

CHAPTER 6: ECONOMIC DEVELOPMENT***Wisconsin State Statute § 66.1001(2)(f)******Economic Development***

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, including an analysis of the labor force and economic base of the local governmental unit. The element shall access categories or particular types of new businesses and industries that are desired by the local governmental unit. The element shall assess the local governmental unit's strengths and weaknesses with respect to attracting and retaining businesses and industries and shall designate an adequate number of sites for such businesses and industries. The element shall also evaluate and promote the use of environmentally contaminated sites for commercial or industrial uses. The element shall identify county, regional and state economic development programs that apply to the local governmental unit.

INTRODUCTION

The success of economic development efforts is a function of a variety of factors that exist locally, regionally, nationally, and globally. Sawyer County is not immune to those factors. Before an economic development plan can be developed, prevailing influences that may aid or hinder economic development efforts must be identified. Community assets, liabilities and trends must also be identified. With that in mind, specific data pertinent to Sawyer County, the Northwest Wisconsin Region, the State of Wisconsin, and the United States is examined within this section to determine the current economic status of Sawyer County and where it can realistically expect to change.

LABOR FORCE CHARACTERISTICS

The Wisconsin Department of Workforce Development (DWD) defines labor force as the portion of the population age 16 or older that is employed or unemployed but actively looking for a job. Table 6-1 provides an overview of some of the key labor force characteristics in Sawyer County.

Table 6-1: Sawyer County Overview of Labor Characteristics

Characteristic	Sawyer County	Wisconsin
Total Population (ACS)	16,370	5,813,568
Civilian Labor Force	7,785	3,089,956
Unemployment Rate (Apr. 2020)	20.9%	14.6%
Labor Participation Rate (Apr. 2020)	57.9%	64.2%
Gross Regional Product	\$337.18B	\$665.15M
Bachelor's Degree or Higher (25 & over)	20.8%	28.6%
Cost of Living Index	99.7	100
Median Household Income (2018)	\$44,555	\$59,209
Poverty Rate (ACS)	12.9%	10.2%
Median Age (ACS)	50.2	39.1

Source: Wisconsin Department of Workforce Development 2020, American Community Survey 5-Year Estimates 2014-2018

EMPLOYMENT STATUS

The DWD is responsible for collecting labor statistics at county, metropolitan statistical area, and large city levels. DWD does not compile figures for communities with populations less than 25,000.

Unemployment Rates

From 2008 to 2019 unemployment rates within Sawyer County ranged from a low of 4.3 percent in 2018 to a high of 11.3 percent in 2010. Sawyer County's average unemployment rate during that same period was 8.2%, which exceeded the average unemployment rate for the ten-county northwest region of Wisconsin (7.0%), as well as the average unemployment rate of the State (5.6%). Most recently, the Sawyer County unemployment rate was 4.8 percent, and the northwest Wisconsin region average was 4.6 percent while the state average was at 3.3 percent. Table 6-2 below reflects the unemployment for the county from 2008 to 2019.

Table 6-2: Sawyer County Unemployment Rates (Annual Rate, Not Seasonally Adjusted)

Year	Sawyer County	NW Wisconsin Region	Wisconsin
2019	4.8	4.6	3.3
2018	4.3	4.1	3
2017	4.7	4.4	3.3
2016	6.2	5.4	4
2015	7.9	5.9	4.5
2014	8.9	6.8	5.4
2013	10.9	8.1	6.7
2012	10.8	8.4	7
2011	11.1	9.3	7.8
2010	11.3	10.3	8.7
2009	10	10.1	8.6
2008	7	6.2	4.9

Source: Wisconsin Department of Workforce Development 2020

Current Population

The total population of Sawyer County was 16,557 in the 2010 Census. Included within the total population of the County are approximately 2,306 Lac Courte Oreilles (LCO) tribal members who live within or near the LCO Reservation. Tribal members comprise approximately 14 percent of Sawyer County's population.

While the U.S. Census is generally accepted to provide a reasonable estimate of racial and ethnic distribution, the LCO Tribe has maintained that the U.S. Census does not accurately reflect tribal populations within Sawyer County.

Future Population and Labor Supply

According to Census data, the overwhelming trend in the county is towards an aging population that will soon outnumber the younger population. This trend may indicate a future shift in the types and quantity of services that will be demanded as the population ages. This shift in demographics presents challenges as well as opportunities for economic development.

Two examples, which provide future challenges and opportunities, are:

- The potential for labor shortages due to retirements and lack of replacement workers, especially in occupations that require primarily younger employees.
- The aging population will demand changes in the types of services and products.

This population trend can provide unanticipated economic development opportunities for the county. These trends have already begun to positively impact economic development within Sawyer County. In response to the county’s aging population, the retail merchandiser and health care provider Walgreens opened a store in Sawyer County in 2008. Marshfield Clinic opened a branch clinic in Hayward, in 2010 and the Hayward Area Memorial Hospital Water’s Edge Senior Living Community opened in 2011, with expansions in 2018.

Sawyer County Median Household Income: Changes in the Future?

Median Household Income (MHI) is defined as the amount which divides the income distribution into two equal groups, half having income above that amount, and half having income below that amount. The growth in Sawyer County’s MHI is detailed in Table 6-3. The MHI for Sawyer County was \$23,835 in 2000 and \$45,915 in 2018, which is a growth of 92.6 percent. In comparison, the State of Wisconsin MHI was \$29,573 in 2000 and \$50,756 in 2018, which is a growth of 71.7 percent.

Table 6-3: Sawyer County Per Capita Household Income

	2000	Difference	2010	Difference	2018	Difference
Sawyer County (County Rank)	\$23,835 (44)	-21.4%	\$34,209 (36)	-13.1%	\$45,915 (41)	-10.0%
State of Wisconsin (State Rank)	\$29,573 (19)		\$38,994 (23)		\$50,756 (21)	

Source: Wisconsin Department of Workforce Development, (XX) denotes rank (Out of 72 Counties, 50 States)

Table 6-4 reflects Sawyer County jobs by industry sector using the new North American Industry Classification System (NAICS). As shown in the table, the largest increase in jobs between 2014 and 2019 was the 24.5 percent increase in the Health Care and Social Assistance industry sector (NAICS 62). This sector comprises establishments providing health care and social assistance for individuals. The sector includes both health care and social assistance because it is sometimes difficult to distinguish between the boundaries of these two activities. The largest decrease in jobs between 2014 and 2019 was the 57 percent decrease in the Wholesale Trade industry sector (NAICS 42). The Wholesale Trade industry sector comprises establishments engaged in wholesaling merchandise, generally without transformation, and rendering services incidental to the sale of merchandise. Consistent in both 2014 and in 2019, the largest number of jobs in Sawyer County is in the Government industry sector (NAICS 90), with average earnings of \$55,679 in 2019. This sector includes all government employment (excluding Postal Service) within federal government, state government, and local government. The second largest number of jobs was in the Retail Trade industry sector (NAICS 44), with average earnings of \$33,792 in 2019. The Retail Trade sector comprises establishments engaged in retailing merchandise, generally without transformation, and rendering services incidental to the sale of merchandise.

Table 6-4: Sawyer County Jobs by Industry

Description	2014 Jobs	2019 Jobs	Avg. Earnings per Job (2019)
Government	1,943	2,011	\$55,679
Retail Trade	1,044	1,097	\$33,792
Health Care & Social Assistance	786	985	\$59,721
Accommodation & Food Services	936	964	\$20,627
Manufacturing	665	734	\$64,682
Construction	440	534	\$43,280
Educational Services	333	390	\$21,675
Other Services (except Public Administration)	266	274	\$29,171
Finance and Insurance	212	210	\$61,537
Agriculture, Forestry, Fishing & Hunting	165	193	\$46,102
Professional, Scientific, and Technical Services	195	184	\$54,373
Admin & Support & Waste Mgmt & Remediation Services	150	174	\$36,754
Arts, Entertainment, & Recreation	144	110	\$31,515
Transportation & Warehousing	126	103	\$56,232
Real Estate and Rental and Leasing	125	96	\$40,718
Information	44	44	\$35,485
Wholesale Trade	81	35	\$62,775
Management of Companies and Enterprises	32	32	\$65,122
Utilities	32	27	\$98,811
Mining, Quarrying, and Oil and Gas Extraction	<10	<10	No Data
Unclassified Industry	0	0	\$0
All Industries	7,725	8,201	\$45,698

Source: EMSI 2020

Table 6-5 lists Sawyer County's largest employers as of 2020 per the Wisconsin Department of Workforce Development. The top three largest employers are Sevenwinds Casino Lodge, LCO Child Support Program, and Grindstone Creek Casino.

Table 6-5: Sawyer County Largest Employers

Name	Size Range	Business Description	Annual Sales
Sevenwinds Casino Lodge	250-499	Casinos	\$50M-99M
LCO Child Support Program	250-499	Social Services & Welfare Org.	N/A
Grindstone Creek Casino	100-249	Casinos	\$20M-49M
Walmart Supercenter	100-249	Department Stores	\$20M-49M
Louisiana-Pacific Corp	100-249	Building Materials	\$20M-40M
Hayward Area Memorial Hospital	100-249	Hospitals	N/A
Lac Courte Oreilles Ojibwa School	100-249	Schools	N/A
Hayward High School	50-99	Schools	N/A
Marketplace Foods & Liquor	50-99	Grocers-Retail	\$10M-19M
Alcohol-Drug Abuse Info-Referral	50-99	Alcoholism Information & Treatment Centers	N/A
Arclin Inc	50-99	Plastics-Raw Materials/Powder/Resin-Materials	\$20M-49M
Valley Healthcare Center	50-99	Nursing & Convalescent Homes	\$2.5M-4.9M
McDonald's	50-99	Limited-Service Restaurant	\$2.5M-4.9M
Lac Courte Oreilles Ojibwa	50-99	Junior-Community College-Tech Institutes	N/A
Sawyer County Human Resources	50-99	Government Offices-County	N/A

Name	Size Range	Business Description	Annual Sales
LCO Development	50-99	General Contractors	\$10M-19M
Big Fish Golf Club	50-99	Golf Courses	\$2.5M-4.9M
Hayward Golf & Tennis Club	50-99	Golf Courses	\$2.5M-4.9M
Hurricane Busing Inc	50-99	Bus Lines	\$2.5M-4.9M
Just for the Birds	50-99	Pet Supplies & Foods-Retail	\$5M-9M

Source: Wisconsin Department of Workforce Development 2020

TRAVEL TO EMPLOYMENT

Sawyer County residents have an average travel time to their places of employment of 21.4 minutes (Table 6-6). Most Sawyer County employees travel to the Town of Hayward or the City of Hayward for employment.

Table 6-6: Sawyer County Commuting to Work

Workers 16 years and over	100.0%
Car, truck, or van -- drove alone	75.2%
Car, truck, or van – carpoled	13.3%
Public transportation (including taxicab)	1.9%
Walked	3.7%
Other means	1.3%
Worked at home	4.6%
Mean travel time to work	21.4 Minutes

Source: American Community Survey 5-Year Estimates 2014-2018

The majority of Sawyer County residents not only live in Sawyer County, but also work within its borders. According to the 2018 American Community Survey, of the 7,054 workers 16 years and over, 82.9 percent lived and worked in Sawyer County. Conversely, 1,003 Sawyer County residents (14.2%) travel out of the county for employment, and 200 (2.9%) travel outside of Wisconsin for employment. Sawyer County also attracts workers from surrounding counties, with 1,207 workers from other counties (16.1%). Employment within the City of Hayward and the Lac Courte Oreilles tribe are the largest draws for workers commuting from outside of Sawyer County. Sawyer County residents who travel out of county for employment are included in labor force estimates for Sawyer County.

TOURISM: THE BACKBONE OF SAWYER COUNTY EMPLOYMENT

Tourism and lodging have had a significant economic impact and are responsible for much of the growth within Sawyer County. The lodging industry is also not without challenges. Rising property taxes and increased expenses have taken a toll on many resorts. Several resorts have opted to sell their rental cabins that were once rented on a weekly basis throughout the summer to new guests each week. Faced with the financial challenges many resort owners determined that the parts of the resorts were more valuable when sold off piece-by-piece than the resort as a whole. The cottages that were sold off from the resorts of yesteryear are now owned by people who use them just a few weeks each summer. The economic impact of the lost weekly turn-over from the large number of resorts “going-condo” has been felt by many restaurants, gas stations, bait and tackle shops, taverns, and other tourist-related businesses.

Since the early 1990’s there has been a growing trend toward shorter tourist stays. While the shorter stays have been a challenge for traditional resorts with weekly cabin rentals, the change has

provided opportunities for hoteliers. In response to the decrease in tourist length of stay, additional hotels have been built, such as the Holiday Inn Express & Suites, Flat Creek Lodge, Comfort Inn, AmericInn, and Sevenwinds Lodge, to name a few. The hotels are primarily centered in the Town and City of Hayward and businesses within Hayward have benefited from this shift.

In addition to the more traditional, commercially focused rentals, there are also short-term rentals, otherwise known as tourist rooming houses available in Sawyer County. These are defined as “all lodging places and tourist cabins and cottages, other than hotels and motels, in which sleeping accommodations are offered for pay to tourists or transients.” In general, these are vacation homes, cabins, and cottages owners rent out to the public for a short period of time. Their presence has been increasing since the mid-2000’s, particularly with the rise of web-based booking services such as Airbnb and Vrbo. The rise of short-term rentals has brought new opportunities and challenges. These properties are an opportunity for owners to supplement their incomes and to make use of underutilized spaces by offering rooms or entire homes to visitors for a fee. These properties also promote economic ripple effects when tourists are housed in areas throughout the county rather than in a single hotel district. Challenges include the potential nuisance impacts on adjacent properties and concerns about the economic impacts of competition to hotels, resorts, and traditional bed and breakfasts. These short-term rentals are also state regulated and licensed. Sawyer County acts as an agent of the state to approve all short-term rental lodging licenses and to ensure all short-term rentals in the county meet health and safety requirements.

Table 6-7: Sawyer County Tourism Economic Impact

	2018	2019	Change
Direct Visitor Spending (\$ Million)	\$92.2	\$92.0	-0.29%
Total Business Sales (\$ Million)	\$123.8	\$124.6	0.72%
Employment	1,002	993	-0.87%
Total Labor Income (\$ Million)	\$23.6	\$24.4	3.68%
State and Local Taxes (\$ Million)	\$10.4	\$10.3	-0.99%

Source: Wisconsin Department of Tourism

Between 2018 and 2019, total labor income rose 3.68% to \$24.4 million. Total labor income is defined as the total income generated by workers resulting from the tourism industry. Direct visitor spending is the total amount of spending by tourists while either visiting or passing through the region, which makes it an excellent proxy for the number of visitors to an area. In 2019, direct visitor spending in Sawyer County was \$92.0 million, which was consistent with the \$92.2 million spent by visitors in 2018. Tourism in Sawyer County also generated \$10.3 million in state and local taxes in 2019, which was consistent with the \$10.4 million generated in 2018.

ECONOMIC & EMPLOYMENT TRENDS

Due to uncertain fuel prices and efforts to develop alternative fuel sources, Sawyer County is well positioned to capitalize on the development of alternative reliable and efficient fuel sources. Great Lakes Renewable Energy (GLRE) in the Town of Hayward has been producing high quality, renewable wood fiber products since 2008. The GLRE manufacturing plant produces wood fuel pellets, which heat residential and commercial buildings, and may be an indicator of future manufacturing trends within Sawyer County. Cellulose derived ethanol may provide another opportunity for Sawyer County economic development as manufacturing processes develop greater efficiencies and economies-to-scale (i.e., cost-efficient manufacturing). If cellulose-derived ethanol attains cost-efficiency as national economists predict, then it can be anticipated that Sawyer County will participate in a

significant manner in the growth of that industry much as it has with wooden fuel pellets. Considering much of the current “waste” (cut timber, grass, and organic clippings) of logging operations can be utilized to provide an inexpensive and readily available supply of raw materials for cellulose-derived ethanol Sawyer County seems well positioned should economies to scale be realized. There has been debate over the effects of such operations on the ecology of forests, animal life, and the environment. Before any permits for operations could be issued, public hearings would be conducted by agencies, such as the WDNR, for input regarding the merits and environmental impact of such a business.

According to the 2018 American Community Survey, Sawyer County’s median age of 50.2 ranks tenth highest among Wisconsin’s counties. Those aged 18 years are a proxy for new entrants to the labor force searching for full-time jobs, while those aged 65 years represent workers leaving the workforce. In recent years, workers have been retiring before they turn 65 and even if they do not completely retire, they are less actively engaged in the labor force. If this trend continues, it will impact employment and economic opportunities within the county. New types of employers which provide goods and services to the elderly could cause additional upward pressures on wages.

STRENGTHS, WEAKNESSES & OPPORTUNITIES TO ATTRACT & RETAIN BUSINESS & INDUSTRY

Opportunities to attract new businesses and industry are limited due to Sawyer County’s rural location and limited infrastructure. However, Sawyer County has identifiable strengths which have proven to be attractive to new employers engaged in health care, wood products, technology based higher paying jobs including manufacturing that will enhance the quality of life without compromising the unique character of the area. Sawyer County offers potential employers an educated and stable employment base and a quality of life and environmental beauty that most employers and employees find desirable. In addition, the stability of the workforce and population exceeds national averages with 87.6 percent of county residents living in their current residences for five years or more (2018 American Community Survey).

Sawyer County is faced with weaknesses that hinder economic development. Examples of such weaknesses are lack of infrastructure and readily available cellular and broadband services. Other weaknesses are distance to market, lack of immediately available raw materials and a labor force population that is not specifically trained for key industries. However, there are three educational institutions within the county to train and educate potential workers including Northwood Technical College, LCO Community College, and the University of Wisconsin-Madison Extension. Each of the educational institutions has the ability to design curriculum to meet the needs of specific employers.

Although without immediate access to a major interstate highway, Sawyer County is served by the Hayward Airport, which can accommodate airplanes up to the size of small passenger jets. This is a strength that has provided economic opportunities and growth for Sawyer County.

Sawyer County has many homeowners who utilize Sawyer County as a second residence. Many of those who live elsewhere (primarily Minneapolis/St. Paul) spend weekends and short-term stays at their second homes in Sawyer County. If cellular service and broadband internet were readily available throughout the county, many of the second homeowners could relocate to the county because they would be able to operate home offices. This potential group of individuals would bolster job growth and could significantly impact the local economy with their higher than average incomes.

Additionally, many of the roads within the county are subject to “road bans” (weight limits) during the period of the annual spring thaw. Companies, which require over-the-road transport of raw materials and finished products, are not likely to locate facilities upon affected roads. There is however potential for some limited manufacturing along major highways and county highways, such as County Highway B and State Highway 63 which passes through the county. Sawyer County is also located within 30-miles of U.S. Highway 53, which is recognized as one of Wisconsin’s most important north-south corridors.

TELECOMMUNICATIONS: OPPORTUNITY FOR ECONOMIC DEVELOPMENT

Economic development of the County is constrained by the limited telecommunications amenities (cellular and broadband services). If cellular and broadband services were readily available, job creation and tax revenues could increase. In many communities across the United States, citizens are discontinuing their traditional landline phone services, in favor of cellular service as their sole phone source to reduce expenses. With the rise of smartphones, only a clear cellular signal is needed to access the internet. With advances technology, business activities can be conducted almost anywhere there is cellular service. Private companies are usually the owners of cellular towers and are responsible for site acquisition and tower placement. In some cases, it may be feasible for a municipality to own cellular towers to secure service for residents. Many towns within Sawyer County have identified the absence of cellular and broadband services as obstacles to economic development.

ISSUES, OPPORTUNITIES, & CONSTRAINTS

The availability of quality natural resources within Sawyer County offers a wide array of outdoor recreational opportunities that support the local tourism industry. The county owned forest system is a prime example. Sawyer County government owned forest lands take property off the tax rolls but provide recreational opportunities and revenues to the county through the sale of forest stumpage. There has been some debate over the long-term economic impact of the removal of said lands from the tax rolls. Some taxpayers take the position that the county owned lands should be sold to lower taxes and provide badly needed revenues for county operations.

Because the local economy is primarily based on tourism, the majority of jobs in Sawyer County are lower paying and, in the service, and retail trade sectors. This accounts for the lower than statewide average Median Household Income (MHI). The lower wages from these jobs challenge households to afford basic needs, including housing, goods, and services. Sawyer County does not have an excess of workers to fill the available tourism jobs within the area. In an effort to attract employees, many employers are beginning to increase pay and some employers are utilizing work visa programs for foreign workers who are willing to earn less than American workers. There is clearly an upward pressure on the hourly rate of pay for lower wage jobs in Sawyer County as employers compete to attract workers. Sawyer County employers may soon feel a tangible impact from the upward pressure on wages. However, these jobs typically lack costly fringe benefits.

Real estate prices in Sawyer County have overall appreciated over the last decade. In response to the persistent demand for affordable housing in Sawyer County, several affordable housing developments have been completed and others are planned. Obviously, the supply of affordable housing is vital to economic development efforts within a community because workers employed in lower-paying service and retail jobs need affordable housing opportunities. Sawyer County has seen its share of planned housing developments; however, the developments (in general) are not marketed to families in need of affordable housing opportunities.

INCENTIVES

The future of economic development within Sawyer County is dependent upon the growth and expansion of existing businesses; new business start-ups within the county; and, attracting new employers to the area from outside of Sawyer County. In today's competitive market to retain and attract businesses, many municipalities and counties have adopted incentive packages.

While there is often resistance to offering incentives to businesses to retain or attract employment, the practice has, nonetheless, become a fact of life in a competitive environment where communities develop strategies with the goal of creating opportunities to retain and create jobs. Economic development incentives have not been developed or adopted anywhere in Sawyer County to-date. In anticipation of potential future economic and industrial development opportunities it should be advisable for county officials to develop economic development policies.

BUSINESS & INDUSTRIAL SITES

Sawyer County has limited business and industrial sites set-aside. However, county zoning regulations and requirements can potentially influence the location and type of businesses.

ECONOMIC DEVELOPMENT PROGRAMS

Listed below are several available regional, state, and federal economic development programs. These programs are organized according to the agency that makes each of them available.

Federal Economic Development Programs***USDA-Rural Development Programs*****USDA-Rural Development Business and Industry Guaranteed Loan Program**

This program provides loan guarantees up to 80 percent for eligible projects. Maximum guarantees of up to \$10 million are available for each business. The program was established to improve, develop, or finance business, industry, and employment, and to improve the economic and environmental climate in rural communities.

USDA-Rural Development Community Facilities Loan Program

The Community Facilities Loan Program provides loan guarantees of up to 75 percent for eligible projects. The program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial, or business undertakings.

USDA-Rural Development Rural Economic Development Loan & Grant Program

The Rural Economic Development Loan and Grant Program provides funding for rural projects through local utility organizations. USDA provides zero-interest loans to local utilities which they, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas. The ultimate recipients repay the lending utility directly. The utility is then responsible for repayment to USDA.

U.S. Economic Development Administration (EDA)**EDA Public Works Program**

The EDA's Public Works program helps distressed communities revitalize, expand, and upgrade their physical infrastructure. This program enables communities to attract new industry; encourage business expansion; diversify economies; and generate or retain long-term, private-sector jobs and investment through the acquisition or development of land and infrastructure improvements needed for the successful establishment or expansion of industrial or commercial enterprises.

U.S. Small Business Administration (SBA)**SBA Loan Guarantee Programs**

The groundbreaking for the Great Lakes Renewable Energy manufacturing plant likely would not have occurred without the SBA loan guarantee that GLRE had received. The purpose of this program is to provide loan guarantees to lenders, which are unable to provide conventional financing to small businesses.

State of Wisconsin Economic Development Programs***Wisconsin Economic Development Corporation (WEDC)*****WEDC Business Development Loan (BDL) Program**

The Business Development Loan Program supports the retention and expansion of businesses operating in Wisconsin. The program offers financing primarily to small businesses that have limited access to standard types of debt or equity financing, particularly, but not limited to, rural areas of the state. It is intended to provide gap financing to existing businesses seeking to expand, increase operational efficiency, or enhance competitiveness in key Wisconsin industries.

WEDC Capacity Building Grant Program

The Capacity Building Grant Program furthers efforts to foster an advanced economic development network within Wisconsin. Funds may be used for local or regional assessments for economic competitiveness of the area, initiatives that will assist or enhance the organization's ability to develop or deliver economic development programming that helps to identify or address issues or challenges of an area, implementation or replication of pilot programs or economic development best practices, and delivery of resources and services to Wisconsin entrepreneurs.

WEDC Community Development Investment (CDI) Grant Program

The Community Development Investment Grant Program supports urban, small city and rural community redevelopment efforts by providing financial incentives for shovel-ready projects with emphasis on, but not limited to, downtown community-driven efforts.

WEDC Disaster Recovery Microloan (DRM) Program

The Disaster Recovery Microloan Program provides short-term assistance to businesses affected by disaster events in Wisconsin. The microloans are to assist the business with necessary restoration and operating expenses until more long-term recover funding can be secured. Providing immediate recovery funding in this manner is a best practice in community economic disaster recovery and leads to improved odds of a business reopening and remaining open long-term.

WEDC Idle Sites Redevelopment Program

The program offers grants of up to \$500,000 to Wisconsin communities for the redevelopment of sites that have been idle, abandoned or underutilized for a period of at least five years. The Idle Sites Redevelopment Program provides incentives to help rejuvenate abandoned blighted sites and assistance in elevating local economies. Approved projects can use funds for demolition, environmental remediation, infrastructure, or site-specific improvements to advance the site to shovel-ready status or enhance the site's market attractiveness.

Wisconsin Department of Transportation (WisDOT)**WisDOT Transportation Facilities for Economic Assistance and Development (TEA) Program**

The Transportation Economic Assistance Program provides matching state grants to governing bodies 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.

Wisconsin Housing and Economic Development Authority (WHEDA)**WHEDA Small Business Loan Guarantees**

The program provides loan guarantees of up to 80 percent on new loans for upgrading or expanding an existing business. Although changes for the guarantee limits are reportedly in process, current maximum guarantees amount to \$200,000 on loans up to \$750,000 and \$80,000 on loans up to \$250,000 for working capital. The WHEDA Small Business Guarantee program is designed to assist in the acquisition or expansion of existing small businesses.

Local and Regional Programs***Sawyer County/Lac Courte Oreilles Economic Development Corporation***

The Sawyer County/Lac Courte Oreilles Economic Development Corporation is a volunteer organization which focuses on supporting new and existing business ventures and providing workforce resources.

Indianhead Community Action Agency (ICAA)**ICAA Business Development Program**

The Indianhead Community Action Agency Business Development Program targets all qualified individuals within their service area of Ashland, Barron, Bayfield, Burnett, Clark, Douglas, Iron, Polk, Price, Rusk, Sawyer, Taylor, and Washburn Counties. Through the program, individuals may be able to take advantage of a Micro Loan Fund as well as financing through traditional lenders.

Northwest Regional Planning Commission (NWRPC)**Northwest Wisconsin Regional Economic Development Fund (NWREDF)**

The Northwest Wisconsin Regional Economic Development Fund administers Revolving Loan Programs in partnership with local communities, Northwest Regional Planning Commission, and the Wisconsin Economic Development Corporation. NWREDF provides low-cost financing for businesses seeking to either start or expand their operations in Northwest Wisconsin. Financing is available for high technology businesses, manufacturing, timber, secondary wood products, facade improvements, service businesses, and the tourism industry. Businesses located in Bayfield, Burnett,

Douglas, Iron, Price, Rusk, and Sawyer with the exceptions of the City of Superior in Douglas County and the City of Washburn in Bayfield County are eligible.

Northwest Wisconsin Business Development Fund (NWBDP)

The Northwest Wisconsin Business Development Corporation administers Revolving Loan Programs in partnership with the U.S. Economic Development Administration and the U.S. Department of Agriculture. NWBDC provides low-cost gap financing for businesses seeking to either start or expand their operations in rural areas of Northwestern Wisconsin. Focus is placed on high technology businesses, manufacturing, timber, secondary wood products, and the tourism industry. Businesses located in one of the following ten Northwest counties of Wisconsin: Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Taylor, and Washburn. The applicant must demonstrate that the proposed project is viable and that the business will have the economic ability to repay the loan.