

ECONOMIC DEVELOPMENT PROGRAMS AND RESOURCES

This section briefly explains the programs and resources available on each government level that are designed to help build economic development capacity through infrastructure expansion and to offer resources necessary to develop and grow businesses.

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.

There are a number of investment programs offered by EDA, and many are listed and briefly described below. Please refer to <http://www.eda.gov/AboutEDA/Programs.xml>, for more information on these and other programs that may be helpful to you or your organization's project.

The **Public Works and Economic Development Program** invests in 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.

The **Economic Adjustment Assistance Program** assists state and local interests with technical, planning, and infrastructure assistance 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 National Technical Assistance Program** supports research of leading edge, world class economic development practices as well as funds information dissemination efforts.

The **Local 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 **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).

Through the **University Center Economic Development Program**, the Federal government partners with academia to make the varied resources of universities available to economic development communities.

The **Trade Adjustment Assistance for Firms Program** is administered by EDA through a national network of 11 Trade Adjustment Assistance Centers to help manufacturing and production firms having lost domestic sales and employment due to increased imports of similar or competitive goods, become more competitive in the global economy.

Grants.gov is an Internet resource that gives organizations the ability to electronically locate and apply for over \$400 billion in Federal grants and is THE primary access point for more than 1,000 grant programs offered by all Federal grant-making agencies (Source: www.grants.gov).

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Community Development Block Grants to Entitlement Communities (CDBG) are annual grants given on a formula basis to entitled cities, including the City of Green Bay, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. Entitlement communities develop their own programs and funding priorities. Focus is on serving low- and moderate-income persons, along with the prevention and elimination of blight. Eligible activities include relocation and demolition; construction of public facilities; and assistance to profit-motivated businesses to carry out economic development and job creation/retention activities. To receive its annual CDBG entitlement grant, a grantee must develop and submit to HUD its Consolidated Plan.

Economic Development Initiative (EDI) provides grants to local governments to enhance both the security of loans guaranteed through the 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 EDI 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. Applications for this program are available through the Wisconsin DNR website: http://www.dnr.state.wi.us/org/aw/rr/financial/epa_revolvingloan.html.

Youthbuild provides grants on a competitive basis to non-profit organizations, for assisting high-risk youth between the ages of 16-24 to learn housing construction skills and to complete their high school education. Please see <http://www.youthbuild.org/>, for more information.

Section 108 Loan Guarantee Program loan guarantee provision of the CDBG program. It provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects. Eligible applicants include entitlement communities. Activities eligible for Section 8 financing include economic development activities eligible under CDBG, acquisition of real property, rehabilitation of public property, installation of public facilities. Entitlement communities may apply up to five times the latest approved CDBG entitlement amount minus any outstanding Section 108 commitments and/or principal balances of Section 108. The principal security for the loan guarantee is a pledge by the applicant public entity of its current and future CDBG funds. The maximum repayment period for a Section 8 loan is 20 years. (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.

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 Utilities Service (RUS) Grant Program is designed to promote economic development and/or job creation projects including, but not limited to: project feasibility studies, start-up costs, incubator projects, and other reasonable expenses. Grants can be provided to rural communities through RUS borrowers to be used for revolving loan funds for community facilities and infrastructure, and for assistance in conjunction with rural economic development loans.

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 relent to it 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).

US DEPARTMENT OF COMMERCE NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION (NOAA)

Coastal Zone Management Program (CZMP) assists local and state governments in managing and revitalizing coastal areas for mixed-use development. The competing goals of commercial and industrial development, tourism, environmental protection, transportation and recreation are discussed in coastal management plans. The CZMP seeks to maintain the economic welfare of coastal communities and ecosystems through intergovernmental cooperation. The CZMP supports states through financial contributions, technical advice, participation in state and local forums, and through mediation. Wisconsin CZMP programs currently protect wetland ecosystems, reduce non-point pollution sources, reduce erosion and assist in meeting state and regional coastal goals. (Source: http://coastalmanagement.noaa.gov/programs/coast_div.html).

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 revolving loan fund (or RLF); and to carryout 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).

US DEPARTMENT OF THE INTERIOR - NATIONAL PARK SERVICE

Land and Water Conservation Fund (LWCF) is a visionary and bipartisan program, established by Congress in 1964 to create parks and open spaces, protect wilderness, wetlands, and refuges, preserve wildlife habitat, and enhance recreational opportunities. 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 through matching grants (Source: www.nps.gov/ncrc/programs/lwcf/).

SMALL BUSINESS ADMINISTRATION (SBA)

The **Small Business Administration (SBA)** provides financial, business counseling and training, and business advocacy to foster the development and success of small businesses. Financial assistance comes in the form of loans and grant programs including the 7(a) Loan

Guarantee, Prequalification Loan, 7(m) Micro Loan, CDC/504 Loan, CAPLines Program, and 8(a) Business Development Program (Source: www.sba.gov).

STATE OF WISCONSIN

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 [Community-Based Economic Development Program \(CBED\)](#) is designed to promote local business development in economically-distressed areas. The program awards grants to community-based organizations for development and business assistance projects, and to municipalities for economic development planning. The program helps community-based organizations plan, build, and develop business and technology-based incubators, and can also capitalize an incubator tenant revolving-loan program. 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 Grant Program](#) can help small communities repair or replace infrastructure that has suffered damages as a result of catastrophic events. Call 608-266-8934.

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). 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 Program (ETP)** is a comprehensive course designed to provide hands-on assistance in the writing of a business plan.

Wisconsin Entrepreneurs' Network (WEN) was developed to provide statewide support for entrepreneurs and businesses in all industries and at all stages of development, to offer business planning along with access to financial and other resources. For more information, please see www.wenportal.org/.

Other programs offered by Commerce include: the **Employee Ownership Assistance Grant Program (EOP)** 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 (Source: <http://commerce.wi.gov/MT/MT-FAX-0804.html>)

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 towns are authorized to issue IRBs (Source: <http://commerce.wi.gov/bd/BD-IRB.html>).

The **Technology Development Fund Program (TDF)** helps Wisconsin businesses research and develop technological innovations that have the potential to provide significant economic benefits to the state (Source: <http://commerce.wi.gov/MT/MT-FAX-0803.html>). The

Technology Development Loan Program (TDL) helps Wisconsin businesses develop technological innovations that have the potential to also provide economic advantages to the state. This program is designed to help businesses commercialize new technology (Source: www.commerce.state.wi.us/MT/MT-FAX-0812.html).

The **Minority Business Development Loan Program (MBD)** provides low interest loans to assist minority-owned companies with land and equipment purchase, working capital, and construction (Source: <http://commerce.wi.gov/MT/MT-FAX-0807.html>).

The **Wisconsin Trade Project Program** can help small export-ready firms participate in international trade shows (Source: <http://commerce.wi.gov/MT/MT-FAX-0813.html>)

The **Milk Volume Production Loan Program (MVP)** enables farmers to increase milk production by offering low interest loans to purchase additional dairy cattle (Source: <http://commerce.wi.gov/BD/BD-AG-MilkVolumeProduction.html>). The **Dairy 2020 Early Planning Grant Program** covers third party services to assist the applicant with start-up, modernization, or expansion of a dairy operation (Source: <http://commerce.wi.gov/BD/docs/BD-FAX-0912.pdf>). **Wisconsin Dairy Team Program**, part of the Value Added Dairy Initiative, including the Grow Wisconsin Dairy Team, is for producers and processors to modernize and grow their farms and dairy plants, and for local dairy development (Source: www.growwisconsinmilk.org/).

WISCONSIN DEPARTMENT OF TRANSPORTATION

The **Transportation Economic Assistance (TEA)** grants provide up to 50 percent 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 WisDOT provided funding is dependent on the number of jobs being created or retained. The 50 percent local match portion can come from a combination of local, federal, state, or in-kind services.

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 two 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 to promote tourism (Source: <http://agency.travelwisconsin.com>).

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. (Source: <http://datcp.state.wi.us>)

WISCONSIN DEPARTMENT OF ADMINISTRATION

Wisconsin Coastal Management Program was established in 1978 under the Federal Coastal Zone Management Act. Coastal management is defined as achieving a balance between natural resource preservation and economic development along our Great Lakes coasts. All counties adjacent to Lakes Superior and Michigan are eligible to receive funds. Coastal Management Grants are available for coastal land acquisition, wetland protection and habitat restoration, non-point source pollution control, coastal resources and community planning, Great Lakes education, and public access and historic preservation. (Source: www.doa.state.wi.us)

WISCONSIN DEPARTMENT OF NATURAL RESOURCES

Brownfields, Green Space and Public Facilities grants help local governments clean-up brownfield sites intended for long-term public benefit, including green spaces, 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. No grant may exceed \$200,000. The match requirement (20-50 percent) is determined by the amount of the grant. Site access and completed Phase I and II Environmental Site Assessments are required to receive a grant. Application deadline has been each year in January. (Source: www.dnr.state.wi.us)

WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY (WHEDA)

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 that 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 with 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).

REGIONAL

EAST CENTRAL WISCONSIN REGIONAL PLANNING COMMISSION (ECWRPC)

The East Central Wisconsin Regional Planning Commission serves as an Economic Development District for the U.S. Department of Commerce-Economic Development Administration (EDA). Potential EDA funded projects must be reviewed by the ECWRPC for eligibility of federal funding. ECWRPC also provides technical assistance to local economic development organizations and offers services to assist in acquiring various state and federal funding sources.

NORTHEAST WISCONSIN REGIONAL ECONOMIC PARTNERSHIP (NEWREP)

Eight counties and the Menominee Nation of the ECWRPC are part of Commerce's **Northeast Wisconsin Technology Zone**. 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/)

WISCONSIN SMALL BUSINESS DEVELOPMENT CENTERS (WSBDC)

The **Wisconsin Small Business Development Centers (WSBDCs)** The Wisconsin Small Business Development Center Network (WSBDC) includes 12 business assistance centers and three specialty service centers for small businesses and entrepreneurs. Associated with four-year campuses of the University of Wisconsin system, the WSBDC assistance centers provide free one-on-one counseling and moderately-priced training programs designed to promote local entrepreneurship and small business growth. The WSBDC Network is funded jointly by the U.S. Small Business Administration and the University of Wisconsin-Extension (Source: www.wisconsinsbdc.org)

SCORE “Counselor’s to American’s Small Business”

SCORE is a more than 11,500 member volunteer associations 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](http://www.score.org/) has experts in virtually every area of business management. Local SCORE chapters offer workshops and no cost one-to-one counseling. (Source: <http://www.score.org/>)

COMMUNITY ACTION AGENCIES

The purpose of **Community Action Agencies**, as stated in the Economic Opportunity Act (EOA of 1964), is to stimulate a better focusing of all available local, state, private and federal resources upon the goal of enabling low-income families and individuals of all ages in all geographic areas, to attain the skills, knowledge and motivations, and secure the opportunities needed, to become fully self-sufficient. CAAs operate a variety of programs. CAAs are known statewide for their operation of Head Start, weatherization programs, 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)

UTILITIES

Area utilities to include **Wisconsin Public Service Corporation, Alliant Energy, Rural Energy Cooperatives**, and **AT&T**, offer economic development assistance to communities and businesses in a number of ways to include the development of business plans, making available grants and loans, providing loan guarantees, and facilitating educational forums.

County and Local

UNIVERSITY OF WISCONSIN EXTENSION OFFICE

UW-Extension Community Resource Development Agents/Educators offer small business management assistance workshops or one-on-one counseling, as well as information on county revolving loan funds and other sources of financing (www.uwex.edu).