

Date: April 28, 2026

To: Finance Committee

From: Rachelle Blitch, Director of Financial and Administrative Services

Re: Fire/EMS Down Payment Assistance Program – Funding Structure and Implementation Overview

Update

This item was first presented to the Finance Committee on March 24, 2026. The Committee requested that the program guidelines be updated to specify that homes must be located within the Whitewater city limits to be eligible. They also asked that the guidelines for the Down Payment Assistance Loan Program administered through the CDA be included.

Purpose of the Memo

The purpose of this memo is to provide an overview of the proposed Fire/EMS Down Payment Assistance (DPA) Program and outline the recommended approach for initial funding, ongoing evaluation, and future financial considerations.

Program Overview

As detailed in the draft program document, the City of Whitewater has developed an initiative designed to support recruitment and retention within the Fire/EMS Department. The program provides eligible full-time Fire/EMS employees with a 0% interest, deferred payment loan of up to \$25,000 to assist with the purchase of a primary residence. Loan forgiveness opportunities are available based on employee participation in all call responses, supporting long-term engagement and departmental performance.

Department Challenges and Program Purpose

One of the department's ongoing challenges is consistently achieving adequate response levels to all call events. In 2025, the City experienced 283 all-calls, yet the average response was only 1 person per call. A primary contributing factor is that only a small number of Fire/EMS employees currently reside within the Whitewater city limits.

A key goal of the DPA Program is to incentivize employees to live within the community. By supporting homeownership in the City, we anticipate increased participation and improved response times in all-call events, directly strengthening overall service reliability.

Initial Funding Recommendation

Staff recommend an initial allocation of \$100,000, funded from Fund 249 Fire/EMS Fund Balance. These funds would be reserved solely for DPA loans and issued on a first-come, first-serve basis, consistent with program requirements.

Ongoing Monitoring and Metrics

To evaluate the program's effectiveness in meeting recruitment, retention, and response goals, staff will track:

- Number of applications and approvals
- Number and dollar value of loans awarded
- Participant retention rates
- Call-response activity associated with loan forgiveness
- Changes in all-call response levels following program implementation

This information will support data-driven evaluation of whether the program is meeting its intended objectives.

Future Funding Considerations

Once the initial allocation is fully expended, staff will return to the Finance Committee with performance metrics and program outcomes. Based on these results, the Committee can determine whether additional funding is warranted and, if so, identify the most appropriate funding source as part of the budget process.

Conclusion

The Fire/EMS Down Payment Assistance Program is a strategic initiative designed to address both workforce stability and operational performance challenges within the department. The recommended initial funding, coupled with robust tracking and evaluation, will allow the City to responsibly implement and assess the program before committing additional resources.