

Resource	Description	Who to Contact ?
1% Century City Area Loans	MEDC provides extremely affordable financing for projects located within the Century City Redevelopment Area	MEDC
New Market Tax Credit	Provides investors with a 39 percent federal tax credit over a 7 year period for making qualified equity investments in designated Community Development Entities.	MEDC, WEDC
Jobs Tax Credit	A certified business may qualify for tax credits only for eligible activities that occur after an eligibility date established by WEDC. Positions that are created as a result of the tax credits claimed shall be maintained for at least five years after the certification date established by WEDC. To be certified for Jobs Tax Credits, businesses will be required to submit an application along with supporting documentation. A business will be required to enter into a contract with WEDC for the tax credits prior to any certification or verification of tax credits by WEDC. The contract will include penalties for non-compliance.	WEDC
Economic Development Tax Credit	Tax credits are allocated for the creation or the retention of full-time jobs, and are based on wage range of the jobs, number of jobs to be created or retained, capital investment made by the business, and training costs for new or current employees.	WEDC
Rehabilitation Tax Credit	Granted to developers who restore historic designated buildings located in Milwaukee	City of Milwaukee, WEDC
Legacy Redevelopment Corp Revolving Loan Fund	A revolving loan fund for businesses and organizations serving the central city of Milwaukee. Offering Small Business plan review and financing.	Legacy Redevelopment Corporation
IFF Capital Solutions Loan Program	Supporting nonprofits serving low-income and special needs populations by providing flexible, affordable financing for capital projects- whether acquiring, renovating, maintaining, or improving facilities- as well as for equipment and vehicles.	IFF Capital Solutions Loan
Tax Increment Financing Grants & Loans	Grant or loan typically valued as a % of project generated property tax increment not otherwise used by municipality to service debt. Most often designed as a "pay as you go" incentive but may be provided up-front in certain situations.	City of Milwaukee
Second Mortgage Loan Program	This program focuses on small to medium sized businesses, emerging businesses, and businesses owned and operated by qualifying female, minority, or disadvantaged individuals. MEDC partners with local lenders to finance the project at below market interest rates. The lender must finance a minimum of 50% of the project costs, the borrower must provide a minimum of 10% equity towards the project costs, with MEDC financing the remaining 40%, with a general maximum loan amount of \$500,000.	MEDC
MEDC Capital Access Program	CAP provides access to financing for those companies (especially start-ups and small businesses) which may not be able to obtain conventional financing.	MEDC
Industrial Revenue Bonds	Tax-exempt industrial development revenue bonds to finance projects for manufacturers. Building construction, renovation, machinery and manufacturing equipment are eligible projects. Bonds are issued by a municipality in the name of the company.	City of Milwaukee, WEDC
African American Chamber of Commerce Revolving Loan	Designed to offer access to capital opportunities to underserved businesses, especially those unable to secure traditional bank loans. We provide loans up to \$25,000. Funding partners include WEDC, Wisconsin Business Development, MEDC, and banks. Service partners include the Hmong and Native American Chambers of Commerce.	African American Chamber of Commerce
Hispanic Chamber of Commerce Revolving Loan	Provides businesses with cash flow and sound business models and who otherwise don't qualify for traditional debt.	Hispanic Chamber of Commerce
Northwest Side Community Development Corp. Business Loans	NWSCDC provides lending for businesses on Milwaukee's northwest side.	NWSCDC
Loan Guarantees	The State (WEDC) Wisconsin Housing Economic Development Authority (WHEDA), SBA, USDA and Wisconsin Business Development partner with lenders to guarantee a portion of small business loans.	WEDC, WHEDA, SBA, WBD
Microloans	These are smaller loans offered at rates and terms commensurate with the risk and collateral. Approval is often expedited. In addition to local programs, there are other programs like the Wisconsin Women's Business Initiative loans offered statewide and federal programs like SBA's Express Loan.	WWBIC, SBA
M7 Venture Debt Program	This program offers debt financing in collaboration with equity investment commitments from accredited investors and is intended to complement early state equity investments and increase the ability of emerging growth companies to access capital and reach break-even. Maximum loan is \$300,000. Interest rate varies by risk but may be as low as prime + 3%. Security and other terms vary by project (may include warrants). Start-ups in the Milwaukee 7 region are eligible.	MEDC
Brownfield Site Assessment Matching Grant	The Brownfield Site Assessment Matching Grant Program is designed to encourage the investigation and redevelopment of industrial and commercial properties in the City of Milwaukee that may be affected by environmental concerns. A Phase I Site Assessment is required to document potential environmental concerns and to focus further investigation. Grants of up to \$25,000 (or one-half of the cost, whichever is less) are available to assist with Phase II Site Assessments and related work.	MEDC
Export Express Loan	SBA Export Express offers flexibility and ease of use to both borrowers and lenders. It is the simplest export loan product offered by the SBA and allows participating lenders to use their own forms, procedures and analyses. The SBA provides an answer in 36 hours or less. Export Express combines these streamlined procedures with up to an 85% guaranty to encourage lenders to make loans to small exporters that otherwise could not get financing.	WMPEP, SBA
Export Working Capital Program	The Export Working Capital Program (EWCP) offers a 90% guaranty from the Small Business Administration to your bank on loans to your business for export sales.	WMPEP, SBA
Tax-Exempt Bonds & Guarantees	Long-term, fixed low interest financing with structures customized to meet the project's needs. Used in cooperation with a financial institution. The Wisconsin Public Finance Authority can structure bonds and SBA can guarantee bonds through its Surety Bond Program.	SBA

ME2 Commercial PACE: Clean Energy Financing	Milwaukee Energy Efficiency (Me ²) is a federally funded program to help homeowners and business owners make energy-efficiency improvements. Often, the up-front costs of making energy-efficiency changes to a home or business can be challenging. Me ² wants to help alleviate that! Me ² provides innovative solutions to help homeowners and business owners implement energy-efficiency projects that will yield large energy savings over time.	Milwaukee ME2
Milwaukee Façade Grant Program	City of Milwaukee provides financial assistance for building enhancements to property owners and leases.	City of Milwaukee
Wisconsin SBA 504 Program	Designed for businesses seeking 10 or 20 year fixed rates of interest for major building or equipment projects. The program is limited to \$1 million or up to 40% of the fixed asset project cost, whichever is less. Working capital and passive real estate projects do not qualify.	Wisconsin Business Development
Angel Funds	There are some 16 angel investment groups statewide and 4 in SE WI. For qualifying young companies, EDWC is your advocate partner in accessing these groups and others. Early-stage businesses engaged in developing innovative products or services related to proprietary technology may be designated as Qualified New Business Ventures by WEDC. This designation attracts investors by making state tax credits available to individuals and groups investing in these businesses.	WEDC, Wisconsin Angel Network
Venture Funds	There are some 11 venture funds across the state and 3 in SE WI. For qualifying young companies, EDWC is your advocate partner in accessing these groups and others. Early-stage businesses engaged in developing innovative products or services related to proprietary technology may be designated as Qualified New Business Ventures by WEDC. This designation attracts investors by making state tax credits available to individuals and groups investing in these businesses.	WEDC
Angel & Venture Investment Tax Credits	These tax credit programs are designed to encourage investment in small, high-technology businesses that have high growth potential. Early-stage businesses conducting pre-commercialization activities related to proprietary technology may be designated as Qualified New Business Ventures. Angel investors, angel investment networks and venture capital seed funds may qualify for Wisconsin tax credits by investing in these designated companies.	Wisconsin Angel Network
Technology Development Loans	WEDC has a dedicated fund providing loans to growth companies to facilitate research and development and commercialization of innovative technology products. Applicants must have fewer than 100 FT employees and provide a cash match of 50-70% of the project. Terms are customized both to the project's needs and risk.	WEDC
Small Business Innovation Research Program	This highly competitive program encourages domestic small businesses to engage in Federal Research/Research and Development (R/R&D) that has the potential for commercialization. Through a competitive awards-based program, SBIR enables small businesses to explore their technological potential and provides the incentive to profit from its commercialization.	SBIR
WEDC International Development Team	Offers funding and one-on-one with beginning and experienced exporters in order to: assess the demand for Wisconsin made products outside of the US; plan a firm's approach to international markets in a systematic fashion; introduce Wisconsin businesses to potential customers, distributors, or partners in other parts of the world; and support service providers here in Wisconsin who can assist in developing profitable international transactions.	Wisconsin Economic Development Corp.
Project-Specific Training Grants and On-the-Job-Training Subsidies	WEDC offers grant assistance for various training activities that improve the long-term skills of a company's workforce and for projects that meet their investment priorities.	WEDC
Wisconsin Focus on Energy	Provides Cash-Back rewards and other financial incentives to implement industry best practices to improve the energy efficiency of manufacturing processes.	Wisconsin Focus on Energy
Free Business Counseling	SCORE is a national non-profit, and America's largest volunteer business counseling service. Counsellors are all successful senior managers or business owners from a variety of business backgrounds and experience.	SCORE Wisconsin
CDBG Revolving Loan	Up to 20,000 per job created for a maximum of \$100,000. 4% fixed for the life of the loan, no prepayment penalties. Amortization period based on use of funds and other underwriting, typically 5-12 years. Requires equity/lender match participation.	City of Milwaukee, WHEDA