

# Chapter 7

## Economic Development

The economic base of the community serves as an important driver for current and future land use. Economic characteristics include such components as the size of the civilian labor force, comparative employment growth, employment by industry, unemployment rates, and commuting patterns. Employment patterns and economic trends generally occur on a regional scale. Residents of one community often work in another. Similarly, changes in a major industry can impact jobs and growth far beyond the community where the business is physically located. It is therefore important to understand a local community's economy in light of its regional context.

Assessment of these components of the economic base provides an important historical perspective on current land use patterns and provides insights that help to predict possible future directions and opportunities for growth of the local economy.

### Previous Plans and Studies

#### [Rhineland Chamber of Commerce Conference Center Feasibility Study 2026](#)

This study, led by the North Central Wisconsin Regional Planning Commission (NCWRPC), was commissioned by the Rhineland Area Chamber of Commerce to address the lack of event and conference space that can hold a minimum of 500 attendees. It begins with an overview of the area's demographics and highlights Rhineland's position as a destination for both seasonal and year-round activity in the Northwoods. This area of Wisconsin is known for its extensive lakes, forests, and outdoor recreation opportunities that attract not only permanent residents and retirees, but also a significant visiting population, particularly during the summer months.

#### [Downtown Streetscape Project 2014](#)

The Rhineland Downtown Plan provides a market analysis of the downtown; streetscape plans for Brown Street and downtown in general; and an implementation and funding plan. The document builds on City and DRI efforts, and relies upon existing engineering studies and local market knowledge to create a specific and fundable downtown plan that can shape policy decisions and provide useful information to the City and investors.

#### [City of Rhineland Waterfront Redevelopment Plan 2009](#)

The waterfront has always played a significant role in the City of Rhineland. This plan contains an assessment of existing conditions, a waterfront redevelopment plan, and plan phasing recommendations for the intention of redeveloping the City of Rhineland's waterfront in an effort to better utilize the waterfront as a community amenity. The plan identifies several recommendations, including create a Redevelopment Authority, establish a Downtown Tax Incremental Finance District, support Downtown Rhineland Inc, conduct a convention center feasibility study, and to implement the City's Bicycle & Pedestrian Plan (which has since been updated in 2019).

### Comprehensive Economic Development Strategy 2026

Oneida County is one of ten counties included in the North Central Wisconsin Economic Development District as designated by the U.S. Department of Commerce, Economic Development Administration (EDA). The NCWRPC is the agency responsible for maintaining that designation. As part of the designation, the NCWRPC prepares five-year CEDS updates. This report summarizes and assesses economic development activities over the past year and presents new and modified strategies to promote growth.

### Regional Comprehensive Plan (RCP), 2025

The RCP's economic development chapter examines the Region's economy and compares it to statewide and national trends, followed by a series of economic development recommendations and local, Regional, State, and federal programs. The following issues facing economic development within the Region were identified:

- An aging workforce, retirements, and the need for a skilled and flexible workforce
- Unpredictable weather impact on agriculture, outdoor recreation, tourism, and financial resiliency
- The need for broadband expansion
- Childcare availability and affordability
- Unknown future of the forest products industry
- Limited access to active rail lines
- Artificial Intelligence (AI), automation, and their unknown future impact on the economy
- The increase in flexible, hybrid, and remote work and its impact on commercial real estate, local businesses, community facilities, and job recruitment strategies
- Inflation's impact on businesses, County and municipal budgets, household finances, and growing wealth gaps between households of different income levels

### North Central Wisconsin Industrial Park Inventory, Absorption, and Needs Study 2022

NCWRPC conducted a 10-county study of available industrial park acreage, the rate at which it is being developed, and how much acreage is needed in the future. The study includes industrial park planning recommendations along with up-to-date maps of Oneida County's five industrial parks. As of 2020, there were only 2 acres remaining in Oneida County in the City of Rhinelander.

### ALICE: A Study of Financial Hardship in Wisconsin, 2025

This report, developed by the United Way, described the 46 percent of households in the City of Rhinelander that are living in poverty or are experiencing financial hardship, making them "ALICE" households (Asset Limited, Income Constrained, Employed). These households are largely employed but do not earn enough in wages to meet the "household survival budget," which does not allow for any savings. The report states that many ALICE households provide vital services, such as retail, health care, childcare, and security, but cannot make ends meet on the income provided from these jobs.

# Economic Conditions

The City of Rhinelander is the only incorporated community within Oneida County and serves as the County seat. Rhinelander is one of the most intensely developed communities in the Northwoods, and offers shopping, restaurants, and employment centers in an otherwise rural setting. The Rhinelander area also continues to develop as an appealing place to live year-round as well as a destination for tourists. Employment is strong and housing prices have risen dramatically in recent years. The area’s extensive lakes and forests provide abundant outdoor recreation opportunities, and the City’s folklore embodied in the well-known Hodag gives it a unique identity. The result is a relatively affordable lifestyle that has access to good schools, reputable healthcare, low levels of traffic, and a variety of year-round activities.

## Economic Sectors

**Table 18** details employment by sector for the City of Rhinelander and Oneida County. In 2024, there were 3,913 City residents employed in the thirteen basic economic sectors. In 2024, the leading industry sectors for City of Rhinelander employed residents were the Retail Trade; Education, Health and Social Services; and Manufacturing sectors. Between 2010 and 2024, employment among City residents increased by three percent.

Overall, there were 17,462 Oneida County residents employed in the basic industry sectors in 2024. The leading industry sectors among County residents were the Education, Health, and Social Services; Retail Trade; and Manufacturing sectors. Between 2010 and 2024, employment among County residents decreased by about two percent, in contrast with the City of Rhinelander’s growth in employment during this time.

<b>Table 18: Employment by Industry Sector</b>						
	<b>City of Rhinelander</b>			<b>Oneida County</b>		
	<b>2010</b>	<b>2024</b>	<b>Change</b>	<b>2010</b>	<b>2024</b>	<b>Change</b>
Ag., Forestry, Fishing, Hunting & Mining	26	20	-23.1%	383	216	-43.6%
Construction	292	136	-53.4%	1,843	1,303	-29.3%
Manufacturing	408	475	16.4%	2,028	2,195	8.2%
Wholesale Trade	139	121	-12.9%	428	490	14.5%
Retail Trade	752	886	17.8%	2,613	2,546	-2.6%
Transportation, Warehousing & Utilities	190	140	-26.3%	780	708	-9.2%
Information	125	145	16.0%	435	290	-33.3%
Finance, Insurance, Real Estate & Leasing	216	266	23.1%	802	1,071	33.5%
Professional, Scientific, Management, Administrative & Waste Mgmt Services	363	258	-28.9%	1,228	1,506	22.6%
Education, Health and Social Services	600	777	29.5%	4,080	3,619	-11.3%
Arts, Entertainment, Recreation, Accommodation and Food Services	517	328	-36.6%	1,851	1,599	-13.6%

Public Administration	71	34	-52.1%	679	850	25.2%
Other Services	99	327	230.3%	652	1,069	64.0%
Total	3,798	3,913	3.0%	17,802	17,462	-1.9%

Source: U.S. Census and American Community Survey (2020-2024)

### Labor Force Analysis

Labor force is defined as the number of persons, sixteen and over, employed or looking to be employed. **Table 19** compares the labor force of the City of Rhinelander with that of Oneida County. Between 2010 and 2024, the City of Rhinelander experienced a slight decrease in the labor force, as the City’s labor force decreased from 3,960 residents in 2010 to 3,953 residents in 2024. Oneida County experienced a more significant decrease in labor force during this time, decreasing by 5.7 percent.

While the City’s labor force slightly decreased between 2010 and 2024, it is important to note that the City has actually increased in population during this time. This discrepancy is mainly due to the large proportion of residents entering retirement and no longer participating in the labor force.

Table 19: Labor Force						
	City of Rhinelander			Oneida County		
	2010	2024	% Change	2010	2024	% Change
Population 16 years and over	6,604	6,914	4.7%	30,529	32,608	6.8%
Labor Force	3,960	3,953	-0.2%	18,886	17,812	-5.7%
Employed	3,798	3,913	3.0%	17,802	17,462	-1.9%
Unemployed	162	40	-75.3%	1,034	349	-66.2%
Unemployment Rate	2.5%	0.6%	-76.0%	3.4%	1.1%	-67.6%
Participation Rate	60.0%	57.2%	-4.7%	61.9%	54.6%	-11.8%

Source: U.S. Census and American Community Survey 2020-2024

### Unemployment

Unemployment is defined as the difference between the total civilian labor force and total persons employed. Stay-at-home parents, retirees, or persons not searching for employment are not considered unemployed because they are not considered part of the labor force. In 2010, the City of Rhinelander had 2.5 percent unemployment. By 2024, the City’s unemployment rate had decreased to 0.6 percent. The City’s unemployment rate was lower than both Oneida County (1.1%) and the State of Wisconsin (2.1%) in 2024.

### Workforce Participation

Workforce participation is a measure expressed in terms of a percentage of persons actively seeking employment divided by the total working age population. People not participating in the labor force may not seek employment due to a variety of reasons including retirement, disability, choice to be a homemaker, or are simply not looking for work. The City of Rhinelander had a labor force participation rate of 57.2 percent in 2024, higher than Oneida County’s participation rate of 54.6%. Both the City and the County had a lower participation rate than the State of Wisconsin as a whole (65.3%).

## Commuting Patterns

Commuting patterns examine where workers live and where residents work. In 2023, there were 7,754 jobs located within the City of Rhinelander. Residents of Rhinelander held 1,772 of these jobs, while the remaining 5,982 jobs were held by workers who live outside of the City’s boundaries. In contrast, there were 2,441 workers who live within the City that commuted to locations outside of the City for work, as shown in **Figure 8**. With a high number of jobs located within the City, and more workers entering the City for work than leaving the City for work, Rhinelander serves as an employment hub with its positive overall net commuter flow.

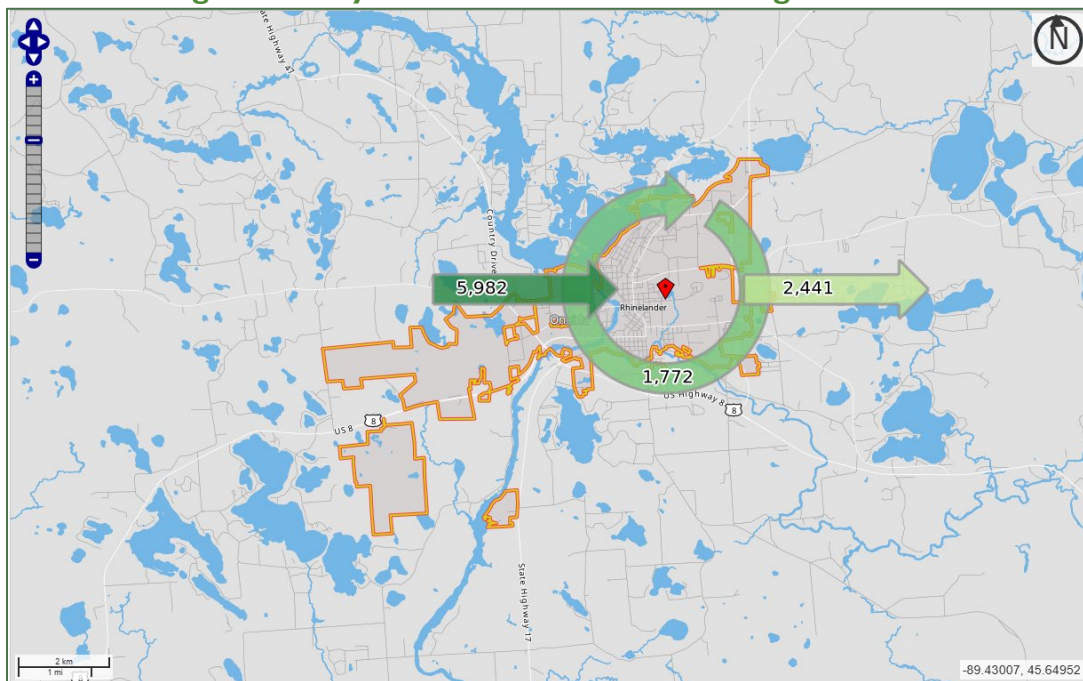
### In-Migration

The majority of workers that commute into the City for work live in close proximity to the City, with many of these workers either living within Oneida County or in neighboring Lincoln and Vilas Counties.

### Out-Migration

The most substantial group of outbound commuters (those who live in the City but work outside of the City) travel to Marathon County (Wausau metro area) for work. Other common work destinations include communities within Vilas and Lincoln Counties.

**Figure 8: City of Rhinelander Commuting Patterns**



Source: U.S. Census On the Map

## Occupations

As shown in **Table 20**, most residents in the City of Rhinelander were employed in Management, Professional & Related occupations. The second sector most represented was the Sales & Office occupation group, followed by Production, Transportation & Mineral Moving occupations. From 2000 to 2024, the most significant increase in employment were seen in Production, Transportation & Mineral Moving occupations.

**Table 20: Occupation of Employed Workers**

Occupation	City of Rhinelander		Oneida County	
	2010	2024	2010	2024
Management, Professional & Related	892	1,109	5,220	6,258
Service	798	608	3,184	2,616
Sales & Office	1,227	932	4,687	3,745
Natural Resources, Construction, and Maintenance	284	413	2,299	1,881
Production, Transportation & Mineral Moving	597	851	2,412	2,962
Total	3,798	3,913	17,802	17,462

Source: U.S. Census and American Community Survey (2020-2024)

## Childcare

The impact of childcare is not just limited to childhood development, it also impacts families, businesses, education, and the workforce and economic development systems in place within communities. Providing childcare that is both high-quality and affordable to families with children of all ages is more important than ever, especially since having both parents in the workforce has become essential for economic survival for many families.

Areas that lack adequate childcare options are facing challenges in recruiting and retaining employees with families, which hampers the growth and production potential of the area’s local businesses. The lack of childcare options in both local communities and at the regional level burdens employers with job turnover costs and reduces their possibilities for innovation and expansion.

As of June 2026, there were eight licensed childcare facilities located within the City providing a maximum capacity of 460 childcare slots and an additional facility that is located a few miles east of the City boundary providing a maximum capacity of eight slots. In Oneida County as a whole, there are 14 licensed childcare providers with a maximum capacity of 633 childcare slots.

Children below the age of 6 are the most likely to need childcare. In 2024, there were 1,592 total children living within the City of Rhinelander, 602 of which were under the age of 6. This means that there are more children who are likely to need childcare than there are slots available within both the City and Oneida County, indicating that there is a potential childcare shortage locally, impacting the ability of young families to participate in the labor force, and thus limiting the number of workers available to employers.

# Local Economic Development Environment

## Employment Areas & Existing Facilities

There are four major areas of employment in the City: downtown (includes paper factory), the Lincoln Street corridor, the STH 17 bypass corridor, and the airport industrial park.

The City has a variety of infrastructure amenities for business development including:

- A commercial airport.
- Several full industrial parks, with all utilities, and easy access to the airport. Vacant buildings in these industrial parks may be available.
- Transportation access to U.S. Highway 8, and State Trunk Highways 47 & 17, and County Trunk Highways C, G, K, & P.
- Both natural gas and electric service provided by utility companies.
- Rail service available.
- Telephone, cable, Internet, and fiber optics provided by utility companies.
- Water, sanitary sewer, and local roads throughout the City.

These types of resources enhance the City's ability to maintain and expand its economic base.

Business and industrial parks are critical economic development infrastructure for a city because they enable communities to attract new businesses or to relocate existing businesses for expansions. An industrial park is a parcel of land that has been developed according to a plan that provides sites for potential business and industrial firms. The “park” is to ensure compatibility among industrial operations and the existing facilities of the area in which the park is located, along with providing roads and other infrastructure to accommodate those types of land uses.

Currently, the only suitable industrial land available in Rhinelander is located in the industrial park by the airport. Soccer fields fill the only available land in the industrial park, so there is no land available for industrial development in Rhinelander.

Rhinelander industrial parks

- Air Industrial Park (Highway 8 & 47) – 45 acres, no land available
- Highway 8 West Industrial Park – 41 acres, no land available
- Rhinelander Industrial Park (Highway 17) – 80 acres, no land available
- Rhinelander Industrial Park (Aviation) (Highway 8) – 29 acres, no land available

## Redevelopment & Growth Areas

The most efficient and cost-effective development utilizes existing infrastructure and service capacity. Therefore, new commercial, industrial, and higher density residential development should be located in these areas. This plan identifies areas already served and areas that are most efficiently served by existing infrastructure and services.

Brownfields exist in the various commercial areas of Rhinelander. Once these contaminated sites are cleaned up, then redevelopment can occur on these sites, which makes use again of the existing infrastructure in Rhinelander. According to the WI DNR's Bureau for Remediation and Redevelopment Tracking System (BRRTS), there are 455 sites documented contaminated sites located within the City of Rhinelander. Of these sites, 444 have a closed status, indicating they have been remediated to DNR standards and require no further action to allow for reuse, while 11 sites currently have an open status indicating that remediation is necessary before reuse of these sites is possible.

Much of the residential areas are showing their age and could be revitalized (see the Housing chapter for age of houses). Downtown is ready for revitalization with some strategies listed in the 2014 Downtown Redevelopment Plan. Throughout the City are scattered vacant and underutilized buildings that once were industrial type uses. These are possible redevelopment areas too.

## Local Economic Development Organizations

The four primary economic development organizations in the community are the City of Rhinelander, the Rhinelander Area Chamber of Commerce, Downtown Rhinelander Inc, and the Oneida County Economic Development Corporation. Each organization is described below. Combined, these organizations offer a variety of services to ensure business success, and possible expansion or relocation.

### City of Rhinelander

The City of Rhinelander provides a variety of assistance in the area of economic development. Tax incremental financing is the primary tool along with a county level revolving loan fund. The City's industrial parks are full. Typically, TIF districts are used to pay for new infrastructure in an area to promote development. Rhinelander has several active Tax Increment Financing (TIF) Districts, and an environmental TIF in the City. Rhinelander also has a business improvement district (BID) that covers downtown to provide additional services in the downtown for beautification, street & sidewalk maintenance, and downtown marketing.

### Rhinelander Area Chamber of Commerce

The Chamber of Commerce provides general promotion and information about the community. The focus of the organization is tourism and events.

### Downtown Rhinelander Inc (DRI)

Downtown Rhinelander Inc is a 501(c)3 non-profit volunteer that is a designated Main Street organization. DRI is devoted to making the historic business district of Rhinelander a pedestrian-friendly, warm and charming destination city by providing educational assistance, support and leadership in an effort to spur economic revitalization and historic preservation, as guided by the Wisconsin Main Street Program.

### Oneida County Economic Development Corporation (OCEDC)

OCEDC is a non-profit 501(c)3 organization committed to improving the economic well-being of Oneida County through strategic partnerships, innovation, and long-term planning. Over the years, the organization has adapted to meet evolving community needs while staying true to its core goal: enhancing the quality of life for residents through thoughtful economic development. OCEDC's work spans five critical focus areas: Small business growth & entrepreneur support, housing development, broadband expansion, childcare solutions, and access to capital.

## **Economic Development Programs**

There are a number of economic development programs available to businesses and local governments in Rhinelander. A partial list of those programs is provided below, while several local organizations such as the Rhinelander Area Chamber of Commerce, Downtown Rhinelander Inc, and Oneida County EDC are discussed above.

### **Local:**

#### City of Rhinelander Downtown Works Revolving Loan Fund:

The City of Rhinelander Downtown Works Revolving Loan Fund provides local business owners within the Downtown Business District with loans of up to \$20,000 to finance capital improvement projects. The City has a dedicated website with information regarding the revolving loan program that can be found here: [https://www.rhinelanderwi.us/business/downtown\\_revolving\\_loan\\_fund.php](https://www.rhinelanderwi.us/business/downtown_revolving_loan_fund.php).

#### Tax Increment Financing (TIF):

The City of Rhinelander had seven active TIF Districts as well as an Environmental TIF District, as of 2026. These TIF Districts are intended to facilitate new residential, commercial, and industrial development,

### **County:**

#### NEWEDC Micro Loans:

Provided by the Oneida County Economic Development Corporation, NEWEDC Micro Loans offer loans ranging from \$5,000 to \$35,000 to small businesses located within Oneida County. This program aims to propel businesses forward, prioritizing ventures that promise economic uplift and addressing the County's diverse financial needs. More information can be found here: <https://www.ocedc.org/business-loans/oneida-county-micro-loan-policy-updates>.

## Regional:

### North Central Wisconsin Regional Planning Commission (NCWRPC):

The City is a member of the North Central Wisconsin Regional Planning Commission, as are all local governments in Oneida County based on county membership. Membership brings with it a variety of planning benefits and service. Benefits include participation in the Economic Development District, including eligibility for a variety of grants administered by the U.S. Department of Commerce Economic Development Administration (EDA). In addition, resulting in membership with the NCWRPC, the County is a member of the Central Wisconsin Fund which manages a revolving loan fund designed to help businesses address a gap in private capital markets for long-term, fixed-rate, low down payment, low interest financing. The NCWRPC also maintains an Entrepreneurship Portal which provides information on funding programs, resources, organizations, and spaces for entrepreneurs: <https://north-central-wisconsin-entrepreneurial-portal-ncwrpc.hub.arcgis.com/>.

### Central Wisconsin Development Fund:

The Central Wisconsin Development Fund (CWED) provides accessible financing to help businesses start, expand, and innovate. By filling lending gaps, CWED empowers entrepreneurs to create jobs and strengthen the local economy. CWED currently offers three funding programs: the Gap Financing program, the Micro Loan program, and the Startup Fund program.

The **Gap Financing** program fills the funding gaps when your bank can provide most—but not all—of what you need. CWED participates alongside your primary lender, covering up to 40% of total project costs. This program is ideal for businesses with strong banking relationships who need additional capital to make their expansion, equipment purchase, or real estate acquisition possible. <https://cwedfund.com/loan-programs/gap-financing>.

The **Micro Loan** program provides smaller-scale financing for entrepreneurs and businesses that need capital quickly. Unlike Gap Financing, no bank participation is required—CWED is your direct lender. This program is ideal for early-stage businesses, entrepreneurs without established banking relationships, or small projects that need flexible, accessible financing. <https://cwedfund.com/loan-programs/micro-loans>.

The **Startup Fund** is designed specifically for businesses in their first 1-3 years of operation. With lower interest rates and built-in mentorship requirements, this program helps new ventures launch strong with both capital and guidance. This program is ideal for entrepreneurs just getting started who need startup capital and would benefit from the support of a local economic development mentor. <https://cwedfund.com/loan-programs/startup-fund>.

### Grow North

Grow North is a non-profit organization whose mission is to assist area counties and communities in their efforts to recruit and retain businesses, stimulate new job creation and to foster an environment conducive to entrepreneurial growth. Grow North was created in 2004 to foster cooperation among economic development partners and foster economic growth efforts in Forest, Langlade, Lincoln, Oneida, and Vilas Counties.

### The GRID (Guiding Rural Innovation and Development):

The GRID acts as a one-stop connection to a wide-ranging list of business resources for entrepreneurs and small businesses in Northern Wisconsin.

### Central Wisconsin SCORE:

Central Wisconsin SCORE consists of a team of experienced entrepreneurs who volunteer their experience and knowledge to help small business professionals start, develop, and grow businesses. SCORE offers free business advice, business training, and numerous templates and tools. SCORE also offers the opportunity to be connected with mentors and provides business education tools such as events, online courses, recorded webinars, and a startup roadmap.

### Manufacturing Outreach Center (MOC):

UW-Stout's Manufacturing Outreach Center provides operations assessments, technology training, and on-site assistance to help firms in Northern Wisconsin modernize and streamline manufacturing processes.

## **State:**

### Wisconsin Economic Development Corporation (WEDC):

The Wisconsin Economic Development Corporation is the state's primary department for the delivery of integrated services to businesses. Their purpose is to 1) foster retention of and creation of new jobs and investment opportunities in Wisconsin; 2) foster and promote economic business, export, and community development; and 3) promote public health, safety, and welfare through effective and efficient regulations, education, and enforcement. WEDC manages a variety of programs intended to assist businesses and communities, including:

- Brownfield Program
- Capacity Building Grants (CB)
- Certified Sites
- Historic Preservation tax credit
- Business Opportunity Loan Fund
- Workforce Training Grants
- Idle Industrial Sites Redevelopment Program
- The Industrial Revenue Bond (IRB) Program
- Community Development Investment (CDI) Grant Program
- Fast Forward Program (see below)
- Wisconsin Investment Fund
- Technology Development Loan Program

### Wisconsin Housing and Economic Development Authority (WHEDA):

WHEDA administers a variety of programs to support small businesses, with several programs designed specifically for agribusiness.

### Transportation Economic Assistance (TEA):

This program, administered by the Wisconsin Department of Transportation, provides immediate assistance and funding for the cost of transportation improvements necessary for major economic development projects.

### Wisconsin Fast Forward:

This program, administered by the Wisconsin Department of Workforce Development, is a nationally recognized, innovative talent development solution driven by Wisconsin businesses to train and retain highly skilled workers. Grant funds support employer-led worker training projects that:

- Encourage increased collaboration between Wisconsin businesses and workforce training partners.
- Fill current and ongoing skill requirements of Wisconsin employers.
- Place workers in long-term positions with opportunities for professional growth and economic advancement.

### Impact Seven Business Lending Loans:

This program provides flexible, affordable loans to a wide variety of business types, specializing in commercial and mixed-use real estate and affordable housing. From large catalytic development projects to Main Street businesses, Impact Seven invests in the people and places that build community.

### The Wisconsin Innovation Service Center:

This non-profit organization is located at the University of Wisconsin at Whitewater and specializes in new product and invention assessments and market expansion opportunities for innovative manufacturers, technology businesses, and independent inventors.

### Wisconsin Department of Children and Families (DCF):

DCF has partnered with the nonprofit First Children's Finance to finance small business loans to childcare entrepreneurs. They work with other lenders, community partners, economic developers, and directly with childcare businesses to provide financing.

### Wisconsin Office of Rural Prosperity:

As part of the Wisconsin Economic Development Corporation (WEDC), the Office of Rural Prosperity seeks to foster vibrant, prosperous, and resilient rural communities across Wisconsin. ORP functions as a one-stop shop to help rural stakeholders navigate programs and resources serving rural communities and businesses. ORP's website contains a list of available grant programs, grant writing consultants, and grant writing training opportunities.

### Wisconsin Small Business Development Center (SBDC):

The UW-Stevens Point SBDC is partially funded by the Small Business Administration and provides a variety of programs and training seminars to assist in the creation of small businesses in Wisconsin.

### Wisconsin Small Cities Program:

The Wisconsin Department of Administration provides federal Community Development Block Grant (CDBG) funds to eligible municipalities for approved housing and/or public facility improvements and for economic development projects. Economic Development grants provide loans to businesses for such things as the acquisition of real estate, buildings, or equipment; construction, expansion, or remodeling; and working capital for inventory and direct labor.

### Wisconsin Women's Business Initiative Corporation (WWBIC):

WWBIC makes loans to small and micro businesses up to \$350,000. They work with both women and men in analyzing their business' financial needs and guiding them through the loan process.

## **Federal:**

### Economic Development Administration (EDA)

EDA offers a guaranteed loan program as well as a public works grant program. These are administered through local units of government for the benefit of the local economy and, indirectly, private enterprise.

### US Department of Agriculture – Rural Development (USDA – RD)

The USDA Rural Development program is committed to helping improve the economy and quality of life in all of rural America. Financial programs include support for such essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities, and electric and telephone service. USDA-RD promotes economic development by supporting loans to businesses through banks and community-managed lending pools. The program also offers technical assistance and information to help agricultural and other cooperatives get started and improve the effectiveness of their member services.

### Small Business Administration (SBA)

SBA provides business and industrial loan programs that will make or guarantee up to 90% of the principal and interest on loans to companies, individuals, or government entities for financing in rural areas. Wisconsin Business Development Finance Corporation acts as an agent for the U.S. Small Business Administration (SBA) programs that provide financing for fixed asset loans and for working capital.

### America's Seed Fund

SBIR & STTR Through the Small Business Innovation Research (SBIR) and Small Business Technology Transfer (STTR) programs, America's Seed Fund provides technology-focused entrepreneurs, startups, and small businesses with funding to develop their ideas and a pathway to commercialization. Powered by a network of federal agencies, entrepreneur support organizations, and the Small Business Administration, America's Seed Fund advances federal missions and fosters a culture of innovation in the United States.

### Broadband Equity, Access, and Deployment (BEAD)

This Planning Grant from the Federal Communications Commission, administered by Wisconsin Public Service, enables eligible entities to opt-in to receive formula funding to participate in broadband planning activities that will inform the state Five-Year Action Plan which will guide broadband deployment and implementation of the BEAD program.

## Goals & Objectives

### Goal 1: Develop a new industrial/business park.

Objective 1: Work with the County to develop a joint City-County industrial/business park.

- a. Conduct an industrial park feasibility study.
- b. Identify appropriate areas for a new park and acquire.
- c. Pursue funding opportunities to develop a new park.

### Goal 2: Attract new business and foster homegrown entrepreneurs.

Objective 1: Promote the retention and expansion of the current economic base.

- a. Encourage infill development on underutilized or deteriorating downtown business district properties.
- b. Encourage infill development throughout the City.

Objective 2: Cooperate in countywide economic development initiatives.

- a. Formally coordinate collaboration among all the economic development entities serving the City to maximize each entity's strength for the good of the community.
- b. Expand local economic development programs.
- c. Market available land and buildings online.
- d. Continue to develop telecommunications infrastructure.

Objective 3: Accommodate home-based business expansion.

- a. Explore the creation of a business incubator.
- b. Allow home occupations within appropriate zoning districts.

**Objective 4:** Promote expansion of a skilled labor force.

- a. Annually review efforts to identify and satisfy employer's workforce needs among the City's Economic Development Committee, Rhinelander School District, and Nicolet Technical College.
- b. Promote the school to work program.

**Goal 3:** Make Downtown Rhinelander a destination.

**Objective 1:** Create a strong linkage between the Wisconsin River and the central business district through strategic public and private sector cooperation and public works projects.

**Objective 2:** Implement the Downtown Economic Development & Streetscape Plan.

**Objective 3:** Update wayfinding signage to direct people to downtown Rhinelander.

**Objective 4:** Continue to support the downtown BID.