6. Economic Development

This analysis of Delta's economic characteristics and resources includes: the labor force, employment by industry, unemployment characteristics, and income characteristics. Assessment of these characteristics and resources provides insight into the historical and current economic situation within the town, thereby providing direction for the town to help achieve its economic potential.

6.1 Labor Force Trends

Educational Attainment

The educational attainment level of persons in a community is often an indicator of the overall income, job availability, and well being of a community. Table 6-1 displays the educational attainment levels of residents of the Town of Delta for 2000. According to the 2000 Census, approximately 83% of residents age 25 and over have attained a high school or higher level of education (compare to 85% for the state). Approximately 31% have received a bachelor, or higher, degree (compare to 22% for the state).

Table 6-1: Educational Attainment of Persons Age 25 and Over, Town of Delta, 2000

Attainment Level	Number	% of Total
Less than 9th Grade	10	5.3%
9th to 12th Grade, No Diploma	22	11.7%
High School Graduate (inlcudes equivalency)	48	25.5%
Some College, No Degree	26	13.8%
Associate Degree	24	12.8%
Bachelor's Degree	33	17.6%
Graduate or Professional Degree	25	13.3%
Total	188	100.0%

Source: U.S. Bureau of the Census, 2000. Based on sample data.

Labor Force and Employment Status

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

Table 6-2: Employment Status of Persons Age 16 and Over, Town of Delta, 2000

Employment Status	Male	Female	Total
Civilian:	55	44	99
Employed	55	43	98
Unemployed	0	1	1
Not in Labor Force	45	51	96
Total	100	95	195

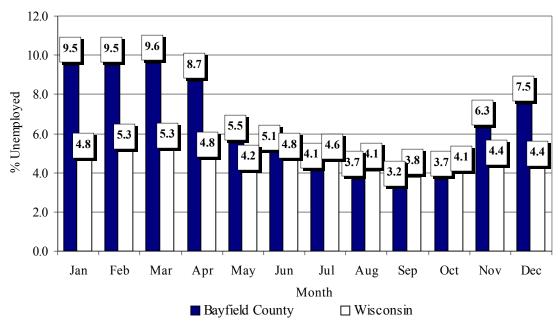
Source: U.S. Bureau of the Census, 2000.

Unemployment Rate

Figure 6-1 displays the unemployment rates for Bayfield County and the State of Wisconsin for each month in 2001. For 4 months of the year the county experienced an unemployment rate lower than the state. For the remaining 8 months of the year, the county had a unemployment rate higher than the state. As indicated by the figure, the county has a seasonal economy which appears to be fairly dependent upon seasonal visitors and seasonal employment. This trend is found in many northern Wisconsin communities and tourist destinations.

The Wisconsin Department of Tourism tracks several tourism related economic features for Bayfield County. For example, 2001 travel expenditures in the county totaled \$129,811,550. This was a 5% increase from one year earlier. Tourism within the county also supported 3,736 full-time jobs. It was also estimated, for 2001, that local tourism related revenue totaled approximately \$6 million in the county.

Figure 6-1: Monthly Unemployment Rates, Bayfield County, 2001



Source: Wisconsin Department of Workforce Development, Local Area Unemployment Statistics, 2001.

Income

Table 6-3 displays the 1999 household income of residents of Delta and Bayfield County. The largest segment of town residents, 23.4%, had a household income between \$15,000 and \$24,999. The largest segment of county residents, 19.5%, had an income between \$35,000 and \$49,999. The town's median household income was \$4,289 higher than the county. However, the town had a lower percentage of households with an income of less than \$10,000 and a significant number of households within the \$50,000 to \$74,999 income category which contributed to the town's higher median income.

Table 6-3: Household Income in 1999, Town of Delta and Bayfield County, 2000

	Town	of Delta	Bayfield County		
Income	Number	% of Total	Number	% of Total	
Less than \$10,000	7	6.5%	706	11.4%	
\$10,000 to \$14,999	11	10.3%	606	9.8%	
\$15,000 to \$24,999	25	23.4%	962	15.5%	
\$25,000 to \$34,999	10	9.3%	971	15.6%	
\$35,000 to \$49,999	16	15.0%	1,208	19.5%	
\$50,000 to \$74,999	24	22.4%	1,111	17.9%	
\$75,000 to \$99,999	10	9.3%	382	6.2%	
\$100,000 to \$149,999	2	1.9%	208	3.4%	
\$150,000 to \$199,999	2	1.9%	39	0.6%	
\$200,000 or more	0	0.0%	15	0.2%	
Total	107	100.0%	6,208	100.0%	
Median Household Income	\$37	,679	\$33,390		

Source: U.S. Bureau of the Census, 2000. Based on sample data.

Commuting to Work

Commuting patterns of an area are an indication of the available transportation system and the preferences of the working public for transportation options. The majority of residents of the town, 71.7%, drove alone to work and 15.2% carpooled. Trends found in the town are very similar to those found within the state as a whole.

Table 6-4: Commuting to Work, Town of Delta, 2000

Method of travel	Number	% of Total
Car, truck, or vandrove alone	66	71.7%
Car, truck, or vancarpooled	14	15.2%
Public transportation (including taxicabs)	0	0.0%
Walked	8	8.7%
Other means	0	0.0%
Worked at home	4	4.3%
Total	92	100.0%
Mean travel time to work (minutes)	24.	4

Source: U.S. Bureau of the Census, 2000. Based on sample data. Only includes workers age 16 and over.

6.2 Economic Base Analysis

Employment by Industrial Sector

Employment by industry within an area illustrates the structure of the economy. Historically, the State of Wisconsin has had a high concentration of employment in manufacturing and agricultural sectors of the economy. More recent state and national trends indicate a decreasing concentration of employment in the manufacturing sector while employment within the services sector is increasing. This trend can partly be attributed to the general aging of the population.

Table 6-5 displays the number and percent of employed persons by industry group in the Town of Delta and Bayfield County.

According to the 2000 Census, the greatest percentage of employment for the town and the county was in the educational, health, and social services economic sector, 31.6% and 22.4% respectively. The second largest economic sector for the town and the county was arts, entertainment, recreation, accommodation, and food service, 14.3% and 12.8% respectively. These economic trends indicate the seasonal nature of the economy and dependence on tourism and seasonal visitors.

Table 6-5: Employed Persons by Industrial Sector, Town of Delta and Bayfield County, 2000

	Town	of Delta	Bayfield County		
Economic Sector	Number	% of Total	Number	% of Total	
Agriculture, forestry, fishing and hunting, and mining	2	2.0%	407	6.0%	
Construction	13	13.3%	694	10.3%	
Manufacturing	7	7.1%	616	9.1%	
Wholesale trade	3	3.1%	139	2.1%	
Retail trade	3	3.1%	715	10.6%	
Transportation and warehousing, and utilities	3	3.1%	315	4.7%	
Information	2	2.0%	132	2.0%	
Finance, insurance, real estate, and rental and leasing	8	8.2%	301	4.5%	
Professional, scientific, management,					
administrative, and waste management services	3	3.1%	292	4.3%	
Educational, health, and social services	31	31.6%	1,510	22.4%	
Arts, entertainment, recreation,					
accommodation, and food services	14	14.3%	861	12.8%	
Other services (except public administration)	3	3.1%	245	3.6%	
Public administration	6	6.1%	522	7.7%	
Total	98	100.0%	6,749	100.0%	

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

Public admin. Ag, forestry, fish, etc. 6.1% 2.0% Other services Construction 3.1% 13.3% Manufacturing 7.1% Arts, entertainment, Wholesale etc. 3.1% 14.3% Retail 3.1% Trans., warehousing, and utilities Information 3.1% 2.0% Educational, health and S.S. Finance, insurance, Professional, 31.6% R.E., etc. scientific, 8.2% management, etc. 3.1%

Figure 6-2: Percentage Employed by Industry, Town of Delta, 2000

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

County Commuting Patterns

Commuting patterns between counties indicate the employment opportunities available within an area and the tradeoffs that people are willing to make in order to live in a particular place. If there is a sufficient and diversified employment base within the county or the town then the need to commute to other areas will be reduced. The economic health of a community is also dependent upon the qualifications of its workforce, therefore reducing the loss of valuable human resources to other areas will strengthen the community. Table 6-6 displays the commuting pattern for Bayfield County as reported in 1994.

Table 6-6: County Commuting Patterns, Bayfield County, 1994

			Net
	Commute To	Commute From	Commute
Ashland County	1,739	191	-1,548
Douglas County	245	101	-144
Sawyer County	106	120	14
Minnesota	94	5	-89
Elsewhere	142	36	-106
Total	2,326	453	-1,873
Commute within County	3,343		

Source: Wisconsin Department of Workforce Development, Bureau of Workforce Information. *Wisconsin's Commuting Patterns*, 1994.

Economic Base Analysis

The economic future of Delta requires an understanding of the local and county economies. The Economic Base Analysis technique divides the economy into basic and non-basic sectors. The basic sector is made up of local businesses that are dependent on external factors. Manufacturing and local resource oriented firms (like logging or mining) are usually considered to be basic sector firms because their success depends largely on non-local factors, and they usually export their goods. The non-basic sector, in contrast, is composed of those firms that depend largely on local business conditions. Economic Base Theory asserts that the means of strengthening and growing the local economy is to develop and enhance the basic sector.

There are nine economic divisions that are used for Economic Base Analysis. There are four goods-producing sectors: agriculture, forestry, and fishing; mining; construction; and manufacturing. There are five services-producing sectors: transportation and public utilities; wholesale trade; retail trade; finance, insurance, and real estate; and services.

Location Quotient Analysis

The Location Quotient analysis technique compares the Bayfield County economy to the United States. This allows for identifying specializations in the Bayfield economy. This is calculated by taking the Bayfield County employment within a certain industry in a given year and dividing it by the Bayfield County total employment for the given year. The total is then divided by the result of taking the United States employment in the same industry in the given year divided by the total United States employment for the given year. The result will be one of the following:

- If the Location Quotient (LQ) is **less than 1.0**, all employment is considered non-basic, therefore that industry is not meeting local demand for a given good or service.
- An LQ **equal to 1.0** suggests that the local employment is exactly sufficient to meet the local demand for a given good or service. Therefore, all of this employment is also considered non-basic because none of these goods or services are exported to non-local areas.

• An LQ greater than 1.0 suggests that local employment produces more goods and services than the local economy can use, therefore these goods and services are exported to non-local areas, which makes them basic sector employment.

Tables 6-7 and 6-8 display the economic analysis for the United States and Bayfield County.

Table 6-7: United States Employment Analysis, 1990 and 2000

Economic	1990		2000		% Change
Division	Employment	% of Total	Employment	% of Total	1990-2000
Ag/Forest/Fish	1,453,000	1.3%	2,166,800	1.5%	49.1%
Mining	1,044,100	0.9%	795,400	0.6%	-23.8%
Construction	7,260,800	6.3%	9,604,300	6.8%	32.3%
Manufacturing	19,697,200	17.1%	19,106,900	13.5%	-3.0%
Transportation/Utility	6,568,600	5.7%	8,247,100	5.8%	25.6%
Wholesale	6,711,500	5.8%	7,584,900	5.4%	13.0%
Retail	22,920,500	19.9%	27,344,100	19.3%	19.3%
Finance, Ins. R.E.	10,712,600	9.3%	13,495,100	9.5%	26.0%
Services	38,709,600	33.6%	53,276,700	37.6%	37.6%
Total	115,077,900	100.0%	141,621,300	100.0%	23.1%

Source: U.S. Department of Commerce, Bureau of Economic Analysis, Regional Accounts Data, Total Full and Part Time Employment by Industry, 2002.

Table 6-8: Bayfield County Employment Analysis, 1990 and 2000

Economic	1990		2000		% Change	LQ	LQ
Division	Employment	% of Total	Employment	% of Total	1990-2000	1990	2000
Ag/Forest/Fish	(D)	NA	113	2.2%	NA	NA	1.4
Mining	(L)	NA	(L)	NA	NA	NA	NA
Construction	353	9.8%	628	12.3%	77.9%	1.5	1.8
Manufacturing	371	10.3%	254	5.0%	-31.5%	0.6	0.4
Transportation/Utility	215	5.9%	357	7.0%	66.0%	1.0	1.2
Wholesale	(D)	NA	105	2.0%	NA	NA	0.4
Retail	1,000	27.6%	1,153	22.5%	15.3%	1.4	1.2
Finance, Ins. R.E.	219	6.1%	431	8.4%	96.8%	0.7	0.9
Services	1,460	40.4%	2,081	40.6%	42.5%	1.2	1.1
Total	3,618	100.0%	5,122	100.0%	41.6%	1.0	1.0

Source: U.S. Department of Commerce, Bureau of Economic Analysis, Regional Accounts Data, Total Full and Part Time Employment by Industry, 2002. (D) Not shown to avoid disclosure of confidential information, but the estimates for this item are included in the totals. (L) Less than 10 jobs, but the estimates for this item are included in the totals.

Basic Employment

There are five areas within the 2000 Bayfield County economy which can be considered basic employment areas: agriculture, forestry and fishing; construction; transportation and utilities; retail; and services. These areas produce more goods and services than the county economy can use. This finding supports previous information indicating the seasonal nature of the county's economy. An increase in the Location Quotient over time suggests that the Bayfield County economy is getting closer to reaching or exceeding local demand. Having basic employment suggests that if a downturn in the local economy occurs, these sectors will not be strongly affected because they're dependent more on non-local economies. Having strong basic sector employment and industry within the county will strengthen the county's economy as well as the economies of communities within the county.

Non-Basic Employment

The remaining economic divisions are considered non-basic employment sectors. These industries are not meeting local demand for a given good or service. The finance, insurance, and real estate sector has a Location Quotient very close to 1.0, indicating that local demand is being met but services are not being exported.

Bayfield County Economic Development Diversification

In 1998, a three-county economic development committee was formed between Ashland, Bayfield, and Iron Counties. The committee's responsibilities were to analyze local economic conditions and develop goals, economic strategies, and activities to further economic development in the region. The results of the committee's findings and recommendations are contained in the *Bayfield County Economic Development Diversification Plan*.

In the fall of 1999 the Bayfield County Economic Development Corporation (BCEDC) was formed, partially as a result of the plan. A strategic plan for the Corporation was completed in June of 2002. The BCEDC provides economic development assistance to several businesses, secures grant funding and pursues numerous other economic development initiatives.

Natural Resource and Tourism Impacts

According to the 2002 report *Forests and Regional Development* (Marcoullier & Mace), tourism and forest products are the mainstays of the regional economy in northwestern Wisconsin. According to the report, forest related industry output in northwest Wisconsin amounted to nearly \$9 billion for the year 1994. These forest related outputs included both timber harvest and recreation related activities

The economic impact of tourism on Bayfield County and the Town of Delta is substantial. In 2001, tourist expenditures in Bayfield County exceeded \$129 million dollars, the highest of all four of Wisconsin's Lake Superior counties. According to the *Bayfield County Land Use Plan*, these expenditures equate to \$44,927,000 in resident income, and an additional \$10,992,000 in state revenue. Additionally, 3,736 jobs were supported by tourism expenditures in Bayfield County.

Economic data for the Town of Delta reflect a tourism based economy with characteristic seasonal employment fluctuations and a strong service industry employment sector. The connection to forest products is not as evident but is likely demonstrated indirectly through the characteristics of the forestry, manufacturing, construction, wholesale trade, and retail trade sectors of the economy.

Employment Forecast

To determine the economic health of Delta, it is important to determine the amount and types of jobs currently available within the community and to make a forecast for the future. Census information, provided earlier in this element, only provides the employment status of residents of the community, it does not provide the number of employees working at businesses in the town. To ensure the confidentiality of individual employers, these data are no longer available for public use.

Therefore, the most accurate way to estimate future employment trends is to look at the state as a whole and take into consideration trends that are known locally. In January of 2001, the Wisconsin Department of Workforce Development (WDWD) released a publication titled *Wisconsin Projections*, 1998-2008. This publication makes economic projections for the state regarding the labor force, industries, and occupations. Some of these predictions will likely influence local and regional employment trends.

According to the WDWD projections, the top five industries adding the most new jobs from 1998 to 2008 will be the business service industry, health services, educational services, social services, and miscellaneous retail stores. The top five occupations with the most job openings for the same period are cashiers, retail salespersons, waiters and waitresses, general office clerks, and general managers/top executives. The WDWD publication also noted that Wisconsin's population is projected to grow slower and older than the nation as a whole, therefore leading to lower participation rates in the workforce. Wisconsin is also having difficulty attracting international immigrants and domestic migrants, and retaining its own citizens. Wisconsin will continue to face challenges of filling job openings.

6.3 Desired Economic Development

The Town of Delta does not anticipate a great deal of commercial or industrial development over the next 20 years, but does support business uses that are compatible with the goals, objectives, and policies of the comprehensive plan. Generally speaking, economic development that will be supported in the town will be small-scale and will not significantly increase noise, traffic, odors, lighting, or otherwise negatively impact the surrounding area. Characteristics of desired economic development in the Town of Delta include:

- Home based businesses that are compatible with surrounding land uses
- Development that does not negatively impact nearby residences
- Development that does not negatively impact property values

- Business uses in the Town Center preferred land use area that pay attention to building and site design
- Development that supports the forest products industry
- Development that supports the agriculture industry
- Development that supports the tourism industry
- Development that promotes the features unique to the Town of Delta including its natural resources, history, and culture

6.4 Strengths and Weaknesses Analysis with Regard to Attracting and Retaining Business and Industry

In general, the Town of Delta has more weaknesses than strengths relative to economic development. Weaknesses include a lack of public infrastructure (sewer and water) needed for many types of commercial or industrial development. The town also lacks direct access to major transportation routes for trucking and rail, as well as areas zoned for commercial development.

Strengths relative to economic development include abundant tourism and recreation opportunities given the seasonal population and presence of lakes, streams, and public lands. Other strengths include the existing land use pattern and availability of land for future development. Appropriate commercial uses in the Town of Delta may be identified in the preferred land use plan.



The Town of Delta's pristine lakes are one of its primary strengths in attracting desirable economic development in the future. Maintaining water quality is closely related to the town's economic development potential.

Strengths

- Natural features of the area including lakes, streams, forests, and open spaces.
- Reliable power and phone service.
- Abundant recreation opportunities.
- Available land for development.
- Abundant natural resources including timber, gravel, groundwater, and surface water.
- Housing growth.
- Significant segment of town population employed in health, education, finance, and other professional services.

Weaknesses

- Distance to major markets other communities and major regional centers.
- Distance to government services and medical care.
- Distance to main transportation routes.
- Small and aging population.
- Limited tax base with which to encourage economic development.

- Lack of public infrastructure such as sewer and water.
- Lack of a significant community center.

6.5 Evaluation of Environmentally Contaminated Sites For Commercial/Industrial Use

The Environmental Protection Agency (EPA) and the Wisconsin Department of Natural Resources (WDNR) encourage the clean-up and use of environmentally contaminated sites for commercial and industrial use. The WDNR has created the Bureau for Remediation and Redevelopment Tracking System (BRRTS) which identifies environmentally contaminated sites for communities in Wisconsin. The most commonly listed types of sites are the following:

- Spills, a discharge of a hazardous substance that may adversely impact, or threaten to adversely impact, public health, welfare, or the environment. Spills are usually cleaned up quickly.
- A Leaking Underground Storage Tank (LUST) that has contaminated soil and/or groundwater with petroleum. Some LUST cleanups are reviewed by the WDNR and some are reviewed by the Wisconsin Department of Commerce.
- ERP, Environmental Repair Program sites are sites other than LUSTs that have contaminated soil and/or groundwater. Often, these are old historic releases to the environment

According to this database only one active site was identified. An Environmental Repair Program (ERP) site was identified on Eagle Lake Road, indicating the presence of contaminated soil and/or groundwater. Contamination of soil, groundwater, and surface water was caused by an above-ground fuel oil tank that tipped and spilled in 1987. This site has limited potential for economic development as it does not currently qualify for any federal or state aid programs.

6.6 Economic Development Goals and Objectives

Community goals are broad, value-based statements expressing public preferences for the long term (20 years or more). They specifically address key issues, opportunities, and problems that affect the community.

Objectives are more specific than goals and are measurable statements usually attainable through direct action and implementation of plan recommendations. The accomplishment of objectives contributes to fulfillment of the goal.

Goal 1) Support the stabilization and expansion of the economic base and quality employment opportunities in the Town of Delta that are compatible with the goals and objectives of the comprehensive plan.

Supporting Objectives:

• Encourage efforts that distinguish and promote features unique to the Town of Delta in order to compete with neighboring communities.

- Show local businesses that they are appreciated and support their long-term goals when they are consistent with the *Town of Delta Year 2030 Comprehensive Plan*.
- Explore opportunities for expanded tourism businesses based on the town's natural resources and historic heritage.
- Support environmentally sensitive and appropriately located and designed development in the town.
- Promote and enhance year-round recreational opportunities.

Goal 2) Promote the forestry industry and related business as an important economic base for the future of the community.

Supporting Objectives:

- Support efforts that maintain forestry as a component of the local economy (which helps provide the community and the area with revenue at a minimal cost of service and supports related wood processing and service industries).
- Discourage the fragmentation of contiguous tracts of privately owned forest lands in order to maintain a critical mass of private lands as productive forests.

6.7 Economic Development Policies and Recommendations

Policies and recommendations build on goals and objectives by providing more focused responses to the issues that the town is concerned about. Policies and recommendations become the tools that the town can use to aid in making land use decisions.

Policies identify the way in which activities are conducted in order to fulfill the goals and objectives. Policies that direct action using the words "will" or "shall" are advised to be mandatory and regulatory aspects of the implementation of the *Town of Delta Year 2030 Comprehensive Plan*. In contrast, those policies that direct action using the word "should" are advisory and intended to serve as a guide.

Recommendations are specific actions or projects that the town should be prepared to complete. The completion of these actions and projects is consistent with the town's policies, and therefore will help the town fulfill the comprehensive plan goals and objectives.

Policies

- The Town of Delta will utilize design review criteria when reviewing proposals for new commercial and industrial uses within the Town Center preferred land use areas.
- The Town of Delta will consider compatibility with neighboring land uses when reviewing proposals for new business uses (including home based businesses) outside of the Town Center preferred land use area, but site and building design will not be a primary consideration.

Recommendations

- 1. Conduct public outreach activities to develop commercial and industrial design review criteria that will be supported by Town of Delta property owners and residents.
- 2. Adopt a commercial and industrial design review standards ordinance based on public input and the comprehensive plan.

6.8 Economic Development Programs

The following programs are available to the town with regard to economic development. The following list is not all-inclusive. For specific information on a program, the program sponsor should be contacted.

Bayfield County Economic Development Corporation

The BCEDC was formed in the fall of 1999. Information about the Corporation and its activities can be found on its web-site at www.bayfieldwwyp.com. Information on quality of life, real estate, workforce, and other economic development related data is provided.

Northwest Regional Planning Commission

Since 1959, the Northwest Regional Planning Commission has provided a vast array of professional services to local units of government in northwestern Wisconsin. The purpose of the commission is to improve the quality of life of the residents of the region by increasing the number of jobs and wages paid, while recognizing the importance of planning for balanced use of natural resources. Examples of past services include the development of land use plans, tax increment districts, zoning ordinances, highway corridor plans, roadway management plans, maps, grant applications (state, federal, and foundation), outdoor recreation plans, water quality plans, and natural resource plans.

Past grant applications prepared by NWRPC staff include Community Development Block Grant program Public Facilities (PF), Public Facilities for Economic Development (PF-ED), Economic Development (ED), Housing Rehabilitation; Transportation Economic Assistance (TEA), WisDOT Enhancement Grant, Federal Ferry Boat Grant, and Economic Development Administration (EDA). Visit the Commission's website at www.nwrpc.com for more information.

Northwest Business Development Corporation

Northwest Wisconsin Business Development Corporation (NWBDC) was formed to manage the Northwest Regional Planning Commission's loan fund programs which provide a source of long-term, low-interest financing for businesses that are creating employment within the region.

University of Wisconsin Extension-Bayfield County

The Community Resource Development Program within the UW-Extension for Bayfield County offers a number of economic development assistance programs. Assistance can be provided within the following areas: community economic development and tourism, small business assistance, socioeconomic information, grant development, and several other economic development areas.

Bayfield County Chamber of Commerce

The Bayfield Chamber of Commerce is a voluntary organization of business and professional men and women who have joined together for the purpose of promoting the civic and commercial progress of the Bayfield Community. The mission of the Chamber is as follows: To promote, support and expand community business activities which are compatible and consistent with the special image, traditions and culture of the community. More information can be found at the Chamber's website at www.bayfield.org.

Wisconsin Department of Commerce

The Wisconsin Department of Commerce (WDOC) has several grant programs and services available to communities or businesses within communities. The federally funded Community Development Block Grant (CDBG) program can be used for housing, economic development, and public facility improvements. WDOC also offers many more business assistance and financing programs as well as economic development news and statistics. For more information regarding available WDOC services call (608) 266-1018 or visit its web-site at www.commerce.state.wi.us for a further list of programs and financial resources.

USDA, Wisconsin Rural Development Programs

The Wisconsin Rural Development Program has many services that are available to rural communities and their residents. Some programs and services available include: community development programs, business and community programs, rural housing and utilities services, and community facility programs. Such funding was recently secured in nearby Iron River for the construction of the Iron River Enterprise Center. For more information visit the Wisconsin Rural Development web site at http://www.rurdev.usda.gov/wi/index.html.

Joint Effort Marketing (JEM) Grant Program

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

AB437, Wisconsin Act 231 - TIF for Tourism, Agriculture and Forestry

Signed by the Governor, this bill authorizes towns to use tax incremental financing for limited purposes. Under the legislation, a town may use the TIF law to expend money or incur monetary obligations for projects related to tourism, agriculture, or forestry. Such expenditures could be used to fund infrastructure improvements including all-season roads, power lines, rail connections, and the like. A town may also use the TIF law for residential projects, but only to the extent that the residential project has a necessary and incidental relationship to tourism, agriculture, or forestry. Under the legislation, towns may also use the TIF law for retail projects to the extent that the retail development is related to the retail sale of a product that is produced due to an agriculture or forestry project.