

Agenda Item: Façade Loan Program

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BACKGROUND

(Enter the who, what when, where, why)

As of November, the Façade loan account balance is \$42,237.25. No loans were provided in 2025. In the past five years only two loans have been made: Bowers House (2022 Original loan date), and Shabani Investments LLC (2024 Origination date).

PREVIOUS ACTIONS – COMMITTEE RECOMMENDATIONS

(Dates, committees, action taken)

Bower's House (187 W Main St) received a loan of \$75,000 in 2022 and Shabani Investments (136 W Main St) received a loan of \$50,000 in 2024.

FINANCIAL IMPACT

(If none, state N/A)

\$42,237.25

STAFF RECOMMENDATION

It is recommended that the Façade Loan Program be capped at \$15,000 with a lien to the property for a period of three years. It is also recommended that we keep it as an ongoing loan program and collaborate with external partners on marketing.

ATTACHMENT(S) INCLUDED

(If none, state N/A)

Comparison sheet of comparable Façade Loan Programs in municipalities similar to Whitewater.