

## ECONOMIC DEVELOPMENT ELEMENT

### Introduction

Economic development is important to the well-being in all communities; the bottom line is money. Money spent in a community increases profit for local businesses, which in turn creates more local job openings, which increases wages and brings in more people to the community; the cycle goes on. Increased personal income increases the local tax base, which helps the state, county, or community provide the services which residents expect. Also, the economic expenses of a community are investments towards the future.

Economic investments allow communities to decide which direction to take for the future according to their own values and characteristics. The Town of Garfield is going to experience economic changes irrelevant of any plans that are made. But using comprehensive planning allows for the Town to anticipate these changes and guide development to reflect the communities unique goals and needs. According to the U.S. Economic Development Administration (EDA), a comprehensive economic development framework "...is fundamentally about enhancing the factors of productive capacity - land, labor, capital, and technology - of a national, state or local economy." This element will look at the current inventory of businesses and industries as well as trends in the labor force and economic base.

The rural Town of Garfield continues to rely on agriculture as one of its most important industries, but the economic vitality of the Town comes mainly from the Twin Cities and surrounding metro; which offers an abundance of educational opportunities and job openings. Some facts about economic development in the Town include:

- In the year 2000, there were 716 residents in the civilian working force with an unemployment rate of about 2.5%.
- The average income per capita is \$21,834 which is more than the County and State average.
- 78% of employees individually drive a vehicle to work and the average commute time is 28.9 minutes.
- Most of the perceived tourism income is from natural resource based tourism; although the Town's financial gain from this seems to be small.

### *Economic Development Element*

*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 assess 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 also identify county, regional and state economic development programs that apply to the local governmental unit.*

*§ 66.1001(2)(f), Wis. Stat.*

Some chosen results from the Town's community survey regarding economic development are summarized below. Among the additional comments that were written, there were a few respondents that said they would like to see a restaurant on Lake Wapogasset.

Should the Town should actively encourage and support new business?

Strongly Agree	53	15.19%
Agree	212	60.74%
Disagree	51	14.61%
Strongly Disagree	13	3.72%
No opinion	20	5.73%

Does the Town needs a convenience store/gas station?

Strongly Agree	44	12.50%
Agree	130	36.93%
Disagree	97	27.56%
Strongly Disagree	27	7.67%
No opinion	54	15.34%

Should the Town encourage and support redevelopment or the revitalization of Wanderoos?

Strongly Agree	41	11.75%
Agree	141	40.40%
Disagree	61	17.48%
Strongly Disagree	27	7.74%
No opinion	79	22.64%

The Town needs commercial development...

Strongly Agree	20	5.93%
Agree	84	24.93%
Disagree	120	35.61%
Strongly Disagree	51	15.13%
No Opinion	62	18.40%

The Town needs light industrial development...

Strongly Agree	20	5.93%
Agree	116	34.42%
Disagree	97	28.78%
Strongly Disagree	46	13.65%
No Opinion	58	17.21%

## The Town needs home based businesses...

Strongly Agree	33	9.76%
Agree	170	50.30%
Disagree	34	10.06%
Strongly Disagree	19	5.62%
No Opinion	82	24.26%

## The Town needs recreational businesses...

Strongly Agree	33	9.68%
Agree	171	50.15%
Disagree	57	16.72%
Strongly Disagree	21	6.16%
No Opinion	59	17.30%

## The Town needs DSL/high speed internet...

Strongly Agree	115	34.33%
Agree	112	33.43%
Disagree	24	7.16%
Strongly Disagree	18	5.37%
No Opinion	66	19.70%

## The Town needs Tourism...

Strongly Agree	45	13.64%
Agree	124	37.58%
Disagree	62	18.79%
Strongly Disagree	22	6.67%
No Opinion	77	23.33%

## Labor Force and Economic Base

### Economic inventory

Because the Town of Garfield is a rural community, natural resource related occupations account for the majority of local business and industry. As mentioned in the Agricultural, Natural, and Cultural Resource element, agriculture dominates the Town's land use. In 2002, the Town had 12 dairy farms.

The following is a list of the types of businesses and industries currently in the Town:

- Bars
- Auto repair
- Candle making business
- Animal kennel
- Wood door business

- Manufacturing firm
- Barber shop
- Taxidermy
- Engineers/road construction business
- Dairy supply
- Auctioneer
- Bible camp
- Farms

In addition, the Town has a handful of home based business, such as unlicensed child care providers.

## Education

Educational institutions are vital for keeping a skilled and competitive labor force. Through increasing technology, many lower skilled jobs are moving out of the country; leaving higher skilled jobs. The greatest number of new job opportunities in Wisconsin will require some type of secondary education.

The Town of Garfield is split into three school districts: Amery on the east, Osceola on the west, and St. Croix Falls in the northwest. There are also a handful of distinct higher education facilities not too far away including the University of Minnesota, University Wisconsin-River Falls, Wisconsin Indianhead Technical College in New Richmond and Rice Lake, and University Wisconsin-Stout, and University Wisconsin-Eau Claire. Including higher college or graduate school, there were 354 students within the Town of Garfield in 2000.

**Table 6.0 – School Enrollment**

School Enrollment	Number in 2000
<b>Total (3 years and over enrolled in school)</b>	<b>354</b>
Nursery school, preschool	24
Kindergarten	25
Elementary school (grades 1-8)	183
High school (grades 9-12)	101
College or graduate school	21

Source: U.S. Census Bureau, Census 2000

## Wisconsin Indianhead Technical College (WITC)

Most training needs among businesses in the region use WITC. Located in New Richmond and Rice Lake, WITC offers associate degrees and vocational education programs in the areas of agriculture, service, health and home economics, business and marketing, trade and industry, and general education, as well as apprenticeship trades.

## Chippewa Valley Technical College (CVTC)

CVTC aims to bring progressive technical education and meet the workforce needs of the region. Although there are campuses located across the state, the two closest to the Town of Garfield are the River Falls and Menomonie campuses. They maintain to be the state's third largest transfer college to the University Wisconsin System.

CVTC offers a wide variety of programs, certificates, apprenticeships, and weekend and online courses.

### Employment

The following statistics from the 2000 census describe the labor force in the Town of Garfield. These figures represent population 16 years of age or older and are either employed or unemployed but seeking employment. The unemployment rate in the Town in 2000 was 2.5% which was below the Polk County rate of 3.9%. By 2004 the unemployment rate in Polk County climbed to 5.4% and managed to rise above Wisconsin's rate of 4.9% (Polk County Economic Profile; October 2005). The labor force is increasing faster than the number of available jobs in Polk County because of the high migration from the Twin Cities.

**Table 6.3 – Employment status in 2000**

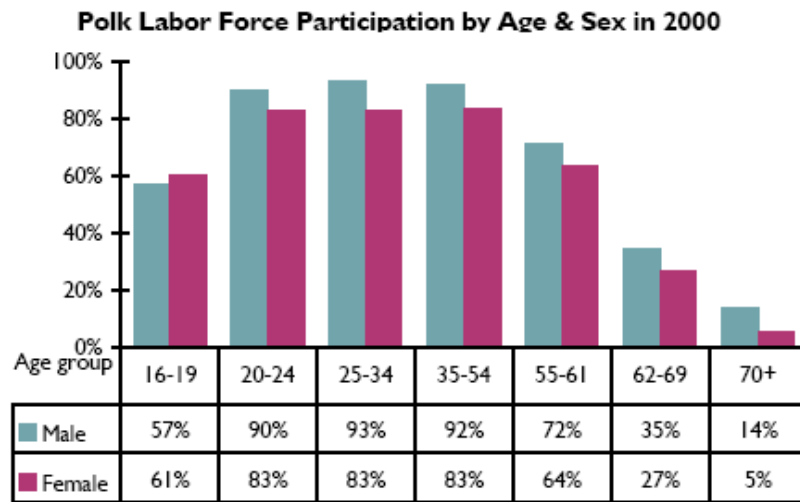
EMPLOYMENT STATUS	Number	Percent
<b>Population 16 years and over</b>	<b>1,014</b>	<b>100.0</b>
In labor force	719	70.9
Civilian labor force	716	70.6
Employed	698	68.8
Unemployed	18	1.8
Percent of civilian labor force	2.5	(X)
Armed Forces	3	0.3
Not in labor force	295	29.1

Source: U.S. Census Bureau, Census 2000

**Figure 6.1 and 6.2 - Labor force**

The figure to the right represents the disparities between male and female participation rates. Wisconsin happens to have a high female workforce compared to most states.

Once every ten years the census produces labor force demographics that includes labor force participation rates by age groups.

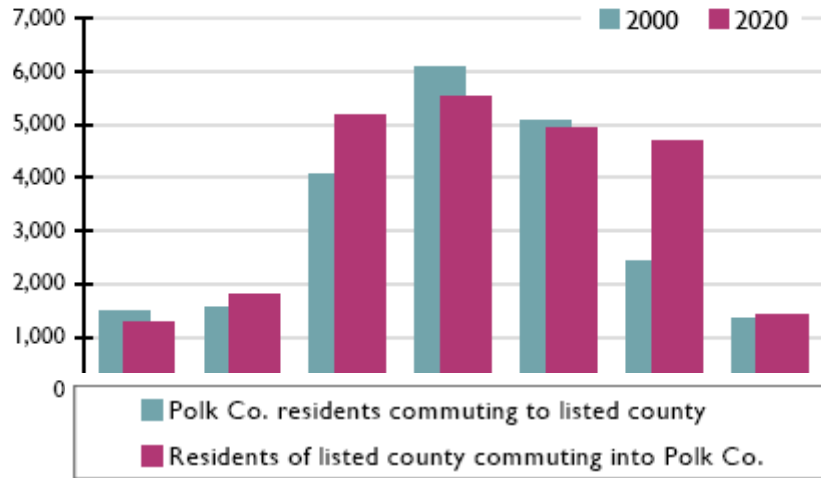


Source: US Dept. of Commerce, Census 2000, Summary file 4, PCT-79

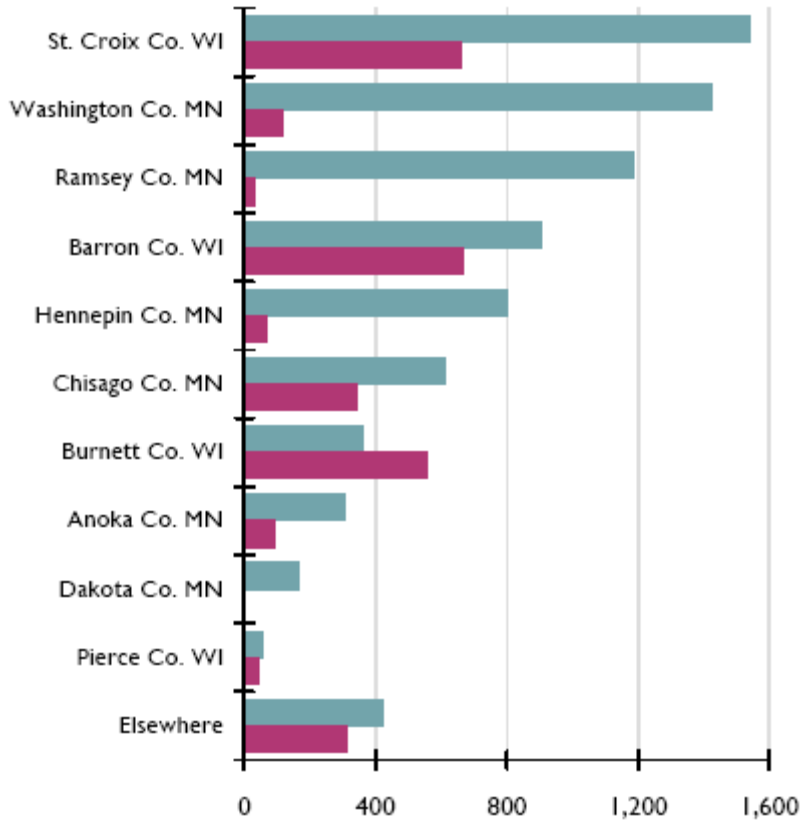
The labor force participation rate (LFPR) is the number of residents who are either working or looking for work divided by the total, non-institutional population. Figure 6.2 to the right shows labor force participation at highest levels in the middle age groups. According to the Wisconsin Department of Workforce Development, this chart shows the changing needs and desires of people to work. Younger residents are in school, middle-aged residents have financial commitments, and older residents are looking at retirement.

Labor Force by Age in 2000 & 2020 in Polk County

According to the Wisconsin Department of Workforce Development, Wisconsin has a high LFPR than most other states. In 2002, the LFPR in Wisconsin was 73% and was among the five highest in the United States. The participation rate in Polk County is lower than it was in the late 1990's when there were more jobs. In 2002, Polk County's LFPR was 72.4%. Another reason for declining participation rate is an aging population. One of the reasons for those lower rates might be the physical demands required in many of the jobs in the county. Participation from the youngest age groups is also lower than in the state. The labor force projections in the graph on the right assume current participation rates by age and sex of the projected population for 2020 (WI DWD, January 2004).



Source WI De



The figure to the right shows the net changes of commuting patterns in Polk County and surrounding counties. As shown, the majority of Polk County residents commuting outside of the county end up in the Twin Cities. Of all the counties, though, St. Croix has the highest number of Polk County commuters.

Our auto-orientated society continues to rely on individual vehicular transportation (see table 6.4). Over 78% of workers (16 years and above) drove alone to work in 2000 in the Town of Garfield. The average commute time was 28.9 minutes. In Polk County, almost 77% of workers drove alone to work with an average commute time

of 28.7 minutes. These figures have probably changed significantly since then. National trends show that lengths of commutes continue to rise despite increasing costs of oil.

**Table 6.4 – Commute in 2000**

<b>COMMUTING TO WORK</b>	<b>Number</b>	<b>Percent</b>
<b>Workers 16 years and over</b>	<b>697</b>	<b>100.0</b>
Car, truck, or van -- drove alone	545	78.2
Car, truck, or van -- carpoled	77	11.0
Public transportation (including taxicab)	0	0.0
Walked	38	5.5
Other means	2	0.3
Worked at home	35	5.0
Mean travel time to work (minutes)	28.9	(X)

Source: U.S. Census Bureau, Census 2000

(X) Not applicable.

The employment data listed in Table 6.5 and 6.6 use the North American Industry Classification System. The majority of residents of the Town have management and professional occupations; 220 in the year 2000. These types of occupations are also considered some of the fastest growing in Western Wisconsin. They also usually require some level of secondary education. It is important that employees in Polk County are meeting their educational needs.

**Table 6.5 – Occupation in 2000**

<b>Employed civilian population 16 years and over</b>	<b>698</b>	<b>100.0</b>
<b>OCCUPATION</b>		
Management, professional, and related occupations	220	31.5
Service occupations	81	11.6
Sales and office occupations	134	19.2
Farming, fishing, and forestry occupations	27	3.9
Construction, extraction, and maintenance occupations	72	10.3
Production, transportation, and material moving occupations	164	23.5

Source: U.S. Census Bureau, Census 2000

The top industry groups in Polk County include education services, food services, and drinking places. According to the Wisconsin DOA, the largest manufacturers in Polk County include Polaris Industries in Osceola, Advanced Food Products, LLC in Clear Lake, Cardinal DGP, LG in Amery, and Bishop Fixtures and Millwork in Balsam Lake. Table 6.6 (below) shows that the majority of workers in the Town of Garfield are private wage and salary.

**Table 6.6 – Class in 2000**

<b>CLASS OF WORKER</b>	<b>Number</b>	<b>Percent</b>
Private wage and salary workers	567	81.2
Government workers	69	9.9
Self-employed workers in own not incorporated business	56	8.0
Unpaid family workers	6	0.9

Source: U.S. Census Bureau, Census 2000

## Income Levels

According to the 2000 census, the per capita income in the Town of Garfield in 1999 was \$21,834. This was above the county average in 1999 of \$19,109 and just above the state average in 2000 of \$21,271.

**Per Capita Income:**

*Historically there have been two different methods of determining personal income in the United States: The Bureau of Economic Analysis's (BEA) personal income and the Census Bureau's money income.*

- The BEA personal income is the income received by persons from participation in production, from government and business transfer payments, and from government interest. BEA estimates personal income largely from administrative data sources.
- The Current Population Survey (CPS) Annual Social and Economic Supplement is the source of the Census Bureau's official national estimates of poverty. CPS money income is defined as total pre-tax cash income earned by persons, excluding certain lump sum payments and excluding capital gains.

Even though the data is not as recent, the Census Bureau estimates were used in this plan because BEA data for the Town of Garfield doesn't exist and because most of the other data used in this plan is from the Census Bureau.

**Table 6.8 – Town of Garfield Household Income**

INCOME IN 1999	Income	Percent
<b>Households</b>	<b>518</b>	<b>100.0</b>
Less than \$10,000	20	3.9
\$10,000 to \$14,999	12	2.3
\$15,000 to \$24,999	41	7.9
\$25,000 to \$34,999	81	15.6
\$35,000 to \$49,999	121	23.4
\$50,000 to \$74,999	139	26.8
\$75,000 to \$99,999	56	10.8
\$100,000 to \$149,999	32	6.2
\$150,000 to \$199,999	3	0.6
\$200,000 or more	13	2.5
Median household income (dollars)	48,000	(X)
Per capita income (dollars)	21,834	(X)
<b>Median earnings (dollars):</b>		
Male full-time, year-round workers	37,798	(X)
Female full-time, year-round workers	23,750	(X)

Source: U.S. Census Bureau, Census 2000  
 (X) Not applicable.



Table 6.9 (below) lists the family income in the Town of Garfield in 1999. Of the 390 families, there were 12 that lived below the poverty level. There were also 38 individuals in poverty. This gives the Town of Garfield a poverty rate of 2.8%, which is extremely low. Polk County's rate was 7.1% in 1999, but has recently risen to about 11%. Wisconsin's rate has usually been around 9%. The United States poverty rate usually ranges between 12 and 14%.

The median family income in the Town is \$52,159, which is above the Polk County average (\$48,538) and below the Wisconsin average (\$58,647).

**Poverty:**

*The Census Bureau bases poverty rates on annual poverty thresholds. In 2004 for example, they defined poverty on average for the following family sizes:*

- 1 person = \$9,643
- 2 people = \$12,335
- 3 people = \$15,071
- 4 people = \$19,311

**Table 6.9 – Town of Garfield Family Income (1999)**

Families	390	100.0
Less than \$10,000	12	3.1
\$10,000 to \$14,999	2	0.5
\$15,000 to \$24,999	26	6.7
\$25,000 to \$34,999	39	10.0
\$35,000 to \$49,999	97	24.9
\$50,000 to \$74,999	124	31.8
\$75,000 to \$99,999	49	12.6
\$100,000 to \$149,999	25	6.4
\$150,000 to \$199,999	3	0.8
\$200,000 or more	13	3.3
Median family income (dollars)	52,159	(X)
<b>Families in Poverty</b>	<b>12</b>	<b>(X)</b>
With related children under 18 years	<b>4</b>	<b>(X)</b>
<b>Individuals in Poverty</b>	<b>38</b>	<b>(X)</b>

Source: U.S. Census Bureau, Census 2000  
 (X) Not applicable.

## Future Development

As mentioned before, each element in a comprehensive plan is tied to other elements. In order to have a successful economic development plan, current and future patterns in land use need to be looked at. For example, Wisconsin relies heavily on its natural resources for an economic base, which can bring in a variety of businesses and industries along with employment opportunities. While this will all be addressed in the land use element, the following is a plan on how the Town of Garfield wants to address economic development for the next 20 years.

### Desired businesses/industries

It is important for the Town of Garfield to know what types of businesses and industries are desired within the community. Because the Town of Garfield is such a rural community, farming, forestry, fishing, and other natural resource-based industries should be considered. Once these desired businesses and industries are

decided upon, the Town needs to designate an adequate supply of land for the development of these.

In general, the types of businesses and industries that are desired in the Town are those which do not take away from the rural character. The Town desires natural resource based businesses and industry which do not destroy or distract from the environment. Other desired businesses would be small home-based businesses. Other examples brought up by the Plan Commission are Christmas tree farms, apple orchards, craft stores, and a possible gas station. As mentioned in previous elements, the Town already experiences plenty of outdoor based tourism. The town would like to find ways to economically benefit from this without compromising the main reasons for which people enjoy visiting the Town.

1. The Town of Garfield recognizes the economic potential of natural resource based tourism. The challenge to the Town is to find ways of

#### Economic Impact of Tourism in Polk County – 2003

1. In 2003, travelers spent \$70 million in Polk County compared to \$29 million in 1993.
2. Sixteen percent of all expenditures were made in the winter (\$11 million); twenty percent in the spring (\$14 million); 39 percent in the summer (\$27 million); and 25 percent in the fall (\$18 million).
3. Traveler spending supported 1874 FTE's
4. Local taxes collected as a result of travelers amounted to \$3 million in revenue.

#### Redevelopment opportunities

Redevelopment opportunities are parcels of land that had been previously developed and built upon, but are not abandoned or underutilized. Because the Town is mostly rural and undeveloped, there is little opportunity for redevelopment. The only possible areas for redevelopment include unincorporated Villages of Wanderoos and Deronda.

#### Wanderoos

The unincorporated Village of Wanderoos is still a focal point in the Town of Garfield, even though it provides little economic base. Because the Town Hall, Fire station, Ball Park, and Wanderoos Bar exist in Wanderoos, many residents continue to rely on the location. According to the community survey, over 52% of respondents agree to some extent that Wanderoos should be redeveloped or revitalized. While a handful of additional comments from the survey results acknowledged the economic constraints with redeveloping Wanderoos, many more responses included the desire for a gas station/convenience store in Wanderoos, or other small businesses such as arts and crafts or restaurants.

## Brownfields

Brownfields are abandoned, idle or underused properties where expansion or redevelopment has not occurred due to known or perceived environmental contamination. Brownfield remediation is a special case, recently made feasible by the desire of governments to invest in these types of projects. Since communities pursue brownfield redevelopment to meet economic as well as social goals, programs should track economic benefits, which tend to be measured quantitatively, as well as important social and community benefits, which require additional and qualitative information. This is especially true since brownfield redevelopments usually costs more than an undeveloped site and because brownfield projects often take longer to implement. Successful brownfield remediation requires:

1. managing the liabilities
2. conducting the clean-up (including finding funding)
3. implementing the redevelopment project

According to the Wisconsin Department of Natural Resources, there are no contaminated sites in the Town, but there are some perceived brownfields. These are sites that were formerly gas stations that have since been torn down. These sites would have had underground storage tanks that may or may not have been cleaned up. These sites include properties in Wanderoos as well as Ubet.

## Economic strengths & weaknesses for attracting and retaining desired businesses and industries

(Refer to SWOT Analysis at the end of the element)

## County, Regional, & State Economic Development Programs

### Local and Regional Sources

- Polk County Economic Development Corporation

This emerging economic development firm is located in Balsam Lake and aims to support the economic growth of Polk County. The firm offers assistance to new businesses and existing businesses. Financial assistance includes help with available grants as well as a Polk County Revolving Loan Fund.

- The West Central Regional Planning Commission

The West Central Wisconsin Regional Planning Commission is statutorily charged with the responsibility of planning for the physical, social, and economic development of the region. To accomplish this mission, the Commission conducts area wide planning and provides technical assistance to local governments. Their services include economic development, community development, transportation, environment and recreation, and mapping and graphics among others.

- Polk County Revolving Loan Fund

"The purpose of the Polk County EDC is to encourage and promote economic development and capital investment in Polk County in order to create and retain attractive jobs for a diverse population, enhance our Community's tax base, and facilitate positive, sustainable economic growth."

There are over 200 revolving loan funds in Wisconsin. The uses of these funds are limited by the Federal Guidelines because the loans were initially created from federal funds. The Polk County supervisors decided to consolidate the Polk County Revolving Loan with funds from other counties in western Wisconsin.

- The Center for Community and Economic Development, University of Wisconsin Extension (CCED).

The CCED, "creates, applies and transfers multidisciplinary knowledge to help people understand community change and identify opportunities." Programs that they offer among many others are listed below.

- community economic analysis
- business district and trade area analysis
- economic impact analysis
- problem definition and solution identification
- community economic development strategy building
- building social capital
- building learning organizations and communities

### Wisconsin Sources

- Blight Elimination and Brownfield Redevelopment Program (CDBG-BEBR)

CDBG-BEBR program is designed to assist communities with assessing or remediating the environmental contamination of an abandoned, idle or underused industrial or commercial facility or site in a blighted area, or that qualifies as blighted. Critical to obtaining a grant...

- Business Employees' Skills Training (BEST) Program

This program was established by the Wisconsin Legislature to help small businesses in industries that are facing severe labor shortages upgrade the skills of their workforce. Under the BEST program, Commerce can provide applicants with a tuition reimbursement grant to help cover a portion of the costs associated with training employees. For further information call 1-800-HELP-BUS (1-800-435-7287).

- Community Based Economic Development (CBED)

CBED makes grants funds available to local governments for economic development planning, and to development organizations for development projects, business assistance grants and business incubator/technology based incubator grants...

- Community Development Block Grant (CDBG-ED) Economic Development Program

This program provides grants to communities to loan to businesses for start-up, retention, and expansion projects based on the number of jobs created or retained. Communities can create community revolving loan funds from the loan repayments.

- Community Development Zone Program

This program promotes a business relocating or expanding to Wisconsin on a particular site in any area of the state that suffers from high unemployment, declining income and property values, and other indicators of economic distress. The program offers tax credits for creating new, full-time jobs, hiring disadvantaged workers and undertaking environmental remediation. Tax credits can be taken only on income generated by business activity in the zone. The maximum amount of tax credits per zone is \$3 million.

- Customized Labor Training (CLT) Fund

This program provides training grants to businesses that are implementing new technology or production processes. The program can provide up to 50 percent of the cost of customized training.

- Dairy 2020 Early Planning Grant Program

The Dairy 2020 Early Planning Grant program is designed to encourage and stimulate the start up, modernization, and expansion of Wisconsin dairy farms. Under the Dairy 2020 program, Wisconsin Entrepreneurs' Network can provide applicants with a grant to help cover a portion of the cost of hiring an independent third party to develop a comprehensive business plan.

- Early Planning Grant (EPG) Program

This program helps individual entrepreneurs and small businesses throughout Wisconsin obtain the professional services necessary to evaluate the feasibility of a proposed start up or expansion.

- Economic Diversification Loan (EDL) Program

This program has a goal of diversifying a local community's economy such that it is less dependent upon revenue from Gaming. The EDL program is designed to help businesses establish and expand operations.

- Economic Impact Loan (EIL) Program

The goal of this program is to help Wisconsin businesses that have been negatively impacted by Gaming. Recognizing that qualified businesses may have difficulty accessing capital, the EIL program is designed to cover a portion of the cost associated with modernizing and/or improving the businesses operations.

- Employee Ownership Assistance Loan (EOP) Program

This program can help a group of employees purchase a business by providing individual awards up to \$15,000 for feasibility studies or professional assistance. The business under consideration must have expressed its intent to downsize or close.

- Entrepreneurial Training Grant (ETG) program

Through this program, commerce can provide applicants with a grant to help cover a portion of the cost of attending Small Business Development Center's (SBDC) new Entrepreneurial Training Course. Contact your nearest SBDC to apply.

- Industrial Revenue Bonds (IRB)

These are municipal bonds whose proceeds are loaned to private persons or to businesses to finance capital investment projects. All Wisconsin municipalities, cities, villages, and towns are authorized to issue IRB's.

- Major Economic Development (MED) Program

This program is designed to assist businesses that will invest private funds and create jobs as they expand in or relocate to Wisconsin.

- Milk Volume Production (MVP) program

This program is designed to assist dairy producers that are undertaking capital improvement projects that will result in a significant increase in Wisconsin's milk production. Only those projects that have a comprehensive business plan and can demonstrate that they will have a long term sustainable impact upon Wisconsin's milk production will be successful.

- Minority Business Development Fund

This program offers low-interest loans for start-up, expansion or acquisition projects. To qualify for the fund, a business must be 51-percent controlled, owned, and actively managed by minority-group members, and the project must retain or increase employment.

- Health Professions Loan Assistance Program (HPLAP)

The Health Professions Loan Assistance Program is designed to provide incentives for physicians, dentists, nurse practitioners, physician assistants, registered dental hygienists and certified nurse midwives to practice in Wisconsin rural and urban medical shortage areas.

- Public Facilities (CDBG-PF)

The Wisconsin CDBG-PF program provides grant funds to the States small cities. Eligible communities include all cities, villages, and townships with population of less than 50,000 and all counties except Milwaukee and Waukesha...

- Public Facilities for Economic Development (CDBG-PFED)

Through this program, communities can access funds to help pay the costs of infrastructure improvements needed to provide for business expansions or start-ups that will result in job creation and substantial private investment in the area...

- Rural Economic Development (RED) Program

This program is designed to provide working capital or fixed asset financing for businesses with fewer than 50 employees.

- Small Cities Community Development Block Grant (CDBG Emergency Grants)

This program can assist communities of less than 50,000 population that are faced with emergency repairs and expenditures related to restoring use of its infrastructure that has suffered damages as a result of natural or other catastrophic events...

- Tax Incremental Financing (TIF)

TIF helps cities in Wisconsin attract industrial and commercial growth in underdeveloped and blighted areas. A city or village can designate a specific area within its boundaries as a TIF district and develop a plan to improve its property values. Taxes generated by the increased property values pay for land acquisition or needed public works.

- Technology Development Fund (TDF)

This program helps Wisconsin businesses research and develop technological innovations that have the potential to provide significant economic benefit to the state.

- Technology Development Loan (TDL)

This program helps Wisconsin businesses develop technological innovations that have the potential to provide significant economic benefit to the state. This program is designed to help businesses commercialize new technology.

- The Wisconsin CAPCO Program

This program is intended to increase investment of venture capital funds into small business enterprises which have traditionally had difficulty in attracting institutional venture capital.

- Wisconsin Trade Project Program

This program can help small export-ready firms participate in international trade shows. The business covers its own travel and lodging expenses. Commerce can then provide up to \$5,000 in reimbursements to a business for costs associated with attending a trade show, such as booth rental, shipping displays or product brochure translation.

- Entrepreneurial Training Program Grant

The Entrepreneurial Training Program (ETP) is a course offered through the Small Business Development Center (SBDC) providing prospective and existing business owners with expert guidance through business plan development.

- Technology Assistance Grant

The Technology Assistance Grant (TAG) program aids small Wisconsin high-technology businesses in their efforts to obtain seed, early-stage or research and development funding. Eligible project costs are professional services involved in the preparation and review of a federal R&D grant application; in obtaining industry information, data or market research needed to complete applications for R&D or early-stage funding; or in meeting specific requirements to obtain seed or early-stage funding from outside sources.

- Early Planning Grant

The Early Planning Grant (EPG) program is designed to help individual entrepreneurs and small businesses throughout Wisconsin obtain the professional services necessary to evaluate the feasibility of a proposed start up or expansion. Under the EPG program, the Wisconsin Entrepreneurs' Network (WEN) with funding from the Wisconsin Department of Commerce



can provide applicants with a grant to help cover a portion of the cost of hiring an independent third party to develop a comprehensive business plan.

- Investors and Entrepreneurs Clubs

The Wisconsin Entrepreneurs’ Network (WEN), with financial support from the Wisconsin Department of Commerce, offers Wisconsin communities seed money to help form their own Inventors and Entrepreneurs (I&E) Clubs or enhance or strengthen an existing I&E Club. Up to \$1000 is available to assist with these costs.

- Wisconsin Economic Development Association (WEDA)

WEDA is a statewide non-profit organization dedicated to expanding the economy of the State of Wisconsin. Since 1975 WEDA has successfully represented the collective economic development interests of both the private and public sectors by providing leadership in defining and promoting statewide economic development initiatives. WEDA maintains Executive and Legislative Directors to administer and direct WEDA's ambitious activities and programs.

## SWOT ANALYSIS ~ Economic Development

On October 11, 2007, the Town of Garfield Plan Commission met with representatives from Stevens to conduct a SWOT Analysis on the Economic Development Element. Table 6.10 contains a list of the results from the discussion. This list, along with the vision statement, was then used to create goals, objectives, policies, and programs for the Town of Garfield.

**Table 6.10**

<p><b>STRENGTHS</b></p> <ul style="list-style-type: none"> <li>• Available land</li> <li>• Recreation area</li> <li>• Polk County economic development</li> <li>• Strong infrastructure</li> <li>• Develop with WITC</li> <li>• Nearby workforce</li> </ul>	<p><b>WEAKNESSES</b></p> <ul style="list-style-type: none"> <li>• No police protection</li> <li>• Water/sewer</li> <li>• Highway 65</li> <li>• Lack of regulations</li> </ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"> <li>• Capitalize on existing natural resource-based tourism</li> </ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"> <li>• lack of regulations</li> <li>• lack of enforcing regulations</li> </ul>

## Goals, Objectives, Policies, Programs

Goal: Promote economic development that fits the Town of Garfield's rural character.

### Objectives

- Provide adequate infrastructure for new and existing economic development
- Increase agriculture related employment
- Promote tourism
- Promote recreational opportunities and related businesses along water resources

### Policies

- Develop multi-modal trail system
- Encourage commercial development along STH 65
- Offer economic development tools on the Town of Garfield website.

### Programs

- Utilize property screening, such as the use of plantings, berms, and fencing to eliminate adverse effects on adjacent land uses.
- Offer economic development tools on the Town of Garfield website.