

Chapter 6 – Economic Development

This section contains an inventory and analysis of the economic characteristics that are within the Town of Watertown. It is intended that this element will help identify deficiencies and opportunities relative to economic development within Watertown in order to provide for a sustainable economic future.

6.1 Labor Force and Employment Status

Educational Attainment

The educational attainment level of persons within a community is often an indicator of the overall income, job availability, and well-being of a community. Approximately 91% of persons age 25 and older in Watertown have attained a high school diploma or some post-secondary education (Table 6-1).

Table 6-1
Educational Attainment of Persons Age 25 and Over
Town of Watertown, Jefferson County & Wisconsin
2000-2010

	Town of Watertown				Jefferson Co.				Wisconsin			
	2000		2010		2000		2010		2000		2010	
Less than 9th Grade	39	3%	24	2%	2,971	6%	1,898	3%	186,125	5%	137,081	4%
9th - 12th Grade	105	8%	98	8%	4,538	9%	4,026	7%	332,292	10%	258,329	7%
High School Graduate	579	46%	524	41%	18,892	39%	19,843	36%	1,201,813	35%	1,272,319	34%
1 - 3 Years of College	257	20%	280	22%	10,444	21%	11,502	21%	976,375	28%	771,735	21%
4 Years or More	292	23%	353	28%	12,212	25%	17,152	32%	779,273	22%	1,299,779	35%
Total Age 25 or Older	1,272		1,279		49,057		54,421		3,475,878		3,739,243	

Labor Force and Employment Status

The civilian labor force consists of individuals age 16 and over who are currently employed or seeking employment, excluding persons in the armed forces. Shifts in age and gender characteristics of residents, changing employment opportunities, and the health of the economy can all cause fluctuations in the number of persons in the labor force. Table 6-2 identifies the employment status of both males and females over the age of 16 within the town.

Table 6-2
Employment Status of Those Age 16 and Over
Town of Watertown
2010

Employment Status	Male	Female
Total 16 Years and Over	706	773
Civilian:	508	516
Employed	488	494
Unemployed	20	22
Armed Forces	0	0
Not in Labor Force	198	257

Source: U.S. Bureau of the Census, 2010.

Unemployment Rate

Figure 6-1 displays the employment rates for Jefferson County and the state for the years 2000, 2005, 2010, and 2015. The county consistently had a lower unemployment rate than the state throughout the year which points to a strong local economy, with the exception in 2010 where they had the same. However, lower than average unemployment rates are also indicative of labor shortages or lack of "qualified labor".

Figure 6-1
Monthly Unemployment Rates
Jefferson County & State of Wisconsin
2000 – 2015

	2000	2005	2010	2015	% Change 2000 to 2015	% Change 2010 to 2015
Jefferson County						
Labor Force	43,097	42,581	46,472	45,644	5.9%	-1.8%
Employed	41,802	40,661	42,414	43,694	4.5%	3.0%
Unemployed	1,295	1,920	4,058	1,950	50.6%	-51.9%
Unemployment Rate	3.0%	4.5%	8.7%	4.3%		
State of Wisconsin						
Labor Force	2,973,221	3,021,086	3,081,512	3,095,376	4.1%	0.4%
Employed	2,868,382	2,878,086	2,814,393	2,952,797	2.9%	4.9%
Unemployed	104,839	143,000	267,119	142,579	36.0%	-46.6%
Unemployment Rate	3.5%	4.7%	8.7%	4.6%		

Source: Wisconsin Department of Workforce Development, Local Area Unemployment Statistics, 2000-2014.

Travel Time to Work

For most people, the location of their home is dependent upon the location of their workplace. Knowing the amount of time people are willing to travel to work can serve as an indicator for the future location of housing and economic development.

Table 6-3 displays the travel time to work for the Town of Watertown in 2000 and 2010. A majority of people (55.5%) had less than a 20-minute commute in 2000. This stayed relatively constant in 2010, where 55.9% of workers had less than a 20-minute commute to work. Access to I-94 has provided an efficient travel route to Waukesha County and the Madison and Milwaukee metropolitan area, shortening commutes.

**Table 6-3
Travel Time to Work
Town of Watertown
2000-2010**

Minutes	Town of Watertown				Jefferson Co.				State of Wisconsin			
	2000		2010		2000		2010		2000		2010	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Less than 10	132	13.8%	161	17.8%	10,118	26.7%	9,578	23.3%	533,891	20.7%	521,273	19.3%
10 to 14	240	25.2%	183	20.2%	6,496	17.2%	5,849	14.2%	476,569	18.4%	469,956	17.4%
15 to 19	157	16.5%	162	17.9%	4,954	13.1%	5,138	12.5%	440,637	17.0%	445,648	16.5%
20 to 29	179	18.8%	117	12.9%	5,993	15.8%	7,288	17.7%	531,628	20.6%	569,889	21.1%
30 to 44	138	14.5%	126	13.9%	5,779	15.3%	7,561	18.4%	307,835	11.9%	426,742	15.8%
45 to 59	65	6.8%	114	12.6%	2,712	7.2%	3,364	8.2%	181,568	7.0%	143,148	5.3%
60 or more	43	4.5%	43	4.7%	1,809	4.8%	2,392	5.8%	113,181	4.4%	121,540	4.5%
Did not work at home:	954	100.0%	906	100.0%	37,861	100.0%	41,170	100.0%	2,585,309	100.0%	2,700,897	99.9%
Worked at home:	72	7.0%	57	5.9%	1,403	3.6%	1,635	3.8%	105,395	3.9%	111,915	4.0%
Total:	1,026		963		39,264		42,805		2,690,704		2,812,812	

Source: U.S. Bureau of the Census, 2000, 2010; data only includes workers 16 years and over.

Income

Table 6-4 displays the household incomes for the Town of Watertown in 2000 and 2010 as reported by the Census. The median household income in 2010 for the town was \$62,115, an increase from \$52,667 in 2000. The majority of households within the town have an income between \$50,000 and \$99,999 in 2010.

Table 6-4
Household Income
2000-2010

	T. Watertown				Jefferson County				Wisconsin			
	2000 Hshlds	%	2010 Hshlds	%	2000 Hshlds	%	2010 Hshlds	%	2000 Hshlds	%	2010 Hshlds	%
< \$10,000	17	2.6%	13	1.8%	1,311	4.7%	1,618	5.1%	148,964	7.1%	136,864	6.0%
\$10,000 to \$14,999	19	2.9%	11	1.5%	1,182	4.2%	1,625	5.2%	121,366	5.8%	121,728	5.4%
\$15,000 to \$24,999	49	7.4%	65	9.0%	3,516	12.5%	2,905	9.2%	264,897	12.7%	249,823	11.0%
\$25,000 to \$34,999	91	13.7%	87	12.0%	3,758	13.3%	3,524	11.2%	276,033	13.2%	250,913	11.0%
\$35,000 to \$49,999	127	19.1%	112	15.4%	5,392	19.1%	4,472	14.2%	377,749	18.1%	341,884	15.0%
\$50,000 to \$74,999	214	32.1%	174	24.0%	7,382	26.2%	7,442	23.7%	474,299	22.7%	468,400	20.6%
\$75,000 to \$99,999	83	12.5%	114	15.7%	3,185	11.3%	4,640	14.8%	226,374	10.9%	312,071	13.7%
\$100,000 to \$149,999	50	7.5%	101	13.9%	1,726	6.1%	3,808	12.1%	133,719	6.4%	263,913	11.6%
\$150,000 or more	16	2.4%	49	6.7%	736	2.6%	1,408	4.5%	62,903	3.0%	129,015	5.7%

Source: U.S. Bureau of the Census, 2000, 2010

Poverty Level

The U.S. Census Bureau uses a set of money income thresholds that vary by family size and composition to determine if someone is at or below the poverty level. If a family's total income is less than the family's threshold, then that family, and every individual in it, is considered below poverty. The Census has released preliminary guidelines for 2016. The January 2016 poverty guidelines are calculated by taking the 2014 Census Bureau's poverty thresholds and adjusting them for price changes between 2014 and 2015 using the Consumer Price Index (CPI-U). The 2016 poverty threshold for one person is \$11,880, for a two-person family unit the threshold is \$16,020.

Table 6-5
Poverty Status
2000-2010

	T. Watertown		Jefferson County		Wisconsin	
	2000	2010	2000	2010	2000	2010
Total Persons	1,876	1,975	74,021	83,686	5,211,603	5,486,658
Total Persons Below Poverty	51	49	4,111	7,196	451,538	637,613
% Below Poverty	2.7%	2.5%	5.6%	8.6%	8.7%	11.6%
Total Families	537	543	19,917	21,864	1,395,037	1,479,581
Total Families Below Poverty	10	2	738	1,312	78,188	113,928
% Below Poverty	1.9%	0.4%	3.7%	6.0%	5.6%	7.7%

Source: U.S. Bureau of the Census, 2000, 2010.

6.2 Economic Base Analysis

Employment by Industrial Sector

Employment by industry within an area illustrates the structure of the economy. Historically, the state of Wisconsin has had a high concentration of employment in manufacturing and agricultural sectors of the economy. Recent state and national trends indicate a decreasing concentration of employment in the manufacturing sector while employment within the services

sector is increasing. This trend is partly attributed to a shift from an industrial-based to an information-based society and an aging population.

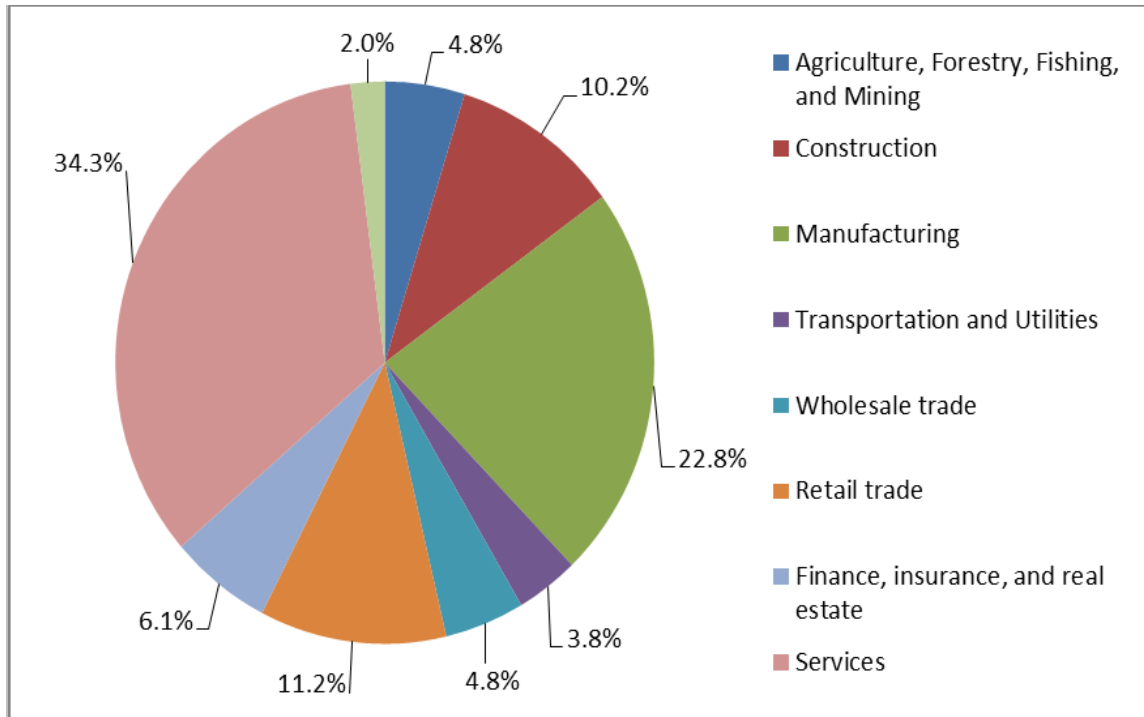
Table 6-6 displays the number and percent of employed persons by industry group in the Town and City of Watertown and the county for 2000 and 2010. The greatest percentage of employment was found in the services segment of the economy for the Town of Watertown, Jefferson County and Wisconsin in 2000 and 2010. The second greatest economic division for all communities was in manufacturing. For the Town of Watertown the finance, insurance and real estate industry experienced the greatest growth. Government sector exhibited the greatest decline over the 10-year period. Figure 6-2 presents the percentage of employment by economic division.

Table 6-6
Employed Persons by Industrial Sector
Town of Watertown and Selected Areas
2000-2010

	2000		2010		Change 2000-2010	
	Residents	%	Residents	%	Residents	%
T. Watertown						
Agriculture, Forestry, Fishing, and Mining	66	6.4%	47	4.8%	-19	-28.8%
Construction	83	8.0%	100	10.2%	17	20.5%
Manufacturing	273	26.3%	224	22.8%	-49	-17.9%
Transportation and Utilities	44	4.2%	37	3.8%	-7	-15.9%
Wholesale trade	52	5.0%	47	4.8%	-5	-9.6%
Retail trade	101	9.7%	110	11.2%	9	8.9%
Finance, insurance, and real estate	36	3.5%	60	6.1%	24	66.7%
Services	344	33.1%	337	34.3%	-7	-2.0%
Government	40	3.8%	20	2.0%	-20	-50.0%
All Industries	1,039		982		-57	-5.5%
Jefferson County						
Agriculture, Forestry, Fishing, and Mining	1,129	2.8%	1,132	2.6%	3	0.3%
Construction	2,432	6.1%	3,083	7.0%	651	26.8%
Manufacturing	11,963	30.0%	9,423	21.5%	-2,540	-21.2%
Transportation and Utilities	1,545	3.9%	1,775	4.1%	230	14.9%
Wholesale Trade	1,236	3.1%	1,685	3.9%	449	36.3%
Retail Trade	4,605	11.6%	5,332	12.2%	727	15.8%
Finance, Insurance, and Real Estate	1,757	4.4%	2,072	4.7%	315	17.9%
Services	14,095	35.4%	17,698	40.5%	3,603	25.6%
Government	1,070	2.7%	1,542	3.5%	472	44.1%
All Industries	39,832		43,742		3,910	9.8%
Wisconsin						
Agriculture, Forestry, Fishing, and Mining	75,418	2.8%	71,684	2.5%	-3,734	-5.0%
Construction	161,625	5.9%	171,616	6.0%	9,991	6.2%
Manufacturing	606,845	22.2%	536,934	18.7%	-69,911	-11.5%
Transportation and Utilities	123,657	4.5%	130,387	4.5%	6,730	5.4%
Wholesale Trade	87,979	3.2%	86,908	3.0%	-1,071	-1.2%
Retail Trade	317,881	11.6%	329,863	11.5%	11,982	3.8%
Finance, Insurance, and Real Estate	168,060	6.1%	182,526	6.4%	14,466	8.6%
Services	1,097,312	40.1%	1,260,331	43.9%	163,019	14.9%
Government	96,148	3.5%	99,061	3.5%	2,913	3.0%
All Industries	2,734,925		2,869,310		134,385	4.9%

Source: U.S. Bureau of the Census. 2000, 2010. Data only includes employed persons age 16 and over.

**Figure 6-2
Percentage of Employment by Industry
Town of Watertown
2010**



Source: U.S. Bureau of the Census, 2010.

Employment by Occupation

In 2010, the greatest percentage of people in the town were employed in services and related occupations followed by manufacturing. The town has a diverse occupational base.

Table 6-7
Employed Persons by Occupation
Town of Watertown and Selected Areas
2000-2010

	Town of Watertown		Jefferson County		State of Wisconsin	
	Residents	%	Residents	%	Residents	%
2000						
Management, professional, and related	276	26.6%	10,394	26.1%	857,205	31.3%
Service	123	11.8%	5,564	14.0%	383,619	14.0%
Sales and office	229	22.0%	9,313	23.4%	690,360	25.2%
Farming, fishing, and forestry	19	1.8%	386	1.0%	25,725	0.9%
Construction, extraction, and maintenance	150	14.4%	3,668	9.2%	237,086	8.7%
Production, transportation, and material moving	242	23.3%	10,507	26.4%	540,930	19.8%
2010						
Management, professional, and related	299	30.4%	10,394	35.4%	947,672	33.0%
Service	138	14.1%	5,564	19.0%	462,097	16.1%
Sales and office	219	22.3%	9,313	31.8%	702,658	24.5%
Natural resources, construction, and maintenance	126	12.8%	386	1.3%	262,749	9.2%
Production, transportation, and material moving	200	20.4%	3,668	12.5%	494,134	17.2%

Source: U.S. Census Bureau 2000, 2010

Wages

Job seekers and employers alike examine wages paid for work within an area because those wages affect the type of goods and services that both parties can purchase. Table 6-8 presents the average weekly wage for selected industries in Jefferson County and Wisconsin in 2010 and 2015. All industries experienced a growth in wages from 2010 to 2015. Based on average weekly wages, industrial employers in Jefferson County paid a lower wage than the average State wage for each industry.

Table 6-8
Weekly Wages
Jefferson County and Wisconsin
2010-2015

	2010	2015	% Change 2010-2015
Jefferson County			
Natural Resources & Mining	\$535	\$685	28.0%
Construction	\$820	\$960	17.1%
Manufacturing	\$901	\$1,007	11.8%
Trade, Transportation, Utilities	\$558	\$615	10.2%
Information	S	S	
Financial Activities	\$610	\$770	26.2%
Professional & Business Services	\$603	\$716	18.7%
Education & Health Services	\$699	\$718	2.7%
Leisure & Hospitality	\$205	\$232	13.2%
Other Services	\$377	\$494	31.0%
Public Administration	\$673	\$737	9.5%
Wisconsin			
Natural Resources & Mining	\$589	\$703	19.4%
Construction	\$945	\$1,098	16.2%
Manufacturing	\$965	\$1,065	10.4%
Trade, Transportation, Utilities	\$656	\$743	13.3%
Information	\$995	\$1,276	28.2%
Financial Activities	\$1,026	\$1,255	22.3%
Professional & Business Services	\$895	\$1,061	18.5%
Education & Health Services	\$817	\$888	8.7%
Leisure & Hospitality	\$281	\$318	13.2%
Other Services	\$436	\$524	20.2%
Public Administration	\$801	\$878	9.6%

Source: Wisconsin Department of Workforce Development, *Quarterly Census of Employment and Wages (ES202)*. *Data suppressed in accordance with confidentiality standards.

Agriculture Analysis

Within the Town of Watertown, agriculture and the land devoted to agriculture is a major element of the economy and land use. Every five years the U.S. Department of Agriculture puts out the Census of Agriculture, which breaks down the agricultural activities within the state and counties. In 2012, Jefferson County had 1,225 farms which is a 17.1% decrease from the 2007 number of farms of 1,434. The amount of land in farms decreased by approximately 16,000 acres, 7.2% for the same period. From 2010 through 2015, 862 acres of agricultural land within the county was sold for other uses other than agricultural. All data were provided by the U.S. Department of Agriculture, National Agricultural Statistics Service.

Employment Forecast

To determine the economic health of Watertown, it is important to determine the amount and types of jobs available within the town currently and also make a forecast for the future. Census information, provided earlier within this section, provides the employment status of every resident of the town, however this does not provide the number of employees working at businesses within the town. These data are no longer provided for public use to ensure the confidentiality of individual employers.

However, as learned by the recession of 2008, local community, state and national economies are closely connected. Primary indicators of economic health such as unemployment rates, stock market performance and interest rates continue to be monitored closely as economic indicators. Since the recession, Americans have seen the unemployment rate drop from over 8% to under 5% as of December, 2016. During this period of time, the Dow Jones Industrial average rebounded from a low of 8,500 to over 19,000. For the first time since before the beginning of the recession, concerns are beginning to emerge from the business community over a lack of qualified workers. However, consumer confidence is high and US dollar is strong in global markets. All good indicators of a stronger and growing economy.

Growth in agricultural entrepreneurialism has provided for opportunity in Rural America as well creating opportunities for this sector of the economy. The Town of Watertown stands to benefit from these recent trends.

6.3 Desired Economic Development

Within the planning process it is important to identify the categories or particular types of new business and industries that are desired by the town and its citizens. Businesses vary greatly on what they need to operate successfully and the services that the town can provide to certain business will also vary greatly. Determining what type of economic development is desired will also aid in determining which types of businesses Watertown should focus business retention efforts.

Watertown has identified within its goals and objectives to support agriculture as a preferred industry. In addition, creative reuse of agricultural structures should be entertained. The town also supports related agricultural processing and service industries (agricultural related uses). The town would also like to explore possibilities to increase and support business development adjacent to the City of Watertown and existing commercial sites. The town will also accommodate home-based businesses as long as they do not significantly increase noise, traffic, odors, lighting, or cause any other negative impact to the surrounding area.

6.4 Strengths and Weaknesses Analysis

A SWOT Analysis was completed early in the comprehensive planning process for the Town of Watertown. The results are included in Section 1, Issues and Opportunities. In general, the presence of STH 26, as well as the population within the City of Watertown, are positive assets for commercial development within the town.

Weaknesses relative to economic development include annexation of commercial properties by the City of Watertown.

A boundary agreement with the City of Watertown to define city and town growth areas specific to the location and types of commercial development would be beneficial in determining future growth areas for future business opportunities.

However, it should be noted that the recent changes to the state farmland preservation program do allow for agricultural related uses as identified by DATCP within the Town's farmland preservation zoning district (Exclusive Agriculture) with an approved "Conditional Use Permit). For rural based towns such as Watertown, agricultural related uses within the Exclusive Agriculture District may present the greatest opportunity for future business growth.

6.5 Designation of Adequate Sites for Business and Industry

Within Section 8, Land Use, the town has identified an objective to conserve the majority of the town's rural lands by directing growth to areas already zoned for commercial development, and where adequate public facilities and services exist or are planned. In addition and as stated above, land uses considered "Agricultural Related Uses" as identified by DATCP within the Town's farmland preservation zoning district (Exclusive Agriculture), are accommodated with an approved "Conditional Use Permit.

6.6 Environmentally Contaminated Sites for Commercial/Industrial Use

The Environmental Protection Agency (EPA) and the Wisconsin Department of Natural Resources (WDNR) encourage the clean-up and use of environmentally contaminated sites for commercial and industrial use. The WDNR has created the Bureau for Remediation and Redevelopment Tracking System (BRRTS) which identifies environmentally contaminated sites for communities in Wisconsin. This database is updated as new cases are discovered and is kept up to date on current ongoing remediations. For additional information on cases within the Town of Watertown, refer to <http://dnr.wi.gov/botw>

6.7 Economic Development Goals and Objectives

Goals

Community goals are broad statements expressing public preferences for the long term (20 years or more). They specifically address key issues, opportunities and problems that affect the community. Goals are value-based statements that are not necessarily measurable.

Objectives

Objectives are narrower than goals and are measurable statements usually attainable through direct action and strategic planning. The accomplishment of objectives contributes to fulfillment of the goal.

"A compilation of objectives, policies, goals, maps and programs to promote the stabilization, retention, or expansion of the economic base and quality employment opportunities in the local governmental unit."

Goal ED-I: Maintain, enhance and diversify the local economy consistent with other goals and objectives.

Objectives:

- ED-1.1 Retain and provide new opportunities for local employment of town citizens.
- ED-1.2 Support agriculture as a strong component of the local economy which provides the town and county with revenue at a minimal cost of service and supports related agricultural processing and service industries.
- ED-1.3 Explore possibilities to increase and support business development adjacent to the City of Watertown and existing commercial sites.
- ED-1.4 Accommodate and regulate home-based businesses that do not significantly increase noise, traffic, odors, lighting, or would otherwise negatively impact the surrounding area. Recognize them as “incubators” for developing small business. Work with Jefferson County to establish clear criteria for their function.
- ED-1.5 Implement architectural and site design guidelines.
- ED-1.6 Work with Jefferson County to be creative with zoning to help accommodate the conversion of unique structures within the Town to be renovated into community assets, business and services. Examples include barn reuse, bed & breakfast establishments, wineries, art galleries, etc.
- ED-1.7 Recognize the need for the development of agriculturally related businesses within farmland preservation areas. Ensure zoning regulations can accommodate through appropriate reviews.
- ED-1.8 Allow for home base business and recognizing them as “incubators” for developing small business. Work with Jefferson County to establish clear criteria for their function.

6.8 Economic Development Policies

Policies identify the way in which activities are conducted in order to achieve fulfillment of the goals and objectives. Policies that direct action using the words "will" or "shall" are advised to be mandatory and regulatory aspects of the implementation of the *Town of Watertown Comprehensive Plan*. In contrast, those policies that direct policy using the word "should" are advisory and intended to serve as a guide.

1. The town should explore the possibility of jointly administering an extraterritorial Neighborhood Commercial zoning ordinance with the City of Watertown.
2. Commercial and industrial development should be designed to include landscaping and buffers in order to minimize impacts to surrounding development.
3. The town should utilize the results of the Public Participation Survey to make decisions regarding commercial and industrial development.

4. Commercial development shall be steered to sites designated commercial consistent with the Preferred Land Use Map and associated recommendations. An exception to this would be agricultural related or other uses permitted or conditionally permitted in the A-1 district.
5. The town should encourage the revitalization of vacant commercial and industrial buildings.

6.9 Economic Development Programs

The following economic development programs are available to the Town of Watertown. The following list is not all inclusive and subject to change. For specific information a program representative should be contacted.

Wisconsin Economic Development Corporation (WEDC)

Mission: To advance and maximize opportunities in Wisconsin for businesses, communities and people to thrive in a globally competitive environment.

See more at: <http://inwisconsin.com>

Business Development

- Start, Grow And Reach New Markets
- New Business Startups And Early-Stage Investments
- Wisconsin Business Retention/Growth
- Increased Exports
- Business Attraction

<http://inwisconsin.com/inside-wedc/core-strategies/business-development/>

Capacity Building Grants

Wisconsin's Capacity Building (CB) Grant program is designed to help strengthen Wisconsin's economic development network by assisting local and regional economic development groups with economic competitiveness assessments and the development of a comprehensive economic development strategy.

Eligible Projects

Up to \$50,000 is available to local and regional economic development groups for the following purposes:

- Local or regional assessments of the economic competitiveness of the area (e.g., workforce, infrastructure, sustainability) that will result in a third party certification
- Development of a comprehensive economic development strategy
- Initiatives that will benefit the organizations or their members through operational efficiencies, strategy development, education/skill development or increased collaboration with other organizations
- Implementation or replication of successful pilot programs or economic development best practices
- Marketing by regional economic development organizations. In accordance with Wis. Stat. §238.135, regional economic development organizations may receive grants not to exceed \$100,000 or the amount of matching funds the organization obtains from sources other than WEDC or the state, whichever is less, to fund marketing activities.
- Delivery of resources and services to Wisconsin entrepreneurs through the Entrepreneurship Support pilot
- Funding will not be given for existing or ongoing municipal or regional district operational

costs or district staff salaries, purchases of equipment or tools, or costs incurred prior to receiving a CB award.

See more at: <http://inwisconsin.com/community/assistance/capacity-building-grants-program/#sthash.C6WX9AEz.dpuf>

Wisconsin Department Administration

Community Development Block Grant Public Facilities for Economic Development (CDBG-PFED)

The CDBG Public Facilities for Economic Development Program helps underwrite the cost of municipal infrastructure necessary for business development that retains or creates employment opportunities. Eligible activities are improvements to public facilities such as water systems, sewerage systems, and roads that are owned by a general or special purpose unit of government, and which will principally benefit businesses, and which as a result will induce businesses to create jobs and invest in the community. The Wisconsin Department of Administration administers the program.

CDBG - Planning (CDBG-PLNG) Funds

Grant funds support community efforts to address improving community opportunities and vitality. Some examples of eligible projects include the development of comprehensive plans, community development plans, and small area and neighborhood plans. Grants are limited to projects that, if implemented, would meet a CDBG National Objective. Contact Wisconsin Department of Administration.

Wisconsin Department of Administration
Division of Energy, Housing, and Community Resources
Bureau of Community Development
ATTN: CDBG-PLNG Applications
101 E. Wilson Street, 6th Floor
PO Box 7970
Madison, WI 53707-7970

CDBG - Economic Development (CDBG-ED) Funds

Grant funds are awarded to local governments to assist businesses to create or retain jobs for individuals with low and moderate incomes. Examples of eligible projects include: business loans to expand facilities or purchase equipment, specialized employee training, or business infrastructure projects.

- How to Apply: CDBG-ED applications may be submitted at any time, and are reviewed by DOA as they are received. CDBG-ED funds are awarded on an as-needed basis throughout the year, provided that the Applications meet a CDBG National Objective (in conjunction with HUD program regulations). Application materials and submission instructions should be carefully reviewed prior to apply for CDBG-ED funds.
- Review Process: For each Grant Application received, DOA reviews & scores the Application (on a case-by-case basis) to determine the eligibility & fundability of the proposed project. Successful Applications must meet a CDBG National Objective (in accordance with HUD program regulations). DOA anticipates a minimum 60-day review

time period for submitted Applications. Applications deemed eligible & fundable will be awarded State CDBG-ED funds.

- **Award Process:** Award letters will be issued upon determination of the Communities' (and their respective Businesses') abilities to meet a CDBG National Objective in accordance with HUD program regulations. The award letter documents the next steps required to accept & execute a Grant Agreement (i.e. contract) with the State of Wisconsin.
- **Next Steps & Requirements:** Community grant administrators will be required to attend implementation training. CDBG-ED training sessions will be announced upon selection of training dates & locations.

Contact:

Wisconsin Dept. of Administration -- Division of Housing
Attn: Bureau of Community Development
101 East Wilson Street
P.O. Box #7970
Madison, WI 53707-7970

<http://doa.wi.gov/Divisions/Housing/Bureau-of-Community-Development/CDBG-ED-Program-Overview>

Bureau of Commissioners of Public Lands (BCPL)

Since 1871, BCPL has made loans to municipalities and school districts for public purpose projects including economic development, local infrastructure, capital equipment and vehicles, building repairs and improvements, and refinancing existing liabilities to reduce future borrowing costs.

BCPL offers fixed rate loans with interest rates that are competitive with the bond market and other financial institutions.

The agency's administrative and operational functions are carried out by staff in two Wisconsin offices, one located in Madison and the other located in Lake Tomahawk. The agency is overseen by an Executive Secretary appointed by the Board.

For information about the agency, School Trust Funds, the BCPL State Trust Fund Loan Program, and land records.

Mailing: PO Box 8943 | Madison, WI 53708-8943
Location: 2nd Floor | 101 E Wilson St | Madison, WI 53703
Main phone: 608.266.1370
Loan program: 608.266.0034

Wisconsin Rural Development Program

The Wisconsin Rural Development Program has many services that are available to rural communities and their residents. Some programs and services available include: community development programs, business and community programs, rural housing and utilities services,

and community facility programs. For more information visit the Wisconsin Rural Development web site at <http://www.rurdev.usda.gov/wi/index.html>.

Wisconsin Department of Tourism

The Wisconsin Department of Tourism's mission is to market the state as the Midwest's premier travel destination for fun. By executing industry-leading marketing programs, providing reliable travel information and establishing strategic partnerships, we play a significant role in delivering exceptional customer service and generating greater economic impact and jobs for Wisconsin.

Joint Effort Marketing (JEM) Grant Program

The Joint Effort Marketing (JEM) Grant Program provides partnership funding to help non-profit organizations promote tourism and to maintain a strong tourism industry in Wisconsin. JEM is based on state statutes and administrative rules that govern its administration, and permit the department to conduct a matching grant program with local non-profit organizations on a cooperative basis. The program offers Wisconsin's tourism communities a variety of options to assist in the development of marketing initiatives. Contact the Wisconsin Department of Tourism for further information.

Tourist Information Center (TIC) Grant Program

The Tourist Information Center (TIC) Grant Program is open to non-profit tourism organizations, municipalities or Native American tribes who operate a regional tourist information center.

Ready, Set, Go! (RSG) Grant Program

The Ready, Set, Go! Grant Program assists destinations in securing competitive sporting events that require an upfront cash or financial commitment.

Contact:

Wisconsin Department of Tourism
PO Box 8690
Madison WI 53708-8690
201 West Washington Avenue
Madison WI 53703
Phone: 1-800-432-8747 or 608-266-2161

Wisconsin Housing and Economic Development Authority (WHEDA)

Extensive information about WHEDA can be found in Chapter 2 Housing herein

- Find a WHEDA approved lender - Home Buyers
- Contact a Single Family Representative - Mortgage Lenders
- Contact a Commercial Lending Officer – Developers
- Contact a Business & Community Engagement Officer - Business Lenders, Economic Development, Community Engagement
- Contact a Risk & Compliance Group Member - Property Managers

Contact:

Email: info@wheda.com

Phone: 1-800-334-6873

If you already have a WHEDA mortgage: 1-800-562-5546

TTY: 1-800-943-9430