

CHAPTER 4

Economic Development

Local governments play an increasingly critical role in promoting private sector economic development because economic strength is critical to the vitality of a community. Economic development is the process by which a community organizes and then applies its energies to the task of creating the type of business climate that will foster the retention and expansion of existing businesses, attract new businesses, and develop new business ventures. Although the Town of Holland is primarily an agricultural community with a few scattered commercial and industrial uses; agriculture and its associated activities constitute a critical component of Brown County's and the State of Wisconsin's overall economy.



Labor Force Analysis

Figure 4-1 shows that the percentage of Town residents 16 years of age and above who are in the labor force is somewhat higher than the percentage of the same population in Brown County and Wisconsin. Holland's estimated unemployment rate of 5.0 percent is lower than the state's percentage (5.5 percent), and Brown County's unemployment rate of 5.3 percent.

Figure 4-1: Employment Status by Percentage of Population 16 Years and Above

	Wisconsin	Brown County	Town of Holland
In labor force	66.9%	69.5%	72.1%
Civilian labor force			
Employed	63.2%	65.8%	67.7%
Unemployed	5.5%	5.3%	5.0%
Not in labor force	33.1%	30.5%	27.9%

Source: 2012-2016 American Community Survey 5-Year Estimates; U.S. Census Bureau.

Figure 4-2 shows that Holland has a significantly higher percentage of its residents employed in the Manufacturing industry sector (31.6 percent) than either the state (18.1 percent) or county (20.4 percent). This is consistent with the primary economic activities of Holland, which are agriculture and quarrying related. Other major employment industries include educational services/health care/social assistance, and construction.

Figure 4-2: Industry of Employed Civilian Population as a Percentage of People 16 Years and Above

	Wisconsin	Brown County	Town of Holland
INDUSTRY			
Agriculture, forestry, fishing and hunting, and mining	2.4%	1.5%	4.8%
Manufacturing	18.1%	20.4%	31.6%
Educational services, health care, and social assistance	23.2%	20.3%	15.2%
Construction	5.5%	5.7%	10.4%
Retail Trade	11.4%	10.6%	6.9%
Professional, scientific, and waste management services	8.4%	8.4%	3.9%
Wholesale Trade	2.7%	3.2%	3.3%
Transportation and warehousing, and utilities	4.4%	5.9%	2.9%
Finance and insurance, real estate, and rental and leasing	6.1%	7.3%	8.4%
Arts, entertainment, recreation, accommodation, and food services	8.5%	9.3%	4.9%
Information	1.6%	1.4%	1.9%
Public administration	3.5%	2.1%	1.7%
Other services, except public administration	4.1%	3.9%	4.1%

Source: 2011-2015 American Community Survey 5-Year Estimates; US Census Bureau.

Economic Base Analysis

The economic base of the Town of Holland is more unique than most Brown County communities in that, due to its location, it is tied to both the Green Bay Metropolitan Area and the Fox Valley in terms of employment and business opportunities. Many Holland residents work in these two larger metro areas and, therefore, depend on a sound economy throughout Brown and Outagamie Counties for their financial wellbeing. Key industry groups in the Green Bay Metropolitan Area include health care; paper and related products; insurance, financial services, and government offices; hospitality; food processing; and logistics (trucking, warehousing, and related services). Key industry groups in the Fox Valley include paper and related products, high-tech and food manufacturers, healthcare companies, business service companies and regional call centers. Due to the Town's rural nature and many of the Town's residents likely working in these Metropolitan Areas, a Location Quotient Analysis to determine basic and non-basic sector employment was performed utilizing Brown County as the local level for analysis as compared to the United States.

Basic sector employment typically produces goods or services that are exported out of the local economy and into the larger national economy. These goods and services and, therefore, employment are thus less likely to be affected by a downturn in the local economy. Non-basic sector employment includes those industries that produce goods or services that are consumed at the local level or are not produced at a sufficient level to be exported out of the local market.

The Location Quotient Analysis compares the local economy (in this case Brown County) to the United States. This allows for the identification of basic and non-basic sectors of the local economy. If the location quotient (LQ) is less than 1.0, local employment is considered non-basic, meaning that local industry is not meeting local demand for certain goods or service and may be more subject to downturns in the local economy. An LQ equal to 1.0 suggests that the local economy is exactly sufficient to meet the local demand for given goods or service. However, employment is still considered to be non-basic. An LQ of greater than 1.0 suggests local employment produces more goods and services than the local economy can consume and, therefore, these goods and services are exported to non-local areas and considered to be basic sector employment. The Location Quotient Analysis for the State of Wisconsin and Brown County is displayed in Figure 4-3.

Figure 4-3: Employment by Industry Group, 2017; Wisconsin and Brown County Location Quotient Analysis

National vs. State	Employment Sector	LQ Jun 2017 ^P	State vs. County	Employment Sector	LQ Jun 2017 ^P
	Construction	0.88		Construction	0.96
	Education and Health Services	0.97		Education and Health Services	0.96
	Financial Activities	0.92		Financial Activities	1.32
	Goods-Producing	1.46		Goods-Producing	1.49
	Information	0.85		Information	0.51
	Leisure and Hospitality	0.91		Leisure and Hospitality	0.88
	Manufacturing	1.89		Manufacturing	1.94
	Natural Resources and Mining	0.84		Natural Resources and Mining	0.49
	Other Services	0.96		Other Services	0.82
	Professional and Business Services	0.8		Professional and Business Services	0.83
	Public Administration	-		Public Administration	-
	Service-Providing	0.93		Service-Providing	0.95
	Total, all industries	1.02		Total, all industries	1.04
	Trade, Transportation, and Utilities	0.99		Trade, Transportation, and Utilities	1.04
	Unclassified	0.98		Unclassified	-

Source: U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages Data, Location Quotient Calculator, 2nd quarter 2017.

According to the LQ analysis for the state, there are two general industries in Wisconsin that can be considered to be basic employment sectors: Manufacturing and Goods-Producing. When the LQ analysis is applied to the regional economy (County) there are three general industries that can be considered basic employment sectors: Manufacturing, Goods-Producing, and Financial Activities. Therefore, these industries at the state and county level are most likely exporting goods and services to other parts of the country and contributing to a more stable state and local economy. Industries such as Natural Resources/Mining and Information with an LQ significantly below 1.0, indicate that there may be demand within Brown County’s local economy to support increases in these industry sectors.

Although there is ample room for growth in some of the industry fields, overall, Brown County’s economy is rather diversified and provides a variety of employment opportunities and a generally stable economy for Town of Holland and Brown County residents.

Economic Development Assessment

While the Town of Holland has extensive land available for economic development, it also has limited infrastructure and services available to business and industry. While these limitations are significant, they do not preclude the Town from growing new businesses and promoting the appropriate expansion of existing businesses. It is important for the community to actively recruit prospective businesses with the understanding that the location for businesses that rely on public utilities and other services, locations may be limited, whereas businesses that are not dependent on public utilities, options may be more available. Regardless of prospective business the Town should recruit businesses that will contribute positively to Holland’s agricultural base and rural character.

It may be a stretch for the Town of Holland to expect to recruit a large employer, such as a paper mill or corporate headquarters, due to the limited availability of public utilities, limited access to transportation facilities, and a very limited market for customers and employees. However, there are many businesses that supply or provide services to various industry sectors that do not have the need for extensive public services. A trucking business, for example, would be complementary to the agricultural industry but not require extensive utility services.



Residents in the Town of Holland travel to both the Fox Valley and the Green Bay Metropolitan Area for the majority of their retail business. The lack of population and density in Holland limits the economic market potential for the Town of Holland. Future business development in Hollantown may somewhat improve the potential for increased retail and service activity; however, the Town should focus its efforts on encouraging the growth of existing local businesses that serve the local population and agricultural community, while not negatively impacting the rural, quiet character of the Town.

A recent business trend in rural communities has been toward the development of cottage-type industries and at-home businesses that operate within residences. This approach serves as a business incubator until the business expands to a point that requires a zoning change, if appropriate, or relocation to an area that is predominantly composed of business uses. The Town of Holland allows home-based businesses by conditionally permitting at-home businesses, provided the residence and or farm are owned and operated solely by the resident property owner, as identified in Article VII Section C-12 of the Holland Zoning Code.

Strengths and Weaknesses for Attracting/Retaining Business and Industry

It is necessary to look at the factors that influence the economic climate in the Town of Holland. From a quality of life perspective, the Town has a quality housing stock that has maintained property values. The Town has a number of natural features across its landscape, including the Niagara Escarpment, woodlots, large tracts of wetlands, and wide open vistas that help to create the “rural feel” that Holland residents enjoy.

The largest impediments to robust economic development activity in the Town of Holland include a very low population density and the lack of public sewer and water facilities. Larger businesses and industries require these utilities for wastewater treatment, various production processes, and fire suppression. It is also a common rule of thumb for “businesses to follow rooftops”; as a community adds homes and population, businesses to serve those residents follow.

Economic development services such as Advance (the economic development section of the Green Bay Area Chamber of Commerce), assists businesses with location or relocation within communities in Brown County. Training services for businesses are also provided by UW-Green Bay, St. Norbert College, UW-Extension, and Northeastern Wisconsin Technical Colleges. While none of the main buildings of these educational institutions are located in the Town of Holland, all are within an hour drive.

Agriculture

Farming is Wisconsin's number one industry, by some estimates accounting for \$6 billion in business sales, providing 21,038 jobs, and contributing \$1.6 billion in income within Brown County each year.¹ Continued support of agricultural activities is one key to the state's and county's continued prosperity. Agricultural production should continue to be the primary economic development focus in the Town of Holland. For this to happen, it is necessary for Holland to consistently apply its zoning ordinance and other Town ordinances and policies in a manner that, at a minimum, does not harm, but preferably enhances the agricultural economy.



As a means to determine an approximate value of agricultural activity within the Town of Holland, a rough analysis was completed utilizing the number of Holland participants in the State of Wisconsin Farmland Preservation (Working Lands Initiative) Program and the average total market value of agricultural products sold per farm in Brown County. In order to receive the Farmland Preservation Tax Credit, a participant must have over \$6,000 in gross farm receipts (exclusive of rent), be in compliance with all agricultural conservation standards, have the land zoned for exclusive agricultural use, and be current in tax payments. There is no requirement that farms must participate in the program. According to Brown County Land Records data and Working Lands Initiative data, there are currently a total of 327 landowners covering 21,033 acres in the program.

According to the 2012 Census of Agriculture, Brown County's total market value of agricultural products sold was over \$307 million. At that time, the average WLI acreage per farm was 215 acres and yielded \$276,792 in annual sales or about \$1,287 per acre. Utilizing the current total of 21,033 acres of land included in the WLI, Town of Holland farms participating in the WLI yielded a total market value of approximately \$27,069,471. Although this is a rough estimate of the economic impact of farming in Holland, it does provide an indication of how important agricultural activity is to the Town. Besides the economic benefit that the agricultural economy brings to the community, it is important to understand that agricultural production does not require the public services that are typically required by an industry with \$27 million in sales, while certainly helping to maintain the Town's rural character. The Town of Holland should support active farmers by discouraging new development that negatively impacts agricultural activities.

The Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP) administers the Agricultural Enterprise Area (AEA) program, which according to DATCP, "...is a tool that can help communities meet locally identified goals for preserving agricultural land and encouraging agricultural economic development." Lands in an AEA, within a certified farmland preservation zoning district, and having a signed 15-year farmland preservation agreement with the State of Wisconsin are eligible for a \$10/acre farmland preservation tax credit as opposed to \$7.50/acre for just being within the zoning district. AEA's are intended to identify large tracts of generally contiguous agricultural lands that will continue to be used for agricultural purposes for at least the next 15 years. In order to create an AEA, the following issues must be addressed in a competitive application process to DATCP:

- A petition must be signed by at least five qualified farm owners.

¹ 2011 Brown County Agriculture: Value & Economic Impact; UW-Extension.

- Public meetings and outreach must be held.
- The local unit(s) of government within which the AEA is located must pass resolution(s) of support.
- The AEA boundary must:
 - Contain land owned by all interested farm owner petitioners. Typically the larger the area included, the better the chances for designation.
 - Be located within a certified farmland preservation area (as identified in the county farmland preservation plan).
 - Consist of contiguous land areas (land owned by petitioning farm owners need not be contiguous).
 - Be primarily in agricultural use.
 - Consider other relevant factors such as agricultural infrastructure and soil and water resources.

Should an AEA be proposed by the Town's agricultural community, the Town of Holland should consider supporting it because of the positive investment it would demonstrate in the Town's agricultural economy and because it would support the rural character of the Town. Additional information regarding AEA designation, benefits, and existing AEAs may be found on the DATCP website at http://datcp.wi.gov/Environment/Working_Lands_Initiative/AEA/.

Entrepreneurial Agriculture

In addition to traditional agricultural activities, numerous untapped and underutilized opportunities exist in agriculture. Entrepreneurial agriculture, for instance, is a new way of thinking of farms as innovative small businesses. The Michigan Land Use Institute states that entrepreneurial agriculture does not seek to replace current large scale mass market agriculture but to complement it to find new opportunities, new markets, and to recognize the importance of local agriculture not only to the local economy, but also to local lives and landscapes. Entrepreneurial agriculture is about adding value to products by providing local service, by special processing, or by finding niches and new ways to market goods to consumers. It can be as simple as new ways of selling, labeling, processing, packaging, or creating a new perspective about raising crops.

Examples of entrepreneurial agriculture include:

- Direct marketing of agricultural products to consumers, such as local schools, farmers markets, and custom production for local restaurants.
- Niche marketing, such as ethnic foods, organic foods, and specialty farm products.
- Value added approaches to farming, such as fruit drying, jellies and jams, wine making, and agri-tourism.
- Cooperatives marketing local free-range poultry, beef, or pork.
- Community supported agricultural operations where local consumers pay local farmers for a share of the following year's crops.



- Local marketing and/or direct delivery of all-natural products, such as grass-fed all-natural milk to local grocers and health food stores.

Potential benefits associated with entrepreneurial agriculture and the flexibility behind the idea includes:

- Opportunities to create net returns greater than what occurs in conventional agriculture.
- Thinking and acting as a small business can keep small farms viable and provide another option to competing with the large-scale mass-market approach more typical of conventional agriculture.
- Small viable farms on the outskirts of communities can contribute more greenspace, fresh food, and local commerce to the community and the region.
- Creating a viable mix of large and small agricultural operations can contribute to the local community and region's farmland protection strategies.

According to the Michigan Land Use Institute, for entrepreneurial agriculture to work, it requires close relationships between economic development professionals and the agricultural sector. It requires the involvement of local leaders to connect the small and mid-sized farms to the local economy and to bring business expertise and market knowledge to those farmers. It also requires state and federal cooperation in terms of working with and helping farmers understand regulations, particularly those pertaining to food inspection. Additionally, it requires the community to understand farmers and vice-versa so that communities can take advantage of the locations of local farms and for farmers to know local consumers' needs.

Future Business and Industrial Development

Businesses and industries that wish to locate in Holland should enhance the overall economy of the Town, provide employment opportunities, and do not disturb the quiet, rural character of the Town. Businesses that should specifically be encouraged in Holland are those that contribute to the success of the farming economy, those that provide retail services to Town and area residents, and those that provide jobs to Town residents.

Additionally, Holland should foster the development of appropriate home-based businesses to serve as a cost-effective starting point for these enterprises. In order to facilitate the development of home-based businesses, the Town should review its zoning code to ensure it does not preclude home-based businesses and also to set performance standards so that if the business is successful, it does not negatively impact the neighboring residential or agricultural land uses.

Industrial and Commercial Design Standards

The Town can promote higher quality development and minimize the potential negative visual impact of commercial and industrial development on Holland's rural landscape through the use of zoning requirements and design standards. Business site plans should be required for new businesses and industries and should include parking (preferably behind the building) and parking lot landscaping standards, including landscape islands within large parking lots that break up the expanse of asphalt and building standards.

Holland should consider adopting a basic site plan and design review ordinance for new commercial and industrial development. A site plan and design review ordinance would clearly specify the Town's requirements for commercial and industrial site elements such as vehicle access, parking lot material specifications, outdoor storage standards, and waste disposal facility locations. The design review aspect of the ordinance could specify such requirements as building material composition, location of HVAC equipment, landscaping requirements, lighting, and other specifications that ensure quality buildings. A

basic site plan and design review ordinance creates a process by which the developer, Town, and neighbors will know what to expect as building and site designs are brought forward. The ordinance should focus on those building and site design characteristics that minimize potential negative impacts on agricultural operations and neighbors and maintain the Town's rural character and identity.

Sensitivity to Natural and Active Agricultural Areas

Agricultural lands, topography, waterways, woodlands, and wetlands all combine to help create the rural character that the Town of Holland residents enjoy and appreciate. Business development should be designed with consideration of the natural features of the Town so as to integrate the businesses and industries into the community while retaining the rural small town atmosphere. Special care should be taken to ensure that commercial and industrial activities are not located within environmentally sensitive areas (ESAs). These natural features should be protected and included in the design of business developments as integral amenities.

Home Occupations

Advances in telecommunications have allowed for many people to develop home offices or occupations. Home occupations can fill a number of roles for economic development in the Town and should be encouraged, so long as they remain consistent with the zoning ordinance requirements. If/when home occupations wish to expand beyond what would be permitted in a residential or agricultural area, they should move to a site that is properly zoned for more intensive commercial or industrial uses.

Town, County, Regional, and State Economic Development Programs

This section contains a brief explanation of economic development programs and agencies that could potentially help the Town and Town's businesses achieve their stated economic development goals and objectives. The Implementation Chapter contains a comprehensive listing and description of programs the Town may wish to utilize in achieving its economic development objectives.

Town

As mentioned earlier in this chapter, Holland residents are uniquely positioned near both the Green Bay Metropolitan Area and the Fox Valley. Many of the commercial needs of residents are split between these two metro areas. While commercial activity in the Town is minimal, it is critically important that residents patronize the existing and future Town businesses. Failure to do so will result in a reduction of available commercial services, reduced retail or service options, and vacant buildings.

Although the Town has no established incentive programs for economic development, it can continue to make positive planning and financial management decisions that can result in the community being an attractive place for people and businesses. An important economic activity that Holland can promote is encouraging entrepreneurs to engage in business activities.



As previously identified, agricultural activity is estimated to account for approximately \$27 million in products sold from farms located within the Town in 2012. Because agriculture is such a large component of Holland's economy, agricultural activities should be encouraged to continue through Town policies that do not create impediments to its continued viability. For the small-scale farms, entrepreneurial agricultural activities, such as truck farming, direct farm-to-market sales, and small-scale, farm-based value-added manufacturing, should be actively encouraged as a means to maintain farming and the rural character in Holland.

One economic development tool now available to Towns in the State of Wisconsin is the utilization of Tax Incremental Financing District, commonly called TIF or TID. Until 2003, this redevelopment tool was only available to cities and villages. The law allows a town to expend money or incur debt for projects related to agriculture, forestry, manufacturing, or tourism. The law also allows TIDs to be used for retail development that is limited to retail sale of products produced due to agriculture, forestry, or manufacturing project. The State Department of Revenue must approve any proposed TID project.

Generally, the type of uses that commonly occur within a TID include acquisition and demolition of blighted properties in commercial areas or industrial areas and extension of roads, sewer, storm sewer, and water mains to serve expected new agriculture, forestry, manufacturing, or tourism related development expected to locate in the tax increment district.

Once the TID is established, the aggregate equalized value of taxable property within the district is established. This is called the tax incremental base. All the taxing entities of the area (Town, school districts, county, technical school) continue to receive their share of the annual taxes generated by the tax incremental base of the district throughout the life of the TIF project. The municipality then installs the improvements to the TID. As development occurs, the property values within the district grow. Taxes paid on the increased value from the growth are called tax increments and are used to pay for the public improvements made to the district by the municipality. These moneys are put in a separate TID fund to finance the public improvements made to the district. Expenditures for the project costs to the district must be made no later than five years after the district is started. The maximum life of a TID district is 16 years with options for extensions. It is important to note that *if the value increases to the district are not enough to pay off the costs of the project within the life of the district, the municipality must incur the costs that still need to be paid.* Taxing jurisdictions do not benefit from the value added increase in the district until the district project costs have been paid off and/or the life of the district is over. Once the life of the district has expired, the added value of the district is then apportioned out to all taxing districts similar to anywhere else in the Town.

Municipalities thinking about utilizing this economic development technique must carefully consider the benefits to the community, the potential pitfalls, and the likelihood of success of the district.

Brown County

Brown County Economic Development Revolving Loan Fund (RLF)

Businesses can use economic development loan programs, such as the Brown County Economic Development Revolving Loan Fund administered through Brown County and Advance to obtain low-interest loans that will generate new employment opportunities principally for persons of low and moderate incomes and encourage expansion of the tax base.

Program loans are available to eligible applicants for the following activities:

- Acquisition of land, buildings, and fixed equipment.
- Working capital (inventory and direct labor costs only).

Additional information on the Brown County Economic Development RLF may be found at: <http://www.co.brown.wi.us/planning> and clicking on the “Economic Development” link.

Advance

Advance is the economic development division of the Greater Green Bay Chamber of Commerce committed to improving and diversifying the economy of Brown County. Advance provides confidential site selection assistance, in-depth statistical and demographic data, and is a resource for other loan programs. Additionally, Advance manages the Business & Manufacturing Center Incubator on the Northeast Wisconsin Technical College (NWTC) campus which provides support services (clerical, legal, accounting, mentoring, etc.) within a flexible space for business and non-profit start-ups. Information regarding Advance and the business incubator may be found at: <http://www.gretergbc.org/programs/economic-development/advance-business--manufacturing-center>.



Advance is also part of the Brown County Culinary Kitchen, which is a non-profit collaborative effort among NEW Curative Rehabilitation, The Farm Market Kitchen, and NWTC. The Brown County Culinary Kitchen provides a fully equipped, commercially-licensed, shared use kitchen for food-based business start-ups. Additional assistance includes classes, an on-site manager, technical assistance, business coaching, classroom space, and Internet access. Information regarding the Brown County Culinary Kitchen may be found at: <http://bcculinarykitchen.org/>.

Advance has partnered with the Lincoln Opportunity Fund (LOF), a not-for-profit Certified Community Development Financial Institution (CDFI), wholly owned by Wisconsin Business Development Finances Corp. LOF provides loans, as well as services, to small businesses throughout Wisconsin with a focus on low income communities. LOF’s objective, consistent with CDFI, is to “increase economic opportunity and promote community development investments for underserved populations and in distressed communities.”

Regional

The New North

The New North is a 501(c)3 non-profit organization that promotes collaboration between the private and public sectors to promote Northeastern Wisconsin for increasing economic development. According to the New North website, their key initiatives include:

- Attract, develop, and retain diverse talent.
- Foster targeted industry clusters and new markets.
- Support an entrepreneurial climate and small businesses.
- Encourage educational attainment.
- Elevate sustainability as an economic driver.
- Promote the regional brand.

More information can be found at <http://www.thenewnorth.com>.



Wisconsin Public Service

Wisconsin Public Service Corporation (WPS) contributes a number of economic development services that Brown County communities should be aware of for their businesses. The WPS economic development webpage provides a number of programs and resources for communities interested in expanding economic development opportunities. More information about WPS economic development services can be found at:

<https://accel.wisconsinpublicservice.com/business/economic.aspx>

State of Wisconsin Economic Development Programs

There are many state programs that communities can consider utilizing to meet their stated goals and objectives. While not an all-inclusive list, there are several programs listed on the Wisconsin Economic Development Corporation (WEDC) website that Brown County communities should strongly consider. The WEDC Region 2 Account Manager should be contacted for additional information related to the following programs.

Additionally, the Wisconsin Housing and Economic Development Authority (WHEDA) administers a number of loan programs, tax credit, and programs that support business investment and development. The WHEDA Community Relations Officer should be contacted for additional information related to these programs.

BrightStar Wisconsin Foundation

This foundation was set up as a non-profit statewide equity investment fund designed to attract private donations to help business growth and job creation in the state. BrightStar was conceptualized in 2013 and established later that year. A benefit of this program is a nearly 100% reinvestment of the initial donation directly back into start-up businesses.

WHEDA Participation Lending Program

The WHEDA Participation Lending Program (WPLP) pairs WHEDA with community lenders, banks, credit unions, community development financial institutions, and other entities that provide commercial loans to Wisconsin businesses. The program requires at least 50 percent participation from a participating lender with WHEDA's participation not to exceed \$2 million. Project eligible for financing of land, plant, or equipment include such projects as manufacturing, commercial real estate, national or regional headquarters facilities, facilities for the storage or distribution of manufactured goods, materials, components or equipment, and facilities for the retail sale of goods or services. Additional information on WPLP may be found at <https://www.wheda.com/Business-Lending/Financing-Products/>.

WHEDA Loan Guarantee Programs

WHEDA Loan Guarantee Programs help reduce financial risk and exposure to small business lenders and ensure that qualified Wisconsin small businesses have access to funding. Eligible uses of loan guarantees by small business owners include purchasing or improving land and buildings, purchasing inventory or machinery, and funding permanent or revolving working capital. Specific programs include:

- Contractors Loan Guarantee - Assist in the development / expansion of small businesses by providing the opportunity to enter into contracts with eligible organizations.
- Small Business Guarantee - Assist with the expansion or acquisition of an existing small business, assist in the start-up of a daycare business for adults or children, assist in the start-up of a small

business located in a vacant storefront in the traditional downtown area of a community.

- Agribusiness Guarantee – Assist in the startup, acquisition, or expansion of a business that develops products using Wisconsin’s raw agricultural commodities. Raw agricultural commodities refer to any agricultural, aquacultural, horticultural, viticultural, vegetable, poultry, and livestock products produced in Wisconsin, including milk and milk products, bees and honey products, timber and wood products, or any class, variety or utilization of the products in their natural state.

Additional information on all the loan guarantee programs may be found at <https://www.wheda.com/Business-Lending/Business-Guarantee-Forms/>.

University of Wisconsin-Extension

The University of Wisconsin-Extension provides a number of resources and information related to business development, agriculture and rural living. Information ranges from locations of nearest farmers markets to tips on saving for retirement. Additional information regarding the University of Wisconsin-Extension can be found at the following website: <http://www.uwex.edu>.

Federal

U.S. Department of Agriculture – Rural Development

The U.S. Department of Agriculture – Rural Development (USDA-RD) maintains a number of programs geared toward rural areas of the country. Portions of Brown County outside of the Green Bay Metropolitan Area may be eligible for certain USDA-RD programs. The USDA-RD website should be reviewed for additional details at: <http://www.usda.gov/wps/portal/usda/usdahome?navid=rural-development>.

Recommendations

The following is a summary of economic development recommendations for the Town of Holland:

General Recommendations

- Encourage farming as an economic activity by discouraging new development in locations that would negatively impact agricultural operations.
- Ensure that future development does not adversely impact active nonmetallic mining operations in Holland.
- Support efforts by local farmers in entrepreneurial agriculture through direct farm-to-market sales and farm-based value-added business activities, among others.
- Should one be proposed, support qualified efforts by the Town’s agricultural community to create an Agricultural Enterprise Area in the Town of Holland.
- Continue to permit home occupations as small business incubators as long as they are clearly secondary to the residential use and meet the Town zoning ordinance requirements and restrictions.



- Implement a commercial and industrial site and building design standards ordinance to ensure that the development is consistent with the rural character of Holland.
- Business development should be designed with consideration of the sensitivity of the agricultural lands, neighboring property owners, and environmental features that this plan identifies.
- Business site plans and designs should be consistent with the rural character of Holland, including such characteristics as shielded lighting, screened outdoor storage and refuse containers, and minimal signage.
- Maintain an updated comprehensive list of potential economic development funding mechanisms through the county, state, and federal governments.
- Encourage prospective businesses that require services (sewer and water) to focus on areas of the Town that are within the Sewer Service Area.
- Contact the various economic development agencies for technical support and grant resources listed in this chapter when evaluating specific economic development projects.