



## ELEMENT 6: ECONOMIC DEVELOPMENT

### 6.1 Introduction

Economic development in comprehensive planning recognizes the connection between economic development and quality of life. It leverages new growth and development to improve the community. Economic development is about working together to maintain a strong economy by



creating and retaining desirable jobs, which provide a good standard of living for individuals. Numerous factors contribute to the economic development of a community, many of which extend far beyond the communities boundaries. Oftentimes, data is not available at the town level of government. Therefore, in addition to the specific data on the Town of Drummond, this element includes information for Bayfield County and the State of Wisconsin.

As an economic development initiative in the Town of Drummond, the community would like to address the concept of the “new economy.” This may include such activities as focusing on healthcare related facilities and services as the age of Drummond residents continues to rise, offering businesses and services that tourists with second homes in the area need and want, and strive to meet all resident and visitor future needs.

### 6.2 Analysis of Labor Force

The labor force is defined as those members of the population 16 years or older who are employed, or if unemployed, are looking for jobs. Table 6-1 gives an overview of some of the characteristics of the population and labor force in the Town of Drummond, Bayfield County, and the State of Wisconsin.

|  | <b>Town of Drummond</b> | <b>Bayfield County</b> | <b>Wisconsin</b> |
|--|-------------------------|------------------------|------------------|
| Civilian Labor Force                       | 224                     | 7,378                  | 2,869,236        |
| Unemployment Rate                          | 3.1%                    | 8.5%                   | 4.7%             |
| Labor Participation Rate                   | 54.4%                   | 62.5%                  | 69.1%            |
| Education Beyond High School (25 and over) | 56.2%                   | 52.7%                  | 50.6%            |
| Bachelor's Degree or Higher (25 and over)  | 25.3%                   | 21.6%                  | 22.4%            |



|                         | <b>Town of Drummond</b> | <b>Bayfield County</b> | <b>Wisconsin</b> |
|-------------------------|-------------------------|------------------------|------------------|
| Per Capita Income       | \$16,773                | \$16,407               | \$21,271         |
| Median Household Income | \$37,500                | \$33,390               | \$43,791         |
| Poverty Rate            | 12.4%                   | 12.5%                  | 8.7%             |
| Median Age              | 44.1                    | 42.1                   | 36.0             |

Source: U.S Census Bureau, Census 2000, SF 1 & SF 3

The labor force participation rate is the number of residents who are either working or looking for work divided by the total population over 16 years of age. One reason why the town’s labor participation rate is lower than the state and the county is because of the large portion of the population over the age of 65. The Town of Drummond contains a larger percentage of residents over 60 years old than is found in the State of Wisconsin. This is reflected in the town’s median age (44.1), which is substantially higher than the state median age (36.0), and only slightly higher than the county median age (42.1). Bayfield County has the third highest median age in the state.

### **6.3 Analysis of Economic Base**

The economic base of a community are the companies that provide jobs in a given community or geographic location. Usually the economic base is categorized by industry and occupation. Table 6-2 lists the number and percent of employed residents in the Town of Drummond by industry sector and Table 6-3 lists the number and percent of employed residents by occupation.



Nearly 23 percent (49) of the Town of Drummond residents 16 years and older are employed in the education, health, and social services industry sector. The arts, entertainment, recreation, and food service industry sector employs the next largest percentage (18.4%). Considering the proximity of the Cities of Ashland and Hayward, many residents are likely employed in those larger municipalities.

| <b>Industry</b>                                      | <b>Number</b> | <b>Percent</b> |
|--|---------------|----------------|
| All industries                                       | 217           | 100.0%         |
| Agriculture, forestry, fishing, hunting, and mining  | 2             | 0.9%           |
| Construction   | 29            | 13.4%          |
| Manufacturing  | 17            | 7.8%           |
| Wholesale trade                                      | 2             | 0.9%           |
| Retail trade   | 21            | 9.7%           |
| Transportation, warehousing, and utilities           | 10            | 4.6%           |
| Information  | 7             | 3.2%           |
| Finance, insurance, real estate, rental, and leasing | 14            | 6.5%           |



| <b>Table 6-2: Town of Drummond Employment by Industry</b> |               |                |
|---|---------------|----------------|
| <b>Industry</b>   | <b>Number</b> | <b>Percent</b> |
| Professional, scientific, management, and administrative  | 7             | 3.2%           |
| Educational, health, and social services                  | 49            | 22.6%          |
| Arts, entertainment, recreation, and food service         | 40            | 18.4%          |
| Public administration                                     | 4             | 1.8%           |
| Other services (except public administration)             | 15            | 6.9%           |

Source: U.S. Census Bureau, 2000

| <b>Table 6-3: Town of Drummond Employment by Occupation</b> |               |                |
|---|---------------|----------------|
| <b>Occupation</b>   | <b>Number</b> | <b>Percent</b> |
| All occupations   | 217           | 100.0%         |
| Management, professional, and related occupations           | 61            | 28.1%          |
| Service occupations   | 49            | 22.6%          |
| Sales and office occupations                                | 51            | 23.5%          |
| Farming, fishing, and forestry occupations                  | 2             | 0.9%           |
| Construction, extraction, and maintenance occupations       | 30            | 13.8%          |
| Production, transportation, and material moving occupations | 24            | 11.1%          |

Source: U.S. Census Bureau, 2000

### **Town of Drummond Employers**

Table 6-4 lists the employers in the Town of Drummond as reported by the Wisconsin Department of Workforce Development (WI DWD) as of June 2005. Businesses without paid employees are not included in the report from the WI DWD. Table 6-4 coincides with the fact that education related services employ the largest number of people in the Town of Drummond.

| <b>Table 6-4: Town of Drummond Employers</b> |  |                              |
|--|--|------------------------------|
| <b>Employer Name</b>                         | <b>Type of Employment</b>                    | <b>Employment Size Range</b> |
| Drummond Area School District                | Elementary and secondary schools             | 50-99                        |
| Besse Wood Products Inc.                     | Sawmills                                     | 10-19                        |
| State Bank of Drummond                       | Commercial banking                           | 10-19                        |
| Black Bear Inn Inc.                          | Lodging                                      | 5-9                          |
| Town of Drummond                             | Executive and legislative offices            | 5-9                          |
| Elkins & Sons                                | Painting                                     | 1-4                          |
| Otter Bay                                    | Resort                                       | 1-4                          |
| Wild Things                                  | Taxidermy                                    | 1-4                          |
| Uncle Ryno's                                 | Tavern/Restaurant                            | 1-4                          |
| Schumway Tackle                              | Lure Manufacturing                           | 1-4                          |
| Drummond Sanitary District # 1               | Sewage treatment facilities                  | 1-4                          |
| Frank Cane Masonry                           | Residential masonry contractors              | 1-4                          |
| Nor Pine Plumbing                            | Residential plumbing and HVAC contractors    | 1-4                          |
| Blue Moon Pottery Inc.                       | Vitreous china and earthenware articles mfg. | 1-4                          |
| Bloom Forge Inc.                             | Hand and edge tool manufacturing             | 1-4                          |
| Bear Country                                 | Convenience Store                            | 1-4                          |
| Drummond Investment Inc.                     | Managing offices                             | 1-4                          |
| North Country Vacation Rentals               | Lodging                                      | 1-4                          |
| Meyer Management Inc.                        | RV parks and campgrounds                     | 1-4                          |
| Chequamegon Saloon                           | Tavern/Restaurant                            | 1-4                          |



|                          |              |     |
|--------------------------|--------------|-----|
| Wade Spears Construction | Construction | 1-4 |
|--------------------------|--------------|-----|

Source: WI Department of Workforce Development (June 2005) & Town of Drummond

### Worker Commuting Patterns

Table 6-5 indicates the number of people who lived or worked in the Town of Drummond and who commuted to work. It includes the locations of their places of employment and the locations of their residences. Of the 212 residents in the Town of Drummond that commuted to work, 33 percent worked in the town, while 27 percent of town residents worked in the Town of Cable. Of the 210 people who were employed in the Town of Drummond, 70 were residents of the town.

| Live In:      | Work In                           | Count      | Travel To:    | From:                             | Count      |
|---------------|-----------------------------------|------------|---------------|-----------------------------------|------------|
| Drummond      | Town of Drummond, Bayfield Co. WI | 70         | Drummond      | Town of Drummond, Bayfield Co. WI | 70         |
|               | Cable Town Bayfield Co. WI        | 58         |               | Grandview Town Bayfield Co. WI    | 26         |
|               | Ashland County, WI                | 26         |               | Cable Town Bayfield Co. WI        | 23         |
|               | Sawyer County, WI                 | 19         |               | Ashland City Ashland Co. WI       | 17         |
|               | Bayfield City Bayfield Co. WI     | 7          |               | Ashland County, WI                | 7          |
|               | Grandview Town Bayfield Co. WI    | 6          |               | Barnes Town Bayfield Co. WI       | 8          |
|               | Douglas County, WI                | 8          |               | Delta Town Bayfield Co. WI        | 8          |
|               | Bayfield County, WI               | 5          |               | Lincoln Town Bayfield Co. WI      | 8          |
|               | Iron River Town Bayfield Co. WI   | 4          |               | Iron River Town Bayfield Co. WI   | 7          |
|               | Mason Town Bayfield Co. WI        | 4          |               | Washburn City Bayfield Co. WI     | 7          |
|               | Eau Claire city Eau Claire Co. WI | 3          |               | Oulu Town Bayfield Co. WI         | 5          |
|               | San Luis Obispo Co. CA            | 2          |               | Phillips City Price Co. WI        | 4          |
|               |                                   |            |               | Eileen Town Bayfield Co. WI       | 3          |
|               |                                   |            |               | Sawyer County, WI                 | 6          |
|               |                                   |            |               | Bayfield City Bayfield Co. WI     | 2          |
|               |                                   |            |               | Bayfield Town Bayfield Co. WI     | 2          |
|               |                                   |            |               | Hughes Town Bayfield Co. WI       | 2          |
|               |                                   |            |               | Park Falls City Price Co. WI      | 2          |
|               |                                   |            |               | Spoooner Town Washburn Co. WI     | 2          |
|               |                                   |            |               | Clintonville City Waupaca Co. WI  | 1          |
| <b>Totals</b> |                                   | <b>212</b> | <b>Totals</b> |                                   | <b>210</b> |

Source: U.S. Census 2000, MCD/County to MCD/County Worker Flow files

### Environmentally Contaminated Sites

The Wisconsin Department of Natural Resources Environmental Remediation and Redevelopment Program maintains a list of contaminated sites, or “brownfields,” in the state. The DNR defines brownfields as “abandoned or under-utilized commercial or industrial properties where expansion or redevelopment is hindered by real or perceived contamination.” Examples of brownfields might include a large abandoned industrial site or a small corner gas station. Properties listed in the DNR database are oftentimes self-reported, and do not necessarily represent a comprehensive listing of possible brownfields in a community. Table 6-6 lists the remediation activities in the Town of Drummond. As of January 2006, there were 15 remediation activities listed, two of which had a status of open.



**Table 6-6: Town of Drummond Remediation Activities**

| Activity Name                           | Activity Type | Jurisdiction | Status |
|---|---------------|--------------|--------|
| DEL JEROME & SONS INC (FORMER)          | ERP           | DNR          | CLOSED |
| SHEWAHMEGON BOYS CAMP-RIFLE RANGE       | ERP           | DNR          | CLOSED |
| DRUMMOND TN GARAGE                      | LUST          | DNR          | CLOSED |
| S C JOHNSON                             | LUST          | DNR          | CLOSED |
| DRUMMOND AUTO CO                        | LUST          | DCOM         | CLOSED |
| BLACK BEAR INN                          | LUST          | DCOM         | CLOSED |
| DRUMMOND SCHOOL DIST                    | LUST          | DNR          | OPEN   |
| CHEQUAMEGON SALOON                      | LUST          | DCOM         | OPEN   |
| RUST FLOWAGE - E SIDE DR TOWARDS SCHOOL | SPILL         | DNR          | CLOSED |
| MIDSTATE HELICOPTERS INC                | SPILL         | DNR          | CLOSED |
| DRUMMOND SCHOOL                         | NAR           | DNR          | NOACTN |
| DRUMMOND BANK                           | NAR           | DNR          | NOACTN |
| DRUMMOND SCHOOL                         | NAR           | DNR          | NOACTN |
| SHEWAHMEGON BOYS CAMP                   | NAR           | DNR          | NOACTN |
| CHIPPEWA WOOD INDUSTRIES                | NAR           | DNR          | NOACTN |

Source: DNR's Bureau for Remediation and Redevelopment Tracking System (BRRTS) on the Web  
 DCOM: Department of Commerce

**Leaking Underground Storage Tank (LUST)**

A LUST site has contaminated soil and/or groundwater with petroleum, which includes toxic and cancer causing substances. However, given time, petroleum contamination naturally breaks down in the environment (biodegradation). Some LUST sites may emit potentially explosive vapors.

**Environmental Repair (ERP)**

ERP sites are sites other than LUSTs that have contaminated soil and/or groundwater. Examples include industrial spills (or dumping) that need long term investigation, buried containers of hazardous substances, and closed landfills that have caused contamination. The ERP module includes petroleum

**Status**

**OPEN**

Spills, LUST, ERP, VPLE and Abandoned Container activities in need of clean up or where cleanup is still underway. Not applicable to activity types of "General Property" and "No Action Required by RR Program".

**CLOSED**

Activities where investigation and cleanup of the contamination has been completed and the state

contamination from above-ground (but not from underground) storage tanks.

**SPILLS**

A discharge of a hazardous substance that may adversely impact, or threaten to impact public health, welfare or the environment. Spills are usually cleaned up quickly.

**No Action Required by RR Program (NAR)**

There was, or may have been, a discharge to the environment and, based on the known information, DNR has determined that the responsible party does not need to undertake an investigation or cleanup in response to that discharge.

has approved all cleanup actions. Not applicable to activity types of "General Property" and "No Action Required by RR Program".

**NOACTN**

There was, or may have been, a discharge to the environment and, based on the known information, DNR has determined that the responsible party does not need to undertake an investigation or cleanup in response to that discharge.

**6.4 Tourism Impact**

Wisconsin's tourism industry is a top contributor to the state's economy and quality of life. The Wisconsin Department of Tourism spent approximately \$9 million in 2005 promoting the state as an ideal travel destination. Specific information on tourism is not available at the town level; therefore, Bayfield County is used to illustrate the economic impact of tourism for the area.



Bayfield County has the type of small town atmosphere travelers dream about – picturesque and charming, home to Lake Superior Big Top Chautauqua and gateway to the stunning Apostle Islands National Lakeshore. Bayfield County is a vacationland for local and long distance travelers and ranks 23<sup>rd</sup> in the State for traveler spending in 2005. Tourism has always played a vital role in the County and businesses that cater to tourism such as resorts, motels, campgrounds, bed & breakfasts, and retail stores complement the hundreds of miles of snowmobiling and biking trails as well as the many parks, golf courses, historic sites, and area attractions. Other important tourism facts for Bayfield County:

- Travelers spent an estimated \$129 million in Bayfield County in 2005.
- Seventeen percent of all expenditures were made in the winter, which amounted to \$22 million; 17% were made in the spring (\$22 million); 37% in the summer (\$48 million) and 29% in the fall (\$37 million).
- It is estimated that employees earned \$45 million in wages generated from tourism spending, an increase of 4.3% from 2004.
- Traveler spending in 2005 supported 3,706 full-time equivalent jobs, compared to 3,553 jobs in 2004.
- Local revenues (property taxes, sales tax, lodging taxes etc.) collected as a result of travelers amounted to an estimated \$6 million in 2005, an increase of 4.3% from 2004.
- Travelers generated \$11 million in state revenues (lodging, sales and meal taxes, etc.), an increase of 4.3% from 2004.
- In 1994, travelers spent \$57 million in Bayfield County. In the year 2005, travelers spent \$129 million, representing an increase of 126%.

According to the 2000 U.S. Census, 62 percent of the total housing units in the Town of Drummond are for seasonal, recreational, or occasional use. In comparison, 42 percent of total housing units in Bayfield County are seasonal or recreational homes. Thus, the impact of tourism may be greater on the Town of Drummond than in some other areas of Bayfield County.

## **6.5 Attracting and Retaining Business and Industry**

Business attraction activities are designed to encourage businesses and industries that are expanding or planning to relocate, to choose your community. New businesses enhance and diversify the economic base, and improve the quality of life. In order for Drummond to attract new businesses or retain existing ones, it must provide a competitive and attractive environment.



Like most towns in Bayfield County, Drummond has both strengths and weaknesses for attracting and retaining business and industry. Below is a list of those strengths and weaknesses.

**STRENGTHS**

- ◆ Municipal sewer & water
- ◆ Easy access to USH 63
- ◆ Recreational opportunities
- ◆ Availability of DSL and high-speed internet
- ◆ Banking
- ◆ School
- ◆ Desirable properties
- ◆ Library/museum

**WEAKNESSES**

- ◆ Small labor force
- ◆ Mill pollutants
- ◆ Lack of housing
- ◆ Distance to service centers

**6.6 Desired Businesses and Industries**

Types of new business and industry were discussed during the comprehensive planning process. The Town of Drummond would like to attract the following types of employment opportunities in the future.

- ◆ High-tech
- ◆ Light manufacturing
- ◆ Health care related occupations
- ◆ Varied retail outlets

**6.7 Economic Development Organizations and Programs**

It is estimated that 85 percent of the employment in an area is generated by the existing businesses; therefore, retaining those businesses and industries is a high priority for the Town of Drummond and economic development organizations. To accomplish this, the obstacles that restrict the growth of existing businesses must be removed and assistance must be given to them to help them remain competitive in a global economy. This section provides information on existing programs, initiatives, infrastructure, and organizations available to attract/retain businesses and industries in to the Town of Drummond and Bayfield County.

**Bayfield County Economic Development Corporation (BCEDC)**

The BCEDC offers business assistance to existing and potential businesses in Bayfield County. Their goals are to 1.) Retain and improve the competitiveness and profitability of existing businesses, 2.) Attract new compatible businesses to Bayfield County, 3.) Encourage local business expansions (including planning for expansions which create new jobs; assistance with zoning and construction issues; assistance with financial planning for successful expansion; networking with county agencies, funding sources, and contactors to keep projects running smoothly) and 4.) Encourage new start-ups.

**Superior Life Technology Zone Program**



In June 2002, Bayfield County was one of six counties in Northwest Wisconsin designated as a Technology Zone (called “Superior Life”) by the Wisconsin Department of Commerce. Developed out of the Build Wisconsin initiative, the Technology Zone program brings \$5 million in income tax incentives for high-tech development in the area. The Technology Zone program will help the county generate high-wage jobs through the startup and expansion of technology-based businesses. Eligible businesses will be certified by the Department of Commerce for tax credits based on their ability not only to create high-wage jobs and investment but also to support the development of high-tech industries in the region.

### **Workforce Development**

Wisconsin Indianhead Technical College (WITC) is an accredited postsecondary educational institution serving northwestern Wisconsin. Although neither a campus nor a branch is located in Bayfield County, there is a campus in neighboring Ashland County, which is within an easy commute. WITC offers customized training and technical assistance to business and industry to help them become more competitive, increase productivity, and to retain workers. This customized training is available at the business site or in a campus classroom setting.

Located in neighboring Ashland County, in the City of Ashland, is Northland College. This is a four-year baccalaureate degree college that is internationally known for its environmental degree programs.

The University of Wisconsin-Superior is a public liberal arts college offering more than 30 undergraduate major fields of studies. It provides academic programs such as accounting, teacher education, and biology and innovative programs such as legal studies, art therapy, and transportation and logistics management. In addition, its graduate studies program offers advanced degrees in teacher education and administration, counseling, visual arts, and communicating arts. For nontraditional students, UW-Superior offers options such as an extended degree program, a center for continuing education/extension, and distance learning programs.

### **Business Development Assistance**

There are several options available for small businesses in the Town of Drummond and Bayfield County seeking technical assistance. One is the Wisconsin Business Innovation Corporation (WBIC), a partner organization formed by the Northwest Regional Planning Commission (NWRPC). Although its office is located in Washburn County, its service area is a ten-county region, which includes Bayfield County. Beginning in 1996, WBIC has developed a unique array of technical, financial, and business support services for start-up and expanding businesses. This work involves analyzing a firm’s financial needs including preparation or review of financial projections, analyzing requirements and procedures of the various financing programs, identifying the appropriate funding sources, structuring sources and uses of funds, and the preparation of forms and documents needed in applications.

The University of Wisconsin-Extension Business and Manufacturing unit focuses on technical, managerial and general business education and support to Wisconsin businesses. Through the statewide Small Business Development Center (SBDC) network, Wisconsin entrepreneurs learn



to start new businesses, expand their operations, and use technology to access learning, improve profits, and create new jobs. The center maintains a business-to-business network so a new business can ask for business expertise from a pertinent resource.

### **Access to Financing and Venture Capital**

Small businesses create the majority of new jobs, but are the least able to obtain reasonable financing for job-creating expansions and start-ups. Because of the shortage of long-term financing, small businesses are frequently unable to match the term of financing with the life of the asset.

The Northwest Wisconsin Business Development Corporation (NWBDC) is a non-profit corporation formed by NWRPC to address the critical need for business financing in northwest Wisconsin. It is targeted at the best economic development opportunities of the area: the timber and wood products industry, tourism, and other manufacturing and service industries. NWBDC manages three revolving loan funds (RLFs) and a technology seed fund. The overall goal of the RLFs is to stimulate private sector investment in long-term business assets and to create new jobs. The funds partially fill the gap in private capital markets for long-term fixed rate financing. The technology seed fund can be used to complete research and development activities and validate the technology, develop prototypes, and file patents and copyrights.

In addition to the NWBDC loan funds, Bayfield County is part of the Northwest Wisconsin Regional Economic Development Fund (NWREDF), a financing tool available to businesses that will invest private funds and create economic impact in the ten county area served by the Northwest Regional Planning Commission (NWRPC). Currently, businesses located in seven of the ten counties served by NWRPC are eligible to apply for funding under the NWREDF program. Funding for the program was provided by communities in these seven counties pooling their local Community Development Block Grant (CDBG) for Economic Development Revolving Loan Funds (RLF's). The local CDBG RLF's were funded by grants provided to the communities by the Wisconsin Department of Commerce through the U.S. Department of Housing and Urban Development's CDGD program.

In late 2000, a community-based venture capital (equity) fund called the Wisconsin Rural Enterprise Fund, LLC (WREF) was established by the Wisconsin Business Innovation Corporation. It was formed to create a capital fund that would provide self-sustaining, moderate growth through financial investments made in rural businesses that meet the WREF criteria. Technology intensive businesses, which have the potential to create high-skilled, high-wage jobs in rural areas, are the targeted businesses. Currently, it is the only Northwest Wisconsin community-based venture capital fund; and its members include, besides WBIC, rural electric cooperatives and local community development organizations.

### **Economic Development Administration**

The U.S. Department of Commerce Economic Development Administration offers two programs for assistance with economic development that apply to the Town of Drummond. One is the Public Works and Economic Development Facilities Assistance Program, which supports the construction or rehabilitation of essential public infrastructure and development facilities necessary to generate private sector jobs and investment, including investments that support technology-led development, redevelopment of brownfield sites, and eco-industrial development.



Secondly, the Economic Adjustment Assistance Program is available to (1) address the immediate needs of businesses and communities presently undergoing transition due to a sudden and severe job loss and (2) demonstrate new and proactive approaches for economic competitiveness and innovative capacity for threatened regions and communities.

### **USDA Wisconsin Rural Development**

Several loan and grant programs of benefit to the county and local business development are available from the USDA Rural Development. One of those programs is the Community Facility Guaranteed Loans Program, which provides funding to local units of government to construct, enlarge, extend, or otherwise improve community facilities providing essential services in rural areas and towns.

The Rural Economic Development Loans and Grants Program helps 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.

The purpose of the Business and Industry Direct Loan Program is to improve, develop, or finance business, industry, and employment and improve the economic and environmental climate in rural communities. Loan purposes include purchase and expansion of land, equipment, buildings, and working capital. Loans to public bodies can be used to finance community facilities and construct and equip industrial plants for lease to private businesses.

The Community Facilities Direct Loans and Grants Program provides funding for essential community facilities (CF) such as municipal buildings, day care centers, and health and safety facilities. Examples include fire halls, fire trucks, clinics, nursing homes, and hospitals. CF loans and grants may also be used for such things as activity centers for the handicapped, schools, libraries, and other community buildings.

### **Wisconsin Department of Commerce**

At least three programs are available to local units of government through the Wisconsin Department of Commerce. The first program is the Community Development Block Grant for Economic Development (CDBG-ED). Its purpose is to provide resources to local governments that will enable them to assist economic development projects in their community. The local unit of government is the applicant and recipient of the funds. A specific business, which must be located in a municipality of 50,000 or fewer, is loaned the funds for eligible business development uses. When the funds are repaid to the local government, they may stay in the community to be used as a revolving loan fund to assist other businesses in the community.

The second program is the Community Development Block Grant Public Facilities for Economic Development (CDBG-PFED). Its purpose is to provide grant funds to local governments that will enable them to provide needed public facilities (i.e., streets, sewer mains, water mains, etc.) to private business enterprises that are going to create full-time jobs by starting or expanding their businesses because of the availability of the funded public facilities.



The third program available from the Wisconsin Department of Commerce is the Community-Based Economic Development Program (CBED). Its purpose is to provide financing assistance to local governments and community-based organizations that undertake planning or development projects or that provide technical assistance in support of business (including technology-based businesses) and community development.

### **Wisconsin Departments of Tourism and Commerce**

The Tourism Development Initiative is a multi-faceted program designed to assist tourism businesses that have been severely affected by consecutive winters with minimal snowfall. The program offers planning and training grants that focus on tourism development and diversification at the business and municipal levels. A Snow Emergency Loan is available to qualifying small businesses that can document significant revenue loss caused by the lack of snow.

### **Wisconsin Department of Transportation**

Available from the Wisconsin Department of Transportation is a program called the Transportation Facilities Economic Assistance and Development Program (TEA). The intent of the TEA program is to help support new business development in Wisconsin by funding transportation improvements that are needed to secure jobs in the state. A governing body, a business, a consortium group, or any combination thereof can apply for TEA program funding.

### **Northwest Regional Planning Commission**

The Northwest Regional Planning Commission is a cooperative venture of the local units of governments in the ten counties of Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Taylor, and Washburn and the five regional tribal nations of Bad River, Lac Courte Oreilles, Red Cliff, St. Croix, and Lac du Flambeau. The purpose of NWRPC is to assist its member communities to promote sustainable economic development, develop public facilities, provide planning and technical services, efficiently manage and conserve natural resources, and protect the environment. Every five years, NWRPC, with the cooperation of the local units of government in its region, prepares a Comprehensive Economic Development Strategy for the entire Northwest Region.

In an effort to build a focused development strategy for the Northwest Region, NWRPC developed three non-profit development corporations, each focusing on a specific area need and opportunity including financing for business start-up and expansions (Northwest Wisconsin Business Development Corporation), technology-based business development (Wisconsin Business Innovation Corporation), and affordable housing (Northwest Affordable Housing, Inc.).

### **Northwest Wisconsin Business Development Corporation**

A strategic partner of the Northwest Regional Planning Commission, the Northwest Wisconsin Business Development Corporation, has available revolving loan funds to address a gap in private capital markets for long-term, fixed rate, low down-payment, and low interest financing to assist businesses in job creation/retention and growth.