

**APPENDIX B: ECONOMIC DEVELOPMENT PROGRAMS AND
RESOURCES**

Florence County Economic Development Programs and Resources

This section briefly explains the many programs and resources available on each level of government that are designed to help grow and diversify the local economies by offering funding and technical assistance to both governmental entities and the business community.

COUNTY

Florence County Economic Development Commission (FCEDC)

The **Florence County Economic Development Commission** was created in 1984 through a joint effort of the Town of Florence and Florence County to facilitate economic development efforts throughout the county with funding provided by the town and county. The FCEDC is the focal point for business retention, development, expansion activities and serves as an instrumental partner to promote the county to expand business development and to increase tourism revenues. (www.florencewisconsin.com)

UW-Extension Florence County

Programming areas include community, natural resource and economic development. The goals of the program are to help strengthen local government, enhance community and business development, and protect natural resources and the environment. The Community Resource and Economic Development Agent works with local governments, agencies, civic organizations, businesses, and citizens to achieve community goals. (<http://florence.uwex.edu/cnred/index.html>)

REGIONAL

The Bay-Lake Regional Planning Commission (BLRPC)

The **Bay-Lake Regional Planning Commission** serves as an economic development district for the US Department of Commerce-Economic Development Administration. Potential EDA funded projects must be reviewed by the BLRPC for eligibility of federal funding. The BLRPC also provides technical assistance to local ED organizations and offers grant writing and administration services for various state and federal funding sources. (source: www.baylakerpc.org)

Northeast Wisconsin Regional Economic Partnership (NEWREP)

NEWREP administers Commerce's **Eastern Wisconsin Technology Zone** for the 18 counties of northeast Wisconsin. The program provides income tax incentives for high-tech development in the region. The zone is designed to enhance the region's attractiveness to high-tech businesses and workers, build on the success of the biotechnology and manufacturing companies in the region, attract auxiliary companies and help existing companies increase productivity. (source: www.thenewnorth.com/thenewnorth/newrep/default.asp)

New North, Inc.

The **New North** is the 18 county region in northeast Wisconsin. The New North brand unites the region both internally and externally, signifying the collective economic power behind the 18 counties. This consortium of business, economic development, chambers of commerce, workforce development, civic, non-profit, and education leaders are working to have the area

recognized as competitive region for job growth while maintaining our superior quality of life. It represents a strong collaboration between the 18 counties that have come together behind the common goals of job growth and economic viability for the region. The power of the New North region working together is far greater than one county or one business alone. (source: www.thenewnorth.org)

Small Business Development Centers (SBDC)

SBDCs are located within the eleven 4-year universities. The SBDCs counselors offer advice, training, and resources to promote entrepreneurship and small business growth. Programs focus on minority entrepreneurship, startup business solutions, and established business solutions. Specific programs include business plan reviews and one-to-one business counseling. (source: www.wisconsinsbdc.org)

SCORE

SCORE is more than 11,500 member volunteer association sponsored by the U.S. Small Business Administration. It matches volunteer business-management counselors with present and prospective small business owners in need of expert advice. **SCORE** has experts in virtually every area of business management. Local **SCORE** chapters offer workshops and no cost one-to-one counseling. (source: www.sba.gov)

Community Action Agencies

Community Action Agencies operate a variety of programs and are known statewide for their operation of Head Start, weatherization, housing, employment and training programs, family development, economic development, commodity distribution, senior and youth services, and many other valuable programs. In addition to providing direct services, CAAs often serve as program sponsors or grantees overseeing, although not necessarily directly operating programs. (source: www.wiscap.org)

STATE

Wisconsin Department of Commerce

The federally funded **Community Development Block Grant (CDBG)** program can be used for housing, economic development and public facility improvements. The program is designed to assist economically distressed smaller communities with improvements to such things as utilities and streets, fire stations, community centers, and housing rehabilitation, as well as many other improvements needed by a community. The **CDBG-Economic Development (ED)** program assists large businesses that will invest substantial private funds and create approximately 100 jobs as they expand or relocate in Wisconsin. Funds are awarded to a community, which then loans the funds to a business. The **Major Economic Development (MED) Program** is designed to assist businesses that will invest private funds and create jobs as they expand in or relocate to Wisconsin. The **Rural Economic Development (RED) Program** provides working capital or fixed asset financing for businesses with fewer than 50 employees.

Specifically, the **CDBG-Public Facilities for Economic Development (PFED)** program is designed to assist communities with expanding or upgrading their infrastructure to accommodate businesses that have made a firm commitment to create jobs and invest in the community. The **CDBG-Public Facilities (PF)** component helps eligible local governments upgrade community

facilities, infrastructure, and utilities for the benefit of low- to moderate-income residents. The **Main Street Program** offers a variety of resources to include façade grants and technical and financial assistance to stimulate the revitalization of their respective areas. The **Brownfields Initiative** provides grants to persons, businesses, local development organizations, and municipalities for environmental remediation activities for brownfield sites where the owner is unknown, cannot be located or cannot meet the cleanup costs. The **Planning Grant Program (CDBG-PLN)** provides funding to local governments and community partnerships that have clearly identified a community or economic development concern, or opportunity, and lack the resources needed to plan an appropriate response. The program’s goals are two-fold; 1) to help communities develop clear and actionable strategies for addressing specific site, neighborhood, community or regional economic or development needs and 2) to improve the quality of community or economic development projects by helping to fund local plans. The **CDBG-Blight Elimination and Brownfield Redevelopment Program (BEBR)** can help small communities obtain money for environmental assessments and to remediate brownfields. The **CDBG-Emergency Assistance Program (EAP)** can help small communities repair or replace infrastructure that has suffered damages as a result of catastrophic events.

Community Development Zone (CDZ) designation is a tax credit program for businesses planning to expand, relocate or start in the designated Community Development Zones (CDZ). *CDZs in the BLRPC district include the cities of Green Bay, Sturgeon Bay, Two Rivers, and Manitowoc; and the counties of Florence, Marinette, and Oconto.* These tax credits are to be applied against a company’s Wisconsin income tax liability. These credits are based on the number of new jobs that a company creates, and the wage level and benefit package that are offered to the employees. The **Enterprise Development Zone (EDZ)** program provides tax incentives to new or expanding businesses whose projects will affect distressed areas. Based on the economic impact of a proposed business project, the Department of Commerce will be able to designate an enterprise development zone. A zone is “site specific” and applies to only one business.

To compliment the bricks and mortar component of Commerce, there is funding specifically earmarked for employee training. Eligible businesses looking to train a significant number of its current or incoming workforce can apply for and receive a direct grant from Commerce for **Customized Labor Training (CLT)**. Companies with a few employees seeking training are eligible for the **Business Employees Skills Training (BEST)** program. The focus of both programs is on the training or retraining of employees to incorporate new technologies or manufacturing processes.

Commerce provides financial resources to encourage the development of small businesses. Potential entrepreneurs can access an **Early Planning Grant (EPG)** of up to \$3,000 to obtain professional services necessary to evaluate the feasibility of a proposed start-up or expansion or develop a business plan. The **Entrepreneurial Training Grant Program (ETG)** is a comprehensive course designed to provide hands-on assistance in the writing of a business plan. The technical assistance can be provided by the *Small Business Development Center (SBDC) at UW-Green Bay* or the regional *Service Core of Retired Executives (SCORE)* office. The **Wisconsin Entrepreneur’s Network (WEN)** provides programs and services to small and emerging businesses, resulting in job creation and retention, business start-ups, expansions and acquisitions; and strengthened linkages with the rich network of resources in the state. Key

services will include one-on-one consulting, educational workshops, executive level programs, peer learning, and strategies to assess technologies and access capital.

Other programs offered by Commerce include: the **Employee Ownership Assistance Loan (EOP) Program** can help a group of employees purchase a business by providing individual awards up to \$15,000 for feasibility studies or professional assistance. The business under consideration must have expressed its intent to downsize or close. **Industrial Revenue Bonds (IRB)** are municipal bonds whose proceeds are loaned to private persons or to businesses to finance capital investment projects. All Wisconsin municipalities, cities, villages, and town are authorized to issue IRBs. The **Technology Development Fund (TDF)** program helps Wisconsin businesses research and develop technological innovations that have the potential to provide significant economic benefit to the state. The **Technology Development Loan (TDL)** program helps Wisconsin businesses develop technological innovations that have the potential to provide significant economic benefit to the state. This program is designed to help businesses commercialize new technology. The **Technology Development Zone (TDZ)** program provides tax credits to technology-based businesses that locate or expand in one of eight designated zones. Credits are awarded based on the number of full-time jobs created or retained, capital investments made and environmental remediation expenses incurred. Credits are non-refundable, but may be carried forward for up to 15 years.

The **Minority Business Development (MBD) Loan Program** provides low interest loans to assist minority-owned companies with land and equipment purchase, working capital, and construction. The **Wisconsin Trade Project Program** can help small export-ready firms participate in international trade shows. The **Milk Volume Production (MVP) Loan Program** enables farmers to increase milk production by offering loan interest loans to purchase additional dairy cattle. The **Dairy 20/20 Early Planning Grant Program** covers third party services to assist the applicant with start-up, modernization, or expansion of a dairy operation. For a complete list of community and economic development programs offered by Commerce, please visit their website. (source: www.commerce.state.wi.us)

Wisconsin Department of Transportation

The **Transportation Economic Assistance (TEA)** grants provide up to 50% of costs to governing bodies, private businesses, and consortiums for road, rail, harbor, and airport projects that help attract employers to Wisconsin, or encourage business and industry to remain and expand in the state. Grants up to \$1 million are available for transportation improvements that are essential for an economic development project. The amount of DoT provided funding is dependent on the number of jobs being created or retained. The 50% local match portion can come from a combination of local, federal, state, or in-kind services. The **Local Transportation Enhancement (TE) program** funds projects that increase multi-modal transportation alternatives while enhancing communities and the environment. Federal funds administered through this program provide up to 80% of costs for a wide variety of projects such as bicycle or pedestrian facilities, landscaping or streetscaping and the preservation of historic transportation structures.

In 1979, the **Harbor Assistance Program (HAP)** was created to assist harbor communities along the Great Lakes and Mississippi River in maintaining and improving waterborne commerce. Port projects typically include dock reconstruction, mooring structure replacement, dredging, and construction of facilities to hold dredged materials. The **Freight Rail**

Infrastructure Improvement program (FRIP) and Freight Rail Preservation program (FRPP) were created to maintain and improve rail services throughout Wisconsin.

The State Infrastructure Bank (SIB) program, similar to a private bank, offers a range of loans and credit options to help finance eligible surface transportation projects. The money can be used in conjunction with other programs. SIBs offer Wisconsin the ability to undertake transportation projects that would otherwise go unfunded or experience substantial delays. Communities can borrow the money to provide needed transportation infrastructure improvements to help preserve, promote, and encourage economic development and/or promote transportation efficiency, safety, or mobility. The Wisconsin SIB program is a revolving loan program providing capital for transportation projects from loan repayments and interest earned from money remaining in the bank. Eligible projects include constructing or widening a road linking an intermodal facility and providing better access to commercial and industrial sites. WisDOT charges 2 percent interest on the loan principal, with projects amortized up to 25 years. Eligible applicants are local units of government, Amtrak Railroad, private non-profit organizations, and Transit Commissions. (source: www.dot.wisconsin.gov)

Wisconsin Department of Tourism

Funding is available for local communities and regions to design their own marketing effort. The most popular and utilized program is the **Joint Marketing Grant (JEM)**. The grants are to assist in paying for the costs associated with developing a stronger advertising and public relations campaign. (source: <http://industry.travelwisconsin.com/en/Grants.aspx>)

Wisconsin Department of Agriculture, Trade, and Consumer Protection

Financial resources are provided to help grow and diversify the state's agriculture industry. The **Agricultural Development and Diversification (ADD)** grant is awarded to projects that may create new opportunities within agriculture through new value-added products, new market research, new production or marketing techniques, or alternative crops or enterprises. Maximum grants are \$50,000. Eligible applicants are individuals, associations, agri-businesses, and industry groups. The **Buy Local, Buy Wisconsin (BLBW)** grant program invites pre-proposals for projects that are likely to stimulate Wisconsin's agricultural economy by increasing the purchase of Wisconsin grown or produced food by local food buyers. Pre-proposals will be accepted from individuals, groups, businesses and organizations involved in Wisconsin agriculture, agritourism, food retailing, processing, distribution or warehousing. (source: www.datcp.state.wi.us)

Wisconsin Department of Natural Resources

Environmental (including brownfields) loans and grants help local governments clean-up brownfield sites intended for long-term public benefit, drinking water and wastewater projects, development of recreational areas or other uses by local governments. A city, village, town, county, redevelopment authority, community development authority, or housing authority is eligible to apply for funds. Eligible costs include remedial action plans and/or costs to develop a Remedial Action Plan. Site access and completed Phase I and II Environmental Site Assessments are required to receive a grant.

(source: www.dnr.state.wi.us/org/caer/cfa/BUREAU/grantlist.html)

Wisconsin Housing and Economic Development Authority (WHEDA)

is responsible for a number of housing and economic development functions. WHEDA works with local and state economic development professionals, businesses, and lending institutions to help an individual expand or modernize a farm or business. **Loan Guarantees, direct loans, New Market Tax Credits, and interest rate subsidies** are utilized within a financial package to help ensure the project has the best chance for long term success. (source: www.wheda.com)

Other state resources include: *Impact Seven, Inc.*, is one of more recognizable statewide organizations that provide micro-loans for small business start-ups and expansions. (source: www.impactseven.org) The *Wisconsin Women's Business Initiative Corporation (WWBIC)* also provides micro-loans to predominately women, people of color, and those of lower incomes. (source: www.wwbic.com) The *Wisconsin Business Development Finance Corporation* provides financial assistance and resources to business and lenders throughout the state. (source: www.wbd.org) The **Wisconsin Innovation Network (WIN)** is one of the priority areas of the *Wisconsin Technology Council*. WIN is a community-based economic development organization dedicated to fostering innovation and entrepreneurship. (Source: www.wisconsintechnologycouncil.com/win/)

FEDERAL

US Department of Commerce, Economic Development Administration (EDA)

EDA was established to work with states and regional planning commissions (economic development districts) to generate new jobs, retain existing jobs, and stimulate industrial and commercial growth in economically distressed areas and regions of the United States. The purpose of its program investments is to provide economically distressed communities with a source of funding for planning, infrastructure development, and business financing that will induce private investment in the types of business activities that contribute to long-term economic stability and growth. EDA's investments are strategically targeted to increase local competitiveness and strengthen the local and regional economic base. Programs consist of:

The Public Works Program to empower distressed communities to revitalize, expand, and upgrade their physical infrastructure to attract new industry, encourage business expansion, diversify local economies, and generate or retain long-term, private sector jobs and investment. **Economic Adjustment Assistance Program** assists state and local interests to design and implement strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base. **The Research and Technical Assistance Program** supports research of leading edge, world class economic development practices as well as funds information dissemination efforts. **The Technical Assistance Program** helps fill the knowledge and information gaps that may prevent leaders in the public and nonprofit sectors in distressed areas from making optimal decisions on local economic development issues. **EDA's Partnership Planning Programs** help support local organizations (Economic Development Districts, Indian Tribes, and other eligible areas) with their long-term planning efforts and their outreach to the economic development community on EDA's programs and policies. (source: www.eda.gov)

US Department of Housing and Urban Development

Economic Development Initiative (EDI) provides grants to local governments to enhance both the security of loans guaranteed through Section 108 Loan Program and the feasibility of the economic development and revitalization projects they finance. EDI has been the catalyst in the expanded use of loans through the Section 108 Program by decreasing the level of risk to their CDBG funds or by paying for some of the project costs. There are congressionally earmarked and competitive BDI grants. Competitive EDI grants can be only be used in projects also assisted by the Section 108 Loan Program. Eligible activities include property acquisition, rehabilitation of public owned property, and economic development activities.

Brownfields Economic Development Initiative (BEDI) is a key competitive grant program HUD administers to stimulate and promote economic and community development. BEDI is designed to assist cities with the redevelopment of abandoned, idled, and underused industrial and commercial facilities where expansion and redevelopment is burdened by real or potential environmental contamination. The purpose of the BEDI program is to spur the return of brownfields to productive economic use through financial assistance to public entities in the redevelopment of brownfields, and enhance the security or improve the viability of a project financed with Section 108- guaranteed loan authority. Therefore, BEDI grants must be used in conjunction with a new Section 108-guaranteed loan commitment.

Section 108 Loan Guarantee Program increases affordable housing choices for very low-income households by allowing families to choose privately owned rental housing. The public housing authority (PHA) generally pays the landlord the difference between 30 percent of household income and the PHA-determined payment standard-about 80 to 100 percent of the fair market rent (FMR). The rent must be reasonable. The household may choose a unit with a higher rent than the FMR and pay the landlord the difference or choose a lower cost unit and keep the difference. (source: www.hud.gov)

USDA Rural Development

The office offers a variety of funding options for many types of business ventures to include agriculture, manufacturing, processing, services, commercial, and retail. Rural Development is also instrumental in providing much needed financial resources to communities for infrastructure improvements and expansions primarily for waste water and water treatment facilities. They have direct and guaranteed loans for businesses and communities in addition to a number of grants. Some of Rural Development's business assistance programs include:

The **Rural Business Opportunity Grant Program** provides technical assistance, training, and planning activities that improve economic conditions in rural areas of 50,000 people or less. A maximum of \$1.5 million per grant is authorized. **Rural Economic Development Loan and Grant Programs** help develop projects that will result in a sustainable increase in economic productivity, job creation, and incomes in rural areas. Projects may include business start-ups and expansion, community development, incubator projects, medical and training projects, and feasibility studies. Ineligible purposes are those which directly benefit the borrower, conflicts of interest, and costs incurred prior to the application.

Rural Business Enterprise Grants Program (RBEG) to public bodies, private nonprofit corporations, and federally-recognized Indian Tribal groups to finance and facilitate development of small and emerging private business enterprises located in areas outside the

boundary of a City, or unincorporated areas of 50,000 or more and its immediately adjacent urbanized or urbanizing area. The small, or emerging business to be assisted must have less than 50 new employees, less than \$1 million in gross annual revenues, have or will utilize technological innovations and commercialization of new products and/or processes to be eligible for assistance. Funds can be used for a variety of things including, but not limited to: construction of buildings and plants, equipment, access streets and roads, parking areas, utility and service extensions, and a variety of other costs. **The Intermediary Relending Program** money is lent to private non-profit organizations, any state or local government, an Indian Tribe, or a cooperative that is relented to by the intermediary to the ultimate recipients. The ultimate recipient must not be able to receive financing at reasonable rates or terms. (source: www.rurdev.usda.gov/wi/)

US Environmental Protection Agency

Brownfields Assessment and Cleanup Cooperative Agreements objectives are to provide funding to inventory, characterize, assess, and conduct planning and community involvement related to brownfield sites; to capitalize a RLF fund; and to carry out cleanup activities at brownfield sites that are owned by the grant recipient. Eligibility for the assessment, RLF, and cleanup grants includes a general purpose unit of local government. This is a competitive grant program. There are separate guidelines for each of the three areas. Grant amounts are based on size and type of contamination, ranging from \$200,000 to \$350,000. (source: www.epa.gov/brownfields/assessment_grants.htm)

US Department of the Interior - National Park Service

Land and Water Conservation Fund (LWCF) provides matching grants to States and local governments for the acquisition and development of public outdoor recreation areas and facilities. The program is intended to create and maintain a nationwide legacy of high quality recreation areas and facilities and to stimulate non-federal investments in the protection and maintenance of recreation resources across the United States. States receive individual allocations of LWCF grant funds based on a national formula. Then states initiate a statewide competition for the amount available to award via matching grants. (source: www.nps.gov/nrcr/programs/lwcf)

Small Business Administration (SBA)

The **SBA** provides financial, business counseling and training, and business advocacy to foster the development and success of small businesses. Under the SBA's loan-guaranty programs, the borrower applies to a lending institution, not the SBA. The lender applies to the SBA for a loan guaranty. The SBA can process the lender's request through a variety of methods including the **SBA Express Loans, Community Express Loans, 7(a) Loan Guarantee, Prequalification Loans, Micro Loans, Community Development Company/504 Loans, CAPlines Program, and 8(a) Business Development Program.** (source: www.sba.gov/localresources/district/wi/index.html)