



6 ECONOMIC DEVELOPMENT

Overview

The ability of a community to attract new and innovative businesses, industries, and workers is a key element for the county's economic survival and prosperity. By providing for its businesses and the residents who comprise its workforce, the county insures its future success. This chapter contains a compilation of background information, goals, objectives, and programs to promote the retention, stabilization, and expansion of the economic base in Taylor County. Furthermore, this chapter includes an assessment of desired new businesses and industries; an assessment of the county's strengths and weaknesses with respect to attracting and retaining businesses and industries; and an inventory of redevelopment and remediation sites. In addition, it identifies applicable county, state and regional economic development programs that apply to Taylor County.

6.1 LABOR FORCE

The labor force is that portion of the population 16 years or older that is employed or unemployed but actively seeking a job. Employment is counted and measured in several ways according to the Wisconsin Department of Workforce Development, Office of Economic Advisors.

Local Area Unemployment Statistics (LAUS) are based on where a person lives and includes anybody working, including the self employed. In other words, it measures the **employed residents of a county**. The primary source is the Current Population Survey (CPS) conducted each month by the Census Bureau. CPS data counts employed persons at their place of residence and counts them only once even if they hold multiple jobs. CPS data includes those persons "with a job but not at work" who earn no wages, e.g., workers on unpaid leaves of absence; unpaid family workers employed 15 hours or more during the survey period; and a significant portion of agricultural and domestic workers, but excludes persons under age 16.

Nonfarm Wage and Salary Employment (NFWS) is an estimate of jobs based on the county an employer is located in. In other words, it measures **jobs in the county**. It does not include self-employed persons. The primary source is the Current Employment Statistics program (CES) and is derived from the Quarterly Census of Employment and Wages (QCEW), which is gathered from quarterly reports submitted by over 8 million U.S. employer establishments covered by unemployment insurance. The QCEW program counts jobs at the place of work and counts separately each job held by multiple holders. NFWS data takes QCEW data and adds RR workers, students in work study, churches, private schools, etc.; therefore, NFWS are always larger than QCEW figures.

Pertinent LAUS labor force data for the previous ten years for Taylor County is shown in Table 6-1. The unemployment rate went down considerably in 1999 and 2000 but has been climbing since then.



Table 6-1: Ten Year Labor Force Data 1996-2005 LAUS Data

Taylor County	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Labor force	10,824	10,762	10,501	10,395	11,005	11,173	11,256	11,784	11,640	11,240
Employed	10,275	10,213	9,982	9,991	10,601	10,632	10,665	11,116	11,034	10,622
Unemployed	549	549	519	404	404	541	591	668	606	618
Unemp. Rate %	5.1	5.1	4.9	3.9	3.7	4.8	5.3	5.7	5.2	5.5

Source: WIDWD, Office of Economic Advisors, LAUS

Data provided by the Census shows the participation level and the composition of the labor force for the year 2000 (Table 6-2). Males had a higher participation rate in the labor force (74.8%) than females (63.0%) and a higher unemployment rate.

Table 6-2: Employment Status by Sex in 2000

Taylor County	Number			Percent		
	Total	Male	Female	Total	Male	Female
Total Population	19,680	9,966	9,714	100.0%	50.6%	49.4%
Population 16 years and Over	15,054	7,563	7,491	100.0%	100.0%	100.0%
In Labor Force	10,378	5,656	4,722	68.9%	74.8%	63.0%
Armed Forces	7	7	0	0.0%	0.1%	0.0%
Civilian Labor Force	10,371	5,649	4,722	68.9%	74.7%	63.0%
Employed	9,836	5,220	4,616	65.3%	69.0%	61.6%
Unemployed	535	429	106	3.6%	5.7%	1.4%
% of Civilian Labor Force	5.2%	7.6%	2.2%			
Not in Labor Force	4,676	1,907	2,769	31.1%	25.2%	37.0%

Source: U.S. Census 2000 SF 3

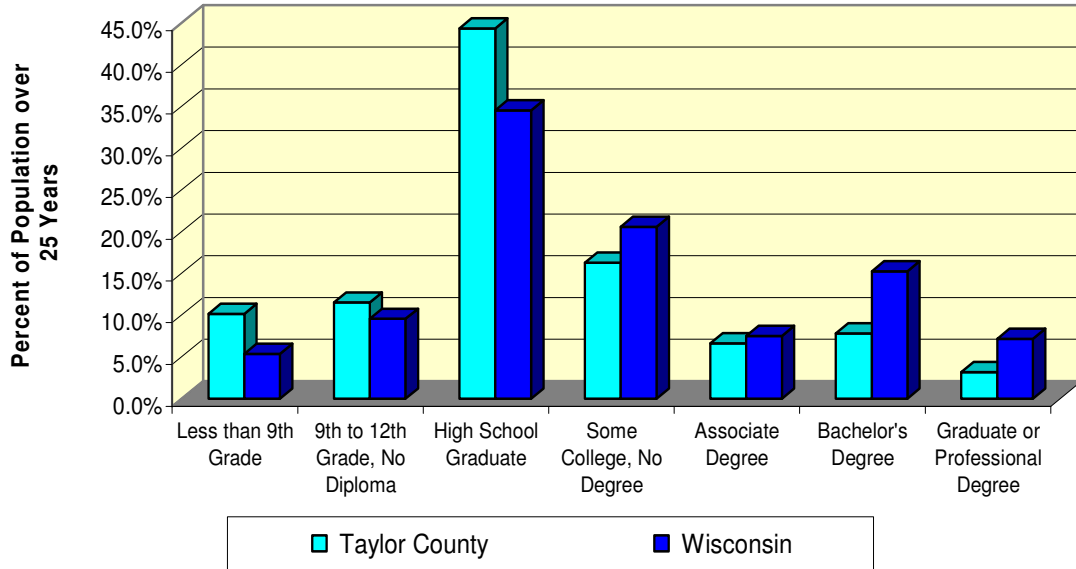
Educational Attainment

A good indicator of economic potential for an area is the educational attainment of its residents. Generally, a high level of educational attainment reflects a skilled population with higher earnings potential.

The educational levels of Taylor County residents and the State of Wisconsin are compared in Figure 6-1. Overall, the county residents lag behind the rest of the state in levels of higher learning. This is most likely due to the large amount of manufacturing industry located in the county.



Figure 6-1: Educational Attainment 2000



Source: U.S. Census 2000 SF3

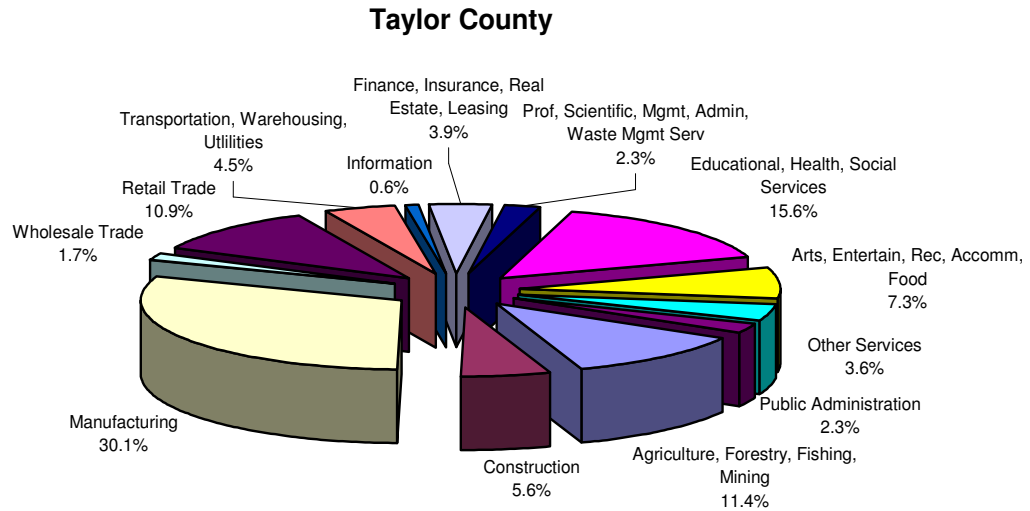
Employment

Employment by Industry in 2000 for the residents of Taylor County is shown in Figure 6-2. The Manufacturing industry has the largest percentage (30%) of residents, followed by the Education, Health, & Social Services (15.6 %) and Agriculture (11.4%) industries.

Quarterly Workforce Indicators (QWI) are derived from state administrative records and basic demographic information from the Census Bureau. Like the QCEW, the QWI counts jobs rather than employed workers and does not include self employed workers. Unlike the QCEW, the QWI counts all jobs within a quarter, not just the 12th of the month; therefore, the job counts will differ.



Figure 6-2: Resident Employment by Industry in 2000



Source: U. S. Census 2000 SF3

Data from all industry sectors is related in Table 6-3. Because manufacturing has a large presence in Taylor County, just data from the manufacturing sector is shown in Table 6-4.

Table 6-3: Employment Data, All NAICS Sectors – QWI data

2004	Taylor County			Wisconsin		
	Total	Male	Female	Total	Male	Female
Total Employment	9,371	4,632	4,738	2,669,614	1,335,342	1,334,271
Net Job Flows	-78	-48	-30	5,220	2,731	2,490
Job Creation	411	235	205	139,538	78,112	71,834
New Hires	940	468	471	355,315	181,326	173,988
Separations	1,310	678	632	444,179	228,861	215,318
Turnover	0	0	0	0	0	0
Avg. Monthly Earnings	\$2,223	\$2,651	\$1,812	\$2,992	\$3,738	\$2,246
Avg New Hire Earnings	\$1,205	\$1,397	\$998	\$1,809	\$2,217	\$1,400

Source: U.S. Census Bureau, Local Employment Dynamics, Quarterly Workforce Indicators



Table 6-4: Employment Data, Manufacturing – QWI data

2004	Taylor County			Wisconsin		
	Total	Male	Female	Total	Male	Female
Total Employment	3,405	1,921	1,484	508,201	353,402	154,798
Net Job Flows	-83	-52	-30	-883	-161	-721
Job Creation	92	57	39	16,871	12,215	5,748
New Hires	139	84	54	36,381	25,694	10,687
Separations	259	160	98	45,611	31,495	14,116
Turnover	0	0	0	0	0	0
Avg. Monthly Earnings	\$2,563	\$2,814	\$2,241	\$3,694	\$4,095	\$2,777
Avg New Hire Earnings	\$1,395	\$1,435	\$1,322	\$2,649	\$2,875	\$2,105

Source: U.S. Census Bureau, Local Employment Dynamics, Quarterly Workforce Indicators

As indicated by the NFWS data for 2004 and 2005 in Table 6-5, service providing industries make up 65 percent of the total industries in Taylor County. Total nonfarm jobs in the county decreased by 55 from 2004 to 2005; however the Construction industry gained 112 jobs during that timeframe.

Table 6-5: Nonfarm Employment by Industry 2004-2005 NFWS data

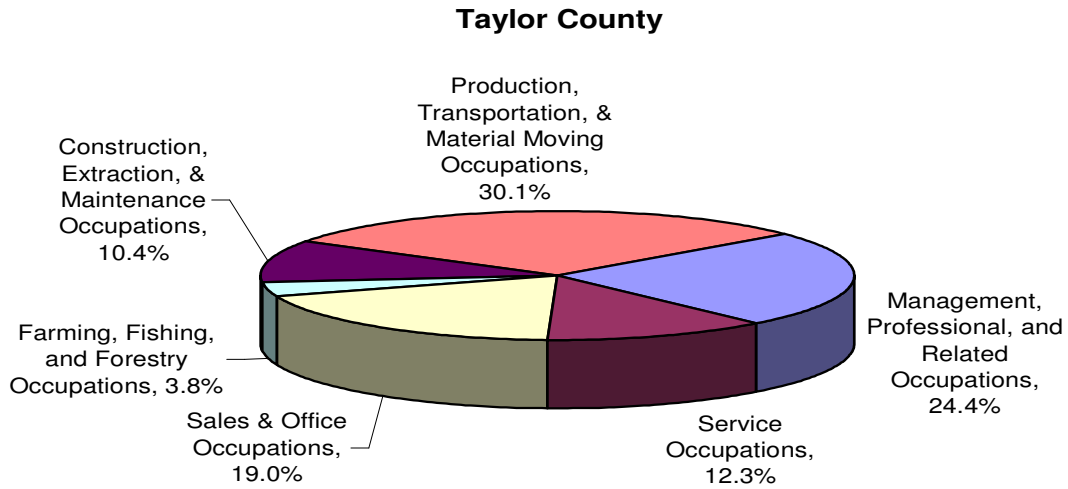
Taylor County	2004	2005	Numeric Change	2004 % of Total	2005 % of Total
Total Nonfarm	9,281	9,226	-55	100.0%	100.0%
Goods Producing	3,196	3,232	36	34.4%	35.0%
Service Providing	6,085	5,994	-92	65.6%	65.0%
Total Private	8,259	8,208	-51	89.0%	89.0%
Construction, Mining & Natural Resources	375	487	112	4.0%	5.3%
Manufacturing	2,821	2,746	-76	30.4%	29.8%
Trade	1,381	1,444	63	14.9%	15.7%
Transportation, Warehousing & Utilities	399	413	14	4.3%	4.5%
Financial Activities	313	330	18	3.4%	3.6%
Education & Health Services	1,088	1,055	-33	11.7%	11.4%
Leisure & Hospitality	538	489	-48	5.8%	5.3%
Information, Professional & Business Services, Other Services, exc Public	1,345	1,244	-102	14.5%	13.5%
Total Government	1,022	1,018	-4	11.0%	11.0%
Federal Government	89	83	-6	1.0%	0.9%
State Government	23	23	0	0.3%	0.3%
Local Government	910	912	2	9.8%	9.9%

Source: Wisconsin Department of Workforce Development, Office of Economic Advisors, NFWS data revised 2/06

Occupations of the residents of Taylor County in 2000 are reported in Figure 6-3. The occupation with the largest percentage (30.1%) of workers was the Production, Transportation, & Material Moving sector.



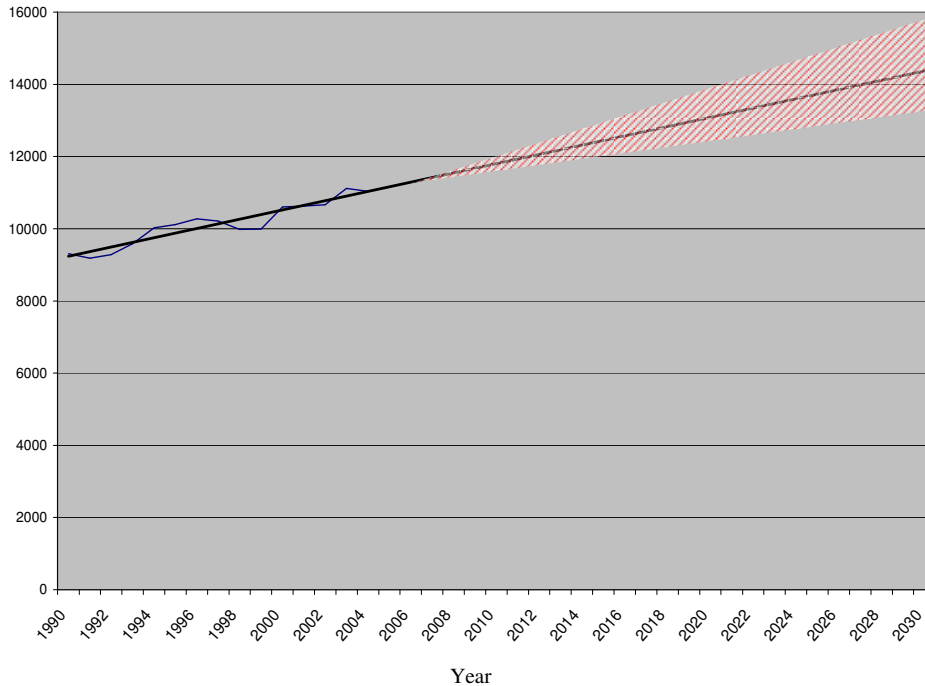
Figure 6-3: Resident Occupations in 2000



Source: U.S. Census 2000 SF3

Taylor County’s employment levels have fluctuated from year to year, but have generally trended upwards over the past 10 years. Using a straight line projection, the future range of employment can be depicted. Future changes to the local and national economies will impact future employment within Taylor County. Figure 6-4 is only intended to show potential employment based on past trends.

Figure 6-4: Taylor County Projected Employment



Source: NWRPC



Commuter Patterns

As evidenced by Table 6-6, more workers traveled to Taylor County for their jobs than traveled out of Taylor County. The largest volume of commuter traffic is with Clark, Marathon, Price, Chippewa, and Rusk Counties.

Table 6-6: Commuting Patterns 2000

Live In:	Work In:	Count	Travel To:	From:	Count
Taylor County	Taylor County	8,007	Taylor County	Taylor County	8,007
	Clark Co. WI	582		Clark Co. WI	598
	Marathon Co. WI	321		Marathon Co. WI	442
	Price Co. WI	144		Price Co. WI	326
	Rusk Co. WI	134		Chippewa Co. WI	111
	Chippewa Co. WI	126		Lincoln Co. WI	82
	Wood Co. WI	82		Eau Claire Co. WI	72
	Lincoln Co. WI	71		Wood Co. WI	42
	Eau Claire Co. WI	51		Rusk Co. WI	31
	Hennepin Co. MN	23		Hennepin Co. MN	NA
	Dunn Co. WI	19		Dunn Co. WI	6
	Elsewhere	140		Elsewhere	79
	Totals			9,700	Totals

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

6.2 ECONOMIC BASE

Although the Trade, Transportation, & Utilities sector had the most businesses in Taylor County during 2004, the Manufacturing sector had, by far, the most jobs. The Construction industry paid the highest wages while the Manufacturing sector paid the second highest wages, but had the highest total payroll in the county (Table 6-7).

Table 6-7: Taylor Co 2004 Annual Average Establishments, Jobs, & Wages

Industry sector	Establishments	Employment	Qtr. Payroll	Avg. Weekly Wages	Annual Average Wage
Natural resources	26	172	\$4,803,941	\$537	\$27,930
Construction	54	281	\$10,500,368	\$719	\$37,368
Manufacturing	40	2,890	\$92,637,106	\$616	\$32,054
Trade, Transportation, Utilities	162	1,871	\$45,807,072	\$471	\$24,483
Information	7	68	\$2,041,403	\$577	\$30,021
Financial activities	37	304	\$8,551,021	\$541	\$28,128
Professional & Business Services	41	839	\$25,328,798	\$581	\$30,189
Education & Health	50	1,350	\$38,912,159	\$554	\$28,824
Leisure & Hospitality	50	505	\$3,713,817	\$141	\$7,354
Other services	42	168	\$2,479,334	\$284	\$14,758
Public Administration	38	495	\$11,482,020	\$446	\$23,196
Totals	547	8,943			

Source: WI DWD, Bureau of Workforce Information, QCEW June 2005



As indicated by previous tables and graphs, the manufacturing industry is the dominant employment sector in Taylor County. The Wisconsin Department of Workforce Development provided a list of employers in Taylor County as of December 2004. Table 6-8 lists the top 25 employers by number of employees. Within the employment ranges, however, the companies are not necessarily in rank order. Two of the top three employers with the most employees are in the Manufacturing industry, which accounts for the high percentage of county residents being employed in manufacturing.

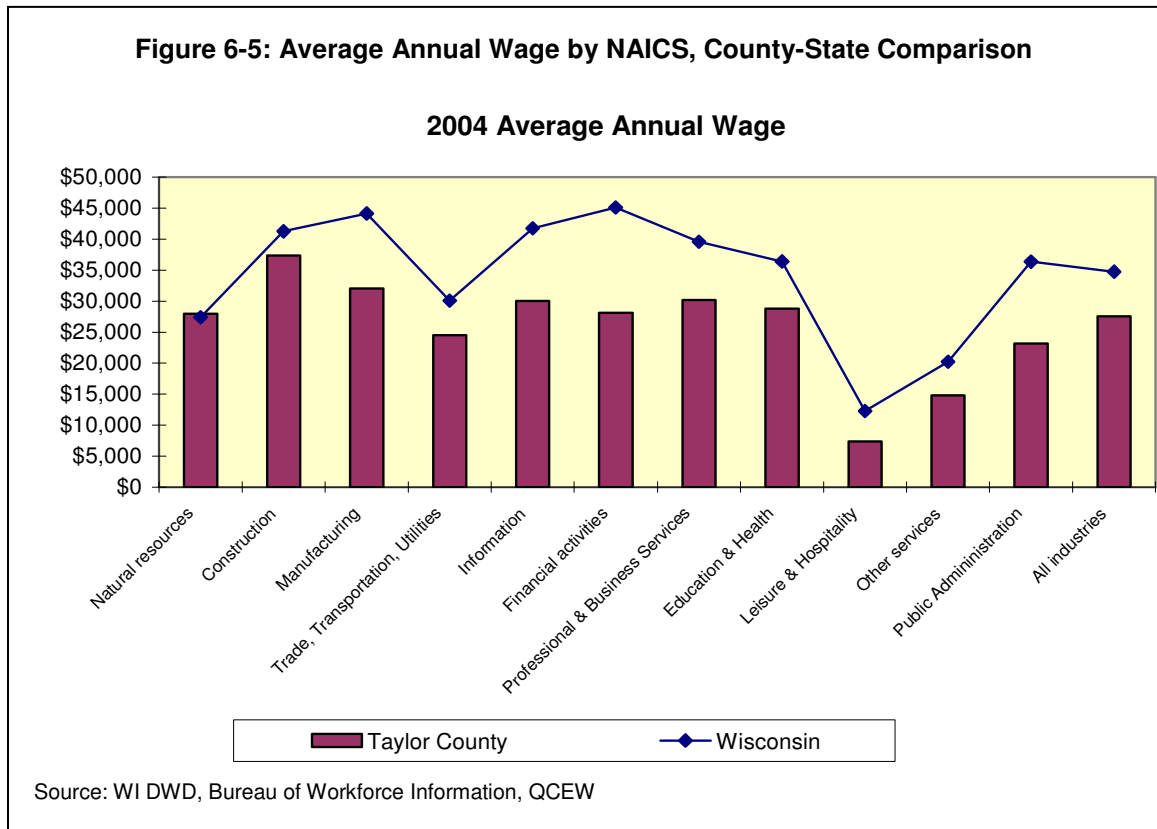
Table 6-8: Top 25 Employers in Taylor County

Top 25 Private & Public Employers in Taylor County in December 2004

Rank	Employer Name	Industry Type	Employee Size Range
1	Weather Shield Mfg Inc	Wood window & door mfg.	1000+
2	Kraft Pizza Company	Frozen specialty food mfg.	500-999
3	Marathon Cheese Corp	Dairy product merchant whslrs	500-999
4	Memorial Health Center Inc	Offices of physicians, except mental health	250-499
5	Medford Public School District	Elementary & secondary schools	250-499
6	Hurd Windows & Doors Inc	Wood window & door mfg.	250-499
7	Phillips Plastics Corp	All other plastics product mfg.	250-499
8	County of Taylor	Executive & legislative offices, combined	100-249
9	Medford Coop Inc	Gasoline, grocery, and hardware	100-249
10	Great Northern Cabinetry Inc	Wood kitchen cabinet & countertop mfg.	100-249
11	School District of Gilman	Elementary & secondary schools	50-99
12	J Bauer Trucking Inc	Gen. freight trucking, long-dist, less than trckld.	50-99
13	Mid-Wisconsin Bank	Commercial banking	50-99
14	Kmart Corporation	Discount department stores	50-99
15	Rib Lake Health Care Center	Nursing care facilities	50-99
16	Prochnow Transport Inc	Gen. freight trucking, long-dist, truckload	50-99
17	School District of Rib Lake	Elementary & secondary schools	50-99
18	B & B Engineering Corp	Other millwork, including flooring	50-99
19	Wildberg Enterprises Inc	Janitorial services	50-99
20	James Peterson Sons Inc	Highway, street, & bridge construction	50-99
21	Slap Inc - McDonald's	Limited-service restaurants	50-99
22	City of Medford-Taylor County	Executive & legislative offices, combined	50-99
23	Wadal Plastics Inc	All other plastics product mfg.	50-99
24	Drangle Foods Inc	Cheese mfg.	50-99

Source: Department of Workforce Development, Office of Economic Advisors

A comparison of average annual wages in Taylor County and the State of Wisconsin is depicted in Figure 6-5. As shown, the wages in the county are lower in every industry except Natural Resources. This is most likely due to employees in the Natural Resources sector being employed by the state.



Impact of Tourism

Taylor County ranks 67th out of 72 counties in the State for traveler spending. It is located within Wisconsin’s Northwoods Region has rivers and lakes that combine with federal, state, and county forests to bring year-round recreation, great hunting, fishing, hiking, camping, and wildlife watching. The Chequamegon National forest offers cross country skiing, snowmobiling, hiking, and nature watching.

Although not a big a presence as in many other nearby counties, tourism is a vital part of Taylor County’s economy. According to the Wisconsin Department of Tourism, visitors to Taylor County in 2004 spent a total of \$23 million. Summer is the top tourism season and generated traveler expenditures of \$8 million. Winter and spring travelers spent \$9 million and fall visitors spent \$6 million.

Since 1993, travel expenditures in Taylor County increased 123 percent, from \$10.5 million to \$23.4 million. Counting all people in 2004 employed both directly and indirectly as a result of tourism in the county, traveler spending supported 619 full-time equivalent jobs. Translated to total county nonfarm employment, it means that roughly 6.6 percent of all people employed in Taylor County are in jobs created by tourism. Employees in the county earned an estimated \$14.5 million in wages generated from tourist spending.



6.3 ATTRACTING/RETAINING BUSINESSES AND INDUSTRY

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

Access to Financing and Venture Capital

Small businesses create the lion's share of new jobs, but are the least able to obtain reasonable financing for job-creating expansions and start-ups. Because of the shortage of long-term financing, small businesses are frequently unable to match the term of financing with the life of the asset. Following are some options available for start up and expanding businesses in Taylor County.

Local Funds

In Taylor County there are four local revolving loan funds (RLFs) available to small businesses for start up and expansion purposes. They are administered by the county, the City of Medford, and the Villages of Gilman and Rib Lake. The programs offer financing assistance to businesses looking at expansion and capital equipment purchases. At or below market interest rates make the programs attractive to local businesses.

Northwest Wisconsin Business Development Corporation

The Northwest Wisconsin Business Development Corporation (NWBDC) is a non-profit corporation formed by the Northwest Regional Planning Commission (NWRPC) to address the critical need for business financing in northwestern Wisconsin. NWBDC manages three revolving loan funds and a technology seed fund. The funds partially fill the gap in private capital markets for long-term fixed rate financing. The technology seed fund can be used to complete research and development activities and validate the technology, develop prototypes, and file patents and copyright.

Northwest Regional Economic Development Fund

The State of Wisconsin, through the Department of Commerce, selected the Northwest Regional Planning Commission for the first pilot program to develop a Regional Economic Development Fund that would consolidate the 22 local revolving loan funds that exist in the 10-county Northwest Wisconsin Region (2006). Commerce's Regional Non-Profits Initiative is a state-local effort in the region, consolidating the local RLFs to make available an Economic Development Fund for local economic development efforts. The regional fund will provide dollars for a wider range of projects, streamline the application and administration process, and remove the current capitalization limits placed on communities. Participation by the local RLFs is voluntary. Businesses and municipalities throughout the county cannot access these funds however, due to Taylor County's non-participation in the program.



Wisconsin Rural Enterprise Fund, LLC

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

Agricultural Development Zone

Taylor County and five other surrounding counties participate in the Agricultural Development Zone Program (North Central Six Region). The Agricultural Development Zone promotes, attracts, retains and encourages the expansion of agricultural businesses in the area. In doing so, eligible agricultural businesses can access tax credits for new and expanding business. The program is administered through the Taylor County UW-Extension Office by contacting Arlen Albrecht.

Workforce Development

Northcentral Technical College

Northcentral Technical College (NTC) is an accredited postsecondary educational institution serving northcentral Wisconsin. NTC has campuses located throughout its region in seven communities, with one of these located in the City of Medford. The Medford campus offers credited courses in associate degree and diploma programs through self-paced flex-labs, interactive TV, and classroom settings. Additional offerings include counseling and career development services, and continuing education and vocational programs. NTC offers customized training and technical assistance to business and industry to help them become more competitive, increase productivity, and to retain workers.

Northwest Wisconsin Concentrated Employment Program

The Northwest Wisconsin Concentrated Employment Program, Inc. (NWCEP) is a non-profit corporation whose mission is to strengthen the economy by providing effective and efficient workforce development services to businesses and workers. In existence since 1968, it administers programs to help local youth and adults gain marketable skills and find better jobs. In addition, NWCEP provides a variety of services, including workshops, conferences, and newsletters for businesses and business development. Although its main office is in Ashland, it has satellite offices located throughout Northwest Wisconsin, including one in the City of Medford.



Business Development Assistance

University of Wisconsin Small Business Development Center

There are several options available to small businesses for business development assistance in Taylor County. One source for technical assistance is the University of Wisconsin-Eau Claire Small Business Development Center (SBDC). It assists entrepreneurs, small business owners, and managers who are in the pre-venture, start-up, or existing business stage. SBDC offers confidential, one-to-one counseling on business management topics through personal visits, email, and telephone. The center maintains a business-to-business network so a new business can ask for business expertise from a pertinent resource.

Service Corps of Retired Executives

Technical assistance for small businesses is also available through the SCORE Association (Service Corps of Retired Executives), which is a resource partner with the U.S. Small Business Administration. The Eau Claire Chapter includes representation for the Taylor County area and can offer help with any business questions, strategy, and concerns. Small business counseling is available via telephone, email, workshops, and activities.

Others

Another source for business assistance is the Wisconsin Business Innovation Corporation, which is located in the City of Spooner. Since its beginning in 1996, WBIC has developed a unique array of technical, financial, and business support services for start up and expanding businesses. This work involves analyzing a firm's financial needs including preparation or review of financial projections, analyzing requirements and procedures of the various financing programs, identifying the appropriate funding sources, structuring sources and uses of funds, and the preparation of forms and documents needed in applications.

Strengths & Weaknesses and Types of Desirable Businesses

Taylor County is home to several national manufacturing businesses and hundreds of smaller businesses catering to national and regional markets. While a lions share of the manufacturing and commercial retail business is located in the City of Medford, other communities throughout the county host retail and manufacturing businesses that employ many residents of Taylor County.

Several strengths and weaknesses influence the ability of the county and local governments to attract and retain local businesses. State and national influences also play a large role in business and commercial development and retention. A summary of some of the strengths and weaknesses relating to attracting and retaining businesses are as follows.

Strengths

- Rural communities having public services (sewer and/or water) to accommodate manufacturing and commercial developments.
- Ability of villages and towns to utilize tax increment finance districts to develop and capitalize industrial parks.



- Educated workforce.
- Railroad access in parts of the county and state and county highway access to the nation's interstate highway system.
- Local, County, Regional, and State financing available to new and expanding businesses.
- Availability of vacant manufacturing and commercial storefronts allowing for rapid startup of businesses.

Weaknesses

- Development of “big boxes” weakening the ability of attracting new commercial businesses and the “big box” impact on existing businesses throughout the county, not just one city.
- Loss of graduating students and their pursuit of jobs away from the county.
- Lack of marketing the “entire county” for potential manufacturing and industrial related jobs and businesses.
- Distance to markets limits development opportunities.

The retention and expansion of existing businesses is important to maintain and grow employment opportunities for residents of Taylor County. Access and combined partnerships to local, county, regional and state funding sources can contribute significantly to advancing retention and expansion projects. Manufacturing, industrial, and commercial businesses are encouraged to locate within the county. Throughout the county's comprehensive plan and plans of local governments, specific statements, such as within the goals, objectives, and actions reference desired businesses and industries. Higher paying “living wage” jobs with benefits are most desirable, as are other jobs that support the local economy and economic sectors of the county.

Business & Industry Sites

Several business and industry sites are already available in towns and municipalities throughout the county. These sites include direct highway access and public facilities (sewer, water, and power) enabling prospecting businesses an opportunity to locate in desired locations. Development of town future land use maps as part of the county comprehensive planning process requested areas for business and industry sites. While little areas were mapped largely due to the un-zoned nature of the county, survey data and public comments desired manufacturing and industrial related businesses to areas with public facilities. As this relates more directly to incorporated communities, in the future individual village and city planning processes should explore and identify specific locations for the location and direction of manufacturing and industrial sites.

6.4 REDEVELOPMENT & REMEDIATION SITES

Throughout the county, a number of redevelopment opportunities exist that include the potential revitalization of abandoned buildings and lots. Some of these vacant buildings and lots may have environmental concerns due to pollution or other environmental problems. Depending on



the severity of contamination and future reuse of the property, development costs can be minimal or significant.

The Wisconsin Department of Natural Resources maintains a list of reported contaminated sites through its Bureau of Remediation and Redevelopment. The Remediation and Redevelopment Program oversees the investigation and cleanup of environmental contamination and the redevelopment of contaminated properties. Through partnerships between the Department of Commerce; Department of Agriculture, Trade, and Consumer Protection; and Department of Natural Resources, funding assistance is also provided to assist governments and private entities cleanup known contaminated sites. Taylor County has a good working record with these partners as two major cleanups have occurred in the last several years.

As of January 2007, a total of 237 locations have been identified within Taylor County under the Bureau of Remediation & Redevelopment Tracking System (BRRTS). The BRRTS lists incidents reporting contaminated soil or groundwater. These reports site activities include spills, leaks, other cleanups and sites where no action was needed. Many of these sites are also depicted on the Bureau of Remediation and Redevelopment Programs website under its contaminated land website, where a generalized point is identified for specific contaminated sites.

Reuse of contaminated sites for commercial and industrial uses are highly desirable. Cleanup of existing contaminated sites and their reuse assists in local property infill, putting property back on the local tax roll, and in providing jobs to local residents. Other benefits of cleaning up contaminated sites, and potential partnerships for such cleanup, can result in the property being resold for development versus the contaminated property reverting to the county or local government due to back taxes.

6.5 PROGRAMS & IMPLEMENTATION TOOLS

There are many programs at the federal, state, county, and regional level that can help Taylor County in the support and development of economic development efforts. In addition, there are programs available for individual businesses to assist in start-up and expansion. This section contains a list of the major agencies and programs that are most likely to be used by the county in its economic development efforts. In addition to programs, there are economic development organizations in the county that provide assistance to local units of government and businesses which are also listed in this section.

Federal

Economic Development Administration

The U.S. Department of Commerce Economic Development Administration offers two programs for assistance with economic development that apply to Taylor County. One is the Public Works and Economic Development Facilities Assistance Program, which supports the construction or rehabilitation of essential public infrastructure and development facilities necessary to generate



private sector jobs and investment, including investments that support technology-led development, redevelopment of brownfield sites, and eco-industrial development. Secondly, the Economic Adjustment Assistance Program is available to: (1) address the immediate needs of businesses and communities presently undergoing transition due to a sudden and severe job loss; and (2) demonstrate new and proactive approaches for economic competitiveness and innovative capacity for threatened regions and communities.

USDA Wisconsin Rural Development

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

The Rural Economic Development Loans and Grants Program helps develop projects that will result in a sustainable increase in economic productivity, job creation, and incomes in rural areas. Projects may include business start-ups and expansion, community development, incubator projects, medical and training projects, and feasibility studies.

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

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

State

Wisconsin Department of Commerce

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

The second program is the Community Development Block Grant Public Facilities for Economic Development (CDBG-PFED). Its purpose is to provide grant funds to local governments that will enable them to provide needed public facilities (i.e., streets, sewer mains, water mains, etc.) to



private business enterprises that are going to create full-time jobs by starting or expanding their businesses because of the availability of the funded public facilities.

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

Wisconsin Departments of Tourism

The Tourism Development Initiative is a multi-faceted program designed to assist tourism businesses. With its mission to market all of Wisconsin, the Department offers several grant opportunities providing local tourism groups and other organizations funding assistance to promote local events and activities. The department's newly launched website also boosts links and other information that could be specific to Taylor County.

Wisconsin Department of Transportation

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

Regional

Northwest Regional Planning Commission

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

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



Northwest Wisconsin Business Development Corporation

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

Local

Several economic development organizations dedicated to community and business development exist in Taylor County. Following is a list of these organizations that promote economic development or provide assistance to local units of government and businesses and industries within the county.

Gilman Development Corporation

The Gilman Development Corporation was started in the early 1960s. The corporation actively pursues economic development opportunities for the community, including industrial and retail. It currently administers a \$130,000 Wisconsin Department of Commerce CDBG-ED revolving loan fund and \$100,000 of local funds for business retention and expansion. Contact info: Jim Whelan, 715-447-8650.

Rib Lake Community Development Foundation, Inc.

Although the Rib Lake Community Development Foundation had its start in the early 1960s, it recently dissolved and re-filed as a 501 (c)(3) corporation. The foundation works towards the economic vitality of Rib Lake and the surrounding area. Its projects include retail, industrial, and a recently completed housing project. The foundation administers a \$130,000 Wisconsin Department of Commerce CDBG-ED revolving loan fund and \$50,000 in local funds. Contact info: Gaylen Scharer, 715-427-5881.

Medford Development Foundation

The Medford Development Foundation also had its beginnings in the early 1960s. It administers a \$250,000 Wisconsin Department of Commerce CDBG-ED revolving loan fund and an additional \$350,000 in local funds. The foundation recently purchased an additional 40 acres for a third industrial park, which is currently under development. The Medford Development Foundation subcontracts with the Medford Chamber of Commerce to carry out most of its activities. Contact info: Sue Emmerich, 715-748-4729.

Medford Area Chamber of Commerce

The City of Medford Chamber of Commerce assists with business plans, business regulations, business administration, how to start a small business, and can provide guidance to businesses licensed for an area. In addition, the chamber can assist in other business needs, such as getting help with employee benefits, tax services, human resources, payroll, etc. Many of its activities are carried out in conjunction with the Medford Development Foundation.



Taylor County Economic Development Committee

The Taylor County Economic Development Committee is an official committee of county government. It oversees a \$350,000 revolving loan fund and makes decisions regarding applicants to the fund. The committee attempts to monitor the economic development activities of the three communities and economic development organizations.

University of Wisconsin- Extension

The Taylor County UW-Extension Community Resources Development Agent works with local business and industry groups and can provide business and marketing counseling, feasibility study assistance, and business plan development.

Other

There are many more federal, state, and local programs offering assistance to businesses that are too numerous to mention here; however, they are listed in the Economic Development Manual prepared by the Wisconsin Bankers Association and the Wisconsin Financing Alternatives booklet prepared by the Wisconsin Department of Commerce.

6.6 SUMMARY

Countywide, a diverse level of employment sectors provide residents and businesses with an array of opportunities. While remaining a rural county, significant employment levels in manufacturing exist and seemingly interact very well with the traditional farming operations evident throughout the county. Employment opportunities are projected to continue well into the future as new and existing businesses expand and diversify to meet new and emerging markets. Several local economic development tools are in place, along with other federal, state, and regional programs that can provide a needed financial boost to growing businesses in Taylor County.