



Wauwatosa, WI

Community Development Authority

Meeting Agenda

7725 W. North Avenue
Wauwatosa, WI 53213

Thursday, March 5, 2026

3:15 PM

Zoom Only:
<https://servetosa.zoom.us/j/85717415522>,
Meeting ID: 857 1741 5522

VIRTUAL MEETING INFORMATION

Members of the public may observe the meeting via Zoom at the link above. To access the Zoom meeting via phone, call 1-312-626-6799 and enter the Meeting ID.

ROLL CALL

APPROVAL OF MINUTES

1. Approval of minutes from the January 13, 2026 meeting [26-0468](#)

NEW BUSINESS

1. Update from Mandel Group on the Harlow & Hem redevelopment of the Blanchard Street Parking Lot [26-0467](#)
2. Approval for staff to submit a zoning application for a lot line adjustment via Certified Survey Map at 2400 N Mayfair Road / 10400 W North Avenue [26-0452](#)
3. Community Development Authority Financial Statements as of 12/31/2025 [26-0423](#)
4. Consideration of modifications to and additional funding for the small business forgivable loan programs [26-0466](#)
5. Recommendation to delegate CDBG Loan underwriting to the Wauwatosa Revolving Loan Fund [26-0398](#)

NEXT MEETING DATE AND TIME

ADJOURNMENT

NOTICE TO PERSONS WITH A DISABILITY

Persons with a disability who need assistance to participate in this meeting should call the City Clerk's office at (414) 479-8917 or send an email to tclerk@wauwatosa.net, with as much advance notice as possible.



Wauwatosa, WI

7725 W. North Avenue
Wauwatosa, WI 53213

Staff Report

File #: 26-0468

Agenda Date: 3/5/2026

Agenda #: 1.

Approval of minutes from the January 13, 2026 meeting



Wauwatosa, WI

Community Development Authority

Meeting Minutes - Final

7725 W. North Avenue
Wauwatosa, WI 53213

Tuesday, January 13, 2026

3:00 PM

Zoom Only:
<https://servetosa.zoom.us/j/85717415522>,
Meeting ID: 857 1741 5522

VIRTUAL MEETING INFORMATION

Members of the public may observe the meeting via Zoom at the link above. To access the Zoom meeting via phone, call 1-312-626-6799 and enter the Meeting ID.

CALL TO ORDER

Meeting called to order at 3:00 PM

ROLL CALL

Staff/Attendees

Mark Hammond, Development Director
Jen Ferguson, Economic Development Manager
Karl Schreiber, Housing & CDBG Manager
Jen Tate - City Attorney
Cody Pansing - Assistant City Attorney
Jon Cameron, Ehlers Inc.
Michael Stefan - Casa de Corazon
Jessica LaRocque - MEDC

**Member - Terry Klippel joined at 3:25 PM

Present 6 Member, Chair Joel Tilleson
Member, Vice-Chair Allen Wick
Member Terry Klippel
Member Christopher Zirbes
Aldersperson Liaison Rob Gustafson
Aldersperson Liaison Joe Phillips

APPROVAL OF MINUTES

1. Approval of minutes of the December 17, 2025 meeting

[26-0020](#)

RESULT: APPROVED

MOVER: Rob Gustafson

SECONDER: Allen Wick

Aye: 5 Tilleson, Wick, Zirbes, Gustafson, and Phillips

Excused: 1 Klippel

NEW BUSINESS

1. Public Hearing regarding the proposed creation of Tax Incremental District No. 16, the proposed boundaries and proposed Project Plan for the District. [26-0021](#)

Jon Cameron, Ehlers Inc., provided an overview of the proposed District and Project Plan. Chair Tilleson opened the public hearing. There were no questions or comments from the public.

Development Director Hammond discussed the master planning work currently underway for the Research Park, with adoption anticipated in Spring, 2026.

RESULT: INFORMATIONAL ONLY

Excused: 1 Klippel

2. Consideration and possible action on “Resolution Establishing Proposed Boundaries and Approving a Project Plan for Tax Incremental District No. 16, City of Wauwatosa, Wisconsin” [26-0022](#)

Approving the resolution serves only to create the TID District, and creating the TID does not commit the City to undertaking any of the expenses delineated in the Project Plan; each separate project request for assistance will need Common Council approval.

RESULT: APPROVED

MOVER: Joel Tilleson

SECONDER: Rob Gustafson

Aye: 5 Tilleson, Wick, Zirbes, Gustafson, and Phillips

Excused: 1 Klippel

3. Review of Financial Report [26-0024](#)

RESULT: HELD

4. Consideration of an owner-occupied affordable housing program [26-0025](#)

The purpose of this policy is to establish guidelines for the use of American Rescue Plan Act (ARPA) funds to support the creation of affordable housing through strategic property acquisition, subdivision, and redevelopment. All activities shall comply with applicable federal, state, and local laws, including land-use and zoning regulations. Affordability of existing residential structures would be created through mechanisms such as enrollment in a Community Land Trust, deed restrictions, or other comparable affordability controls. Affordability of newly created buildable parcels or housing units could be ensured through partnerships with nonprofit builders, deed restrictions, or similar legally enforceable mechanisms. Staff would have the authority to acquire property and would return to CDA for approval of the affordability plan before executing the disposition.

RESULT: APPROVED

MOVER: Joe Phillips

SECONDER: Rob Gustafson

Aye: 6 Tilleson, Wick, Klippel, Zirbes, Gustafson, and Phillips

5. Consideration of a CDBG loan application from For Tosh, LLC d/b/a Casa de Corazon at 7754 Harwood Avenue

[26-0023](#)

Casa de Corazon, is requesting \$100,000 of CDBG loan funding to assist with working capital and start-up costs for a new Spanish immersion early learning program and licensed childcare center serving up to 148 children from infancy through pre-kindergarten. The business has obtained approval of its conditional use zoning permit. All childcare facilities must be licensed by the State, and the Wisconsin Department of Children and Families requires completion of the buildout and final approval prior to final licensing. Also, as a requirement of the CDBG funding, the business will create a minimum of three full-time equivalent jobs held by low-moderate income individuals; they anticipate creating 42 positions.

Chair Tilleson - Motion to convene into closed session pursuant to Sec. 19.85(1)(e), Wis Stats., for the purpose of 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 closed session, and may reconvene into open session. Second - Wick. Ayes - 6

In open session, Chair Tilleson moved approval of a \$100,000 CDBG loan at 2% interest with a 5/10 amortization and with the collateral and loan closing conditions discussed in closed session.

RESULT: APPROVED

MOVER: Joel Tilleson

SECONDER: Rob Gustafson

Aye: 6 Tilleson, Wick, Klippel, Zirbes, Gustafson, and Phillips

NEXT MEETING DATE AND TIME

Thursday, March 5th at 3 PM

ADJOURNMENT

Meeting adjourned at 4:30 PM

NOTICE TO PERSONS WITH A DISABILITY

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Wauwatosa, WI

7725 W. North Avenue
Wauwatosa, WI 53213

Staff Report

File #: 26-0467

Agenda Date:

Agenda #: 1.

Update from Mandel Group on the Harlow & Hem redevelopment of the Blanchard Street Parking Lot



Wauwatosa, WI

7725 W. North Avenue
Wauwatosa, WI 53213

Staff Report

File #: 26-0452

Agenda Date: 3/5/2026

Agenda #: 2.

Approval for staff to submit a zoning application for a lot line adjustment via Certified Survey Map at 2400 N Mayfair Road / 10400 W North Avenue

Issue

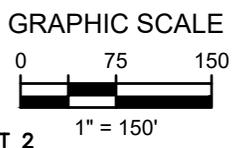
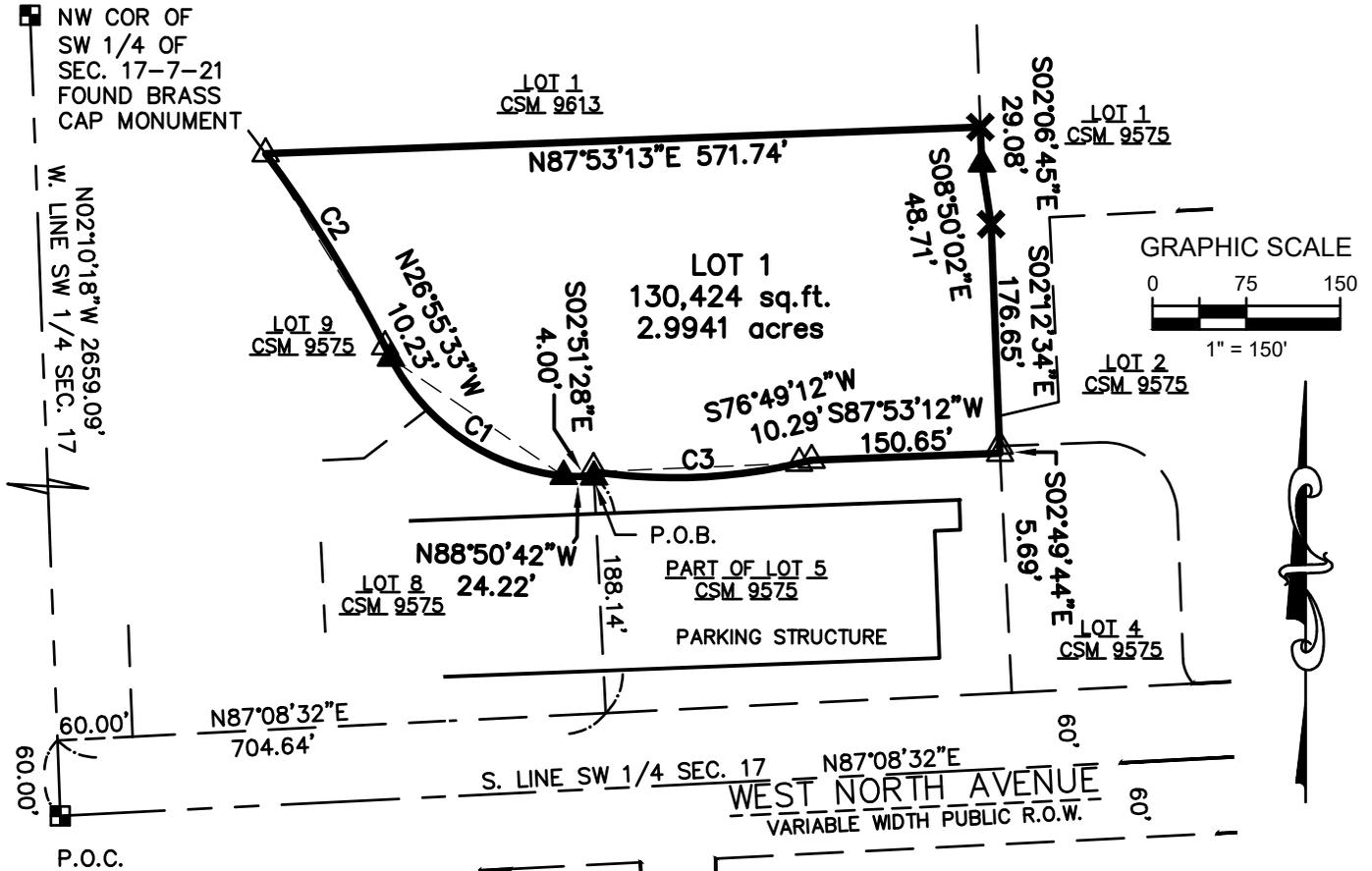
Staff is requesting the CDA's permission, as the property owner, to submit a zoning application for the April, 13 2026 Plan Commission meeting to approve a minor lot line adjustment via Certified Survey Map. As depicted on the attached CSM, the south lot line of Lot 1 will be modified to better accommodate the Barrett-Lo Visionary Development team's residential apartment project.

CERTIFIED SURVEY MAP NO. _____

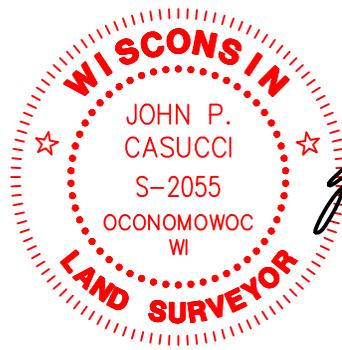
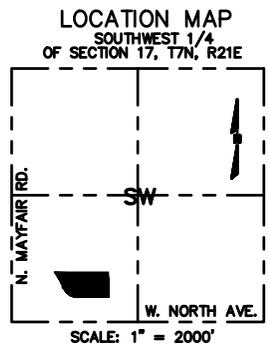
A division of Lot 2 in Certified Survey Map No. 9613 and a part of Lot 5 in Certified Survey Map No. 9575, being in the Southwest 1/4 of the Southwest 1/4 of Section 17, in Township 7 North, Range 21 East, in the City of Wauwatosa, Milwaukee County, Wisconsin.

- ▲ INDICATES FOUND MAG NAIL
- △ INDICATES SET MAG NAIL
- ✕ INDICATES FOUND CHISELED CROSS

ALL DIMENSIONS SHOWN ARE MEASURED TO THE NEAREST HUNDREDTH OF A FOOT.
 ALL BEARINGS ARE REFERENCED TO THE WEST LINE OF THE SW 1/4 OF SECTION 17, T 7 N, R 21 E, WHICH BEARS N02°10'18"E. WISCONSIN STATE PLANE COORDINATE SYSTEM, SOUTH ZONE (NAD83/2011).



Curve Table							
Curve #	Length	Radius	Chord Bearing	Chord	Tangent In	Tangent Out	Delta
C1	174.01	176.36	N55°47'39"W	167.04	N84°03'39"W	N27°31'39"W	56°32'00"
C2	181.00	1050.73	N31°51'39"W	180.78	N36°47'43"W	N26°55'33"W	9°52'10"
C3	165.34	438.70	S87°36'59"W	164.36	S76°49'11"W	N81°35'13"W	21°35'37"



John P. Casucci
 02-27-26

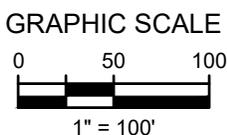
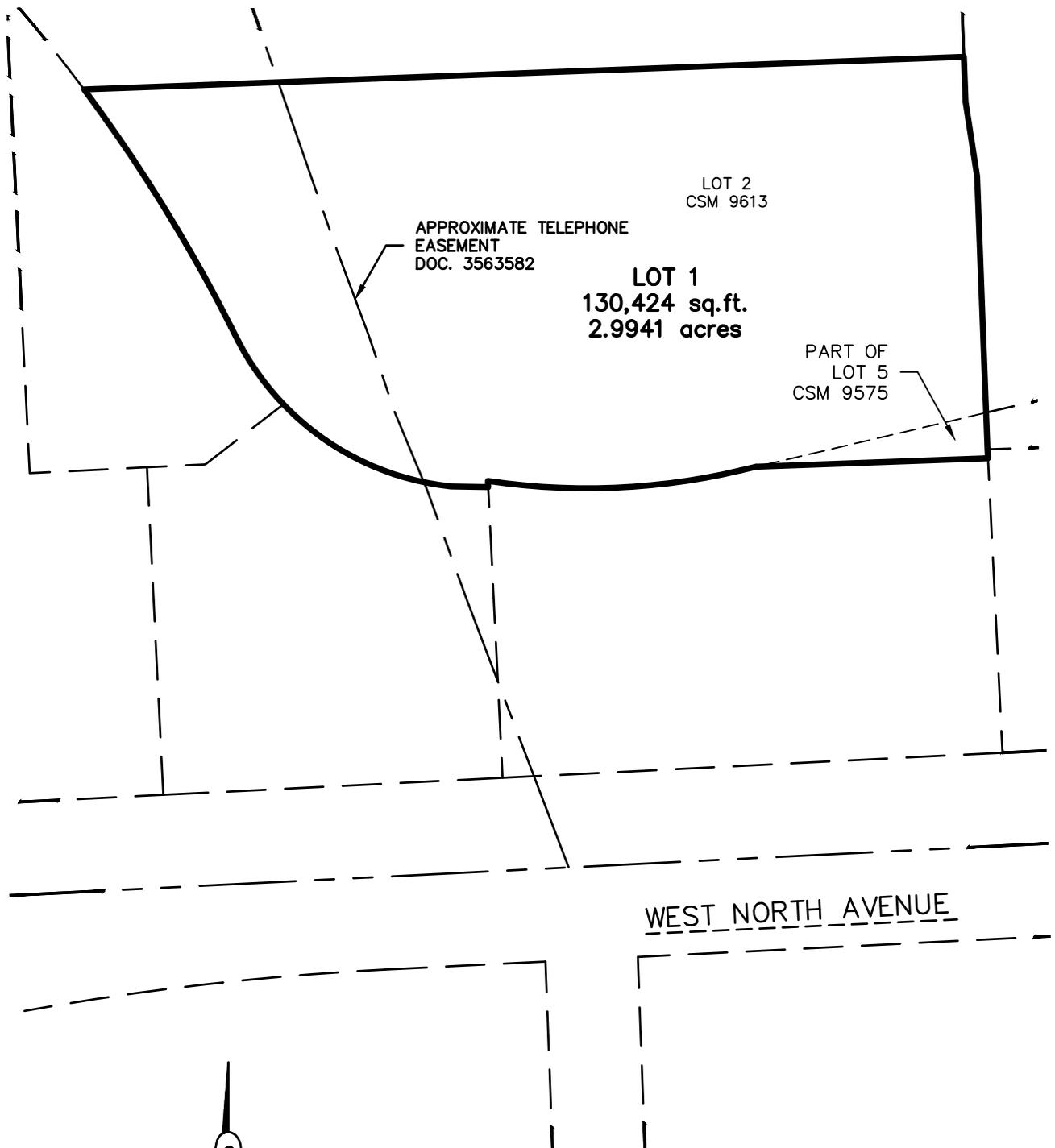
raSmith
 CREATIVITY BEYOND ENGINEERING

16745 W. Bluemound Road
 Brookfield, WI 53005-5938
 (262) 781-1000
 rasmith.com

CERTIFIED SURVEY MAP NO. _____

A division of Lot 2 in Certified Survey Map No. 9613 and a part of Lot 5 in Certified Survey Map No. 9575, being in the Southwest 1/4 of the Southwest 1/4 of Section 17, in Township 7 North, Range 21 East, in the City of Wauwatosa, Milwaukee County, Wisconsin.

Dimensioning of existing Easements are required by Wisconsin State Statute 236.20(2)(c) per 236.34(c). Easements dimensions are approximate, and are not intended to supersede the intent, location or verbiage as stated in the original Easement creation documents.



John P. Casucci
02-27-26

raSmith
CREATIVITY BEYOND ENGINEERING

16745 W. Bluemound Road
Brookfield, WI 53005-5938
(262) 781-1000
rasmith.com

CERTIFIED SURVEY MAP NO. _____

A division of Lot 2 in Certified Survey Map No. 9613 and a part of Lot 5 in Certified Survey Map No. 9575, being in the Southwest 1/4 of the Southwest 1/4 of Section 17, in Township 7 North, Range 21 East, in the City of Wauwatosa, Milwaukee County, Wisconsin.

SURVEYOR'S CERTIFICATE

STATE OF WISCONSIN }
 :SS
WAUKESHA COUNTY }

I, JOHN P. CASUCCI, Professional Land Surveyor, do hereby certify:

THAT I have surveyed, divided and mapped a division of Lot 2 in Certified Survey Map No. 9613 and a part of Lot 5 in Certified Survey Map No. 9575, being in the Southwest 1/4 of the Southwest 1/4 of Section 17, in Township 7 North, Range 21 East, in the City of Wauwatosa, Milwaukee County, Wisconsin, bounded and described as follows:

Commencing at the Southwest corner of the Southwest 1/4 of said Section 17; thence North 02° 10' 18" West along the West line of said 1/4 Section a distance of 60.00 feet to a point; thence North 87° 08' 32" East 704.64 feet to a point; thence North 02° 51' 28" West 188.14 feet to the Northeast corner of Lot 8 in Certified Survey Map No. 9575 and the point of beginning of lands to be described; thence North 88° 50' 42" West along the North line of said Lot 8 a distance of 24.22 feet to a point; thence Northwesterly along said North line and the Northeasterly line of Lot 9 in said Certified Survey Map and an arc of a curve to the right with an arc length of 174.01 feet, whose radius is 176.36 feet and whose chord bears North 55° 47' 39" West 167.04 feet to a point; thence North 26° 55' 33" West along the Northeasterly line of said Lot 9 a distance of 10.23 feet to a point; thence Northwesterly along said Northeasterly line and an arc of a curve to the left with an arc length of 181.00 feet, whose radius is 1050.73 feet and whose chord bears North 31° 51' 38" West 180.77 feet to the Southwest corner of Lot 1 in Certified Survey Map No. 9613; thence North 87° 53' 13" East along the South line of said Lot 571.74 feet to a point in the West line of Lot 1 in Certified Survey Map No. 9575; thence South 02° 06' 45" East along the West line of said Lot 29.08 feet to a point; thence South 08° 50' 02" East along said West line 48.71 feet to a point; thence South 02° 12' 34" East along said West line and the West line of Lot 2 in said Certified Survey Map 176.65 feet to the Northwest corner of Lot 4 in said Certified Survey Map; thence South 02° 49' 44" East along the West line of said Lot 5.69 feet to a point; thence South 87° 53' 12" West 150.65 feet to a point in the North line of Lot 5 in Certified Survey Map No. 9575; thence South 76° 49' 12" West along said North line 10.29 feet to a point; thence Southwesterly along said North line and an arc of a curve to the right with an arc length of 165.34 feet, whose radius is 438.70 feet and whose chord bears South 87° 36' 59" West 164.36 feet to the Northwest corner of said Lot; thence South 02° 51' 28" East along the West line of said Lot 4.00 feet to the point of beginning.

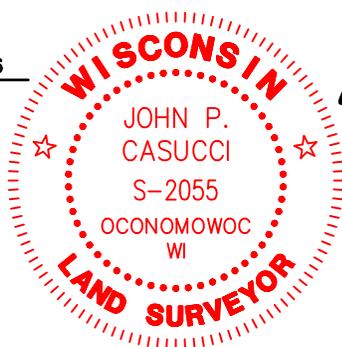
Said land contains 130,424 square feet or 2.9941 acres.

THAT I have made the survey, land division and map by the direction of: MAYFAIR MALL LLC.

THAT the map is a correct representation of all the exterior boundaries of the land surveyed and the land division thereof made.

THAT I have fully complied with Chapter 236 of the Wisconsin Statutes and the Land Division and Ordinances of the City of Wauwatosa in surveying, dividing, and mapping the same.

FEBRUARY 27, 2026
Field date



John P. Casucci (SEAL)
JOHN P. CASUCCI
PROFESSIONAL LAND SURVEYOR S-2055



CERTIFIED SURVEY MAP NO. _____

A division of Lot 2 in Certified Survey Map No. 9613 and a part of Lot 5 in Certified Survey Map No. 9575, being in the Southwest 1/4 of the Southwest 1/4 of Section 17, in Township 7 North, Range 21 East, in the City of Wauwatosa, Milwaukee County, Wisconsin.

PLAN COMMISSION APPROVAL

RESOLVED, that this Certified Survey Map, in the City of Wauwatosa, is hereby approved by the Plan Commission on this _____, day of _____, 2026.

Date

Dennis McBride, Chairperson

Date

, Secretary

COMMON COUNCIL APPROVAL

RESOLVED, that this Certified Survey Map, located in the City of Wauwatosa, is hereby approved and dedication accepted by the Common Council, on this _____, day of _____, 2026.

Date

Dennis McBride, Mayor

Date

Deyanira Nevarez, City Clerk



John P. Casucci
02-27-26

THIS INSTRUMENT WAS DRAFTED BY JOHN P. CASUCCI
PROFESSIONAL LAND SURVEYOR S-2055



16745 W. Bluemound Road
Brookfield, WI 53005-5938
(262) 781-1000
rasmith.com



Wauwatosa, WI

7725 W. North Avenue
Wauwatosa, WI 53213

Staff Report

File #: 26-0423

Agenda Date: 3/5/2026

Agenda #: 3.

Community Development Authority Financial Statements as of 12/31/2025

Submitted by:

John Ruggini

Department:

Finance

Please see attached.



Financial Reports as of December 31, 2025

INCOME STATEMENT

REVENUES	YTD	Revised Budget	Available Budget
Interest- Loans	\$ (3,774.00)	\$ -	\$ 3,774.00
Proceeds from Long Term Debt	\$ -	\$ -	\$ -
Sale of Land & Improvements		\$ -	\$ -
Fee Revenue		\$ -	\$ -
Transfers from other City Funds	\$ (276,877.65)	\$ (40,000)	\$ 236,877.65
Other Income	\$ (125.00)	\$ -	\$ 125.00
Total Revenues	\$ (280,776.65)	\$ (40,000)	\$ 240,777

EXPENDITURES	YTD	Encumbrances	Revised Budget	Available Budget
Operating Expenditures	\$ 38.07	\$ -	\$ -	\$ (38.07)
Professional Services	\$ 6,152.62	\$ 12,236.25	\$ 20,131	\$ 1,741.95
Utilities	\$ 593.44	\$ -	\$ -	\$ (593.44)
Internal Charges	\$ 300.00	\$ -	\$ 5,501	\$ 5,200.87
Economic Development Asst.	\$ 40,000.00	\$ 11,000.00	\$ 51,000	\$ -
Insurance Premiums	\$ 14,340.00	\$ -	\$ 14,365	\$ 25.00
Total Expenditures	\$ 61,424.13	\$ 23,236.25	\$ 90,997	\$ 6,336.31

Net Income \$ (219,352.52)

BALANCE SHEET

ASSETS	
Cash and cash equivalents	\$ 170,572.00
Assets Held for Sale	\$ 3,976,804.05
Investments	\$ -
Restricted cash and cash equivalents	\$ 1,033,485.20
Restricted investments	\$ -
Accrued Int. Rec.	\$ -
Accounts Receivable Misc	\$ 85,949.94
Loans - CDBG	\$ 171,596.73
Loans - general	
Home Repair Loans Receivable	\$ 402,594.38
Loans - forgivable	\$ 106,112.89
less allowance for uncollectable	\$ (106,112.89)
Total Assets	\$ 5,841,002.30

LIABILITIES	
Deferred Revenue	\$ (85,949.94)
Deferred Inflow - Unavailable Revenue	\$ (402,594.38)
Accounts Payable	\$ -
Accounts Payable YE	
Pcard ACI Liability	\$ -
Total Liabilities	\$ (488,544.32)

Net Assets	
Restricted - CDBG Lending	\$ (481,482.14)
Restricted - Affordable Housing	\$ (619,022.66)
Restricted - Housing	\$ (81,340.88)
Restricted - Boston Store Cash	\$ (0.00)
Restricted - Asset Held for Sale	\$ (3,976,804.05)
Restricted- Encumbrances	\$ (23,236.25)
Unrestricted	\$ (170,572.00)
Total Net Assets	\$ (5,352,457.98)

OTHER FUNDS

CDBG Balance \$ -

CDBG Available for lending \$ 309,885.41

	Budget	Actual	Encumbrance	Available
ARPA Small Business Support	\$ 100,000	\$ 23,573	\$ 49,000	\$ 27,427

CDA REVOLVING LOAN FUND - LOAN SUMMARY

12/31/2025

OPEN LOANS

<u>APPLICANT</u>	<u>Contact</u>	<u>AMOUNT</u>	<u>RATE</u>	<u>TERM</u>	<u>LOAN DATE</u>	<u>START DATE</u>	<u>END DATE</u>	<u>CDBG</u>	<u>PURPOSE</u>	<u>Outstanding Amount</u>
Crafty Cow Tosa LLC	Devin Eichler	\$ 93,000	2.00%	60	May-28-21	May-28-21	May-27-26	x		\$58,017.03
Mochi	Tuan Nguyen	\$ 50,000	2.00%	60	Oct-15-23	Oct-15-23	Sep-15-28	x		\$31,087.94
Trouquet	Andy Schneider	\$110,137	2.00%	120	Aug-01-22	Aug-01-22	Jun-01-32	x		82,491.78
TOTAL - Unrestricted										\$ -
TOTAL - Restricted										\$ 171,596.75

Forgivable Loan Recipient	Business	Type of Loan	Original Amount	Date of Execution	Date of Loan	Term (years)	12/31/2025 Balance
Community Development Block Grant Job Creation Program							
Troquet	Troquet	CDBG FL	\$ 29,863	4/25/2022	7/7/2022	5	9,033
Economic Development Small Grant Program							
VENDETTA	Vendetta	Sign	\$ 1,000	8/5/2021	8/5/2021	5	118
TROQUET	Troquet	Sign	\$ 1,000	1/2/2020	9/1/2021	5	133
SCHWAB ORTHODONTICS	Schwab Orthodontics	Sign	\$ 1,000	9/17/2021	9/17/2021	5	142
FROST REALTY	FROST REALTY	Sign	\$ 1,000	8/30/2021	12/14/2021	5	190
FROST REALTY	FROST REALTY	Façade	\$ 10,000	8/30/2021	12/14/2021	5	1,901
ELIE BLEU	Elie Bleu	Sign	\$ 1,000	2/7/2022	12/14/2021	5	190
DELICIOUS BITES	Delicious Bites	Sign	\$ 1,000	3/21/2022	3/21/2022	5	243
WAUWATOSA DEVELOPMENT CORPORATION	Wauwatosa Development Corp	Sign	\$ 1,000	9/14/2021	12/14/2021	5	190
DAVID KEREN	Keren Properties	Façade	\$ 1,000	10/8/2021	6/27/2022	5	297
ULTIMATE CONFECTIONS	Ultimate Confections	Sign	\$ 1,000	10/24/2022	11/14/2022	5	374
MAGGIO'S WOOD FIRED PIZZA	Maggio's Wood Fired Pizza	Code Comp.	\$ 10,000	9/13/2022	12/19/2022	5	3,929
LITTLE VILLAGE PLAY CAFÉ	Little Village Play Café	Code Comp.	\$ 10,000	1/3/2023	1/10/2023	5	4,049
LION'S TAIL BREWING	Lion's Tail Brewing	Sign	\$ 1,000	9/14/2022	2/15/2023	5	425
LION'S TAIL BREWING	Lion's Tail Brewing	Façade	\$ 10,000	9/14/2022	2/22/2023	5	4,285
LION'S TAIL BREWING	Lion's Tail Brewing	Code Comp.	\$ 10,000	9/14/2022	2/22/2023	5	4,285
JOY ICE CREAM SOCIAL	Joy Ice Cream Social	Façade	\$ 10,000	1/5/2023	4/13/2023	5	4,559
JOY ICE CREAM SOCIAL	Joy Ice Cream Social	Sign	\$ 1,000	4/6/2023	4/13/2023	5	456
MOCHI MKE, LLC	Mochi MKE	Sign	\$ 1,000	4/3/2023	4/28/2023	5	464
NAMM MKE	Kumon Building 9118 north ave	façade	\$ 10,000	1/5/2023	7/17/2023	5	5,079
LITTLE VILLAGE PLAY CAFÉ	Little Village Play Café	Sign	\$ 1,000		8/8/2023	5	520
KELLY'S GREENS	Kelly's Greens	Code Comp.	\$ 10,000	5/11/2023	8/24/2023	5	5,288
KELLY'S GREENS	Kelly's Greens	Façade	\$ 10,000	5/11/2023	9/25/2023	5	5,463
KWENCH JUICE CAFÉ	Kwench Juice Café	sign	\$ 1,000	10/25/2023	11/1/2023	5	567
JOYFUL LIVING CHIROPRACTIC	Joyful Living	Sign	\$ 1,000	9/12/2023	12/11/2023	5	588
JOY ICE CREAM SOCIAL	Joy Ice Cream Social	Code Comp.	\$ 10,000	1/6/2023	12/28/2023	5	5,978
WASH STATION	Wash Station	Sign	\$ 1,000	9/25/2023	12/16/2023	5	591
STORYHILL RENOVATIONS	Storyhill Renovations	Code Comp.	\$ 10,000	2/2/2023	1/10/2024	5	6,049
STORYHILL RENOVATIONS	Storyhill Renovations	Sign	\$ 1,000	2/2/2023	1/10/2024	5	605
WAUWATOSA REDEVELOPMENT LLC	Wauwatosa Redvelopment LCC	Code Comp.	\$ 7,941	8/17/2023	2/7/2024	5	4,925
GALNAHAN REDBRICK	Galnahan Redbrick (Pipsqueak Wine)	Code Comp.	\$ 10,000	3/1/2024	6/5/2024	5	6,855
GALNAHAN REDBRICK	Galnahan Redbrick (Pipsqueak Wine)	Façade	\$ 10,000	4/5/2024	6/5/2024	5	6,855
GALNAHAN REDBRICK	Galnahan Redbrick (Pipsqueak Wine)	Bldg Imp	\$ 15,000	4/22/2025	7/1/2025	5	13,496
SCATBACK LLC	Pipsqueak Wine	Sign	\$ 1,000	5/8/2024	6/26/2024	5	697
WINGS IN WISCONSIN	Wing Zone	Code Comp.	\$ 10,000	4/5/2024	8/24/2024	5	7,293
SIMPLE EATS LLC	Simple Eats	Sign	\$ 1,323	2/25/2025	3/8/2025	5	1,107
LITTLE GEESE SHOP	Little Geese Shop	Bldg Imprv	\$ 15,000	3/10/2025	4/15/2025	5	12,863
IDYLL COFFEE	Idyll Coffee	Bldg Imprv	\$ 15,000	4/24/2025	5/12/2025	5	13,085
TOSA YOGA	TOSA Yoga	Bldg Imprv	\$ 15,000	9/18/2025	10/23/2025	5	14,433
BADGER FIT CO	Badger Cross Fit	Sign	\$ 2,256.00	4/28/2025	10/23/2025	5	2,171

TOTAL 106,113

Awarded but not disbursed

Plant Joy LLC		Code Comp.	15,000	6/4/2025		5	
Kin by Rice and Roll		Bldg Imprv	15,000	5/17/2025		5	



Wauwatosa, WI

7725 W. North Avenue
Wauwatosa, WI 53213

Staff Report

File #: 26-0466

Agenda Date: 3/5/2026

Agenda #: 4.

Consideration of modifications to and additional funding for the small business forgivable loan programs

Each year since 2015, the CDA has received a \$40,000 allocation from the City for the small-business forgivable loan programs that have offered sign, façade, and code-compliance forgivable loans. In December 2024, \$100,000 of ARPA funding was approved to provide additional funds and temporarily expand these programs to provide assistance for fixed building improvements, creation of outdoor spaces, and other limited services.

The new eligible program categories proved popular, and to date, the ARPA funds, as well as the CDA's 2025 annual allocation, have been expended. At this point, a portion of the 2026 funding has been expended, and we have received applications for more funding than is available for the remainder of the year; also, a couple of businesses have inquired about applying in the near future.

If the CDA wishes to continue this program for the rest of 2026, other CDA funds will need to be used. Attached is a summary of the forgivable loan program parameters, covered expenses, eligibility, and amount of assistance provided. Eliminating the added ARPA program will conserve funds and preserve the initial purpose of the programs to invest the funds in maintaining a quality building stock. Additionally, the CDA could reduce the amount of assistance to provide 50% percent of the project cost up to \$15,000 and/or limit the number of awards to one large forgivable loan per business/space.

Staff recommends the CDA set aside a portion of its available funding and make the above-mentioned program changes to continue offering forgivable loans in 2026 while we explore additional options to provide this type of assistance to the small business community.

Small Business Forgivable Loan Programs

The Small Business Forgivable Loan Programs are designed to assist eligible small businesses in the City of Wauwatosa to foster and facilitate the development of a healthy, diversified economy where businesses can innovate, grow, and prosper. In addition to the requirements delineated in the application form, key details for each program are listed below. The Community Development Authority (CDA) reviews and determines approval of complete applications.

Sign Forgivable Loan: *Reimbursement limited to no more than 50% of the total cost of eligible improvements, not to exceed \$2,500 per business.*

- Only work done **after** a complete application has been submitted and staff has confirmed approval is eligible for reimbursement.
- Signs must be installed on the street-facing side of an existing building.
- Signs installed on an awning are not eligible for reimbursement.
- Two quotes must be submitted with the application.
- Businesses are limited to one sign forgivable loan award and reimbursement.

Businesses and/or properties can receive up to two (2) of the forgivable loans listed below:

Façade Forgivable Loan: *Reimbursement provided up to 100% of the eligible improvement cost, not to exceed \$15,000.*

- Only work done **after** a complete application has been submitted and approval is received is eligible for reimbursement.
- All work must be done on the street-facing side of an existing building and result in a visual improvement to the building.
- Routine maintenance such as painting, masonry repairs, siding and fixing damage to exteriors are not eligible expenses.
- Awnings are not eligible for reimbursement.
- Two competitive quotes from licensed and bonded contractors must be submitted with the application.

Code Compliance Forgivable Loan: *Reimbursement provided up to 100% of the eligible improvement cost, not to exceed \$15,000.*

- Only work done **after** a complete application has been submitted and approval is received is eligible for reimbursement.
- All work must address a condition that is not in compliance with the current building code.
- Two competitive quotes from licensed and bonded contractors must be submitted with the application.

~~**Fixed Equipment, New Outdoor Spaces, POS Systems, Professional Services Forgivable Loan:**
Reimbursement provided up to 100% of the eligible improvement cost, not to exceed \$15,000.~~

- ~~• Only work done **after** a complete application has been submitted and approval is received is eligible for reimbursement.~~
 - ~~• **Fixed equipment** includes items that are permanently attached or fastened to the building structure and cannot be removed without significant alteration or repair. These are distinct from movable equipment, which can be easily relocated (like furniture or appliances that can be unplugged and moved without causing damage). Painting is not an eligible expense.
 - ~~○ **Permanently Attached:** Bolted, wired, or otherwise integrated into the building's structure.~~
 - ~~○ **Difficult Removal:** Removing it would cause damage or require significant reconstruction.~~
 - ~~• **Examples of Fixed Equipment:**~~
 - ~~○ Built-in counters and cabinets~~
 - ~~○ Plumbing fixtures (sinks, toilets)~~
 - ~~○ Lighting fixtures (ceiling lights, chandeliers)~~
 - ~~○ HVAC systems (ductwork, vents)~~
 - ~~○ Fire suppression systems (sprinklers, alarms)~~
 - ~~○ Elevators and escalators~~
 - ~~○ Flooring~~~~
- ~~• **Construction of new outdoor spaces** includes outdoor patios and other fixed equipment; landscaping must be part of a larger project and moveable patio furniture is not an eligible expense. Two competitive quotes from licensed and bonded contractors for outdoor construction must be submitted with the application.~~
- ~~• **Point Of Sale/Online Ordering Systems** include the cost of new hardware and software; subscription fees, internet connections and other ongoing operational expenses are not eligible.~~
- ~~• **Professional Business Services** include legal, accounting and marketing services for new or expanding businesses and cover up to three months of fees for contracted services reviewed and approved by the CDA (not to exceed the maximum \$15,000 award).~~
- ~~• A combination of these expenditures can be used to reach the maximum award disbursement for this forgivable loan program.~~

The following properties are not eligible for the Program:

- **Have previously received an award for the specific project/forgivable loan category.**
- **Tax delinquent property** Property whose owner has any other tax delinquent property
- **Property in litigation** Property in condemnation or receivership
- **Property owned by religious groups**
- **Property owned by 501(c)3 nonprofit organizations** on which taxes are not being paid
Properties, on which taxes are being paid, but have nonprofit use, such as schools, charities, clubs or organizations, etc.
- **Exclusively residential buildings**
- **Daycare Centers**
- **National Franchises or Retail Chain Stores** (unless independently and locally owned)
- **Funeral Homes**



Staff Report

File #: 26-0398

Agenda Date: 3/5/2026

Agenda #: 5.

Recommendation to delegate CDBG Loan underwriting to the Wauwatosa Revolving Loan Fund

Submitted by:

John Ruggini

Department:

Finance

A. Issue

The City administers two separate loan programs. Community Development Block Grants are lent by the Community Development Authority while the Wauwatosa Revolving Loan Fund as a separate non-profit entity but supported by City staff also administers its own program. This creates duplicate work for City staff and borrowers and confusion.

B. Background/Options

The Wauwatosa Revolving Loan Fund (WRLF) was created in the early 1990's and originally capitalized with funds from the closure of Tax Increment District 1. It is a separate non-profit entity; however, City staff provide accounting, loan intake and loan administration support. In addition, the Finance Director and Chair of the Financial Affairs Committee serve ex officio as voting members. In 2012, responsibility for lending Community Development Block grants (federal funds) were moved from the Revolving Loan Fund to the Community Development Authority as a result of an adverse federal audit.

The WRLF currently has \$962,489 in net assets, of which \$304,042 is currently lent to 15 borrowers. The Community Development Authority has \$481,482 in net assets for lending of which \$171,597 is currently lent to 3 borrowers. Of those 3 loans, 1 borrower also has a loan with the Revolving Loan Fund and a two more loans were recently approved.

Through the most recent approval process the duplication of efforts became clear. Borrowers have to appear before the CDA and interview with a member of the Revolving Loan Fund. The Milwaukee Economic Development Corporation does the underwriting analysis for both entities and presents twice. City staff are involved in two meetings and two members of the CDA serve on the WRLF. However, the WRLF then administers the combined loan as a single loan so the borrower only has to make a single payment.

To eliminate duplicate efforts among staff, volunteers, contractors and borrowers, and eliminate confusion and undue bureaucracy, staff recommend that the Community Development Authority delegate the loan review process to the WRLF for the Community Development Block Grant revolving funds when a combined loan is being requested. In effect, the WRLF would serve as the Loan Committee under these circumstances and make a recommendation for lending which would then go to the CDA. The MEDC report would be provided to the CDA along with the WRLF recommendation and City staff would be available to enter any questions.

While not included in this recommendation, the Community Development Authority could also delegate the loan recommendation authority to the WRLF when only a CDBG loan is requested.

This not only increases efficiency and reduces bureaucracy but also targets the strengths of both entities. Since the 2012 audit, the Revolving Loan Fund has done an excellent job of recruiting Board members with small business lending and operations backgrounds while the Community Development Authority members have backgrounds in real estate and commercial development.

C. Strategic Plan (Area of Focus)

NA

D. Fiscal Impact

There is no fiscal impact although there would be staff time savings.

E. Recommendation

I recommend the Community Development Authority delegate the loan review process for combined CDBG and Revolving Loan funds to the Wauwatosa Revolving Loan Fund.