



# Wisconsin Bankers Association

## *Economic Development Manual*



### Order the 2010 Edition now!

- ▶ Most up-to-date information
- ▶ Easy-to-use format

Several new economic development programs and expanded resources are added to the 2010 edition of WBA's ***Economic Development Manual***. Written from the viewpoint of a commercial lender, the manual is designed to provide assistance to Wisconsin bankers and economic development professionals by identifying appropriate programs for their project(s).

### New for 2010

- ▶ The North Central Wisconsin Development Corporation has established a Community Development Loan Fund to provide Façade Improvement Loans (up to \$7,500), Micro Loans (up to \$5,000), and Job Creation/Retention loans (up to \$150,000) to businesses in the North Central Wisconsin area. Counties covered include: Adams, Forest, Juneau, Langlade, Lincoln, Marathon, Oneida, Portage, Vilas and Wood.
- ▶ Green Lake, Marquette and Waushara Counties have consolidated their economic development effort under the Tri-County Regional Economic Development Corporation. Using the resources from the three counties a Revolving Loan Fund has been established, which can provide loans (up to \$150,000) at reduced interest rates (2 percent to 4 percent) and reasonable terms for business expansion and retention.
- ▶ The State of Wisconsin, Department of Commerce has instituted the Economic Development Tax Credit program to replace five former Wisconsin tax credit programs: the Airport Development Zone, Agricultural Development Zone, Community Development Zone, Enterprise Development Zone and Technology Zone programs. The new program will provide better access to new and expanding businesses throughout the state. Tax credits will be available for job creation, capital investment, employee training, and for businesses relocating corporate and/or regional headquarters in Wisconsin.

### Expanded and Revised Programs

- ▶ U.S. Small Business Administration loan programs. Eligibility for accessing the programs and use of funds were reviewed and updated along with the application process, interest rate requirements, fees, collateral and rules related to leasing. Where appropriate, the impact of the stimulus funding was discussed as it relates to reduced or eliminated fees and expanded size eligibility.
- ▶ SBA – 7(a) Loan Guarantee Program
- ▶ SBA – Lender's Advantage Loan Program
- ▶ SBA CAPLines Loan Program
- ▶ SBA Patriot Express Loan Program
- ▶ SBAExpress Loan Program
- ▶ SBA 504 Loan Program
- ▶ SBA ExportExpress Loan Program
- ▶ SBA CommunityExpress Loan Program

### The Manual also Includes

- ▶ Financing for general business needs
- ▶ Funding for special situations
- ▶ Programs for target groups
- ▶ Local programs and other development services
- ▶ Development grants and loans
- ▶ Technical assistance resources

*The manual has been updated to account for programs that have been discontinued due to budget cuts and/or lack of use and programs that have been changed in order to better service the community and/or conserve resources. New contact information has been added where necessary and the existing information has been checked for accuracy.*



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2010 Edition

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