

Section F

ECONOMIC DEVELOPMENT ELEMENT

EXECUTIVE SUMMARY

The purpose of this section is to analyze business, industry, and employment trends and characteristics in Iowa County. Selected information is presented at the minor civil division level, a Census Bureau term for cities, villages, and towns. Specifically, this section provides an overview of the economy, sets policy direction for economic growth, and identifies strategies, programs, and projects to improve the economy. Specific information in this section includes employment status of the population, labor force participation rates, work status and income levels, employment industries and occupations, along with other relevant information.

Information in this element of the comprehensive plan comes from visioning sessions conducted at the end of 2002, the countywide public opinion surveys also conducted toward the beginning of the planning process, the economic development questionnaire presented to the cluster groups, and a nominal countywide meeting, held in November 2003 where cluster groups answered several questions about their views of economic development and future economic development needs in their area.

**Wisconsin State Statute 66.1001(2)(f)***(f) Economic Development*

A compilation of objectives, policies, goals, maps and programs to promote the stabilization, retention or expansion, of the economic base and quality employment opportunities in the local governmental unit, including an analysis of the labor force and economic base of the local governmental unit. The element shall 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.

ECONOMIC DEVELOPMENT POLICIES

Below are the policy recommendations (not in order of priority) that will help Iowa County and its jurisdictions achieve a self-sustaining economic development initiative in both the short- and long-term.

- 1. The various interested communities, county representatives, and other parties including businesses and business organizations, should meet to discuss the creation of a countywide economic development corporation.**

Such a corporation should be formed under Chapter 181 of the Wisconsin Statutes, avoiding the creation of a county economic development corporation under Chapter 66 of the Statutes. Virtually all of the more than fifty such corporations in the state are formed under Chapter 181, and also organized under Section 501(c)4 or 501(c)6 of the Internal Revenue Code. A potential model for such a corporation is that of the Fond du Lac County Economic Development Corporation (<http://www.fcedc.com/>). This organization is somewhat different from the typical economic development corporation in the sense that it has a large number of business and industry memberships, in addition to the more usual municipal and county partnerships. The principal purpose of that corporation is to promote business and economic development within the county, including business retention, entrepreneurship and community development.

- 2. All incorporated jurisdictions, as well as the county, should provide for annual funding of economic development needs, including, but not limited to membership dues in organizations that promote economic development beneficial to the county.**

Cities and villages should have an annual appropriation for economic development activities to include, but not be limited to, dues or contributions to local, county or other economic development organizations that the community or county feels is highly beneficial in terms of cost/benefit. An economic development budget, even a modest one, may also assist to address any pressing issues that are identified at times other than when the budget is prepared.

- 3. Each community should create a community fund through the Community Foundation of Southern Wisconsin, especially if there is not an alternative vehicle for encouraging local charitable contributions that go toward overall community betterment.**

A Community Fund is a charitable component of the Community Foundation of Southern Wisconsin, Inc. It allows individuals and groups to contribute time and money toward the betterment of a specific community. Each has a volunteer board comprised of community members that encourage the growth of the fund and oversees distributions in the form of grants based on community projects, programs, and other changing needs.

- 4. Utilize the availability of training programs to enhance local capacity building for purposes of community and economic development.**

Establish an organized and trained business recruitment and retention team within a community development organization by seeking assistance from existing resources that are available (i.e., UW Extension, Alliant Energy, SWWRPC, etc.). Also participate in the Community Leadership Alliance that offers training for existing and potential community leaders. Contact the County University Extension office to inquire about this program.

- 5. Develop necessary information to market the community and the available business sites and available buildings within the community on the Internet.**

Develop a "community profile" with applicable information of value to potential new businesses and residents to help them make a location decision and to give them local contacts for additional information. Ensure that printed or electronic profiles are updated annually. It is important that this information be posted to a web site where information on industrial and commercial sites in the county can be easily found. Site selection locators most often find information about sites and buildings on web sites, such as that of Forward Wisconsin, Inc. (<http://www.siteswi.com>).

6. Work on tourism potential as tourism is one of the fundamental assets of Iowa County.

The county and its communities should partner with the Point of Beginnings Heritage Area, Inc. (POB) to have a countywide presence (a display) and a community presence (pamphlets and other printed material) in the new Belmont Area Visitor's Center now constructed at Belmont. The POB opened the facility to the public on May 1, 2004. A plan to partner with a countywide tourism organization, such as a county tourism committee, has been developed for the purposes of ensuring active participation between Point of Beginnings organization and each of the three counties it serves.

7. Make historic preservation and tourism a fundamental economic development strategy of community and county efforts.

Iowa County communities have some of the earliest histories in the state, which have played a pivotal role in the development of the state. Historic preservation and heritage tourism is undoubtedly among the greatest assets that the area has. Tourists, and many people in general, are very interested in history, and the area should preserve and promote its history as a major economic development strategy. This means providing support to active groups who work diligently on either protecting the history of the area, or in promoting it. There are many organizations, from genealogical groups to historical societies, to tourism committees and non-profit organizations. Communities should strive to work closely with these groups to help them achieve their goals.

8. Conduct a housing needs assessment in all areas interested in housing development, and make housing development a fundamental economic development strategy in areas where this is desired, but evaluate proposals by doing a feasibility analysis.

Housing has been identified as a key need in many communities. Private consultants are available to assist communities in determining what types of housing is needed, but more importantly, what types of housing can be supported by the community. Investment in new housing is not inexpensive for communities or developers, and any assistance that can be provided in establishing need and feasibility may encourage the development of the right kind of new housing for the community.

9. Become familiar with new Tax Increment Financing (TIF) and the Tourism, Agriculture, Forestry (TAF) laws. This is pertinent for any jurisdiction, even towns, as there may be considerable opportunities for economic development.

Significant changes in Wisconsin's tax increment financing law represents the largest overhaul of this law in many years. The changes are substantial and will make it easier for a community to create one, and will provide for more advantageous time lines for making investments and paying off the associated debt. The TIF law is one of the most powerful economic development tools in existence. The new TAF law can assist towns getting help with projects whose goals are to foster or augment tourism, agriculture, or forestry development.

NOTE: Urban County Status

Iowa County became an Urban County in 2003 through action by the Office of Management and Budget of Wisconsin, following Federal statutes. An Urban County is one in which 25% or more of its population commutes to a single urban location in a contiguous urban county. This is the only criterion. Of Iowa County's population, 25.3% of it commutes to Madison for employment. The potential ramifications on the economic health and development of Iowa County and its towns, as a result of the change from rural to urban status, are unknown. Regardless, certain funding opportunities for rural counties are now no longer available to Iowa County: urban county funding opportunities now are. For more information, contact Rick Rolfsmeyer at 608-967-2322.

TOWN OF DODGEVILLE

The Town has identified priority issues through the completion of an economic development worksheet used to gather information about the level of readiness for economic development and the interest in further pursuing economic development in their jurisdiction or in the county as a whole. They have also provided information as input into the community visioning work conducted early in the comprehensive planning process. The Town's priorities are identified as follows:

1. Promote adaptive reuse of existing farm buildings.
2. Promote agriculture, tourism, and recreation as economic development priorities.
3. Provide for limited industrial, manufacturing and retail development.
4. Promote and support the Governor Dodge State Park and its environs for tourism development

Governor Dodge State Park added an estimated \$1,845,515 to the local economy in 2003 as listed below (Source: Town of Dodgeville).

- \$1,226,575 spent by tourists in the local economy
- \$112,000 in sales by the Kiwanis-run concession stand
- \$350,000 in salaries and wages to state park staff
- \$106,940 spent by the state park for supplies and services
- \$50,000 per year in firewood sales

The following are facts concerning economic development activities of the Town of Dodgeville:

- The town contributes \$2,000 per year to the Dodgeville Area Chamber of Commerce in support of the organization, and actively participates in the Chamber activities.
- The town is interested in furthering economic development within the township, and would meet with other jurisdictions to explore the formation of a countywide group.
- The town has supported the development, expansion, or retention of businesses in the township, including the creation Sanitary District No. 1, the creation of a new town road (Curtis Rd.) to provide access for additional business development, and to allow development along State Highway 23 near Governor Dodge State Park.
- The town has worked with the City of Dodgeville to create an agreement that will allow for the development in the town and allow for the future annexation of said properties.
- The town has identified on its Master Plan Map areas of future rural commercial and industrial development.
- The town maintains and improves infrastructure such as roads, fire protection, water and sewer services.
- The town acquires financing for infrastructure development at lower municipal rates in support of housing development, recouping the cost from special assessments.

EXISTENCE OF BROWNFIELDS OR PROPERTIES SUITABLE FOR REDEVELOPMENT

The Wisconsin Department of Natural Resources maintains a database referred to as BRRTS (Bureau for Remediation and Redevelopment Tracking System), which lists contaminated lands and sites and includes the following: spills, leaks, Superfund sites, and other contaminated sites that have been reported to us or otherwise discovered. The complete County list of contaminated sites (which contains 68 records for the Dodgeville area (the list does not distinguish between types of jurisdiction with the same name)) is given in Section H of the Iowa County Comprehensive Plan. The list includes the following four categories:

LUST: A Leaking Underground Storage Tank that has contaminated soil and/or groundwater with petroleum. Some LUST cleanups are reviewed by DNR and some are reviewed by the Dept. 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.

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.

No Action Required: There was or may have been a discharge to the environment and, based on the known information, DNR has determined that the responsible party does not need to undertake an investigation or cleanup in response to that discharge. Reports of UST closures with no action required are filed in state archives.

The complete database is available from the Department of Natural Resources Website www.dnr.state.wi.us. Activities on these sites including remediation are available for review on the website or by contacting the Wisconsin Department of Natural Resources. The following listings contain the DNR Activity Number, Activity Type, Activity Name, Municipality, County, and a Priority Level.

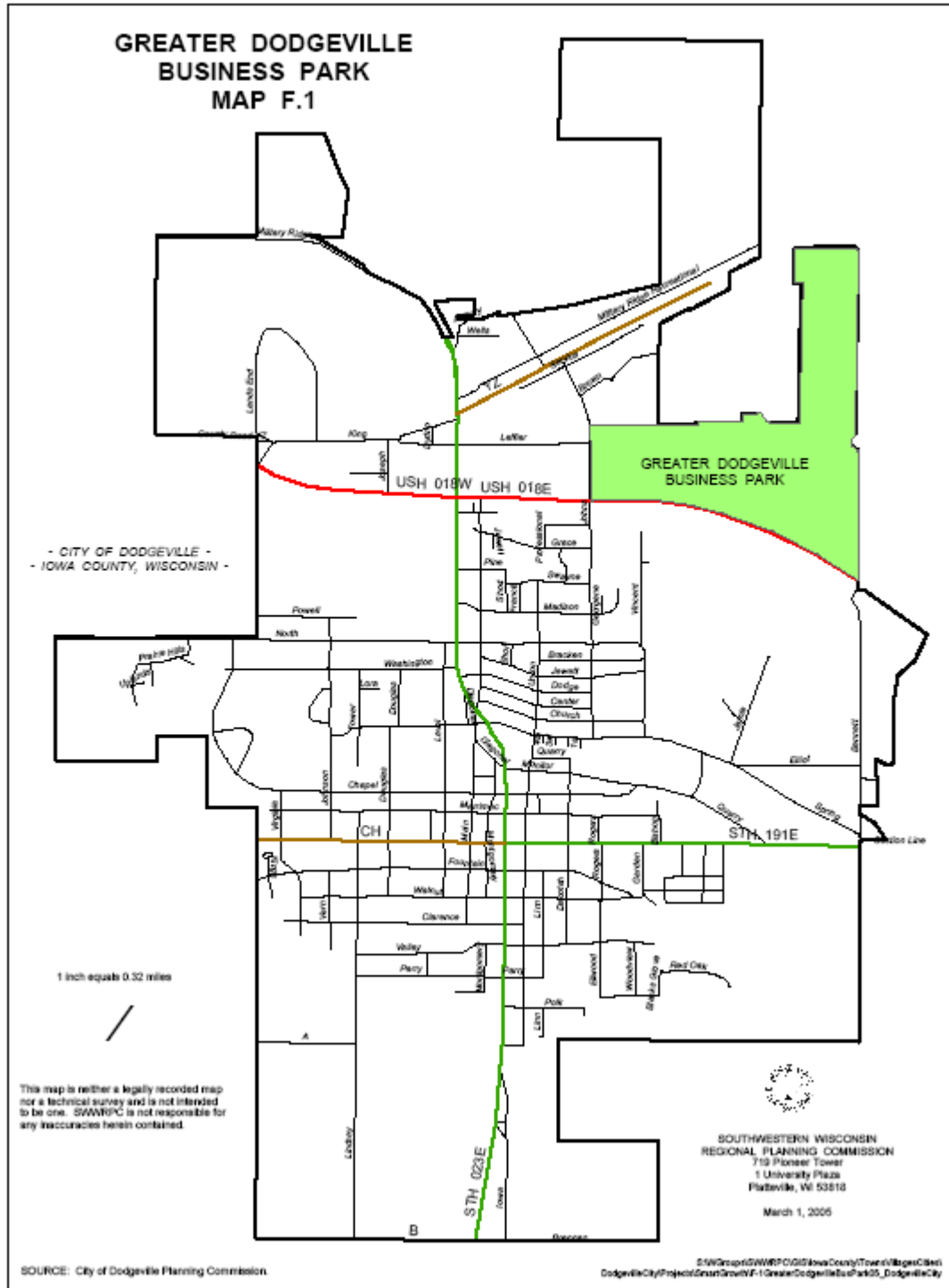
Table F.1 are those sites identified by the Plan Commission of Brownfield sites in and near the Dodgeville community. These are sites that may have existing or potential commercial application.

Table F.1 –Dodgeville Community Brownfield Sites

DNR Activity Number	Activity Type	Activity Name	Municipality	County	Priority
04-25-037937	Spills	.25 MI W OF EVANS QUARRY RD & HWY 1	DODGEVILLE	Iowa	
04-25-042300	Spills	1 MI FROM DODGEVILLE AT BRAY FARM	DODGEVILLE	Iowa	
04-25-203532	Spills	3627 EVANS RD	DODGEVILLE	Iowa	
03-25-001884*	LUST	BLOOMFIELD MANOR	DODGEVILLE	Iowa	High
04-25-044247*	Spills	HWY 23 - 10 MI N OF HOUSE ON THE RO	DODGEVILLE	Iowa	
04-25-246315	Spills	HWY 23 FROM HWY YZ N TO MILITARY RIDGE RD	DODGEVILLE	Iowa	
09-25-296081	No Action Required	LOEFELHOLZ, PAULA	DODGEVILLE	Iowa	
09-25-294592	No Action Required	MORTON BLDGS	DODGEVILLE	Iowa	
04-25-050141	Spills	SECTION LINE RD	DODGEVILLE	Iowa	
04-25-042688	Spills	SPREAD .5 MI ON HWY 130 S OF FLOYD	DODGEVILLE	Iowa	
04-25-043813*	Spills	WDMP RADIO STATION FRONT YARD & HWY	DODGEVILLE	Iowa	

*The Town of Dodgeville Plan Commission stated that these sites are not within Town boundaries. However, they are listed as sites in Dodgeville by the BRRTS database and so are included here.

See Map F.1, Greater Dodgeville Business Park, Dodgeville (approximately 73 acres). This park is privately owned.



INTRODUCTION

The economic development strategy for a community is a compilation of the objectives, policies, or goals, along with requisite maps, and the identification of programs and projects that promote the stabilization, retention, or expansion of the economic base and quality employment opportunities in the local governmental unit. It normally incorporates an analysis of the labor force and the economic base of the community. It tries to assess the categories or types of new businesses and industries that are desired by the local governmental unit, and identifies the jurisdiction's strengths and weaknesses for attracting or retaining these businesses and industries.

The requisite number of industrial or business sites needed to accommodate the community's stated goals and objectives, includes the evaluation of any known environmentally contaminated sites that could be used for commercial or industrial purposes. The strategy also identifies any applicable county, regional, state, or national economic development programs that may apply to the economic development goals of the community.

High profile projects for Iowa County communities include the need to fulfill tax increment financing district plans and the attraction of new business investments to the county. The county now has an enhanced opportunity to attract and grow additional businesses as a result of the major highway improvements to the US Highway 151 corridor. Opportunities also exist to facilitate new investments within downtown areas, and to enhance and promote tourism. The Tax Incremental Finance (TIF) law (SB 305/306, adopted February 29, 2004) makes it easier for cities and villages to add residential development where there is a desire for it. The Tourism, Agriculture, Forestry (TAF) law (AB 347, adopted April 13, 2004) helps towns pursue tourism, agricultural, or forestry based developments. There appears to be a strong commitment to rural issues throughout the county, and by working together as a county, many problems may be able to be addressed.

First and foremost is a strong recommendation that the county and its communities consider the formation of a countywide economic development organization, and specific recommendations, including a possible model to follow, is provided in the policy statements below. The reasons for doing such a thing are numerous and compelling. Among them:

- (1) The county has several industrial and business parks that have had, or are proposed for, considerable public investment, and these should be marketed by the communities;
- (2) Iowa County as a whole, along with several of its communities, has a strong economic development tool in a relatively large revolving loan fund that can be more effectively utilized if full time professional staff were available to work with prospective borrowers;
- (3) From a regional economic development perspective, Iowa County is the "hole in the donut" being surrounded on all sides by counties that have formed countywide economic development corporations (Grant, Lafayette, Green, Richland and Sauk) or have other significant economic development capacity (Dane). There are many regional initiatives, such as the Agricultural Development Zone tax credit program, and the Southwest Wisconsin Regional Economic Development Coalition (<http://swwrpc.org/redc>) that could benefit from greater Iowa County participation if additional staff capacity were available.
- (4) Approximately three-quarters of all counties in the state, including many rural counties, have found the need to form countywide economic development organizations. It is one of the most effective models for promoting the local area and working on a myriad of issues of interest to its members. It is also not too large and not too small to be effective, and the members have a considerable number of things in common;
- (5) Economic development is more than just enhancing business development or creating and saving jobs. It is complex, with many areas of concern, including preservation or modernization of farms, protecting the environment, promoting new housing, and many more. In order to achieve community goals, it may be necessary to increase the institutional capacity to deal with them. Such an organization, with its economy of scale, can be very affordable to its members.

The Wisconsin Economic Development Association (WEDA) provides more information below.

What is Economic Development or Why The Buck (\$) Starts Here!

Economic development (ED) is a term commonly heard these days but it is an important concept that is often misunderstood.

What is Economic Development?

Economic development is the process by which a community organizes and then applies its energies to the tasks of improving the economic well-being and quality of life for the community. Economic development is an investment in the community.

Why Should You Be Concerned About Economic Development?

The reasons are quite basic. Economic development helps pay the bills. Economic development is about working together to maintain a strong economy by creating and retaining desirable jobs, which provide a good standard of living for individuals, thereby increasing the tax base, so a community, county or state can provide the level of services residents expect.

Does Economic Development Really Matter?

A community needs ED in order to help pay for growing citizen wants, to retain and grow existing businesses, to attract new business and investment, to nurture local entrepreneurs (start-ups) and to replenish income lost by dollar "leakage" out of the community through the purchase of goods made elsewhere. Job growth and maintenance in local basic industries (which produce goods and services sold outside the area) brings new dollars into the community. New dollars invested or spent in a community generate more economic activity, creating a "multiplier" effect. The higher the multiplier, the greater is the effect on the local economy. The same applies for new jobs in the community. Multiplier total impacts commonly fall in the range between 1.5 and 2. Subsequently, the total community impact of new dollars or jobs can be up to double the amount of the original amount.

Similarly, new capital investment in real property generates a continuous revenue stream through property taxes. At the average rate for Wisconsin cities, one million dollars in new business property produces annual revenue of \$25,000. Vacant and underutilized property can generate the opposite result. Due to these dynamic circumstances, if there is no mechanism to foster growth and positive change, the alternative is community economic stagnation and decay.

Why Economic Development Now?

Economic development has increasingly become an integral part of public policy decision-making. Simultaneously, until recently, ED success has been continual, to the point where it was assumed and taken for granted. For example, during the economic boom of the 1990's, Wisconsin dramatically outperformed the nation in job creation for its citizens. Labor shortages became the major concern.

Now, the problem is how can scarce (limited) resources be utilized in the most efficient manner to satisfy limitless wants, both individual and collective?

Major changes in world and national economies are now taking place. In response to globalization, some companies are merging, moving, shrinking, or closing. Community economic success is no longer a "given" and cannot be taken for granted. What then?

It all depends upon how a community reacts to economic change; what it knows about itself, its economy and the wants and needs of all its citizens; and, how it is positioned to satisfying these wants and needs in the future.

The significance of ED programs and professions is never greater than in "challenging" times, such as we currently have. The last place to look for cuts and cost savings is the one place – ED – that can best return our communities and state to the level of growth and prosperity we so recently enjoyed. This is an important and continual job, requiring cooperation, analysis, expertise, and action.

CENTRAL CLUSTER**City of Dodgeville, Town of Dodgeville, Village of Ridgeway, and the Town of Ridgeway**

The following selected questions were asked of representatives of the Central Cluster at the Economic Development Element meeting held on November 19, 2003.

What are your dreams for economic development in Iowa County or your area? Adaptive reuse of existing farm buildings and dwellings in rural and city areas. Increase tourism, agricultural base, bed-and-breakfasts, artists, outdoor recreation, and affordable housing for all.

What does Iowa County or your communities need to do? Set goals and cooperate and communicate.

Overall Vision (Extracted from Vision Statements):

Balance the rural character and natural beauty with community and economic vitality so that:

- People of all ages and backgrounds can reside, work, raise families, and retire in the community.
- Agricultural activity will be maintained.
- Natural resources and beauty will be preserved.
- Services are maintained and improved while managing an appropriate level of taxation.
- The family farm/rural heritage & flavor is preserved.
- Growth is provided for in the community by recognizing the needs and potential of all age and diverse groups within the community.

Opportunities (“Action items” identified in visioning process):

In addition to the list of general policy recommendations provided for all jurisdictions, the following action items that have been gleaned from the visioning process seems applicable to the Central Cluster communities.

1. Provide a means to provide affordable housing in an environmentally sensitive and aesthetically pleasing way in order to retain population and attract newcomers. Establish or strengthen a housing authority, a task force, or local or countywide development groups, to work concertedly on housing issues. Prepare a housing need assessment.
2. Promote the historical, natural, scenic, recreational, and other tourist-related resources of the area to non-residents and residents alike. An appreciation of these assets within an area can have spillover benefits in commercial and industrial development.
3. Work with existing organizations, such as the Dodgeville Area Chamber of Commerce, to attract new and varied eating and drinking establishments, and work with existing restaurateurs to encourage them to make improvements in their establishments that are demanded by the public. Study the issue of what is desired through group discussions, surveys, and other means to provide needed information.

ESTABLISHING PRIORITIES

During the community visioning work completed in December 2002, the term “job” or “jobs” was very rarely used in answering the questions posed at the session. (These questions are listed below.) Terms such as preserve, conservation, history, farms and agriculture, and services were commonly used. This discussion was centered on the participant’s feelings about quality of life in general. Jobs, of course, are important as they provide a livelihood and a good job, with benefits, and provide a better standard of living.

- What do you like about living in this area of Iowa County?
- What are some of the community values?
- What are some of the challenges or concerns facing your community?
- What are some opportunities for your communities in the future?
- What type of development or redevelopment should occur in this area?
- What words do you want your grandchildren to use to describe your community?
- What do you want to preserve?
- What do you want your community to look like in 2022?

In preparation of this plan, the Issues and Opportunities Element identified the strengths, weaknesses, opportunities, and issues of each cluster group. The following is a listing of the top significant **countywide** strengths, opportunities, issues, and weaknesses as identified by the local planning commissions. The number in parentheses after each item is the number of jurisdictions that indicated the particular statement. Although these issues may differ from area to area within the county, these are considered to be the most important on a countywide basis. The following were determined to be the most significant based on the number of jurisdictions listing the items. All items receiving relatively few mentions are ignored for purposes of this discussion.

Significant Countywide Strengths

- Rural/Natural Beauty-Rural Character/Atmosphere (12)
- Agriculture and Farmland (10)
- Small Town Atmosphere (10)
- Community Services - Fire/ambulance/police/ etc. (10)
- Roads/snow removal (9)
- Recreation and Open Space (8)

Significant Countywide Opportunities

- New Residential Development – Subdivisions/assisted living/starter homes/affordable housing (12)
- Business and Industry – Creation, attraction and support (12)
- New and Existing Recreation Areas (10)

Significant Countywide Issues (also called threats)

- Preservation of Natural Resources/Scenic Preservation (10)
- Availability of Jobs and Economic Opportunities (10)
- Preservation of Farm and Agricultural Lands (7)
- Declining School Enrollment (6)

Significant Countywide Weaknesses

- Lack of Job Opportunities (9)
- Lack of Commercial and Industrial Property (6)
- Lack of Housing Options – Single Family, Elderly, Affordable, Starter (6)
- High Taxes (5)

The list of strengths, opportunities, issues, and weaknesses shown in Table F.2 attempts to demonstrate how identified weaknesses and threats should be alleviated by playing on one’s strengths and opportunities. Conversely, addressing some issues or weaknesses may compromise current strengths or opportunities. For instance, residential or industrial development can adversely effect the preservation of farms and natural resources. While broadening the tax base through the attraction or establishment of new businesses can have a beneficial effect on property taxes, especially in the long run, residential development requires careful analysis to determine if the proposed activities will indeed have a beneficial or an adverse effect on the tax rates. For this reason, it is strongly suggested that jurisdictions pursuing larger residential developments have a feasibility study done by a qualified consultant prior to entering into development agreements calling for expenditure of public funds, even if those funds are recoverable from the developer relatively soon or at some time in the future. The costs to the public in terms of public services resulting from development should be evaluated.

Table F.2 – Strengths/Opportunities and Weakness/Threats Relationships

Relationship between Strengths/Opportunities and Weaknesses/Threats.		Weaknesses				Issues (Threats)			
		Lack of Job Opportunities (9)	Lack of Commercial & Industrial Property (6)	Lack of Housing Options (6)	High Taxes (5)	Preservation of Natural Resources/Scenery (10)	Availability of Jobs & Economic Opportunities (10)	Preservation of Farm and Ag. Lands (7)	Declining School Enrollment (6)
<i>Row items with an "X" can best alleviate corresponding column items. Column items with an "O" are hindered by the corresponding row items.</i>									
Strengths	Rural/Natural Beauty-Rural Character/Atmosphere (12)					X			
	Agriculture and Farmland (10)							X	
	Small Town Atmosphere (10)								
	Community Services - Fire/ambulance/police/ etc. (10)								
	Roads/snow removal (9)								
	Recreation and Open Space (8)					X			
Opportunities	New Residential Development (12)			X		O		O	X
	Business & Industry – Creation, attraction, support (12)	X	X		X		X	O	X
	New and Existing Recreation Areas (10)					X		O	

Although the visioning sessions indicated that the things most important to participants were not jobs per se, but generally quality of life, the exercise of identifying strengths, weaknesses, opportunities, and issues did indicate that many jurisdictions identified the creation, attraction, and support of business and industry as an opportunity. This same opportunity for a better life was identified through residential development. Working on the jurisdiction’s strengths and opportunities can, if effectively and concertedly pursued, have a direct positive impact on many identified major weaknesses or threats.

The following are comments from cluster work groups about their dreams for economic development in their areas, and what they feel should be accomplished in order to meet their goals.

Northwest Cluster: Village of Highland, Town of Highland, Village of Avoca, Town of Pulaski

- *What are your dreams for economic development in Iowa County or your area?*
 - Improve transportation that includes building a new bridge between Avoca and Gotham.
 - The NW corner of Iowa County attracts technology companies to the area that provide good jobs.
- *What does Iowa County or your communities need to do?*
 - Greater citizen participation in promoting our communities.
 - Patronize local businesses.

Northeast Cluster: Village of Arena, Town of Arena, Town of Clyde and Town of Wyoming

- *What are your dreams for economic development in Iowa County or your area?*
 - Arena is a rural bedroom community.
 - Clyde and Wyoming a rural agriculture, land steward, residential place.
- *What does Iowa County or your communities need to do?*
 - Towns need to support the Village and its goals of economic development and self-sufficiency, while maintaining the rural character of their areas.
 - Town of Arena would accept some annexation by the Village of Arena.

Southwest Cluster: Village of Linden, Town of Linden, Town of Eden, Town of Mifflin

- *What are your dreams for economic development in Iowa County or your area?*
 - Healthcare for everyone.
 - More diversity in retail and manufacturing (a downtown shoe store).
 - An economic climate that will attract young people and encourage them to stay here and provide a good living yet continue the rural way of life.
 - No urban sprawl.
- *What does Iowa County or your communities need to do?*
 - Pull in more diverse manufacturing.
 - Needs to capitalize on tourism -- House on the Rock, Taliesin, Mineral Point, rustic roads, Governor Dodge, Wisconsin Cheese, bike trails, affordable opportunities, Blackhawk Park.
 - Advertise more (e.g. Uplands).

South Central Cluster: City of Mineral Point, Town of Mineral Point, and Town of Waldwick

- *What are your dreams for economic development in Iowa County or your area?*
 - We want our development to be non-abusive to ground water, good for the eye and air.
 - Employers that pay a good wage to improve quality of life.
 - We want this area to be a good area to grow up.
- *What does Iowa County or your communities need to do?*
 - County could have a compendium or list of the cities and towns and what they offer. List commercial areas, housing areas, parks, hotels, restaurants, tourist attractions, provide a summary for each governmental unit.

Southeast Cluster: Village of Hollandale, Town of Moscow, Village of Blanchardville

- *What are your dreams for economic development in Iowa County or your area?*
 - Dream is train/light rail.
 - Antique center/artists. Emphasis on arts -- tourism destination.
 - Senior Center.
 - Assisted living -- graduated care.
 - A café.

- *What does Iowa County or your communities need to do?*
- Zoning that allows for home-based businesses.
 - Better Internet connectivity.
 - Try to keep business local, encourage local trading.
 - Publicize what we have to offer.

ECONOMIC DEVELOPMENT RESULTS FROM THE COUNTYWIDE PUBLIC OPINION SURVEY

- Eighty-two percent of respondents strongly agreed or agreed that Iowa County should work to coordinate efforts to actively recruit new businesses and industry.
- Sixty percent of respondents strongly agreed or agreed that all Iowa County communities should provide at least some land with infrastructure (water, sewer access, etc.) for industrial and commercial uses either owned publicly or privately.
- Sixty-eight percent of respondents strongly agreed or agreed that development at the edge of cities and villages should be required to have municipal water and sewer services.

The following types of businesses were most desired by the survey respondents:

Business Type	Essential	Very Important	Important
a. Agricultural	41%	33%	18%
b. Commercial / Retail	19%	35%	32%
c. Downtown / Main Street	20%	29%	33%
d. Home based businesses	9%	22%	38%
e. Industrial & Manufacturing	15%	30%	35%
f. Tourism & Recreation	26%	31%	28%

LABOR FORCE CHARACTERISTICS

Tables F.3 through F. 14 provide a variety of data, which includes age and sex for the county and minor civil divisions, with comparisons in many cases to the State of Wisconsin. Included is a list of major employers in Iowa County.

TABLE F.3 – EMPLOYMENT STATUS AND COMMUTING TO WORK: 2000

Geographic area	Population 16 years and over--		Civilian labor force--	Workers 16 years and over
	Percent in labor force		Percent Unemployed	Percent worked outside county of residence
	Total	Female		
Iowa County	75.5	71.7	3.9	36.5
COUNTY SUBDIVISION AND PLACE				
Arena village	79.6	72.5	2.4	80.3
Arena town	75.9	70.4	5.1	70.9
Avoca village	64.3	55.3	8.4	73.9
Barneveld village	78.4	78.4	2.8	68.2
Blanchardville village (Iowa part)	74.5	68.1	3.9	83.6
Blanchardville village (Lafayette part)	69.1	65.6	0.9	71.1
Brigham town	78.8	72.2	2.9	49.0
Clyde town	73.0	71.8	4.0	40.8
Cobb village	69.1	67.8	3.2	23.6
Dodgeville city	77.3	76.8	4.8	22.2
Dodgeville town	76.4	71.8	1.7	22.0
Eden town	78.2	69.5	3.3	15.8
Highland village	75.6	72.1	3.3	25.4
Highland town	74.0	68.6	3.7	21.1
Hollandale village	56.1	52.3	2.5	74.8
Linden village	71.6	66.0	6.7	27.8

TABLE F.3 – EMPLOYMENT STATUS AND COMMUTING TO WORK: 2000 (cont.)

Geographic area	Population 16 years and over--		Civilian labor force--	Workers 16 years and over
	Percent in labor force		Percent Unemployed	Percent worked outside county of residence
	Total	Female		
Linden town	66.7	56.4	2.9	15.8
Livingston village (part)	85.7	80.0	0.0	8.3
Mifflin town	82.8	80.4	3.7	21.7
Mineral Point city	72.8	69.6	3.5	25.8
Mineral Point town	79.0	72.6	3.2	20.5
Montfort village (part)	72.0	65.4	0.0	16.7
Moscow town	82.2	79.5	4.5	49.9
Muscoda village (part)	74.1	63.0	0.0	85.0
Pulaski town	79.2	75.4	3.5	47.8
Rewey village	62.7	58.3	0.8	40.2
Ridgeway village	77.3	72.1	4.4	55.7
Ridgeway town	77.2	76.6	5.8	38.1
Waldwick town	77.5	73.7	4.4	22.6
Wyoming town	79.8	74.4	4.9	54.5

Source: U.S. Census Bureau, Census 2000 Summary File 3. Prepared by SWWRPC.

Table F.3 above is generally self-explanatory. Three-quarters of the adult population are in the labor force, and only slightly fewer females than males participate in the work force as a percent of all persons age 16 and over. It should be noted that the female population is larger for this broad age group, so employment among women is nearly at full employment. Only 3.9 percent of workers were unemployed at the time of the census. More than one out of every three persons employed commute outside of the county for employment.

Table F.4 – Occupation of Employed Civilians 16 Years and Over: 2000

Geographic Area	Percent Distribution by Occupation					
	Management, professional, and related occupations	Service occupations	Sales and Office Occupations	Farming, fishing, and forestry occupations	Construction, extraction, and maintenance occupations	Production, transport, and material moving occupations
Iowa County	30.9	12.8	25.5	2.5	10.9	17.4
Arena village	15.0	17.0	24.5	0.6	18.9	24.0
Arena town	27.2	12.8	25.6	2.2	15.8	16.5
Avoca village	12.2	12.9	24.7	1.1	14.0	35.1
Barneveld village	31.1	11.4	27.2	0.3	13.9	16.0
Blanchardville (pt)	27.4	11.0	30.1	0.0	9.6	21.9
Brigham town	43.8	12.2	19.9	5.3	10.3	8.5
Clyde town	34.3	10.1	23.1	4.7	13.0	14.8
Cobb village	31.8	6.9	35.9	0.8	9.8	14.7
Dodgeville city	28.2	17.4	30.8	0.4	6.2	17.0
Dodgeville town	40.0	10.0	22.1	1.6	10.8	15.5
Eden town	36.6	6.3	18.5	12.7	16.6	9.3
Highland village	23.0	12.8	31.0	0.0	16.5	16.7
Highland town	34.8	11.2	18.1	8.7	12.6	14.6
Hollandale village	14.7	8.6	39.7	1.7	16.4	19.0
Linden village	20.6	18.1	23.5	2.5	18.1	17.3
Linden town	34.7	8.1	23.0	5.6	9.3	19.3
Livingston village (pt)	8.3	66.7	0.0	25.0	0.0	0.0
Mifflin town	41.1	5.5	25.9	9.0	7.9	10.5
Mineral Point city	29.9	13.9	25.6	0.6	9.6	20.5

Table F.4 – Occupation of Employed Civilians 16 Years and Over: 2000 (cont.)

Geographic Area	Percent Distribution by Occupation					
	Management, professional, and related occupations	Service occupations	Sales and Office Occupations	Farming, fishing, and forestry occupations	Construction, extraction, and maintenance occupations	Production, transport, and material moving occupations
Mineral Point town	39.5	14.1	18.5	3.3	9.0	15.5
Montfort village (part)	27.8	19.4	22.2	0.0	19.4	11.1
Moscow town	44.5	11.8	18.9	4.1	7.7	13.0
Muscoda village (pt)	5.0	10.0	17.5	10.0	12.5	45.0
Pulaski town	35.6	11.3	17.6	5.9	9.5	20.3
Rewey village	25.2	11.8	27.6	3.9	15.0	16.5
Ridgeway village	13.2	11.5	30.3	1.0	15.8	28.2
Ridgeway town	37.0	10.6	23.6	3.1	7.1	18.6
Waldwick town	34.7	5.9	28.7	6.9	8.9	14.9
Wyoming town	45.6	9.2	15.4	0.0	10.8	19.0

Source: U.S. Census Bureau, Census 2000 Summary File 3, prepared by SWWRPC.

Table F.4 data above are major occupational groups. (“Occupation” refers to the type of work a person does on the job.) For Iowa County residents, only 2.5 percent of the population is in the farming, fishing and forestry occupations, while the table on the following page identifies slightly more than ten percent in the agriculture, forestry, fishing, and hunting industry. Many people identify themselves as working in the agricultural industry, while not farming. More than 30 percent of residents are in management and other professional occupational categories. This percentage approaches 45 percent in many areas. Data is available at a more detailed occupational level from the American FactFinder on the US Census Bureau’s web site (<http://www.census.gov>).

Table F.5 – Industry and Class of Worker of Employed Civilians 16 Years and Over: 2000

Geographic Area	Percent in Selected Industries		Percent government workers (local, state or federal)
	Agriculture, forestry, fishing, and hunting	Manufacturing	
Iowa County	10.3	13.6	11.6
Arena village	2.2	20.6	10.0
Arena town	8.1	16.9	12.7
Avoca village	4.1	35.4	10.7
Barneveld village	2.1	10.9	11.7
Blanchardville village (Iowa part)	2.7	15.1	23.3
Blanchardville village (Lafayette part)	2.9	16.0	9.6
Brigham town	17.3	10.3	10.9
Clyde town	16.0	5.9	11.8
Cobb village	4.5	11.4	18.8
Dodgeville city	2.2	13.1	10.1
Dodgeville town	12.1	10.8	11.9
Eden town	40.0	2.4	9.3
Highland village	1.4	13.4	16.5
Highland town	27.0	10.3	8.9
Hollandale village	5.2	17.2	5.2
Linden village	3.6	17.0	10.5
Linden town	23.5	11.6	9.1
Livingston village (pt)	25.0	8.3	0.0
Mifflin town	35.6	7.9	12.2
Mineral Point city	2.7	16.1	12.0
Mineral Point town	22.0	8.8	9.8
Montfort village (part)	8.3	19.4	33.3
Moscow town	20.1	9.4	11.8
Muscoda village (pt)	10.0	57.5	5.0
Pulaski town	23.4	22.5	7.7
Rewey village	6.3	18.1	15.7
Ridgeway village	3.1	17.8	9.9
Ridgeway town	19.3	12.1	11.8
Waldwick town	27.7	5.0	14.5
Wyoming town	8.7	14.9	20.0

Source: U.S. Census Bureau, Census 2000 Summary File 3. Prepared by the SWWRPC.

Table F.5 above is similar to Table F.4, except that it shows information for two industrial classifications and one class of worker classification, rather than occupation. (“Industry” relates to the kind of business conducted by a person’s employing organization.) There are more persons employed in manufacturing and local, state and federal government than in agriculture countywide. Many of the government workers, of course, commute to state jobs in Dane County.

Manufacturing accounted for 13.6 percent of all resident’s jobs in 2000, compared to 22.2 percent for Wisconsin and 14.1 percent for the United States. Agriculture and the related industries accounted for only 2.7 percent of jobs in Wisconsin and even less nationally at 1.5 percent of all jobs.

Table F.5 (cont.) – Labor Force Participation Rates By Age Group For Minor Civil Divisions

	Arena village	Arena town	Avoca village	Barneveld village	Blanchard- ville vill.	Brigham town	Clyde town	Cobb village	Dodgeville city	Dodgeville town
Total:	465	1,190	460	819	102	709	241	366	3,268	1,133
Male:	247	598	232	402	55	367	138	189	1,497	577
16 to 24 years:	47	75	32	50	10	46	19	39	195	53
In labor force:	41	54	28	37	8	32	12	21	158	35
LF Participation	87.2%	72.0%	87.5%	74.0%	80.0%	69.6%	63.2%	53.8%	81.0%	66.0%
25 to 44 years:	115	238	86	220	19	156	41	64	641	195
In labor force:	108	221	79	191	19	151	39	61	580	186
LF Participation	93.9%	92.9%	91.9%	86.8%	100.0%	96.8%	95.1%	95.3%	90.5%	95.4%
45 to 61 years:	61	200	63	90	17	108	44	44	364	222
In labor force:	59	173	57	79	15	103	37	40	320	206
LF Participation	96.7%	86.5%	90.5%	87.8%	88.2%	95.4%	84.1%	90.9%	87.9%	92.8%
62 to 69 years:	5	45	21	18	5	21	18	10	99	32
In labor force:	0	29	4	4	2	15	12	3	59	16
LF Participation	0.0%	64.4%	19.0%	22.2%	40.0%	71.4%	66.7%	30.0%	59.6%	50.0%
70 years and over:	19	40	30	24	4	36	16	32	198	75
In labor force:	4	9	2	4	0	11	2	8	49	24
LF Participation	21.1%	22.5%	6.7%	16.7%	0.0%	30.6%	12.5%	25.0%	24.7%	32.0%
Female:	218	592	228	417	47	342	103	177	1,771	556
16 to 24 years:	33	77	23	53	4	39	11	16	228	75
In labor force:	31	47	16	38	4	29	9	16	197	50
LF Participation	93.9%	61.0%	69.6%	71.7%	100.0%	74.4%	81.8%	100.0%	86.4%	66.7%
25 to 44 years:	101	239	78	218	18	153	26	68	690	198
In labor force:	84	201	66	206	18	142	19	54	651	188
LF Participation	83.2%	84.1%	84.6%	94.5%	100.0%	92.8%	73.1%	79.4%	94.3%	94.9%
45 to 61 years:	47	177	64	83	15	85	36	42	363	171
In labor force:	37	141	39	68	8	62	34	42	342	137
LF Participation	78.7%	79.7%	60.9%	81.9%	53.3%	72.9%	94.4%	100.0%	94.2%	80.1%
62 to 69 years:	11	52	20	20	3	23	14	16	138	41
In labor force:	4	17	5	11	0	9	12	8	106	10
LF Participation	36.4%	32.7%	25.0%	55.0%	0.0%	39.1%	85.7%	50.0%	76.8%	24.4%
70 years and over:	26	47	43	43	7	42	16	35	352	71
In labor force:	2	11	0	4	2	5	0	0	65	14
LF Participation	7.7%	23.4%	0.0%	9.3%	28.6%	11.9%	0.0%	0.0%	18.5%	19.7%

Source: U.S. Census Bureau, Census 2000 Summary File 3. Prepared by the SWWRPC.

TABLE F.5 (cont.) – Labor Force Participation Rates By Age Group For Minor Civil Divisions

	Eden town	Highland village	Highland town	Hollandale village	Linden village	Linden town	Mifflin town	Mineral Point city
Total:	271	672	616	212	415	664	430	2,027
Male:	153	314	313	103	200	350	226	947
16 to 25 years:	26	53	45	14	42	44	36	127
In labor force:	17	44	20	12	28	35	25	102
LF Participation	65.4%	83.0%	44.4%	85.7%	66.7%	79.5%	69.4%	80.3%
25 to 44 years:	69	136	104	35	101	114	92	370
In labor force:	65	127	102	27	88	109	92	353
LF Participation	94.2%	93.4%	98.1%	77.1%	87.1%	95.6%	100.0%	95.4%
45 to 61 years:	37	58	103	23	36	106	66	246
In labor force:	35	47	97	17	31	94	61	221
LF Participation	94.6%	81.0%	94.2%	73.9%	86.1%	88.7%	92.4%	89.8%
62 to 69 years:	8	27	36	8	6	31	22	76
In labor force:	7	21	20	6	2	7	11	21
LF Participation	87.5%	77.8%	55.6%	75.0%	33.3%	22.6%	50.0%	27.6%
70 years and over:	13	40	25	23	15	55	10	128
In labor force:	6	11	9	0	6	21	3	27
LF Participation	46.2%	27.5%	36.0%	0.0%	40.0%	38.2%	30.0%	21.1%
Female:	118	358	303	109	215	314	204	1080
16 to 25 years:	8	59	39	10	36	24	19	122
In labor force:	8	47	23	5	25	10	15	100
LF Participation	100.0%	79.7%	59.0%	50.0%	69.4%	41.7%	78.9%	82.0%
25 to 44 years:	54	125	111	32	99	116	92	369
In labor force:	43	118	100	29	80	94	79	354
LF Participation	79.6%	94.4%	90.1%	90.6%	80.8%	81.0%	85.9%	95.9%
45 to 61 years:	35	75	91	23	35	82	69	255
In labor force:	29	63	76	23	29	64	63	212
LF Participation	82.9%	84.0%	83.5%	100.0%	82.9%	78.0%	91.3%	83.1%
62 to 69 years:	9	42	23	3	17	19	13	94
In labor force:	2	22	9	0	6	7	7	44
LF Participation	22.2%	52.4%	39.1%	0.0%	35.3%	36.8%	53.8%	46.8%
70 years and over:	12	57	39	41	28	73	11	240
In labor force:	0	8	0	0	2	2	0	42
LF Participation	0.0%	14.0%	0.0%	0.0%	7.1%	2.7%	0.0%	17.5%

Source: U.S. Census Bureau, Census 2000 Summary File 3. Prepared by the SWWRPC.

TABLE F.5 (cont.) – Labor Force Participation Rates By Age Group For Minor Civil Divisions

	Mineral Point town	Moscow town	Pulaski town	Rewey Village	Ridgeway Village	Ridgeway town	Waldwick town	Wyoming town
Total:	666	432	293	204	532	443	409	257
Male:	363	227	151	89	274	221	200	136
16 to 25 years:	75	19	35	15	51	19	34	10
In labor force:	46	5	24	7	42	8	24	7
LF Participation	61.3%	26.3%	68.6%	46.7%	82.4%	42.1%	70.6%	70.0%
25 to 44 years:	129	93	53	36	119	90	73	48
In labor force:	128	85	50	32	111	79	71	43
LF Participation	99.2%	91.4%	94.3%	88.9%	93.3%	87.8%	97.3%	89.6%
45 to 61 years:	108	90	49	19	64	76	51	60
In labor force:	104	89	43	19	53	71	47	53
LF Participation	96.3%	98.9%	87.8%	100.0%	82.8%	93.4%	92.2%	88.3%
62 to 69 years:	29	16	4	11	16	21	29	7
In labor force:	22	10	4	3	10	12	18	5
LF Participation	75.9%	62.5%	100.0%	27.3%	62.5%	57.1%	62.1%	71.4%
70 years and over:	22	9	10	8	24	15	13	11
In labor force:	6	3	4	0	9	2	3	7
LF Participation	27.3%	33.3%	40.0%	0.0%	37.5%	13.3%	23.1%	63.6%
Female:	50	205	142	115	258	222	209	121
16 to 25 years:	29	28	23	23	37	25	13	2
In labor force:	58.0%	20	12	17	29	15	11	0
LF Participation		71.4%	52.2%	73.9%	78.4%	60.0%	84.6%	0.0%
25 to 44 years:	127	93	60	38	124	96	75	57
In labor force:	82.7%	88	57	30	104	82	65	42
LF Participation		94.6%	95.0%	78.9%	83.9%	85.4%	86.7%	73.7%
45 to 61 years:	92	63	36	26	53	64	68	50
In labor force:	78.3%	51	34	16	43	60	66	44
LF Participation		81.0%	94.4%	61.5%	81.1%	93.8%	97.1%	88.0%
62 to 69 years:	24	12	6	16	20	14	22	4
In labor force:	41.7%	2	4	4	6	13	12	4
LF Participation		16.7%	66.7%	25.0%	30.0%	92.9%	54.5%	100.0%
70 years and over:	10	9	17	12	24	23	31	8
In labor force:	40.0%	2	0	0	4	0	0	0
LF Participation		22.2%	0.0%	0.0%	16.7%	0.0%	0.0%	0.0%

Source: U.S. Census Bureau, Census 2000 Summary File 3. Prepared by the SWWRPC.

Table F.6 shows the labor force participation rates for males and females by broad age group for the county, the state, and the nation. As can be seen from the age-specific labor force rates in Table F.5, the local participation rate in Iowa County is considerably higher than the state and nation as a whole for persons of normal working years age 16 to 64. This is true for both sexes, but is especially so for males. As noted above, the percent of population that is of retirement age or above will influence rates for the older age group. A lower rate can be expected among women of retirement age than men because there is a higher population of women in these years. The percent of women in the labor force in Iowa County is approximately double for persons of retirement age, compared to the state and the nation. The participation rate for males is also higher than that of the state or nation by a considerable margin.

TABLE F.6: AGE-SPECIFIC LABOR FORCE PARTICIPATION RATES FOR COMPARISON

Age specific Labor Force Participation Rate	Population 16-64 years			Population 65 years and over		
	Both Sexes	Male	Female	Both Sexes	Male	Female
Iowa County	86.0	87.8	84.1	25.5	31.7	20.7
State of Wisconsin	80.3	83.6	77.0	13.8	18.6	10.4
United States	73.6	79.1	68.3	13.3	18.4	9.7

TABLE F.7: WORK STATUS IN 1999 BY WEEKS & HOURS USUALLY WORKED, BY SEX

Weeks usually worked	Both Sexes (13,941)			Weeks usually worked	Both Sexes (%)		
	Hours per week usually worked				Hours per week usually worked		
	35+ hrs.	15-34 hrs.	1-14 hrs.		35+ hrs.	15-34 hrs.	1-14 hrs.
50-52 wks.	8,640	1,277	276	50-52 wks.	62.0	9.2	2.0
40-49 wks.	983	396	67	40-49 wks.	7.1	2.8	0.5
27-39 wks.	588	287	69	27-39 wks.	4.2	2.1	0.5
< 27 wks.	579	559	220	< 27 wks.	4.2	4.0	1.6

Weeks usually worked	Males (7,244)			Weeks usually worked	Males (%)		
	Hours per week usually worked				Hours per week usually worked		
	35+ hrs.	15-34 hrs.	1-14 hrs.		35+ hrs.	15-34 hrs.	1-14 hrs.
50-52 wks.	5,072	290	131	50-52 wks.	70.0	4.0	1.8
40-49 wks.	517	127	26	40-49 wks.	7.1	1.8	0.4
27-39 wks.	306	70	26	27-39 wks.	4.2	1.0	0.4
< 27 wks.	317	259	103	< 27 wks.	4.4	3.6	1.4

Weeks usually worked	Females (6,697)			Weeks usually worked	Females (%)		
	Hours per week usually worked				Hours per week usually worked		
	35+ hrs.	15-34 hrs.	1-14 hrs.		35+ hrs.	15-34 hrs.	1-14 hrs.
50-52 wks.	3,568	987	145	50-52 wks.	53.3	14.7	2.2
40-49 wks.	466	269	41	40-49 wks.	7.0	4.0	0.6
27-39 wks.	282	217	43	27-39 wks.	4.2	3.2	0.6
< 27 wks.	262	300	117	< 27 wks.	3.9	4.5	1.7

The above table shows the degree of full time work status and part time work status for Iowa County. Less than two thirds of all persons age 16 or more who worked in 1999 worked year round and full time (70 percent for males and 53 percent for females). This excludes persons who may normally work year-round, but did not work due to job changes or other reasons, but should be considered typical of any given time period. Persons who usually worked full time whenever they worked in 1999 represented a little over three quarters (77 percent) of the workers (86 percent for males and 68 percent of females).

TABLE F.8 EMPLOYMENT STATUS FOR IOWA COUNTY, WISCONSIN: 2000

Geographic Area: Iowa County, Wisconsin			Wisconsin	
	Number	Percent	Number	Percent
EMPLOYMENT STATUS				
Population 16 years and over	17,414	100.0	4,157,030	100.0
In labor force	13,139	75.5	2,872,104	69.1
Civilian labor force	13,133	75.4	2,869,236	69.0
Employed	12,618	72.5	2,734,925	65.8
Unemployed	515	3.0	134,311	3.2
Percent of civilian labor force	3.9	(X)	4.7	(X)
Not in labor force	4,275	24.5	1,284,926	30.9
Females 16 years and over				
Females 16 years and over	8,790	100.0	2,127,011	100.0
In labor force	6,300	71.7	1,363,825	64.1
Civilian labor force	6,300	71.7	1,363,383	64.1
Employed	6,061	69.0	1,306,432	61.4
Unemployed	239	2.7	56,951	4.2
Percent of civilian labor force	3.8	(X)	2.7	(X)
Not in labor force	2,490	28.3	763,186	35.9
Employed civilian population 16 years and over				
Employed civilian population 16 years and over	12,618	100.0	2,734,925	100.0
OCCUPATION				
Management, professional, and related occupations	3,898	30.9	857,205	31.3
Service occupations	1,611	12.8	383,619	14.0
Sales and office occupations	3,221	25.5	690,360	25.2
Farming, fishing, and forestry occupations	315	2.5	25,725	0.9
Construction, extraction, and maintenance occupations	1,378	10.9	237,086	8.7
Production, transportation, and material moving occupations	2,195	17.4	540,930	19.8
INDUSTRY				
Agriculture, forestry, fishing and hunting, and mining	1,314	10.4	75,418	2.8
Construction	1,163	9.2	161,625	5.9
Manufacturing	1,717	13.6	606,845	22.2
Wholesale trade	305	2.4	87,979	3.2
Retail trade	2,990	23.7	317,881	11.6
Transportation and warehousing, and utilities	414	3.3	123,657	4.5
Information	155	1.2	60,142	2.2
Finance, insurance, real estate, and rental and leasing	547	4.3	168,060	6.1
Professional, scientific, management, administrative, and waste management services	490	3.9	179,503	6.6
Educational, health and social services	2,140	17.0	548,111	20.0
Arts, entertainment, recreation, accommodation and food services	689	5.5	198,528	7.3
Other services (except public administration)	349	2.8	111,028	4.1
Public administration	345	2.7	96,148	3.5
CLASS OF WORKER				
Private wage and salary workers	9,446	74.9	2,217,490	81.1
Government workers	1,461	11.6	340,792	12.5
Self-employed workers in own not incorporated business	1,574	12.5	167,248	6.1
Unpaid family workers	137	1.1	9,395	0.3

Source: US Bureau of the Census, 2000 Census, DP-3 Profile of Economic Characteristics, prepared by SWWRPC.

Table F.9 – Income Characteristics for Iowa County, Wisconsin: 2000

Iowa County			Wisconsin	
INCOME IN 1999	Number	Percent	Number	Percent
Households	8,777	100.0	2,086,304	100.0
Less than \$10,000	611	7.0	148,964	7.1
\$10,000 to \$14,999	479	5.5	121,366	5.8
\$15,000 to \$24,999	1,147	13.1	264,897	12.7
\$25,000 to \$34,999	1,261	14.4	276,033	13.2
\$35,000 to \$49,999	1,654	18.8	377,749	18.1
\$50,000 to \$74,999	2,148	24.5	474,299	22.7
\$75,000 to \$99,999	882	10.0	226,374	10.9
\$100,000 to \$149,999	432	4.9	133,719	6.4
\$150,000 to \$199,999	75	0.9	30,598	1.5
\$200,000 or more	88	1.0	32,305	1.5
Median household income (dollars)	42,518	(X)	43,791	(X)
With earnings	7,494	85.4	1,706,803	81.8
Mean earnings (dollars)	47,936	(X)	53,084	(X)
With Social Security income	2,207	25.1	550,044	26.4
Mean Social Security income (dollars)	10,535	(X)	11,811	(X)
With Supplemental Security Income	283	3.2	71,359	3.4
Mean Supplemental Security Income (dollars)	5,714	(X)	6,330	(X)
With public assistance income	150	1.7	35,695	1.7
Mean public assistance income (dollars)	1,440	(X)	2,533	(X)
With retirement income	1,102	12.6	327,570	15.7
Mean retirement income (dollars)	20,238	(X)	15,759	(X)
Families	6,239	100.0	1,395,037	100.0
Less than \$10,000	198	3.2	49,392	3.5
\$10,000 to \$14,999	185	3.0	42,055	3.0
\$15,000 to \$24,999	609	9.8	127,576	9.1
\$25,000 to \$34,999	817	13.1	161,209	11.6
\$35,000 to \$49,999	1,313	21.0	260,429	18.7
\$50,000 to \$74,999	1,813	29.1	384,735	27.6
\$75,000 to \$99,999	801	12.8	196,614	14.1
\$100,000 to \$149,999	370	5.9	118,408	8.5
\$150,000 to \$199,999	71	1.1	27,061	1.9
\$200,000 or more	62	1.0	27,558	2.0
Median family income (dollars)	49,972	(X)	52,911	(X)
Per capita income (dollars)	19,497	(X)	21,271	(X)
Median earnings (dollars):				
Male full-time, year-round workers	31,234	(X)	37,062	(X)
Female full-time, year-round workers	23,762	(X)	25,865	(X)
POVERTY STATUS IN 1999 (below poverty level)				
Families	311	(X)	78,188	(X)
Percent below poverty level	(X)	5.0	(X)	5.6
Individuals	1,640	(X)	451,538	(X)
Percent below poverty level	(X)	7.3	(X)	8.7

Source: US Bureau of the Census, 2000 Census, DP-3 Profile of Economic Characteristics, prepared by SWWRPC.

Table F.10 – Income and Poverty Characteristics for County Subdivisions: 1999

	Median income in 1999 (dollars)		Per capita income in 1999 (dollars)	Median earnings in 1999 of full-time, year-round workers (dollars)		Income in 1999 below poverty level		
	Households	Families		Male	Female	Percent of population for whom poverty status is determined		Percent of families
						All ages	Age 65 years +	
Iowa County	42,518	49,972	19,497	31,234	23,762	7.3	12.6	5.0
Arena village	45,870	49,375	20,765	31,953	24,688	3.7	11.1	0.0
Arena town	51,042	54,844	20,060	35,341	26,691	6.7	6.6	4.8
Avoca village	28,625	31,786	16,758	25,795	21,750	17.3	14.6	12.2
Barneveld village	55,350	58,393	22,009	34,107	25,380	7.5	5.5	4.7
Blanchardville village (Iowa part)	37,250	41,875	19,009	35,714	23,750	8.8	0.0	6.5
Blanchardville vill. (Lafayette part)	42,750	52,237	17,933	31,645	26,394	9.9	9.3	6.7
Brigham town	57,500	65,208	23,469	35,104	27,143	5.5	13.3	4.8
Clyde town	50,625	57,969	27,920	37,188	27,917	6.0	6.0	2.4
Cobb village	34,531	40,278	18,815	32,143	21,838	4.2	7.9	2.2
Dodgeville city	41,615	50,755	20,962	32,738	24,047	5.3	16.0	2.7
Dodgeville town	49,327	58,203	22,521	34,474	26,591	4.9	6.8	3.1
Eden town	42,813	48,250	18,084	24,861	21,964	8.8	5.1	7.5
Highland village	37,228	44,875	16,176	30,250	22,000	7.2	13.2	4.8
Highland town	37,868	43,056	17,361	25,278	22,115	6.8	10.5	5.0
Hollandale village	35,938	50,139	21,141	34,167	23,036	3.5	5.8	2.9
Linden village	35,833	48,750	16,331	29,250	20,938	8.8	13.6	6.8
Linden town	36,726	40,139	15,446	26,111	22,237	13.3	11.3	12.3
Livingston village (part)	29,167	29,167	5,896	19,167	0	0.0	(X)	0.0
Mifflin town	42,083	46,250	15,129	23,409	21,806	11.5	9.8	5.1
Mineral Point city	43,182	52,137	21,097	31,750	23,396	4.9	15.6	3.8
Mineral Point town	42,171	47,500	17,337	29,545	23,906	8.5	16.7	9.2
Montfort village (part)	45,625	62,500	19,366	28,125	22,500	0.0	0.0	0.0
Moscow town	45,000	44,712	17,515	33,036	25,313	6.2	7.5	4.1
Muscoda village (part)	30,000	31,250	12,325	23,125	16,563	7.1	0.0	7.7
Pulaski town	43,036	46,250	15,561	26,250	21,923	9.2	30.3	8.5
Rewey village	24,643	28,333	12,298	25,714	23,333	10.6	16.7	5.9
Ridgeway village	41,548	50,795	17,887	32,250	22,308	10.8	14.5	3.6
Ridgeway town	50,938	54,500	18,419	35,455	27,344	11.2	19.2	8.4
Waldwick town	39,271	39,792	15,446	28,750	18,864	13.6	8.6	10.0
Wyoming town	48,438	56,607	23,253	33,393	40,673	9.7	20.8	6.9

Source: US Bureau of the Census, 2000 Census, DP-3 Profile of Economic Characteristics, prepared by SWWRPC.

BEARFACTS 1991 – 2001**Iowa, Wisconsin (55049)**

Iowa is one of seventy-two counties in Wisconsin. It became part of the Madison, WI Metropolitan Statistical Area on June 6, 2003. Its 2001 population of 22,974 ranked 48th in the state.

PER CAPITA PERSONAL INCOME

In 2001 Iowa had a per capita personal income (PCPI) of \$24,601. **This PCPI ranked 35th in the state and was eighty-four percent of the state average**, \$29,196, and eighty-one percent of the national average, \$30,413. The 2001 PCPI reflected an increase of 5.8 percent from 2000. The 2000-2001 state change was 2.8 percent and the national change was 2.2 percent.

In 1991 the PCPI of Iowa was \$14,631 and ranked 46th in the state. The 1991-2001 average annual growth rate of PCPI was 5.3 percent. The average annual growth rate for the state and nation was 4.6 percent and 4.3 percent.

TOTAL PERSONAL INCOME

In 2001 Iowa had a total personal income (TPI) of \$565,187,000. This TPI ranked 45th in the state and accounted for 0.4 percent of the state total. In 1991 the TPI of Iowa was \$297,322,000 and ranked 48th in the state. The 2001 TPI reflected an increase of 6.6 percent from 2000. The 2000-2001 state change was 3.4 percent and the national change was 3.3 percent. The 1991-2001 average annual growth rate of TPI was 6.6 percent. The average annual growth rate for the state was 5.5 percent and for the nation was 5.5 percent.

COMPONENTS OF TOTAL PERSONAL INCOME

Total personal income includes net earnings by place of residence; dividends, interest, and rent; and transfer payments received by the residents of Iowa. In 2001 net earnings accounted for 67.5 percent of TPI (compared with 65.5 in 1991); dividends, interest, and rent were 20.0 percent (compared with 20.8 in 1991); and transfer payments were 12.5 percent (compared with 13.7 in 1991). From 2000 to 2001 net earnings increased 7.2 percent; dividends, interest, and rent increased 2.3 percent; and transfer payments increased 10.3 percent. From 1991 to 2001 net earnings increased on average 7.0 percent each year; dividends, interest, and rent increased on average 6.2 percent; and transfer payments increased on average 5.7 percent.

EARNINGS BY PLACE OF WORK

Earnings of persons employed in Iowa increased from \$361,074,000 in 2000 to \$391,792 in 2001, an increase of 8.5 percent. The 2000-2001 state change was 2.5 percent and the national change was 2.5 percent. The average annual growth rate from the 1991 estimate of \$184,214,000 to the 2001 estimate was 7.8 percent. The average annual growth rate for the state was 5.5 percent and for the nation was 5.6 percent.

Note: Income estimates are not adjusted for inflation.

SOURCE: U.S. Department of Commerce, Bureau of Economic Analysis.

Table F.11 – Sex of Worker by Industry & Class for the Employed Civilian Population 16 Years and Over

INDUSTRY	Both Sexes	Male:	Female:	Both Sexes	Male:	Female:
Iowa County Totals	12,618	6,557	6,061	100.0%	100.0%	100.0%
All industries except ag., forestry, fishing & hunting, and mining:	11,304	5,465	5,839	89.6%	83.3%	96.3%
Private for-profit wage and salary workers:	8,300	4,140	4,160	65.8%	63.1%	68.6%
Employee of private company	7,937	3,875	4,062	62.9%	59.1%	67.0%
Self-employed in own incorporated business	363	265	98	2.9%	4.0%	1.6%
Private not-for-profit wage and salary workers	721	209	512	5.7%	3.2%	8.4%
Local government workers	777	312	465	6.2%	4.8%	7.7%
State government workers	570	237	333	4.5%	3.6%	5.5%
Federal government workers	101	57	44	0.8%	0.9%	0.7%
Self-employed workers in own not incorporated business	780	484	296	6.2%	7.4%	4.9%
Unpaid family workers	55	26	29	0.4%	0.4%	0.5%
Agriculture, forestry, fishing and hunting, and mining:	1,314	1,092	222	10.4%	16.7%	3.7%
Agriculture, forestry, fishing and hunting:	1,299	1,077	222	10.3%	16.4%	3.7%
Private for-profit wage and salary workers:	408	331	77	3.2%	5.0%	1.3%
Employee of private company	291	237	54	2.3%	3.6%	0.9%
Self-employed in own incorporated business	117	94	23	0.9%	1.4%	0.4%
Private not-for-profit wage and salary workers	2	2	0	0.0%	0.0%	0.0%
Local government workers	0	0	0	0.0%	0.0%	0.0%
State government workers	7	7	0	0.1%	0.1%	0.0%
Federal government workers	6	4	2	0.0%	0.1%	0.0%
Self-employed workers in own not incorporated business	794	675	119	6.3%	10.3%	2.0%
Unpaid family workers	82	58	24	0.6%	0.9%	0.4%

Table F.12 – Sex of Employed Civilian Population 16 Years and Over by Industry: 2000

INDUSTRY	Both Sexes	Male:	Female:	Both Sexes	Male:	Female:
Iowa County Totals:	12,618	6,557	6,061	100.0%	100.0%	100.0%
Agriculture, forestry, fishing and hunting, and mining:	1,314	1,092	222	10.4%	16.7%	3.7%
Agriculture, forestry, fishing and hunting	1,299	1,077	222	10.3%	16.4%	3.7%
Mining	15	15	0	0.1%	0.2%	0.0%
Construction	1,163	1,094	69	9.2%	16.7%	1.1%
Manufacturing	1,717	1,214	503	13.6%	18.5%	8.3%
Wholesale trade	305	226	79	2.4%	3.4%	1.3%
Retail trade	2,990	1,031	1,959	23.7%	15.7%	32.3%
Transportation and warehousing, and utilities:	414	347	67	3.3%	5.3%	1.1%
Transportation and warehousing	335	279	56	2.7%	4.3%	0.9%
Utilities	79	68	11	0.6%	1.0%	0.2%
Information	155	59	96	1.2%	0.9%	1.6%
Finance, insurance, real estate and rental and leasing:	547	208	339	4.3%	3.2%	5.6%
Finance and insurance	462	149	313	3.7%	2.3%	5.2%
Real estate and rental and leasing	85	59	26	0.7%	0.9%	0.4%
Professional, scientific, management, administrative, and waste management services:	490	241	249	3.9%	3.7%	4.1%
Professional, scientific, and technical services	319	151	168	2.5%	2.3%	2.8%
Management of companies and enterprises	3	0	3	0.0%	0.0%	0.0%
Administrative and support and waste management services	168	90	78	1.3%	1.4%	1.3%
Educational, health and social services:	2,140	436	1,704	17.0%	6.6%	28.1%
Educational services	949	321	628	7.5%	4.9%	10.4%
Health care and social assistance	1,191	115	1,076	9.4%	1.8%	17.8%
Arts, entertainment, recreation, accommodation and food services:	689	262	427	5.5%	4.0%	7.0%
Arts, entertainment, and recreation	96	53	43	0.8%	0.8%	0.7%
Accommodation and food services	593	209	384	4.7%	3.2%	6.3%
Other services (except public administration)	349	189	160	2.8%	2.9%	2.6%
Public administration	345	158	187	2.7%	2.4%	3.1%

Source: 2000 Census, prepared by SWWRPC

Table F.13 – Iowa County Labor Force Projections

	2000	Low Final 2010	High Final 2010	Low Final 2020	High Final 2020	Low Final 2030	High Final 2030	Low 30 yr. Change	High 30 yr. Change
MALE									
Total:	6,862	7,394	8,102	7,635	9,032	7,617	9,655	756	2,794
16 to 19 years	399	368	403	375	444	352	446	-47	48
20 to 24 years	471	503	551	439	520	444	563	-27	91
25 to 29 years	543	636	697	603	713	627	795	85	252
30 to 34 years	774	600	657	658	778	586	743	-188	-31
35 to 39 years	964	703	770	846	1,001	819	1,038	-145	74
40 to 44 years	937	847	928	674	798	755	957	-182	20
45 to 49 years	855	998	1,093	748	885	918	1,164	64	309
50 to 54 years	730	932	1,021	865	1,024	703	892	-27	162
55 to 59 years	448	783	858	939	1,111	718	911	271	463
60 to 64 years	291	545	597	715	846	678	859	386	568
65 to 69 years	184	198	217	356	421	436	552	252	368
70 to 74 years	130	126	138	242	286	323	410	193	280
75 and over	137	156	170	173	205	257	326	120	189
FEMALE									
Total:	6,317	6,744	7,389	7,004	8,250	7,059	8,948	743	2,632
16 to 19 years	428	414	454	414	454	397	503	-31	75
20 to 24 years	388	421	461	386	457	390	495	3	107
25 to 29 years	548	655	718	652	771	678	860	130	312
30 to 34 years	745	569	623	634	750	594	753	-151	8
35 to 39 years	928	704	772	865	1,023	878	1,113	-50	185
40 to 44 years	891	770	844	604	715	687	871	-203	-19
45 to 49 years	717	894	980	697	825	873	1,107	157	390
50 to 54 years	656	873	956	775	917	620	786	-36	130
55 to 59 years	404	678	742	868	1,027	691	876	287	472
60 to 64 years	248	402	441	549	650	498	631	250	383
65 to 69 years	192	204	223	351	416	459	582	268	391
70 to 74 years	83	71	78	118	139	164	208	81	125
75 and over	89	89	97	89	105	128	163	39	73
Totals	13,178	14,138	15,491	14,639	17,282	14,677	18,604	1,498	5,426

Table F.13 above, prepared by the SWWRPC, requires some explanation. Population projections by age prepared by the commission for the county were used to multiply labor force participation rates (2000 rates are assumed) by each age group to obtain the projected number of workers by age. The two columns on the right reflect the difference in the number of labor force participants between the year 2000 and the projected date, the year 2030. A negative number means that the particular age group will have fewer participants in it 30 years from now than it does today. Positive numbers indicate the age groups that are expected to grow in size. In this way, it can be seen that there will be many more workers in the 55 and over age range in 2030. There will also be more workers in the 20 to 29 age range at that time.

The tables below are intended to demonstrate that even over a relatively short period of time there are many things happening in a small rural county in terms of new business formation, expansions and contractions, and business closures. Most of these are hardly even noticed by the general public at large, and thus we sometimes tend to think that the economics of a community are static.

Table F.14 represents the number of establishments by employment size class by major industry group for the year 2001 and is self-explanatory.

Table F.14 – Number of Establishments

Industry Code	Code Description	Total Establishments.	Size Classification								
			'1-4'	'5-9'	'10-19'	'20-49'	'50-99'	'100-249'	'250-499'	'500-999'	'1000 +'
	Total	629	374	111	80	45	11	6	1	0	1
11----	Forestry, fishing, hunting, and agriculture support	4	3	1	0	0	0	0	0	0	0
21----	Mining	3	1	0	2	0	0	0	0	0	0
22----	Utilities	1	0	0	0	0	1	0	0	0	0
23----	Construction	93	72	10	7	3	1	0	0	0	0
31----	Manufacturing	39	17	7	7	3	2	3	0	0	0
42----	Wholesale trade	34	17	7	4	5	0	1	0	0	0
44----	Retail trade	105	51	25	18	8	1	1	0	0	1
48----	Transportation & warehousing	29	13	9	5	2	0	0	0	0	0
51----	Information	8	2	2	4	0	0	0	0	0	0
52----	Finance & insurance	33	20	6	5	1	1	0	0	0	0
53----	Real estate & rental & leasing	17	16	0	0	1	0	0	0	0	0
54----	Professional, scientific & technical services	39	26	8	3	2	0	0	0	0	0
56----	Admin, support, waste mgt, remediation services	26	18	6	1	0	1	0	0	0	0
61----	Educational services	5	3	0	1	0	0	1	0	0	0
62----	Health care and social assistance	51	23	14	6	4	3	0	1	0	0
71----	Arts, entertainment & recreation	16	8	2	2	4	0	0	0	0	0
72----	Accommodation & food services	62	33	6	10	12	1	0	0	0	0
81----	Other services (except public administration)	59	46	8	5	0	0	0	0	0	0
99----	Unclassified establishments	5	5	0	0	0	0	0	0	0	0

Source: U.S. Census Bureau, County Business Patterns, 2001, prepared by the SWWRPC.

Table F.15 shows changes from 1998 to 2001. In that time span there were a total of 720 net new jobs created within the county and a net change of sixty-three new businesses, or an average of 240 jobs and more than twenty businesses per year. There were several industrial categories that experienced job losses, however, they were offset primarily by increases in retail trade (519). Losses occurred in seven of the major categories listed, and gains were found in eleven categories. On the positive side, manufacturing increased by 185, the second highest gain, followed by construction at sixty-seven, administrative support at sixty, and other services except public administration at forty-three. On the negative side, establishments in arts, entertainment and recreation lost a net seventy-four, while educational services lost forty-nine, followed by mining, and transportation and warehousing, each at thirty-four.

There were twenty-three net new establishments in the construction industry followed by administrative support services with ten. Wholesale trade lost three establishments employing fewer than twenty persons, and transportation and warehousing lost two establishments, at least one employing less than five, and possibly one employing 20-49.

Table F.15 – Change in Total Employment and Number of Establishments by Employment-Size Classes, 1998 – 2001

Industry	Industry Code Description	Employment Size Class							
		Net Jobs	Number of Establ.	1-4	5-9	10-19	20-49	50-99	100-249
-----	Total	720	63	51	4	9	(4)	1	2
11----	Forestry, fishing, hunting, and agriculture support	(7)	(1)	(2)	1				
21----	Mining	(34)	1	1		1	(1)		
22----	Utilities	(22)							
23----	Construction	67	23	19	3	1	(1)	1	
31----	Manufacturing	185	6	3		2	(1)	1	1
42----	Wholesale trade	30	(3)		(1)	(4)	2	(1)	1
44----	Retail trade	519		(3)	(1)	3	1		
48----	Transportation & warehousing	(34)	(2)	(2)	1	2	(3)		
51----	Information	2							
52----	Finance & insurance	4	5	6	(2)	1	(1)	1	
53----	Real estate & rental & leasing	25	6	7	(1)	(1)	1		
54----	Professional, scientific & technical services	26	4	4		(1)	1		
56----	Admin, support, waste mgt, remediation services	60	10	7	3	(1)		1	
61----	Educational services	(49)	1	1					
62----	Health care and social assistance	10		(1)	2	(1)	1	(1)	
71----	Arts, entertainment & recreation	(74)	4	4	1			(1)	
72----	Accommodation & food services	(27)	6	6	(2)	5	(3)		
81----	Other services (except public administration)	43	6	4		2			
99----	Unclassified establishments	(3)	(3)	(3)					

Source: U.S. Census Bureau, County Business Patterns, 1998 and 2001. Table prepared by SWWRPC.

Zip code county business patterns that provide specific information from year to year will yield an extremely detailed picture of the local economy. Table F.16 provides this information over a three-year period of time for cities and villages. Among the fastest growing areas being studied during the three years is the Village of Avoca, with more than a fifty percent increase in the number of establishments with employees, or a net gain of five. The Village of Blanchardville was second with a twenty-seven percent growth in the number of establishments from 1998 to 2001, or a total of ten employers. Hollandale was third in relative growth and had a twenty percent gain (three in number) in establishments with employees. In raw numbers of new businesses, Mineral Point led the way with a net gain of seventeen. This was in stark contrast to Dodgeville, which lost a net four employers, but gained 277 net new jobs, the highest job creation total of any area by far. The table also shows trends in payroll, and industrial categories. The three-year analysis provided here indicates that there were, on average, 65 to 70 "events" (a new firm, a lost firm, an expansion or a contraction (jumping size categories) each year within the county, Blanchardville not included! This indicates that something measurable by federal statistics happens to one out of every nine to ten firms each year.

Table F.16 – Change in the Number of Establishments, Payroll, and Employees by Zip Code: 1998 - 2001

		Arena	Avoca	Barneveld	Blanchard ville	Cobb	Dodge- ville	Highland	Hollan- dale	Linden	Mineral Point	Rewey	Ridgeway
Change in	Number of establishments:	-2	5	-3	10	-6	-4	2	3	0	17	0	3
Change in	First quarter payroll in \$1000:	198	0	352	200	74	5,011	312	42	27	647	45	59
Change in	Number of employees:	10	-10	19	37	10	277	5	18	6	115	-14	11
Change in	Annual payroll in \$1000:	938	152	750	870	471	38,653	1,113	152	238	2,126	150	362
Pct. Change in	Number of establishments:	-7.1%	55.6%	-7.1%	27.0%	-27.3%	-1.9%	4.8%	20.0%	0.0%	14.8%	0.0%	17.6%
Pct. Change in	First quarter payroll in \$1000:	26.5%	0.0%	27.1%	39.2%	16.2%	13.4%	21.1%	23.3%	40.3%	11.0%	21.2%	24.8%
Pct. Change in	Number of employees:	6.8%	-43.5%	5.8%	30.1%	11.2%	4.2%	1.6%	34.6%	37.5%	10.0%	-23.7%	12.4%
Pct. Change in	Annual payroll in \$1000:	25.9%	98.1%	12.4%	39.0%	16.5%	25.0%	15.9%	17.7%	73.2%	7.9%	16.3%	33.8%
Industry Code	Industry Code Description	Change in the number of establishments											
-----	Total	-2	5	-3	10	-6	-4	2	3	0	17	0	3
11----	Forestry, fishing, hunting, and agriculture	1	0				0			-1			0
21----	Mining						0				0		
22----	Utilities										0		
23----	Construction	-2	2	2	2	0	2	3	1	0	3	1	2
31----	Manufacturing	-1		0	1		1	-3	0	0	2		1
42----	Wholesale trade	1		-1	2	-1	-4	0		1	1	0	0
44----	Retail trade	-1	2	-2	-2	-2	-4	-2	1	0	2	-1	1
48----	Transportation & warehousing	0		0	1	-2	0	-1	0		0		-2
51----	Information						0				0		
52----	Finance & insurance	0	1		0	-1	2	0	0		2	1	
53----	Real estate & rental & leasing			-1	-1		1		1			0	
54----	Professional, scientific & technical services	1	1	0	2	0	-3			1	2		1
56----	Admin, support, waste mgt, remediation services	-1	1	-1	-1		2	2			1		1
61----	Educational services		0				1				0		
62----	Health care and social assistance			1	1	0	-2	1	0		0		
71----	Arts, entertainment & recreation				1		3		1		2		
72----	Accommodation & food services	1	-2	0	3	0	-1	1	-1	0	4	-1	-1
81----	Other services (except public administration)	0	0	-1	2	0	-1	1	0	-1	0		1
99----	Unclassified establishments	-1			-1		-1				-2		-1

Table F.17 – Change In The Number Of Establishments Of Non-employers: 1997-2000

NAICS code	NONEMPLOYER STATISTICS, 1997 TO 2000	Net Change in the Number of establishments
00	All non-employer sectors	204
11	Forestry, fishing & hunting, and agricultural support services	8
115	Support activities for agriculture and forestry	6
1152	Support activities for animal production	5
23	Construction	57
2332	Residential building construction	20
235	Special trade contractors	35
2352	Painting and wall covering contractors	6
2353	Electrical contractors	2
2354	Masonry, drywall, insulation, and tile contractors	1
2355	Carpentry and floor contractors	4
2359	Other special trade contractors	24
31-33	Manufacturing	1
42	Wholesale trade	4
421	Wholesale trade, durable goods	(1)
422	Wholesale trade, non-durable goods	5
44-45	Retail trade	7
441	Motor vehicle and parts dealers	4
445	Food and beverage stores	(1)
451	Sporting goods, hobby, book, and music stores	(14)
453	Miscellaneous store retailers	(5)
4533	Used merchandise stores	0
4539	Other miscellaneous store retailers	(2)
454	Non-store retailers	3
4543	Direct selling establishments	5
48-49	Transportation and warehousing	15
4841	General freight trucking	5
48411	General freight trucking, local	8
48412	General freight trucking, long-distance	(3)
51	Information	0
52	Finance and insurance	15
524	Insurance carriers and related activities	12
5242	Agencies, brokerages, and other insurance related activities	12
53	Real estate and rental and leasing	37
5311	Lessors of real estate	26
5313	Activities related to real estate	10
54	Professional, scientific, and technical services	(6)
5416	Management, scientific, and technical consulting services	(10)
5419	Other professional, scientific, and technical services	(14)
54199	All other professional, scientific, and technical services	(15)
56	Administrative and support and waste management and remediation services	(2)
5617	Services to buildings and dwellings	(12)
56172	Janitorial services	(10)
56173	Landscaping services	(4)
61	Educational services	3

Table F.17 (cont.) – Change In The Number Of Establishments Of Non-employers: 1997-2000

NAICS code	NON-EMPLOYER STATISTICS, 1997 TO 2000	Net Change in the Number of establishments
62	Health care and social assistance	38
621	Ambulatory health care services	9
6244	Child day care services	25
71	Arts, entertainment, and recreation	22
711	Performing arts, spectator sports, and related industries	21
713	Amusement, gambling, and recreation industries	1
72	Accommodation and foodservices	1
721	Accommodation	0
722	Foodservices and drinking places	1
81	Other services (except public administration)	6
811	Repair and maintenance	(9)
8111	Automotive repair and maintenance	(6)
81111	Automotive mechanical and electrical repair and maintenance	(5)
8113	Commercial & industrial machinery & equipment (exc. automotive & electronic) repair & maintenance	0
81149	Other personal and household goods repair and maintenance	0
8121	Personal care services	8
812112	Beauty shops	3
8129	Other personal services	(3)

U.S. Bureau of the Census, Non-employer Statistics, 1997 and 2000. Table prepared by the SWWRPC.

Table F.18 – List Of Major Employers With 20+ Employees In Iowa County And Blanchardville

Name	Type of Enterprise	Community	SIC	Employ.
Land's End Inc	Direct Merchant Retail	Dodgeville	5651	1000+
House on the Rock/The Springs	Eating and Drinking Place	Spring Green	5810	100-249
Dodgeville School District	Educational Services	Dodgeville	8211	100-249
Iowa-Grant School District	Educational Services	Livingston	8211	100-249
Mineral Point Unified Schools	Educational Services	Mineral Point	8211	100-249
House on the Rock	Entertainment	Spring Green	8412	100-249
Wal Mart	General Merchandise Store	Dodgeville	5311	100-249
City of Dodgeville	General purpose government	Dodgeville	9131	100-249
Fleetguard/Nelson Industries, Inc.	Manufacturer	Mineral Point	3599	100-249
Walnut Hollow	Manufacturer	Dodgeville	2499	100-249
Bloomfield Manor	Nursing Home	Dodgeville	8361	100-249
Dodgeville 66	Retail	Dodgeville	5541	100-249
Electri-tec Electrical Construction	Construction	Arena	1731	50-99
Morton Buildings	Construction	Dodgeville	1540	50-99
Pizza Hut	Eating and Drinking Place	Dodgeville	5810	50-99
Barneveld Public Schools	Educational Services	Barneveld	8211	50-99
Dodgeville Elementary School	Educational Services	Dodgeville	8211	50-99
Iowa Grant Elementary/Middle School	Educational Services	Livingston	8211	50-99
Iowa Grant High School	Educational Services	Livingston	8211	50-99
Mineral Point Elementary School	Educational Services	Mineral Point	8211	50-99
Iowa County	General purpose government	Dodgeville	9131	50-99
Iowa Co Highway Dept	Government Services	Dodgeville	1611	50-99
Monona Wire Corporation	Manufacturer	Livingston	3643	50-99
Memorial Hospital of Iowa County	Medical Care Facility	Dodgeville	8062	50-99
Mineral Point Care Center	Nursing Home	Mineral Point	8051	50-99

Table F.18 (cont.) – List Of Major Employers With 20+ Employees In Iowa County And Blanchardville

Name	Type of Enterprise	Community	SIC	Employ.
Dick's Supermarket	Retail	Dodgeville	5411	50-99
SW Wisconsin Community Action Program Inc	Social Service Agency	Dodgeville	8399	50-99
United Parcel Service	Transportation	Dodgeville	4513	50-99
Hartung Brothers	Agricultural	Arena	0115	20-49
Ahlgrimm Explosives Co	Construction	Mineral Point	1629	20-49
Burnham Lumber	Construction	Rewey	1542	20-49
G A Watson	Construction	Dodgeville	1422	20-49
McCon Building	Construction	Highland	1542	20-49
P A McGuire Construction	Construction	Highland	1711	20-49
Courthouse Inn & Courthouse Lounge	Eating and Drinking Place	Dodgeville	5810	20-49
Cousins	Eating and Drinking Place	Dodgeville	5810	20-49
Culver's	Eating and Drinking Place	Dodgeville	5810	20-49
Gordon's Cafe & Coffee	Eating and Drinking Place	Dodgeville	5810	20-49
Hardees	Eating and Drinking Place	Dodgeville	5810	20-49
Hi Point Steak House	Eating and Drinking Place	Ridgeway	5810	20-49
McDonalds	Eating and Drinking Place	Dodgeville	5810	20-49
Nadler's A & W Drive In	Eating and Drinking Place	Dodgeville	5810	20-49
Thym's Supper Club	Eating and Drinking Place	Dodgeville	5810	20-49
Dodgeville High School	Educational Services	Dodgeville	8211	20-49
Dodgeville Middle School	Educational Services	Dodgeville	8211	20-49
Highland High School	Educational Services	Highland	8211	20-49
Mineral Point High School	Educational Services	Mineral Point	8211	20-49
Pecatonica Area Elementary School	Educational Services	Hollandale	8211	20-49
Pecatonica Area High School	Educational Services	Blanchardville	8211	20-49
Ridgeway Schools	Educational Services	Ridgeway	8211	20-49
Dodge Theater	Entertainment	Dodgeville	7832	20-49
Pendarvis & First Capitol	Entertainment	Mineral Point	8412	20-49
Farmers Savings Bank	Financial Services	Mineral Point	6022	20-49
Norwest Bank Wisconsin	Financial Services	Dodgeville	6022	20-49
City of Mineral Point	General purpose government	Mineral Point	9131	20-49
Dept of Natural Resource	Government Services	Dodgeville	9512	20-49
Iowa Co Sheriffs Dept	Government Services	Dodgeville	9221	20-49
Don Q Inn	Lodging	Dodgeville	7011	20-49
New Concord Inn	Lodging	Dodgeville	7011	20-49
The House on the Rock Inn	Lodging	Spring Green	7011	20-49
Silicon Sensors	Manufacturer	Dodgeville	3674	20-49
Cornerstone Foundation	Nursing Home	Dodgeville	8361	20-49
Housing Facilities of Wisconsin	Nursing Home	Mineral Point	8361	20-49
Mineral Point Medical Center	Nursing Home	Mineral Point	8011	20-49
Dodgeville IGA	Retail	Dodgeville	5411	20-49
Farm & Fleet	Retail	Dodgeville	5251	20-49
Fillback Ford	Retail	Highland	5511	20-49
Hallada Motors	Retail	Dodgeville	5511	20-49
Iowa County Chrysler Sales	Retail	Barneveld	5511	20-49
Point IGA	Retail	Mineral Point	5411	20-49
Hodan Center	Sheltered Workshop	Mineral Point	8331	20-49
Iowa Co Social Services	Social Service Agency	Dodgeville	8322	20-49
SUN Program Office	Social Service Agency	Dodgeville	8322	20-49

Table F.18 (cont.) – List Of Major Employers With 20+ Employees In Iowa County And Blanchardville

Name	Type of Enterprise	Community	SIC	Employ.
SWCAP Housing Energy Program	Social Service Agency	Dodgeville	8399	20-49
Anderson Bus Lines	Transportation	Dodgeville	4151	20-49
Q L F Express	Transportation	Dodgeville	4213	20-49
US Postal Service	Transportation	Dodgeville	4311	20-49
Zimmerman Transfer	Transportation	Dodgeville	4212	20-49
Rural Route 1	Trelay Inc	Livingston	5191	20-49
Quality Liquid Feeds (QLF)	Wholesale	Dodgeville	5191	20-49
Quantum Devices	Wholesale	Barneveld	5065	20-49
Ritchie Motors Inc	Wholesale	Barneveld	5083	20-49
Ritchie Motors Inc	Wholesale	Cobb	5083	20-49

CONCLUSION

The existence of a proactive economic development effort can help to keep tabs of county trends and allow for friendly intervention with a business when it is appropriate to do so, perhaps reducing the number of businesses that go out of business, helping others to expand, and attracting new ones based on a targeted industry strategy. This effort requires full time staffing. Furthermore, it cannot be assumed that an existing organization within the county, the region, or the state has the resources to meet this need. This is very much a “grow-your-own” approach to economic development. Other organizations, including the University Cooperative Extension, the regional planning commission, chambers of commerce, educational institutions, and others, can play strong supporting rolls to help the local effort, but these organizations have missions all their own which do not encompass the responsibilities of a county or local economic development group. Ideally, a county group will work closely with local development corporations and committees, as well as with regional, state, and federal resources to achieve the county goals. This model is popular in Wisconsin and throughout the United States and has been an effective approach for local communities to work together.

Alternatively, the creation of a multi-county corporation (5-6 counties) with multiple staffing (at least three full time staff members) might serve the same purpose. A third alternative would be for county-based organizations to jointly “staff” a multi-county organization for the purposes of joint efforts (for example, joint marketing, trade shows, call trips, etc.) without removing any of the autonomy of the county organizations. This latter model could only work effectively if all counties within an area worked with each other, rather than just some of them. The purpose would be to achieve economies of scale by working together and enhancing the visibility of the area. Business prospects, other than those that are home-based, almost never look at an individual community first, nor do they usually look at particular counties for a new location. They almost always look at regions (multi-state or multi-county) for their initial screening. Communities working together - particularly small communities - is almost the only way of assembling the resources needed to compete with the small metropolitan areas of the Midwest (which are the real competition, not other communities within the county). Because labor-sheds are relatively large (30 or so miles in radius), new businesses in one community will provide considerable benefit to neighboring communities.

FINANCING OPPORTUNITIES FOR BUSINESSES, AND FOR ORGANIZATIONS THAT PROVIDE ASSISTANCE TO BUSINESS

There is a wide range of potential sources of assistance in financing a business locating or expanding in Iowa County. Listed below are some key potential opportunities for increasing the capacity of public entities to more fully participate in business expansions, and to affect business location decisions through use of new loan and technical assistance programs.

Local level: The Iowa County Board of Supervisors offers a low interest revolving loan fund loan that can be accessed by contacting the Iowa County University of Wisconsin Extension office, Paul Ohlrogge, Community Development Resource Educator, at 608-935-0391. There is a loan portfolio of 13 loans at the end of 2003. The fund had total assets of about \$592,000. Monthly cash flow is approximately \$5,000 per month. At the local level, in addition to conventional sources through banks and credit unions, there are a number of community revolving loan funds that provide opportunity for direct participation in development projects, including start-ups that are evaluated as to economic soundness. These loan sources are capitalized through the Small Cities Community Development Block Grant (CDBG) program administered by the Wisconsin Department of Commerce. An initial project creating a significant number of good paying jobs in the manufacturing sector is typically required in order to obtain a commitment from the Wisconsin Department of Commerce to entertain a funding request by a local unit of government. Additional funds could potentially be requested for the right kind of project, when local funds are not adequate to meet the need.

Regional level: At the regional level, the Southwestern Wisconsin Regional Planning Commission operates the five-county Southwestern Wisconsin Business Development Fund, a regional revolving loan fund funded initially by the U.S. Department of Commerce, Economic Development Administration. Total capitalization of this fund is more than \$340,000 and there is monthly cash flow. The fund targets projects providing significant economic benefits to the area, or where there is a specific need identified in the community. Also targeted are start-up companies that have business plans and have, if needed, sought business support services through the Small Business Development Center, or the owners have taken part in an entrepreneurial training program, or the business has become a tenant of a small business incubator, such as the one at Platteville. The fund is prohibited from assisting in projects where there is access to conventional loans that have terms and conditions that allow the project to proceed. Contact Tom Jackson, economic development planner, Southwestern Wisconsin Regional Planning Commission, 608-342-1056.

The Platteville Business Incubator, Inc. that should be considered to be a regional facility, can provide direct assistance to tenants in the form of small loans for a variety of purposes, and can also provide technical assistance grants to procure needed services for the business in addition to below-market rate lease rates. The facility has \$75,000 available for these purposes. Currently, \$40,000 is available for loans and \$35,000 for T/A, but there is some flexibility. Contact Beth Bickel, executive director, Platteville Business Incubator, Inc., at 608-348-3050.

The Small Business Development Center (SBDC), through Ayla Annac, Small Business Counselor, can provide business counseling free of charge to prospective businesses. Office hours are held throughout the region on certain days. This assistance can be provided by contacting in Iowa County, Paul Ohlrogge, community resource development educator, at the Iowa County UW- Extension offices at 608-935-0391 or Ayla Annac, small business counselor at the SBDC offices at 608-342-1038. Tim Bay, area business education agent is available to provide technical assistance to certain types of businesses on a contractual basis. He can be contacted at 608-342-1090.

The Workforce Development Board of Southwest Wisconsin and Rock County can potentially assist with employment training through the Workforce Investment Act with on-the-job Training (OJT) which can pay for up to 50% of training costs for six to eight weeks. Alternatively, an Incumbent Worker Training Grant may be able to assist with the cost of upgrading employee skills. The eligibility criteria for these two programs differ. Many potential workers may be dislocated from recent lay-offs and special emphasis is placed on helping these individuals, as well as others who qualify. Contact the Job Center office at Dodgeville at 608-935-3116, or the Iowa County Job Center office at 608-935-3116.

Wisconsin's Technical College system is one of the best in the nation and available to assist with customized labor training needs. In southwest Wisconsin, the Southwest Wisconsin Technical College at Fennimore can help with training in a wide variety of disciplines upon request. Contact Lisa Whitish in Fennimore at 1-800-362-3322.

State level: At the state level, the Wisconsin Department of Commerce has a broad range of financial assistance programs to help businesses undertake economic development. It should be noted that due to a serious budget deficit, major changes can occur in the future with respect to the programs listed below. Commerce maintains a network of Area Development Managers (ADM) to offer customized services to each region of Wisconsin. Below are selected programs that may be applied to assisting incubator tenants and other businesses. Call Bill Winter at 608-647-4613 at his office in Richland Center.

- The Community-Based Economic Development (CBED) Program offers a variety of ways in which communities can undertake planning or provide assistance to businesses. Assistance can include planning funds to undertake an economic development strategy, plan for a business incubator, or provide partial funding to improve or construct an incubator facility.
- The Early Planning Grant (EPG) helps individual entrepreneurs and small businesses throughout Wisconsin obtain the professional services necessary to evaluate proposed start up or expansion feasibility.
- The Community Development Block Grant (CDBG)-Economic Development Program provides community grants for business start-up loans, retention, and expansion projects based on the number of jobs created or retained. This was referred to above under "local level", and is a federal pass-through program.
- The Community Development Zone program provides jobs tax credits for creating new full time jobs for Wisconsin residents and environmental remediation credits for undertaking certain activities that benefit the environment.
- The Agricultural Development zone program provides tax benefits for persons within the agricultural and food processing cluster, which is broadly defined. Jobs credits, an investment credit for the purchase of depreciable, tangible, personal property such as building improvements and new machinery and equipment, as well as environmental remediation credits are possible.
- The Economic Impact Early Planning Grant (EI-EPG) Program offers matching grants that can cover up to seventy-five percent of project costs--up to \$3,000--to help entrepreneurs and small businesses obtain professional services to develop a comprehensive business plan. A business plan is necessary to receive funding for the other gaming programs as well as to attract private financing. A Special Opportunity Grant provides up to \$15,000 for projects that will have a statewide impact.
- The Economic Diversification Loan (EDL) program provides low interest loans to existing businesses interested in establishing or expanding operations in Wisconsin. Applicants must provide a comprehensive business plan that describes the proposed project. Applicant can receive up to seventy-five percent of eligible costs. The actual award is based upon the project's viability, the number of jobs created or retained, and the extents to which the project will help diversify the local economy.
- The Rural Economic Development (RML) Micro-loan program is designed to provide working capital or fixed asset financing for businesses located in rural communities.
- The Technology Development Fund (TDF) program helps Wisconsin businesses research and develop technological innovations that have the potential to provide significant economic benefit to the state.
- The Technology Development Loan (TDL) 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 Business Development Initiative (BDI) Micro Loan program is designed to provide financial assistance for the start-up or expansion of businesses involving persons with disabilities.
- The Business Employees' Skills Training (BEST) 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.
- Under the Entrepreneurial Training Grant (ETG) 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.
- The Customized Labor Training Fund provides training grants to businesses that are implementing new technology or production processes. The program can provide up to fifty percent of the cost of customized training.
- Industrial Revenue Bonds (IRB's) can to be issued in the name of the municipality for up to the full cost of a proposed project (\$10 million maximum). Bonds are not a general obligation of the jurisdiction. Interest earned is exempt from federal income tax. Recent issues carried variable interest rates of 1.3 to 1.4 percent, with an approximate 1.2 percent letter of credit fee. Fixed rates are estimated at 4.0 to 5.0 percent. Terms are negotiable and can be structured to meet the needs of the business. Requirements for rehabilitation (Fifteen percent of acquisition costs financed with proceeds) apply if bond proceeds are used for acquisition of real estate. Process can take from two to six months, depending on the nature of project, ease of finding a purchaser of the bonds, etc.

The Wisconsin Housing and Economic Development Authority has programs that can assist in financing new and expanding businesses. Contact David Shepard at 608-241-0169 or 1-800-334-6873 ext.1728.

- The Linked Deposit Loan (LiDL) offers women and minority owned and operated businesses a two-year interest rate subsidy on the portion of a new bank loan of \$10,000 to \$99,000 that covers land, building, and equipment.
- The Small Business Guarantee can be used for expenses of land, buildings, equipment, and inventory associated with the expansion or acquisition of a small business (Fifty or less full-time employees). The guarantee is limited to eighty percent or \$200,000. This program can finance a mixed-use project if the business occupies at least half of the building. This program can also be used to start a day care business including cooperative ownership or nonprofit status.

Federal level: At the federal level, the U.S. Small Business Administration (SBA) provides loan guarantees that are used in conjunction with bank financing to improve loan terms. Contact your local banker for details, or access the SBA web site by doing a search.

- The SBA can provide information on authorized micro-lenders that make loans of \$25,000 or less, small business investment companies and certified development corporations that make fixed-rate, long-term loans for the acquisition of business assets.
- The SBA offers simplified application loan guarantee programs called SBA Low Doc and SBA Express to small businesses. Loans under these programs must be \$150,000 or less. Working through their local banks, borrowers also can obtain SBA guarantees on their larger loans. The maximum loan guarantee for one business or individual is \$750,000. Proceeds can be used to purchase machinery and equipment, real property, inventory, and to purchase an existing business.
- The Wisconsin Business Development Finance Corporation operates a SBA Certified Development Company 504 Loan Program. The SBA 504 Loan Program is a way to match long-term, fixed rate financing for long term assets. Through the 504 loan program they can help fund the purchase of land, buildings, machinery, equipment, building construction and all associated soft costs, i.e. interim interest during construction, attorney, accountant, architect, and appraisal fees, title insurance, etc. They can also help minimize the down payment, allowing you or your customer to conserve vital working capital to support future sales growth. For an existing business as little as 10% down may be sufficient. Equity in existing land and buildings may also be sufficient to qualify. Construction financing is provided through your bank, with the WBDFC providing long term financing beginning with the completion of the project for a pre-approved portion of the project up to \$1,000,000 or 40%.

Additional capital may be able to be accessed through programs of the U.S. Department of Agriculture, Rural Business-Cooperative Service, one of the agencies under "Rural Development", the administrative arm for various programs. Contact Jim Kirchoff, at 715-345-7615 at the Wisconsin Field office in Stevens Point. Again, a web browser search will provide you with links to these programs on the Internet. The programs include:

- The Business and Industry (B&I) Guaranteed Loan Program helps create jobs and stimulates rural economies by providing financial backing for rural businesses. This program provides guarantees up to 90 percent of a loan made by a commercial lender. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing. B&I loan guarantees can be extended to loans made by recognized commercial lenders or other authorized lenders in rural areas. Assistance under the B&I Guaranteed Loan Program is available to virtually any legally organized entity, including a cooperative, corporation, partnership, trust or other profit or nonprofit entity, Indian tribe or federally recognized tribal group, municipality, county, or other political subdivision of a State. The maximum aggregate B&I Guaranteed Loan(s) amount that can be offered to any one borrower under this program is \$25 million.
- Rural Economic Development Loans provides zero-interest loans to electric and telephone utilities financed by the Rural Utilities Service (RUS), an agency of the U.S. Department of Agriculture, to promote sustainable rural economic development and job creation projects. The RUS utility is required to re-lend, at zero-percent interest, the loan proceeds to an eligible "third-party recipient" for the purpose of financing job creation projects and sustainable economic development within rural areas. Priority is given to financing third-party recipient projects that are physically located in rural areas having a population of less than 2,500 people. The RUS utility receiving the zero-interest loan is responsible for repaying the loan to RUS in the event of delinquency or default by the third-party recipient. Third-party recipients may be private or public organizations having corporate and legal authority to incur debt.

- The Rural Business Enterprise Grants (RBEG) Program provides assistance to public bodies, private nonprofit corporations, and Federally-recognized Indian Tribal groups to finance and facilitate development of small and emerging private business enterprises located in areas outside the boundary of a city or unincorporated areas of 50,000 or more and its immediately adjacent urbanized or urbanizing area. The public bodies, private nonprofit corporations and federally recognized Indian tribes receive the grant to assist a business. Grant funds do not go directly to the business. Eligibility is limited to public bodies, private nonprofit corporations, and Federally-recognized Indian Tribal groups. Public bodies include incorporated cities and villages, towns, counties, States, authorities, districts, Indian Tribes on Federal and State reservations, and other Federally-recognized Indian Tribal groups in rural areas. Funds are used for the financing or development of small and emerging business. Eligible uses are: Technical Assistance (providing assistance for marketing studies, feasibility studies, business plans, training etc.) to small and emerging businesses; purchasing machinery and equipment to lease to a small and emerging business; creating a revolving loan fund (providing partial funding as a loan to a small and emerging business for the purchase of equipment, working capital, or real estate); or construct a building for a business incubator for small and emerging businesses.