

MARSHFIELD ECONOMIC DEVELOPMENT ACTION PLAN



REDEVELOPMENT RESOURCES

## TABLE OF CONTENTS

Organizational Structure – Background and Situation Analysis.....	6
Existing Organizations – roles and responsibilities.....	6
Recommendations for Future Structure .....	7
Community Partners – utilizing an extended network .....	8
Economic Development Authority Model .....	9
Tools in the Toolbox.....	10
Metrics for Performance.....	12
Activities/Implementation Business Retention/Expansion .....	16
Business Attraction and New Development..	17
Downtown Revitalization .....	19
Action Implementation.....	20
Redevelopment.....	24
Entrepreneurial Development.....	26
Workforce Development.....	27
Commercial Real Estate .....	28
Housing.....	28
Community Marketing.....	30
Prioritization of Activities.....	32
Appendix .....	34

## INTRODUCTION

The project team of Redevelopment Resources/SCS Engineers was engaged by the City of Marshfield in November of 2012 to work with community stakeholders, the Economic Development Board and others to create an Economic Development Action Plan. The team worked with the City to review existing research and studies as well as conduct primary research through focus groups and individual interviews. Primary and secondary data were used to evaluate and develop goals, objectives and tactics to complete the Action Plan. All areas of possible activity were considered in order to present a complete spectrum of strategies which have been drafted to encompass many sectors including industrial, commercial, entrepreneurial, housing, workforce development, and marketing. Most importantly, the organizational structure has been reviewed and scrutinized to facilitate growth and competitiveness now and in the years to come. Several strategies including recommendations for funding options, staffing structure and details about foundational elements for a quasi-governmental body have been considered in detail in the following pages.

## EXECUTIVE SUMMARY

The City of Marshfield is a vibrant City in the heart of the state with varying and diverse opportunities for economic growth. With intentional focus and bold leadership, the City's economic development efforts will generate measurable results with positive impacts for businesses and residents. The work the Economic Development Board is undertaking has the beginning of a fresh way of thinking, but it must be kept fresh and alive with big ideas and courageous action.

The organizational structure of Marshfield's economic development eco-system warrants changes which will make the operation more effective and accountable. Streamlining a significant portion of the work to be directed from the Planning and Economic Development Department will improve relationships with businesses, prospects and stakeholders, as well as create new options for funding projects and achieving approvals. Utilizing an extended partnership of community stakeholders will facilitate collaboration for the sake of growth as well. The Economic Development Authority model if implemented when approved by State Legislators will provide Marshfield with the structure to implement a variety of projects in an effective manner utilizing a flexible, forward thinking and structured body.

Business Retention and Expansion, Business Recruitment and Entrepreneurial Development formulate the basis of most community economic development programs. The City should continue to focus efforts on business retention and expansion, with a majority of effort on this valuable area. Business Attraction should be targeted to existing and emerging industries of Dairy and Food Processing (and related equipment, technology and market growth strategies), as well as Advanced Manufacturing related industries in stainless steel, and the Transportation Industry. The medical industry warrants attention from a business recruitment perspective as well. However, many of the opportunities within this sector may result from cultivating an environment of entrepreneurship and innovation through the development of a business incubator.

Working on the City's physical appearance and appeal is critical. Downtown development and city-wide redevelopment including code enforcement is work that is necessary now and will pay dividends long into the future. Blight elimination is an important element to community and economic health. It's much easier to market a City that is attendant to blight issues before deterioration and spread like a virus.

Marketing Marshfield is an area of recommended activities which must be viewed as an investment of time and money, rather than an expense. The City has many wonderful stories to tell, from the high level of care, healing, and research that take place within the medical community, to the high level of education and training that take place within the public, private and post-secondary education, to the innovative food processing operations and the growing frac sand mining activity.

The success of the implementation of this plan is predicted upon leadership and bold vision for what Marshfield could become with the right direction and effort.

## MARSHFIELD INFRASTRUCTURE REVIEW

It's probably safe to say that most residents take for granted the street lights that brighten our neighborhoods, the bridges we cross, the water we drink, the streets we drive on, and storm and sanitary sewers that run underneath them. This is the public works network. The infrastructure of the City of Marshfield which is maintained 24 hours per day everyday evidenced by street plowing and sweeping, new construction and repair, water and sanitary service and regulating traffic. This infrastructure supports our way of life and is the basis for serving existing business and new development. As part of preparing an economic development strategy the infrastructure both public and private has been reviewed and findings include the following assessment.

## PUBLIC INFRASTRUCTURE

### Marshfield Electric Utility

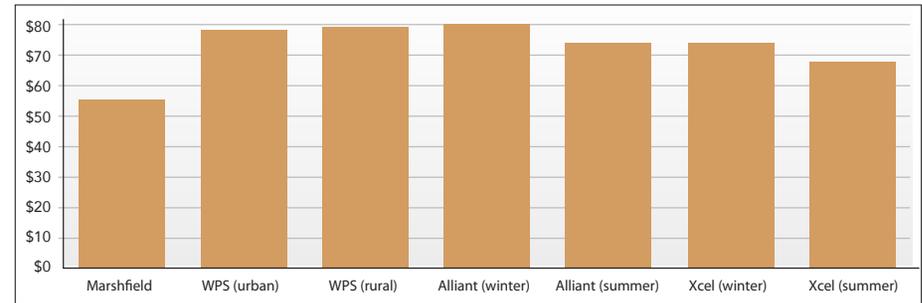
Marshfield Utilities provides electric service to the City of Marshfield and surrounding rural areas. Marshfield Utilities buys electricity from Wisconsin Public Service Corporation and distributes it resulting in significantly lower electric rates than those charged by other electric providers. Marshfield Utilities provides electricity to approximately 11,500 customers. The City owns 32% of a WPS peaking plant in Marinette County, hence Marshfield is able to provide very competitive electric rates to its customers. Those rates are illustrated in the diagram below.

Utility rate comparison information taken from the Marshfield Utility website.

### Marshfield Customer Electric Rate Comparison

Cents per KW	Customer Charge per Month	Cost for 600 KW	Total Cost for 600 KW
\$8.2500 Marshfield	\$6.00	\$49.50	\$55.50
\$12.2090 WPS (urban)	\$5.70	\$73.25	\$78.95
\$12.2090 WPS (rural)	\$7.00	\$73.25	\$80.25
\$12.1900 Alliant (winter)	\$7.57	\$73.14	\$80.71
\$11.0920 Alliant (summer)	\$7.57	\$66.55	\$74.12
\$11.1148 Xcel (winter)	\$8.00	\$66.69	\$74.69
\$10.0537 Xcel (summer)	\$8.00	\$60.32	68.32

### Electric Rate Comparison Chart for 600KW



**Recommendation: The City should highlight the fact that businesses can realize considerable electrical cost savings by locating in the Marshfield Utility service area.**

#### **Water System**

Marshfield Utility supplies the City with water from six well fields and 13 active wells around the City of Marshfield. The City has above ground storage capacity of 575,000 gallons and 3.5 million gallons below ground. The water system also consists of a water treatment facility, transmission and distribution mains, and booster stations.

Adequate water supply has a significant impact on the type of industry that can be supported within the City. The City's ability to attract heavy water using industries can be hampered if City does not have the water supply capacity to meet the daily needs of the community. The City's ability to support a large water consuming business is in question due to limited water supply. The recent establishment of the sand plant in Marshfield was made possible by the business utilizing effluent from the wastewater treatment plant in its manufacturing process.

#### **Sanitary Sewer System**

Marshfield has a relatively new wastewater treatment plant that currently treats approximately 3 million gallons of wastewater per day. The design capacity of the plant is 28 million gallons per day. The sanitary sewer system and wastewater treatment plant have ample capacity to handle increased wastewater flow from expanding and new businesses locating in Marshfield. Sanitary sewer service capacity is not an issue that would hinder economic growth.

#### **Storm Sewer**

Marshfield has an extensive storm water collection system. Several years ago the City discussed creating a storm water utility to finance storm water system maintenance and capital expenditures. The utility idea was controversial and not approved by the Common Council. Storm water management is an increasingly important part of site development within the City. However, storm water management is not an impediment to economic development in Marshfield.

#### **Streets**

Marshfield operates a streets division within the public works department that is charged with maintenance of city transportation routes. Related to economic development the City must maintain and enhance accessibility to the industrial, commercial, retail, and downtown business nodes. Access and egress to the medical campus of St. Joseph's Hospital and Marshfield Clinic is a high priority. The City should maintain efficient truck routes to and from existing and proposed industrial areas. Businesses interviewed during this project commended the city on maintaining a high quality transportation system.

## **PRIVATE INFRASTRUCTURE**

Unlike the public infrastructure private utilities and regional highway system are not controlled by the City of Marshfield. Market forces and demand determine types and extent of private utilities offered locally. In the current development environment access to reliable and efficient communication and information is essential for maintaining a competitive advantage. Electronically storing, managing and sharing information is central to supporting business and providing service to customers. Technology (via the Internet) is really a way for individuals and entities to most efficiently achieve communication amongst partners and clients.

It's important to know that as much as technology has changed over the past few years it will likely continue to evolve, and accelerate, affecting lifestyles and businesses in different and varying formats. Technology changes so rapidly that the workplace has difficulty keeping current. This is one reason communities and business experience jobs which go unfilled because often workers can't keep pace with updates and tech changes.

Privately-owned (technology) utilities are important relative to the extent they can achieve Marshfield's goals. Attracting a talented workforce and entrepreneurs as well improving both public and private workplace efficiencies (and overall productivity) are key elements in how technology affects Marshfield's development strategy.

There are several providers of Internet, telephone and video services. These include Charter Communications, Verizon, Century Link, Frontier, AT&T and others. Each of these providers also offers a variety of platforms including cable, satellite and fiber optic. Currently, fiber is installed within Marshfield; one main loop for the benefit of Marshfield Clinic and a local loop system serving public facilities (schools, City, etc). Fiber optic is also available in the Mill Creek Industrial Park.

Gas Service is provided (and distributed by) Wisconsin Energy Corporation. "We Energies" (Wisconsin Energy Corporation) reported record net income and highest earnings per share in the company's history in 2011. Significant new investment was needed to upgrade the energy infrastructure in Wisconsin and Michigan's Upper Peninsula. The region's ability to attract jobs and support economic growth hung in the balance" according to Gale Klappa, Chairman CEO Letter to shareholders in its 2011 Annual Report.

Marshfield's surrounding transportation network (both highway and rail) illustrate the community's competitive/location challenges.

A. Highway System - The Wisconsin 2020 Plan including recent \$244M, 31 mile expansion of US Highway 10 from I-39 at Stevens Point to Marshfield (from two-lane to four-lane) improves safety and efficiency and serves as an important east/west connector of Wisconsin's Fox Valley to Minneapolis link. Wisconsin State Highway 13 involves a rerouting to run concurrent with Highway 34 and US 10 from Wisconsin Rapids to Marshfield. Between 1990 and 2001 90% of new and expanded manufacturing plants occurred within 4 miles of a Wisconsin DOT 2030 Backbone or Connector Corridor.

B. Railroad System - Marshfield is on the Canadian National railroad line (parent company of Wisconsin Central Railroad) which is a freight rail network connecting Chicago to the western United States. The Union Pacific Railroad, a Class 1 railroad by virtue of its annual revenue being over \$16B, is headquartered in Omaha, Nebraska. It is the largest railroad network in the United States. Marshfield lies within the Union Pacific's Chicago 'service unit' on part of Union Pacific's 31,900 miles of track. Union Pacific acquired the Class 2 Wisconsin Central Limited Railroad which had less than \$20M annual operating revenues and operated 2,850 miles of tracks from Chicago to St. Paul, Duluth and Sault Ste Marie. Of significance to Marshfield is that no 'yard track' and no 'siding track' is part of the local rail network which conversely is found in nearby Stevens Point.

C. Airport - The City of Marshfield and surrounding area is served by its municipally-owned airport - Roy Shwery Field. This airport is a general aviation facility which has approximately 23,000 aircraft operations per year. There are two asphalt paved runways the longest of which (16/34) is 5,002 feet in length which is jet capable. A modern Fixed Based Operator offers flight instruction, fuel sales, major airframe and minor power plant mechanic service, hangar and ramp tie-down facilities as well as aircraft rental and tours.

The importance of supporting the general aviation airport in Marshfield is understood locally and documented statewide. According to the State Bureau of Aeronautics Wisconsin aviation provides a total impact of \$2.8B, provides for over \$1B in personal income and is responsible for more than 40,000 jobs. In his 2012 "Aviation Week" proclamation, Governor Walker said that "Studies have shown that 85 percent of new or expanding manufacturers chose to locate within 15 miles of a jet-capable airport". These manufacturers provided 34,064 jobs for Wisconsin residents. There's a direct connection between economic impact and airports. Continuing improvements to and support for the Marshfield Municipal Airport means 'Business'.

**Findings:** Marshfield's hard infrastructure (both public and private) appears to be extensive covering all main components necessary to undertake current demand and sufficient for serving potential new developments. The only caution is the city's limited water source which may limit the city's ability to accommodate high water using industries.

**Infrastructure future:** Over the past five years there has been occurring rapid change in both technology and economics. These two forces may collide with technology likely taking a fast track leading the pace and impact of change. This could influence business relative to productivity and innovation throughout the economy.

**Recommendations:**

1. Undertake a "Technology Assessment" to determine current business demand and future.
2. Consider planning for, financing and connecting fiber optic where and when practical.
3. Introduce Wi-Fi throughout the downtown.
4. Work with Wisconsin DOT District 4 staff to plan future extension of US Highway 10 west to I-94 near Osseo or in the alternative, enhance Highway 13 North.
5. Continue planning and investing in local street pavement management.

## ORGANIZATIONAL STRUCTURE

### Background and Situation Analysis

Included in an assessment of community and economic development partner organizations completed in early 2012 was a brief description of the current issues, recommendations and roles of seven entities including: The City of Marshfield, Main Street Marshfield, Marshfield Area Chamber of Commerce and Industry (MACCI), Marshfield Community Development Authority (CDA), Marshfield Convention and Visitors' Bureau, Marshfield Economic Development Association (MEDA) and Wood County.

Redevelopment Resources/SCS interviewed directors of each of the organizations mentioned above except for the CVB and Wood County. The outcome of those meetings along with information gathered at focus groups and in individual interviews provides a different recommended structure moving forward.



## EXISTING ORGANIZATIONS – ROLES AND RESPONSIBILITIES

Leadership is different from management: management focuses on structure, function and culture. Leadership focuses on strategy, values, mission and vision. Executing an economic development action plan requires leadership and management. But leading the effort requires a vision and an ability to carry through with bold actions for change. Because change is difficult, there needs to be a clear and compelling case for change. Once the case has been made, commitment is essential. When those in leadership roles have made a commitment to a change, a clear “what’s in it for me” must be presented to those affected by the change. Following the “what’s in it for me” must be a great implementation plan, knowledge, structure and reinforcement. If any of these ingredients is not present, change will not happen. The EDB as a group must exhibit leadership. The City staff must also exhibit leadership in this way.

One of the most essential factors contributing to successful economic development is ‘organization’; for which there are two branches. One is ‘organizational structure’ and the other is ‘organizational culture’. Culture is the collective behaviors of an organization; how it feels, communicates, visions and shares and how the culture affects the way it interacts with its own team members, clients and stakeholders. Culture projects how the organization images itself, is willing to cooperate and perform as a team. Equally important are the structural components of an organization, divisions of responsibility and policy development centers within the network.

Improved organizational structures also improve an organization’s communication. Communication, of course, is simply the pathway for information and messages (instruction, procedures and decision-making) and how these messages flow between individuals and divisions. Communication is essential to successful organizations; both in facilitating problem solving and coordinating tasks. Having a formal organization minimizes individual interests and focuses more on meeting larger objectives and generates a commitment to creating value for the organization and its mission.

Although Patrick Cox (co-editor of “Technology Profits Confidential”) asserts that there has been more technology change in the past 50 years than the past 5,000 years, there is a current debate on the actual pace and flow of technological change. However, there is day-to-day evidence that technology is, indeed, occurring quickly and certainly more quickly than many employee’s skills. This change is occurring in science, medicine, agriculture, transportation and in nearly all other sectors. Thus, Marshfield’s economic development organization is faced with a greater need to adopting to change in technology, managing information, incorporating new tools and techniques to enable the organization to focus on the business of cooperating with and assisting Marshfield businesses. A change in organization may better address the need to manage change itself.

There are several divisions or agencies which play a role in Marshfield's economic development organization. They include Main Street Marshfield, Marshfield Chamber of Commerce, the Marshfield Community Development Authority (CDA), the Economic Development Board and the City of Marshfield itself as the largest, best resourced and most active local development entity. Marshfield can better deliver development services, improve its culture and become a more effective economic development model by considering the following structural changes in its organization:

**Recommendations:**

1. Relocate the city's inspection function into the Marshfield Department of Planning and Economic Development so to better coordinate:
  - A. Building permit process,
  - B. Focusing on property inspection and code compliance.
2. In the near future when the EDA model is adopted and implemented, move the Marshfield Area Chamber of Commerce' economic development activity over to the city's Department of Planning and Economic Development to enhance coordination relative to:
  - A. business retention, and
  - B. business attraction and major development project development.
3. Re-structure the Marshfield CDA so that the city's Director of Planning and Economic Development becomes the CDA's Executive Director to improve the community's approach to:
  - A. Housing programming and development, and
  - B. Redevelopment activity within the community.
4. Reduce funding to Main Street over the next two years. Main Street has other options for funding which may be a better fit for their programming and event oriented operation:
  - A. Main Street should seek Room Tax allocation for event oriented programming.
  - B. Main Street should consider raising the BID contribution and increase funding for programming and outreach to businesses.
  - C. Main Street should consider seeking private funding sources for project specific items such as large events (Corporate sponsors or in-kind donations).

These recommendations are intended to centralize the community's economic development, housing and redevelopment projects and policies with those of the City of Marshfield. The benefits include:

1. Improving the 'accountability and focus' for individual agencies as well as creating a single authority for development responsibility and performance,
2. Improving 'productivity' relative to operating an effective fully operating housing and redevelopment program,
3. Improving 'coordination' of delivering all local economic development processes and projects. Coordination involves having a 'single point of contact'; staff consultation and initial feedback to applicants/developers and creating an on-line process for zoning and permits all in an effort to create a 'time sensitive' expedited process for economic developments.
4. Improving coordination budgeting and expenditures for each agency providing economic development services, and

The process for making a formal organizational change to the structure would include the Marshfield Economic Development Board studying and testing each of the recommendations as well as the overall policy of instituting a centralized structure where one individual is fully accountable in determining roles, assignments, responsibilities, communication and decision making within the city's overall economic development function. That individual would also be held responsible and evaluated upon the expanded organization's performance and ultimate success in achieving objectives.

Note: It is suggested that at some early point in the EDB's review process that employees be invited to discuss and get input on the proposed re-organization; its intent and expected outcomes. Recommended reading would include two booklets from author Price Pritchett of Pritchett & Associates, Inc. Dallas, Texas including "The Stress of Organizational Change" and "Firming Up Commitment During Organizational Change".

## COMMUNITY PARTNERS – UTILIZING AN EXTENDED NETWORK

Keeping in mind the major industry sectors present within the community, it is important to draw on the resources, energy and ideas of the health care community, the agriculture community, manufacturing community, higher education and the support services and industries which serve those sectors. Close interaction on a regular basis with engaged members of the health care community will enhance communication, facilitate collaboration and provide a better sense of community for the very important large employers and core corporate entities in Marshfield.

Conversations with leaders at St. Joseph/Ministry Hospital and Marshfield Clinic, as well as Security Health Plan revealed a desire and willingness to participate and become more engaged in the community.



### Recommendations:

1. Host a dialogue session with the leaders of the medical community as well as one with the leaders in the agriculture (and supportive services) sector twice a year to find out what their major issues are and what the City of Marshfield is working on to assist growth and development for each sector. This would be similar to individual retention visits, but in a group setting the sector as a whole can collaborate on issues as well as solutions. Start with the two groups identified here and move on to other sectors of the economy in the future.
2. Set up a task force with medical campus marketing staff to focus on ways the community and the medical groups may work together to promote one another and welcome patients and visitors to the community.
3. Contact Marshfield Clinic Director of Corporate Communications, Stephanie Smith to discuss ways the City can collaborate with the Clinic to assist in celebrating their 100th Anniversary.
4. Key community partners also include the following:
  - a. Commercial bankers
  - b. Commercial real estate brokers throughout the region
  - c. Developers and contractors throughout the region
  - d. Regional utility providers
  - e. Corporate recruiters for large employers like Marshfield Clinic, Ministry Health-care and Marshfield Public School System
  - f. Transportation providers: airport, trucking companies, railroad operators
  - g. Workforce development board members
  - h. North Central Wisconsin Regional Plan Commission

## ECONOMIC DEVELOPMENT AUTHORITY MODEL

The Economic Development Authority Model could be embraced by the City once legislation is approved by the State of Wisconsin. If the City follows the above recommendation of assuming leadership of the CDA from a staff perspective, the CDA should be transitioned into the EDA when the proper documentation and organizational infrastructure is solidified.

One of the advantages of establishing an EDA for the City of Marshfield is the ability to redefine the structure for today's issues, challenges, economy and environment. This would indeed be an opportunity to organize the scarce resources within the City of Marshfield in the most practical and effective manner.

"Economic Development Leadership" in Marshfield must be redefined and changing the organizational structure to a new model is one way to facilitate redefinition. The vision to do bold things and make noticeable improvements to the local economy is one that must be upheld with solid leadership. The EDB/EDA will need to focus on the long term and follow through with recommendations in this document and other bold projects as they materialize.

Through what could become the Marshfield Economic Development Authority, the group would work to accomplish its mission by leading significant development initiatives, being a catalyst for sustainable development and redevelopment, and prudently investing unique resources that leverage other investments

Economic Development Authorities in Minnesota have the following powers, and it is anticipated proposed legislation would include the same powers in Wisconsin:

- Enter into contracts including buying and selling property
- Make loans and grants to businesses
- Provide guarantees or credit enhancements
- Issue general obligation bonds (with approval) and revenue bonds
- Utilize tax increment financing
- Serve as a limited partner
- Exercise eminent domain (with approval)
- Accept public land
- Establish foreign trade zones

Models should be developed to allow for funding sustainability whether through sale of property, regular TIF contributions, program income from specific loan programs, projects utilizing federal and state grants, and project related income such as parking revenues from EDA-owned parking facilities, rents from potential incubator facility, commercialization (equity stake) of products from businesses operating in a future incubator, and a host of other ideas.

One example of an Economic Development Authority after which Marshfield could model its operation is Duluth Economic Development Authority in Duluth, MN. The Duluth Economic Development Authority is designed to promote the economic vitality and industrial development of our community for business development and retention, emphasizing the creation of jobs and increase in tax base. It also strives to continually enhance public and private investments in the business districts of Duluth, and allows for innovative financing based on sound business practices. The budget which directs DEDA's work is comprised of five funds, each with different sources and uses. Three of those funds are cited below as examples of what is possible under this model.

The operating fund accounts for the Authority's operating and administrative expenses. Additionally, projects not in a TIF district or not TIF eligible are funded with this fund. In the past this fund has been used as a conduit for grant funds, tax forfeited property acquisition and subsequent sales and non-TIF development. Fund revenues are a combination of industrial development bond issuance and administrative fees, lease payments, parking revenue collection and grant funds.

The Debt Service Fund is essentially the fund that facilitates TIF transactions for the county. This situation would be different in Wisconsin, but it would be to the EDA's advantage if TIF revenue could be allowed to flow through this entity.

Capital Projects Fund is funded by annual increment from TIF districts received in excess of annual debt service. This would create a revolving pot of money with which the City could reinvest in economic development projects.

An example of a Minnesota city more related to Marshfield by population is Chaska, MN. In 1987, the City of Chaska established its (EDA) to help address the City's need to proactively deal with economic development, housing and redevelopment issues within the City. The EDA was an offspring of the City's Housing and Redevelopment Authority, who until that time had served as the entity ensuring that there was not a shortage of safe and decent housing within the City, and that key blighted properties were redeveloped into a use that would serve the entire public's best interest. The Economic Development Authority took the functions of the City's Housing and Redevelopment Authority, and added to their functions the ability to help with the development of new businesses and properties throughout the City.

## TOOLS IN THE TOOLBOX

Marshfield is in a unique position to have access to un-programmed funds which are available from the Marshfield Economic Development Fund. The fund of nearly \$1 million provides opportunities and challenges. The money must be invested wisely for greatest impact, and also possibly designed to replenish itself over time.

### FOR THE CITY

Community Development Block Grant (CDBG) funds - From the Wisconsin Economic Development Corporation (WEDC), these funds could be utilized for projects including but not limited to planning and blight elimination. Contact Naletta Burr for more information 608-210-6830 [Naletta.Burr@wedc.org](mailto:Naletta.Burr@wedc.org).

Capacity Building (CAP) Grant funds assist local and regional economic development groups, to create an advanced economic development network within the state. The primary use of the funds is for assessments of the economic competitiveness of the area; support of strategies that will benefit the organizations or their members through operational efficiencies, strategy development, education/skill development or increased collaboration with other organizations. Contact Naletta Burr for more information 608-210-6830 [Naletta.Burr@wedc.org](mailto:Naletta.Burr@wedc.org).

Economic Development Administration (EDA) Technical Assistance Program – provides focused assistance to local government leaders to help in economic development decision making, including feasibility studies, as well as makes university resources available to the economic development community.

Tax Increment Financing (TIF) – A diverse tool which should be reexamined on a regular basis for ways to utilize its power and scope more creatively in Marshfield. Creative uses of TIF in combination with levy, CDBG and bonding through the CDA can create more opportunities than appear to currently exist.

General Levy Funds – The City of Marshfield should not shy away from considering utilizing general levy funds on important investments in economic and community development. The long term benefits of these investments have been proven to reduce the needs for additional investment over time and in many cases have acted as catalysts for further growth and private sector investment.

### FOR BUSINESS

North Central Wisconsin Regional Plan Commission (NCWRPC) – Rich data resources are now available through NCWRPC to be utilized by the City and MACCI for assisting businesses with intelligence related to a specific industry, trends, competitors, and supply chain opportunities. Contact Dennis Lawrence at 715-849-5510, [dlawrence@ncwrpc.org](mailto:dlawrence@ncwrpc.org).

Industrial Revenue Bonds – accessible through the WEDC, these bonds are tax exempt bonds authorized by the City but at no risk to the City. Best utilized for industrial development and expansion projects between \$1 million and \$20 million.

Central Wisconsin Economic Development (CWED) Revolving Loan Fund - The CWED Fund is a regional loan fund for Adams, Lincoln, Marathon, Portage and Wood Counties. The fund is in place to serve as an economic stimulus for Central Wisconsin. The funds are being made available with the objectives of creating new and diverse private sector jobs, increase incomes, leverage bank financing and expand the region's tax base. The result will be a positive and proactive business climate which will encourage the retention and expansion of existing businesses and help to attract new businesses to the region which will result in a diverse mix of employment opportunities. Contact Jim Warsaw, at [jwarsaw@wausauchamber.com](mailto:jwarsaw@wausauchamber.com) or 715-848-5950.

Central Wisconsin Business Angels, LLC was formed to assist in equity financing of business start-ups and expansions that produce a product or service that is exported beyond the Central Wisconsin area. For more information, contact (715) 423-1830.

Wisconsin Economic Development Corporation (WEDC) for business assistance – WEDC may provide Direct Funding (loans) to businesses. WEDC Direct Funding loan funds is available for working capital, equipment, training, building construction and improvements, land acquisition, private infrastructure improvements, asset acquisition, and lease payment reduction for property owners.

Economic Development Tax Credit projects must meet specific requirements. Businesses located in or relocating to Wisconsin may be eligible for Economic Development Tax Credits. A certified business may qualify for tax credits only for eligible activities that occur after an eligibility date established by WEDC.

Jobs Tax Credit projects must meet specific requirements. A business located in Wisconsin that creates full-time jobs may be eligible for Jobs Tax Credits. 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. Special consideration for Jobs Tax Credits is given to manufacturing businesses.

The WEDC Training Grant aids businesses in workforce retention and expansion into new markets and technology. The program provides grant funds to businesses to upgrade or improve the job-related skills of a business's full-time employees. Grant funds may be approved for eligible training provided to existing and new employees in full-time jobs.

For the above mentioned four programs, contact Deb Clements, WEDC Regional Account Managers at 608-210-6720 Deb.Clements@wedc.org.

The Angel Investment and Venture Capital Tax Credit programs are designed to encourage investment in small, high-technology businesses that have high growth potential. Angel investors, angel investment networks and venture capital seed funds may qualify for Wisconsin tax credits by investing in these designated companies. Early-stage businesses conducting pre-commercialization activities related to proprietary technology may be designated as Qualified New Business Ventures. Contact: Chris Schiffner, 608-210-6826 Chris.Schiffner@wedc.org.

Technology Development Loans - WEDC provides loans to Wisconsin companies to facilitate research and development and commercialization of innovative technology products. Contact: Aaron Hagar, 608-210-6825 Aaron.Hagar@wedc.org.

Export Development Grant – This grant is designed to help small-medium sized companies become export-ready and to assist them in developing the internal competence to enter and expand into global markets. Contact: Quinn Bottum, 608-210-6728, Quinn.Bottum@wedc.org.

International Market Access Grant – This grant can be used for reimbursement of specific expenses associated with exhibiting at an approved trade show in a foreign market, participating in a matchmaker trade delegation program or certified trade mission, website and literature localization and consulting services needed to meet certain international product certification requirements. Contact: Quinn Bottum, 608-210-6728, Quinn.Bottum@wedc.org.

#### **Recommendations for utilizing the Economic Development Fund for implementation of components of this Action Plan include:**

1. Create a trust account and dedicate \$400,000 to the account so that interest can be collected and dedicate that income working in the community each year. If no activities are investible then save interest revenue and allow it to accumulate in an account different from the trust account. One idea with the interest would be to utilize it to replenish the façade loan fund: 5% per year will generate \$20,000 annually, thus enough to replenish the façade renovation loan fund each year.
2. \$100,000 could be earmarked for non-TIFable activities, as they arise. If a company requires a certain unique incentive (connecting fiber-optic to the main service station for example) utilize this fund for non-recurring special incentives.
3. Dedicate a portion of the fund (depending on federal, state and local funds) to the development of the business incubator. For example, money could be used to outfit the new facility with commercial kitchen equipment or high-tech video conferencing equipment.
4. If development of the incubator can be funded through TIF and Federal grants and others (leverage public investment from Rural Development, WEDC, EDA, Universities, others), then set aside a portion of the fund to create a special loan fund for start-ups only, who have a solid idea but need venture or seed capital and would not qualify for a bank loan. This is risky lending but it should be, otherwise the startup would be eligible for a bank loan.
5. Set aside \$30,000 to fund staff economic development training and travel to trade shows for marketing and business attraction purposes.

## METRICS FOR PERFORMANCE

There are numerous ways to measure performance in economic development related activities. The two most common measurements are 1) jobs created and 2) tax base generated. Additionally, the work of economic development practitioners can be measured by a variety of other metrics, several of which are listed below by category. The Economic Development Board should determine the top desired measurements and expect periodic reports based on performance against the identified goals.

### Business attraction and marketing

- Businesses attracted to the community (number, distribution across target industry sectors)
- Total number and value of new development projects
- Incentives awarded (number and/or value)
- New investment attracted/ facilitated (overall, per project, public vs. private)
- Increase in tax/revenue base growth
- Active prospects in the pipeline (number, distribution across target industry sectors)
- Percent of business leads that choose to locate in the community
- Economic multipliers to calculate ripple effect of jobs attracted/created
- Presence and quality of direct programs locally to assist new firms (technical assistance, competitive intelligence, marketing, financing, workforce training, etc)
- Foreign Direct Investment attracted to the community
- Number of international tours hosted (in-bound) or organized (outbound)
- Cost-benefit analysis of proposed projects (cost to the community vs. benefit to the community)
- Cost savings for businesses assisted as a result of City programs
- Targeted marketing campaigns undertaken (number, number of people reached, variety of marketing techniques)

### Business creation and entrepreneurship

- Number of new businesses starts/businesses created
- New business startups as a percentage of all businesses in the City
- Number of business licenses issued/businesses registered
- Financing created for businesses/total capital provided
- Availability of different types of startup capital for local business loans, venture capital, angel investment, total number of financial providers, total amount of capital provided etc.)
- Increased diversity of businesses in economy (number of sectors, number per sector)
- Systematic comparisons between companies that received assistance and those that did not

### Business retention and expansion (measurements for MACCI performance)

- Number of businesses expanded
- Number of businesses retained
- Number of businesses assisted (type of assistance, value of assistance provided)
- Business remaining and growing in the City following the risk of departure or closure
- Local business-to-business investment levels
- Percent of revenue growth for businesses receiving City or MACCI technical or financial assistance
- Amount of financing provided
- Relocation of suppliers or customers
- Past utilization of and satisfaction with local business assistance programs
- Rating of the business climate in the community

### Workforce

- Jobs attracted (full time, part time, contract, seasonal)
- Jobs created (full time, part time, contract, seasonal)
- Jobs retained (full time, part time, contract, seasonal)
- Decrease in employment
- Percentage of jobs at risk retained
- Wages/salaries of jobs created, average
- Impact on employment by industry sector due to economic development efforts

## Technology and Innovation

- Local or regional technology transfer from local universities or medical campus to area businesses
- Percent growth in tech-oriented businesses
- Increase in technology zone (or state offered) incentives
- Amount of R&D funding for businesses assisted by City or MACCI
- Number of R&D contracts and grants for businesses assisted by City or MACCI
- Number of new products and/or production lines, new services
- Patents (number filed by local businesses, major sectors in which patents are filed)
- Modernization of facilities
- Percent growth in tech-oriented education programs
- Access to broadband internet

## Real Estate

- Availability of shovel-ready sites (number and acreage)
- Availability of certified sites (number and acreage)
- Change in property valuation over time
- Rate of return for projects
- Diversity of financing methods used (tax credits, tax increment financing, leases, industrial revenue bonds, etc)
- Number and value of redevelopment projects
- Number of new building permits granted
- Timeliness of project completion
- Average cost of construction
- Average cost of remediation (for redevelopment projects)
- Average value of commercial property
- Vacancy and absorption rates (as well as difference in rates between various industrial/commercial areas of the community)
- Number of subsidized buildings

## Sustainable Development – Green Jobs

### Green jobs are either

- A. Jobs in businesses that produce goods or provide services that benefit the environment or conserve natural resources, or
  - B. Jobs in which workers' duties involve making their establishment's production processes more environmentally friendly or use fewer natural resources.
- Percent of green jobs in the local economy
  - Green jobs per dwelling unit
  - Patents related to clean tech or green industries
  - Venture capital related to green tech businesses
  - Clean tech or green startups
  - Percent of new and retrofitted buildings, green buildings/technology
  - Employers per acre
  - Cost of services and infrastructure per capita (for example: recreation, schools, water and sewer laterals, public facilities, roads, utilities, and operational costs)

## MARSHFIELD ECONOMIC DEVELOPMENT METRICS

	2011	2012	2013	GOAL	Value	Type of Assistance
Business Retention and Expansion						
Number of businesses expanded or retained						
Number of businesses assisted						
Percent revenue growth for businesses assisted						
Satisfaction with business assistance provided						
Business Attraction/Marketing						
Businesses attracted to the community						
Incentives awarded						
New private sector investment attracted						
Increase in tax base						
Active prospects in the pipeline						
Ripple effect of jobs attracted/ created						
Cost benefit analysis of proposed projects						
Targeted marketing campaigns undertaken						
Business Creation: Entrepreneurialism						
Number of new business starts						
Financing created for business/total capital provided						
Increased diversity of business in economy						
New business startups as percent of all business in City						
Workforce Metrics						
Jobs attracted (full time, part time, contract, seasonal)						
Jobs created						
Jobs retained						
Wages/salaries of jobs created, average						
Impact on employment by industry sector due to efforts						
Technology and Innovation						
Technology transfer from medical campus to area businesses						
Number of R&D contracts/grants for businesses						
Number of patents filed by local businesses						
Value of modernization of facilities						
Percent growth in tech-oriented education programs						
Access to broadband internet						

## MARSHFIELD ECONOMIC DEVELOPMENT METRICS

	2011	2012	2013	GOAL	Value	Type of assistance
Real Estate						
Availability of shovel ready sites						
Change in property value over time						
Number and value of redevelopment projects						
Sustainable development - Green jobs						
Percent of green jobs in local economy						
Percent of new and retrofitted buildings/green buildings						
Cost of services per capita						

## ACTIVITIES/IMPLEMENTATION BUSINESS RETENTION/EXPANSION

The current system in place for business retention and expansion activities is a good system whereby MACCI and the City work together to conduct retention interviews/visits and share critical information in a timely manner to address business needs. This system should continue as is with ongoing attention to information sharing and collaboration between MACCI and City Economic Development staff.

### **Additionally, the following strategies are recommended:**

1. Pursue opportunities for local manufacturers to fill supply chain gaps and replace imported components for the manufacturing industry. This is most successfully completed by developing solid relationships with every manufacturer in the community and being aware of their specific products, components and needs.
2. Invest in data (market intelligence) which is manufacturing specific and related to the sectors which exist in Marshfield. Make it available to businesses in the community and share it one-on-one with them. Show them how such information can make them more competitive. EMSI data may be available through the North Central Wisconsin Regional Planning Commission at no charge to the City. Become familiar with the data that is available and discover the relevant and helpful data to share with local businesses.
3. Improve the industrial efficiency of the manufacturing sector through the connection to "lean manufacturing" services, zero waste, energy management services and other forms of process improvement. Facilitate the sharing of training events by matching manufacturers with the same needs to offset costs for individual manufacturers.
4. Implement a multi-faceted international strategy to expand export of local products and expertise, and attract foreign investment. Based on need, facilitate a foreign trade mission with local companies to promote the community as well as international networking opportunities for the local companies. Or participate in the next state-led mission overseas while representing local manufacturers.
5. Encourage small firms to be flexible in their products, services and overall offerings in an effort to spur partnerships with larger firms and facilitate collaboration. To implement this strategy, keep the support industries informed as to changes that may be coming, as well as advising them that flexibility in their respective field could enhance their position. In turn, increased flexibility in the lower tiers becomes an added advantage to the cluster as a whole in terms of local resources, versus importation.
6. Facilitate joint ventures on purchasing, training, and research & development for companies which may not be able to make the investment on their own but would be able to share the cost with a non-competing or complementary company.
7. Encourage collaboration among local companies of all sizes. Promoting companies to work together can have a beneficial effect on all concerned. Some of the smaller support firms may be too specialized to take on a particular job, but if they are aware of another firm that can do the needed work, they can refer that firm.
8. Investigate opportunities for joint purchasing of raw materials, training and research and development. Commonality of interest is a strong motivating force and it becomes more so, when those interests can operate more efficiently and less costly. Economies of scale could go a long way to enhance clusters and the groups that are directly or indirectly linked to their supply chain.

## BUSINESS ATTRACTION

A business attraction strategy is primarily about packaging the competitive advantage of a place to attract investment. A successful strategy is based on comprehensive analysis of the economic factors that influence the competitive position of a place. By systematically examining these factors a baseline can be developed to inform Marshfield's unique selling proposition to attract investment. The strategy will reflect core economic strengths of the community which will be packaged effectively and marketed to attract investment into the local economy.

### Strengths:

1. Advantage of transportation modes; air, highway, rail.
2. Good inventory of downtown commercial building stock
3. Broad availability of downtown services
4. Available industrial land and land for commercial and residential growth
5. Good market demand for commercial real estate
6. Excellent school system: K-12 and post-secondary
7. Medical system is a key generator for economic development
8. Medical system is a significant contributing factor for attracting and keeping residents
9. Generous community – high volume of local philanthropy
10. +/-10,000 daily visits to the community, mostly due to medical employees and medical visitors
11. Significant economic impact from successful local companies
12. Total annual average wages paid in Wood county is 104.5% of Wisconsin state average
13. Excellent local utilities (electric, gas, wastewater, high speed internet)
14. Stable retail sales draw into Marshfield from outside a 15 minute drive-time
15. Available capital

Leverage the current solid market conditions (small mid-western cost of living and of doing business), available property and diverse business environment. Focus on Marshfield's world-renowned medical and dairy production communities and all the related service industries.

A review of existing data shows the largest numbers of employees by occupation in Marshfield are found in the following industries:

1. Hospitals
2. Office and Administrative Support
3. Health and Medical Services
4. Production Workers
5. Sales
6. Executives, Managers and Administrators
7. Health, Diagnosing and Treating Practitioners
8. Healthcare Support
9. Construction and Extraction
10. Primary and Secondary Education

Data also shows the following totals of employees by major SIC:

1. Services (includes all healthcare) ..... 11,508 employees
2. Retail trade..... 4,113 employees
3. Manufacturing (including food production) ..... 1,486 employees



**A targeted approach to business attraction is recommended. Purchasing advertisements in trade publications is acceptable if the community is interested in simply image advertising but the message must be consistently offered and very clear as to what sets Marshfield apart from every other community using the same tactics. A better approach includes the following recommendations:**

1. Focus on attracting businesses in existing strong sectors, specifically health care services, machinery and equipment manufacturing and metals fabrication. When conducting retention surveys with existing Marshfield companies, ask which members of their supply chain would benefit them to have geographically closer to their operation. Develop a list of target businesses and business categories.
2. Build Relationships - Economic development is about relationships. When thinking about what it takes to build those relationships, think about the tools and tactics required. Make that the City's focus. Meeting businesses and making connections through existing Marshfield companies, investigating their growth plans, visiting incubators in other communities, all contribute to starting and building relationships.
3. Research and identify overseas companies in targeted sectors looking for new markets in which to expand. Search in and around like climates and cultures (Germany, the UK, other Scandinavian countries) and countries to which local manufacturers already export.
4. Manage Time Horizon Expectations - A successful program does not happen quickly. In fact it often takes years. Inform the City Council and other stakeholders of this fact. Be prepared for buildings and sites to sit awhile before the most suitable and sustainable client is ready to invest.
5. Balance Local Goals With Client Needs - Too often attraction strategies are based on the needs of the economic development organization or community goals. Change that. Put the client needs first. Collect information on what various industry sectors need in a site or building at various points in their growth process. Smaller firms have different needs than larger firms. Service firms are different from distribution.
6. Qualify the City's Assets – Be Specific - Move beyond the "Great place to raise a family" rhetoric. What can Marshfield offer that no other place can? Is it a research resource, talent base, or emerging cluster?
7. Create a "Community of Interest" - What is the better question to ask, "Locate Your Business Here" or "Join Our Industry Coalition." By doing some advance homework and building a community interest around a targeted sector need, market opportunity or other relevant industry issue, many businesses can be invited to join in that dialogue, creating a community of interest. This will help build a relationship, create a database and help businesses learn of Marshfield's competitive position.
8. Think Wealth Creation - Jobs are the bottom line, but at what cost? Will the City give up a high value site or building for a lower wage offering or a known volatile market outlook? Move the performance metric needle to include both job and wealth creation. The return on an attraction strategy investment should produce the highest and most sustainable economic impact for Marshfield.
9. When a new business comes to the community whether proactively recruited or arriving on its own, meet with the business and document the reasons the business chose Marshfield. Use that information in future attraction efforts.
10. Attend trade shows of industry clusters in Marshfield. For example, Process Expo is the food processing industry's international trade show held at McCormick Place in Chicago this year November 3-6, 2013. Work with local manufacturers who plan to attend this show, or organize a trip to accompany them and go as a group. Market Marshfield and the innovative cluster you have already in place. More information at <http://www.myprocessexpo.com/>
11. This year at Process Expo, the North American Meat Association (NAMA) and the Meat Import Council of America (MICA) along with the International Dairy Show are co-locating at Process Expo so the City could receive four times the exposure and impact to attend this show for the purposes of business recruitment. Members of the EDB and City Staff along with MACCI staff should plan to attend this show to promote land and existing buildings available in Marshfield, promote connections to other companies in the industry with which prospects may already do business, get name recognition for the City to begin to build an interest in the market.

## DOWNTOWN REVITALIZATION

**BACKGROUND:** City centers have historically anchored communities and have been the center of economic vitality up until 60 years ago when flight to the suburbs and outlying areas harvested most of every city's new economic growth. Many central business districts have seen a resurgence of development and focus over the past 10 to 15 years evidenced by emergence of fresh retail; new service and office business; housing developments and community events and entertainment venues. These changes are occurring in communities which don't just plan for revitalization but actually focus on implementing needed change. This reversal of downtown fortunes is being seen throughout the country as well as Wisconsin and as close to Marshfield as Wausau.

**BASIS:** Many downtowns are often thought of as aging-in-place small retail businesses, a variety of local service providers and the center of government, each managing its own business and approaches independently. This makes uniformity a challenge; nonetheless, there's another perspective. One that includes viewing downtown as a major corporation within one's community. In downtown Marshfield the Central Avenue corridor (from Blodgett Street south to 9th Street) has an approximate property value of \$35M based on the assessment listing of 95 properties having an estimated individual value of \$370,000. This value represents 7% of Marshfield's entire commercial sector. Taken as a whole then, the downtown represents one of Marshfield's top 10 valued corporations and functions as a major employer in the community.

Downtowns are essential to economic development because they evidence a community's identity. In fact, you are in the eyes of everyone what your downtown is. In the March 10, 2013, Business section of the New York Times author Eilene Zimmerman writes about what are the important factors in people relocating to accept new jobs. Right behind financial considerations on moving says, "It's important that the new location offers activities and amenities that you value, whether that's music and theater, good weather, places to hike or ethnic restaurants." Creating a downtown which attracts people will also attract investors and talent. Invest in downtown Marshfield; it's good for the community ...and good for business!

**PURPOSE:** The three most important reasons for creating a more prosperous downtown Marshfield are three fold:

- to improve life and opportunity for current residents,
- to help expand local businesses: their tax base, jobs and incomes and
- to attract new individual talent and outside businesses into Marshfield.

**Revitalizing downtown Marshfield as a place to live, work and play includes:**

1. Identifying and redeveloping blighted, vacant and underutilized properties
2. Redesigning and improving the architectural landscape
3. Renovating historic properties as part of the commercial building stock
4. Creating new opportunities for housing
5. Concentrating revitalization efforts to make a greater impact than the city wide effort
6. Focusing on local building owners who may wait for a longer return on investment
7. Seeking critical mass with food and destination retail by keeping these uses clustered
8. Developing gathering places for shoppers and visitors
9. Ensuring ordinances allow for retailers to create "curb appeal": softening the space between sidewalk and building



## ACTION IMPLEMENTATION

### Redeveloping blighted, vacant and underutilized properties-

The effect of blighted properties on the downtown constitutes limited property tax revenue; few jobs if any, and makes little contribution to new job creation and generating incomes for residents. Examples of these types of properties include:



1. One blighted property is Kohs Machine Shop located at 206 W. 1st Street. This gateway property is visible from Highway 13 eastbound into downtown Marshfield and is located 1 1/2 blocks west of the Central Avenue corridor. The property is assessed at \$126,300. It should be acquired, razed and redeveloped.

- 2 The "BaltusTire and Express Lube" property located at the northwest corner of 2nd Street and Chestnut. This property is assessed at \$322,500. This business could be relocated, the property acquired, razed, undergo a Phase I and Phase II environmental review and be redeveloped.



Additionally the three warehouse buildings located between Baltus Tire and the City's Department of Public Works garage should be acquired, razed and redeveloped into public space, as presented below.

3. The vacant "Professional Building" and the former 'News-Herald' (now vacant) properties together occupy the western one-half of the block bounded by Central Avenue, Chestnut, 2nd and 3rd Streets. The posted asking price for the 'Professional Building' is \$55,000 and the former News Herald property is assessed at \$120,000. These two properties should be razed and land-banked for redevelopment.

4. The City of Marshfield Department of Public Works facility on 2nd Street (but for the original old block building located on the site furthest to the west) should be dismantled/salvaged (to the extent feasible) and relocated to another central location. One possible location may be the vacant property located east of North Cedar Street along Veterans Drive. A Phase II environmental review should be undertaken and the property redeveloped.

### Redesigning and Improving the Downtown Landscape-

Designing outdoor public areas and creating landmarks and structures is aimed at improving urban spaces in both an environmental and social way. Landscape architecture, as we know it today, shares much of its early thought by combining gardening and architecture. It's application in modern cities is considered essential to improving central business districts.

1. Create a downtown plaza where this this feature would become a 'Centerpiece' for people to gather, relax, hold events and enjoy public space. The following photo represents the fountain idea for the "Marshfield Plaza" located on property currently occupied by three warehouse buildings and Baltus Tire & Lube property. This public gathering space would consist of walkways, landscaping, sitting areas, a water fountain feature and other structural elements to serve the plaza's public purpose.



2. South Central Avenue is Marshfield's main downtown thoroughfare evidenced by its Average Annual Daily Traffic volume of 11,900 vehicles at South Central and 4th Street. Downtown should be more than just a place for resident vehicles and visitors to pass through and should have an identity beyond a vehicular thoroughfare or raceway. In addition to urban amenities of benches, bicycle racks, refuse containers, banners and flowers each of which make an important combination, there are two additional changes to South Central Avenue which could significantly create more of a new urbanism-styled downtown which may include angled parking and a landscaped median.



Historic Downtown Properties - "We'll be remembered more for what we destroy than what we create": Chuck Palahniuk-author. Marshfield's historical and architecturally significant downtown buildings should not be rendered evidence of this adage. Apart from their historical and architectural values the current inventory of downtown properties offers a primary contribution to the city's current development in that they provide a foundation: the commercial building stock for Marshfield's downtown businesses.

1. Continue to capitalize the existing successful commercial rehabilitation program for historic and other downtown properties.

### Creating New Opportunities for Downtown Housing-

One opportunity may be development of a new high-end multi-family or mixed-use facility. The following drawing, construction summary, and cash flow represent the financial outline of such new development. All of these recommendations including acquisition of property, creating public space with landscaping and a water fountain, eliminating deteriorating buildings, angled parking, continuing the commercial rehabilitation program and a green median will add economic vitality by attracting more people (both existing residents and visitors), by creating new and improved developments and by improving the image of the downtown which is the single most identifying feature of how the City of Marshfield is identified.





## ESTIMATED CONSTRUCTION SUMMARY

	Quantity	Description	Square Footage	Total Square Feet	Cost Per Square Foot	Total Cost
Residential	11	3 Bedroom Units	1,200	13,200		
Residential	7	2 Bedroom Units	1,000	7,000		
Office/ Commercial Space		Varying sized suites		6,800		
Subtotal Square Feet				27,000		
10% Common Area				2,700		
Underground Parking	39	1.5 per residential unit				
12 dedicated to office space	270	10,530				
Total				40,230	100	4,023,000
Soft Costs		8%				320,000
<b>Total Development Costs</b>						<b>4,343,000</b>

SOURCES						
USES	Bank	Equity	Other	City	Other	Total
A/E 6%					240	240
Other Soft					80	080
Land				375		375
Construction	2,000	1,000	1,023			4,023
Total	2,000	1,000	1,023	375	320	4,718
	42%	21%	22%	8%	7%	100%

INCOME				
Unit	Quantity	Description	Monthly Income	Gross Income
Residential	11	3 Bedroom units	1,325	17,280
	7	2 Bedroom Units	1,075	7,525
Office/ Commercial Space		6800 Square Feet	17 per sq. ft. (Includes CAM charge)	9,630
<b>Gross Income</b>				<b>34,435</b>
Vacancy 5%				-1,720
<b>Effective Gross Income</b>				<b>32,715</b>

EXPENSES			
	Description	Rate	Total Expense
Utilities (Tenants pay own utilities)	13,230	.10 per sq. ft	1,320
Taxes	\$50K/Unit	25.04	2,712
	75% of value	25.04	1,064
CAM & Grounds	EGI	10%	3,099
Insurance	Square foot/per month	.30	500
Other Contract/ Reserve			2,000
Estimated Expenses			10,695
Net Operating Income			22,020
Debt/Month	\$3.023 M	5% over 30 years	16,228
Cash Flow/Month			5,792

### Notes

- Utilities estimated - at 10 cents /13,230 sf. Tenants pay their utilities.
- Taxes estimated - initial assessment of \$50k /unit x 18 units=\$.900M (\$900x tax rate \$25.04=\$22,536year/12 months = \$1,878/mo)  
Office space is calculated at 75% of Construction x \$25.04/12
- Insurance - initial estimate from area Insurance Provider
- Debt \$3.023M principal @ 5% over 30 years
- Cash Flow = \$5,792 x 12 months= \$69,504/year or 7% annual ROE

## REDEVELOPMENT

Redevelopment is a process by which property, usually that which is vacant, underutilized, deteriorating or considered 'blighted', is transformed into a higher and better use. Vacant, deteriorated and blighted property is an urban form of cancer. If not attended to and treated, blight has shown to metastasize and spread to adjacent and other nearby properties invading and threatening entire neighborhoods.

The history of redevelopment is a result of problems which have been occurring in communities for generations which are often caused by a 'live and let live' mentality where no action is taken once properties begin to deteriorate and many cities have inherited this problem due to an historical lack of action. Maintaining code complying, safe, healthy properties lies within the jurisdiction's ability to inspect and enforce building and property standards or codes. Regardless of existing code(s) used, properties with code violations left unenforced will deteriorate to where individual property values decline, which in turn adversely affects surrounding property values, revenues and other investment.

The purpose of redevelopment which addresses declining, underutilized blighted properties aims to create improved values. Conversely, blighted property:

- reduces property tax revenue,
- maintains few jobs, if any at all,
- stifles investment,
- promotes sprawl, and
- makes no positive contribution to new job creation and incomes supporting residents.

In Marshfield one prominent example of a blighting influence is the Mobile Home Park located east of South Central Avenue. As discussed in this report's Downtown Revitalization section there are several examples of blighted and underutilized properties including Kohs Machine Shop, warehouses, the city's DPW garage and the Baltus Tire Center and Express Lube. There are residential areas in Marshfield which are declining and not be meeting current code many of which lie in the near west side of the downtown.

Because of the age and history of Central Avenue, there are properties which are exhibiting deterioration. The two gateways into Marshfield (Veteran's Parkway and South Central Avenue) north from the new US Highway 10 need attention. There's an old adage that says, "You only get one chance to make a first impression". These gateways are not the City of Marshfield's best assets and though unattractive at this time, can be improved.



One primary question about redevelopment and blight is “How can local officials stem the decline of properties and their effects?” There are several options of how to proceed with redevelopment including:

1. Outright acquisition - Negotiating and purchasing properties which are identified as needed for redevelopment is the most prompt method for securing ownership. Ownership is essential to proceed in the development process because if one doesn't control the site, one doesn't control the development. The cost of acquiring can be sourced from the city's tax levy, use of tax incremental financing, economic development grants from state or federal agencies, any reserve accounts funds or private grants/loans from foundations or other benefactors.
2. Eminent Domain or Condemnation- Within Chapter 32 of the Wisconsin State Statutes certain entities are empowered with the ability to acquire or 'take' properties for fair compensation when a building or land cannot be acquired via an agreed upon price.
3. Tax Deed and Wisconsin State Statute Chapter 75 - Properties which generally fall into disrepair and subsequently become uneconomic can and do fall to tax delinquency. After a period of years the County in which the property resides may take a tax deed on a delinquent property when requested to do so by a municipality. A secondary benefit to acquiring property via a tax deed and through condemnation is that (according to the Wisconsin DNR) a municipality is not held liable for environmental clean-up of a tax delinquent contaminated site. A program of investigation and clean-up can be undertaken by a city and may utilize DNR funding programs to assist in that effort over a period of time.
4. Inspection Function- One sure method for stemming the decline of properties is through Marshfield's Inspection function. Vigilance in enforcing building and property codes is paramount to maintaining a safe, healthy and attractive property inventory. Having leadership principles and vision, sufficient personnel and having a municipal court system in place to manage enforcement proceedings will produce compliance and reduce deteriorating conditions throughout the community.

5. Gifting and Exchanges - When properties become no longer economically viable one option is for that property to be gifted to the municipality or the CDA and it's owner receives a tax deduction for the value of that property applied against income (for which an appraisal is required). This gifted value may also be used when two parties cannot agree on a price. If the owner were to sell at a somewhat lower price the difference could be made up by using a portion of the value as a gift to the municipality. Oftentimes owners who want their property assessments lowered for tax purposes want compensation beyond assessed or fair market value when selling. If negotiation cannot bring an agreement, the municipality may offer an exchange of assets for the value of the property being purchased. The municipality may offer several acres of industrial land to make up a difference in value to fully compensate the seller for their desired price.
6. Property Tax Assessment Revision - One new idea may fit with what we've generally come to accept as standard practice where property assessments are increased for new buildings and improvements and tax assessments lowered for those properties left to deteriorate. This constitutes an “upside down incentive” where those building and improving properties are penalized by raising taxes for higher and better uses and reward blighting and declining properties by reducing taxes.

Several Pennsylvania communities are moving toward a “value capture user fee” by revising taxes on building values and increasing taxes on land.” This makes it easy for (boarded-up buildings) to sit and wait for new infrastructure and work by neighbors to make their site more valuable in the future”, according to Rick Rybeck of Just Economics LLC. It's suggested that a Marshfield task force be established to investigate this change in modeling assessment as an economic development tool. Please refer to The Burghard's Group at their website [strengtheningbrandamerica.com](http://strengtheningbrandamerica.com) and Mr. Rybeck at [JustEconomicsLLC.com](http://JustEconomicsLLC.com)

## ENTREPRENEURIAL DEVELOPMENT

During the primary research phase of the Economic Development Action Plan project, a number of local businesses were asked why they chose Marshfield as a place to do business. A majority of them said they or members of their family started their business in Marshfield because they lived here and it was where they called home. Entrepreneurial development should be considered one of the most important economic development growth strategies Marshfield has.

The City of Marshfield does not have a business incubator at the current time. Five to six years ago an effort was undertaken to investigate demand and opportunity for a business incubator but was not pursued due to perceived lack of demand or need. Redevelopment Resources interviewed several stakeholders and asked about the need, pent up demand and opportunity for the City to support an incubator. The response was indicative of high interest and desirability.

This interest was found across a variety of potential target markets. Leaders from the medical community agree commercialization of ideas has not been forthcoming from campus facilities and research efforts. When questioned about interest in the City's participation with a program and/or facility to encourage commercialization and business startup opportunities, the response was supportive and positive in every instance.

Equally interested and supportive of a focused entrepreneurial and innovation program (including a possible incubator facility) were professionals in the manufacturing and agriculture sectors. New ideas are being developed within companies and on farms which could use technical and financial assistance to grow another locally owned company which will create jobs and establish a presence within the community.

Inventors and innovators are difficult to find in any community due to the way their nature is conducted. Typically inventors and entrepreneurs are very engaged with their ideas and if financial or technical assistance is needed, it is sought out in a private or quiet way. One innovator recently commented on a discussion forum on Linked-In that what entrepreneurs need most is support for capitalization and privacy. This increases the challenge of seeking business startups and informing them of available services.

A 2008 study conducted by consulting firm Grant Thornton for the U.S. Department of Commerce Economic Development Administration found that business incubators produce new jobs at a low cost to the government. The report, Construction Grants Program Impact Assessment Report, found that for every \$10,000 in EDA funds invested in business incubation programs, an estimated 47 to 69 local jobs are generated. As a result, business incubators create jobs at far less cost than do other EDA investments, such as roads and bridges, industrial parks, commercial buildings, and sewer and water projects. In fact, the study found that incubators provide up to 20 times more jobs than community infrastructure projects at a federal cost per job of between \$126 and \$144, compared with between \$744 and \$6,972 for other infrastructure projects.

A variety of options for offering services to startups in available and should be considered.

**Without the aid of a formal feasibility study the following recommendations are presented:**

1. Reach out to local companies through retention surveys or independent conversation to assess the amount of intrapreneurship that is going on. Intrapreneurship is internal innovation which takes place within companies that could benefit from additional technical support or capacity building assistance to move new products or innovation forward within the company. Public support for this type of innovation goes a long way toward business retention and expansion of local companies.
2. Establish a formal system of technical assistance and capacity building tools under a branded tool box, specifically for startups. Market the service through MACCI, SCORE, and City of Marshfield web site/newsletters to citizens, essentially creating an incubator-without-walls concept.
3. Conduct a formal feasibility study for an incubator concept for the City of Marshfield. A study will help to determine the focus of the concept behind services offered based on the market, current and potential future conditions and demand, and size appropriate for Marshfield. Additionally a feasibility study will satisfy any substantial grant requirements to assist in meeting funding needs.
4. There is interest in the community for a community kitchen concept, in which local growers and food producers can have access to a commercial kitchen in which they can produce, prepare and package local food products. This concept can be combined with a larger incubator facility and kitchen equipment can be funded through local grants or larger federal requests (to Economic Development Administration, EDA). Kitchen equipment and facilities can be leased on an hourly or daily basis. Facility should be located in the downtown, in a currently underutilized space, fulfilling the goals of eliminating blight, reusing existing property, and serving this sector of the local economy. Contact Allison Lindquist, manager at Blue Heron Brew Pub

5. Look to reuse space in an existing downtown building for a business center, small space incubator to facilitate high-tech, office based or small, clean, research orientated startups. A Solopreneur is a one man or one woman business built around a niche product, service, or expertise. Many are viable because of the marketing and communication possibilities offered by the Internet. One executive from the medical community thought Marshfield would benefit from offering this kind of space and it could be used as an attraction to trailing spouses of employees recruited from out of town, as an opportunity to start their own business. Market this service through the clinic, hospital and educational sector recruiting offices.
6. Create a formal network of professionals who volunteer to donate their time in one-hour increments to advise startups on specific topics such as accounting, human resources, legal, tax, insurance, IT and other questions. Even engineers who volunteer to give advice to inventors have been helpful to startups, as well as often times helpful to investors.
7. Promote development of a network of investors and entrepreneurs interested in investing and/or leading taking fledgling businesses and products to market.
8. Promote development of a young professionals group that is interested in living in Marshfield and growing a business in the community. Link these people to business opportunities.
9. Support and invest in linking the Marshfield Clinic Research division with business leaders that can help take research discoveries to market.

## WORKFORCE DEVELOPMENT

There appears to be a lack of communication and understanding between the business community and education providers. Several businesses identified the lack of skilled trade employees as a hindrance to future business growth. Businesses stated Marshfield School District does not encourage and provide tradesmen training in careers such as welding, engine mechanics, and hydraulic mechanics. During the education focus group meeting education providers strongly countered that they do provide adequate information, promotion and training for skilled trade work. **There seems to be a void of communication and understanding between business and educational resource providers.**

### Recommendations:

1. The City of Marshfield providers can demonstrate to businesses what types of skilled labor training programs are being offered by Marshfield School District, Mid-State College, and UW-Marshfield.
2. The City should facilitate meetings between businesses and educators so businesses can demonstrate what types of skills are needed in the work place. If this is already taking place within MACCI's program offerings, City of Marshfield should encourage inclusion of specific businesses which would benefit from this information.
3. The City can assist with development of a compilation of technical classes offered by educational institutions and provide that information to businesses.
4. City can support additional publicity of the Marshfield School District School to Career program within the Marshfield business community.
5. Considering new and evolving technologies "robotics" may be an area to begin considering to be incorporated into local companies and manufacturing settings. Collaboration between Marshfield Clinic, Midstate Technical College, UW-Wood County and UW-Stevens Point engineering partnership relative to engineering application of robotics should be considered. As a model the regional 'Momentum Chippewa Valley' has a goal to create new robotic applications for its area's work and business centers.

## COMMERCIAL REAL ESTATE

Commercial real estate activity in Marshfield continues to be solid, with the healthcare market being one of primary drivers. Transaction numbers for a community of this size are good, and values have stabilized or gone up in the last 12 months. Overall, there is a small amount of vacancy in properties that are well located and well maintained, with the north end being the usual desired location. Local brokers have indicated that there is the potential for more retail absorption, but the product just isn't available at this time. The opportunity for new large box retail to open in this market would likely require annexation of land into Marshfield, as properties currently zoned for new commercial development are very limited.

Office and other professional space development is more likely to develop if it is owner occupied.

### Recommendations:

1. Examine ways the community can assist in having more "shovel ready" commercial development land available. Approve zoning, map utilities, identify specific incentives available and market synergies with neighboring businesses.
2. Develop a strong working relationship with the commercial brokers in Marshfield. This might include quarterly meetings one-on-one or together, to understand what is happening in the market. There doesn't appear to be a strong relationship with the brokers at this time, and they are on the front lines of economic development and need to be the City's development partners.
3. Confidentiality with real estate brokers is always challenging. They may be reluctant to share pertinent information regarding a certain client so a deal is not jeopardized or control is not lost. Sometimes brokers are bound by a confidentiality agreement with their clients which doesn't allow them to share much information. The EDB should work to establish a Statement of Confidentiality with brokers, so that there is a level of confidence in the EDB – and that the EDB can perhaps come in earlier on a potential development to help guide it along from the City standpoint.
4. It's important for the City of Marshfield to get on the radar of other commercial brokers in surrounding communities. Look at hosting an annual broker/developer event, reaching out to Wausau, Stevens Point, etc. Other communities have had good success with doing a tour of the community (via bus), stopping at key points in the community, as well as showing off development sites, properties for redevelopment, properties for sale, properties for lease. Use the couple of hours to sell the Marshfield story, and then end up at a local restaurant for light food, beverage and networking.

## HOUSING

Homes are one of the most important elements in day-to-day lives as well as providing benefits to community economic development. Homes are usually an individual's single largest investment, socially link residents to neighborhoods and a significant asset to the local economy.

The 2010 Census for the City of Marshfield reports 9,516 housing units within the city of which 8,777 are occupied; 5,260 or 60% are owner occupied and 3,517 housing units are renter occupied. The housing sector represents the greatest portion of land use within the city as well as (and maybe more importantly) generates 56.3% of the city's general levy property tax revenue. That's precisely the type and level of asset any corporation would want and need to preserve and expand. This represents an asset which should be improved and developed in order to deliver continuing and additional benefits to the City of Marshfield.

Improving a community's housing stock can be best achieved by developing and capitalizing a 'Housing Rehabilitation Program' where loans are extended to low and moderate income families and individuals and not repayable until the home is no longer their principal place of residence. Developing new housing requires identifying developable property, extending utilities and improvements and encouraging up to and including incentivizing the development process. New housing starts are closely tied to the economy as is evidenced by stalling and falling home sale prices which are down 7.8% since 2008; and a dramatic decline in one and two-family construction starts. From 2001-2004 there were an average of 52 new residential starts per year compared to an average of only 11 housing construction starts from 2009 through 2012. This is not only true for Marshfield but is also reflected in a general decline in new construction and sale prices in nearby Stevens Point and Plover.

One of the greatest difficulties relative to housing in Marshfield is the lack of a housing agency responsible for monitoring and improving the city's housing sector and with that comes little or no information on the community's overall housing stock. In addition little data exists for determining housing needs and demand. In an effort to kick start new housing and downtown revitalization the following Marshfield Apartment/Office Development "Concept" is offered as an example of the type of development which will create impact as illustrated in the Downtown Revitalization section of this document. This development is to be located immediately west of the Baltus Tire & Lube property onto the city's public works depot property.

The economy will likely continue to improve and with it comes increased values and new construction. Marshfield is a city of 20,000 permanent residents and 30,000 people during the day. Once the economic turnaround begins planning to capture a portion of the increase in daily commuting population may be achieved through a well-managed and creative housing program. Marshfield may want to consider a strategy similar to "The Waterloo Model" which coincidentally is being employed in Waterloo, Wisconsin, and in Waterloo, Iowa. In Waterloo, WI, individuals who build a new home receive a gift card redeemable for \$4,000 worth of goods and services at local merchants; and those purchasing an existing home will earn a \$2,000 gift card. Contact is the Waterloo Clerk/Treasurer's office at telephone (920) 478-3025. In Waterloo, Iowa, the city offers 3 years of 100% tax breaks or 10 years of graduated tax breaks on the construction or significant remodeling and additions to homes. Details can be gained by contacting Noel Anderson, Community Planning & Development Director at telephone (319) 291-4301.

Brokers have indicated an unmet demand for mid-price point multifamily housing, and are encouraging developers to look at this market. This might include product in the range of \$1,000 to \$1,300 per month with garages. Although a new development has been approved, it has been roughly 5 years since the last multi-family project was completed, and there appears to be a pent up demand. Interest rates are very favorable right now for multi-family development, so this is a great time to quantify demand and locate the right developers.

The single family housing market has rebounded in activity in 2012, although housing values remain somewhat down. One broker indicated that there has also been an increase in first home buyer activity, with not much product available. Interest rates will continue to drive buyers at this time, so balancing the stock of housing in the community is important.

#### **Recommendations:**

Because of the impact from revenue to the City which is generated from the residential sector, its contribution to the local economy overall and its ability to draw additional population to the community, the following recommendations on housing are offered:

1. Designate an agency responsible for directing and managing the city's housing program and developing needed programs to improve housing Marshfield's housing stock. A probable candidate would be the city's Planning & Economic Development Department.
2. Undertake a "Housing Assessment" for the City of Marshfield to include a market study, an identification of current inventory, housing needs and opportunities for new development.
3. Create a local committee to include real estate professional, builders, developer, MACCI, the City of Marshfield to consider one or a variety of incentives to encourage and stimulate housing development.
4. Meet with the residential brokers to understand their supply and demand situation.

## COMMUNITY MARKETING

Marketing the City of Marshfield is an important part of the economic development activity that requires more deliberate action than previously given. Telling the story of the community to those inside and outside Marshfield will have positive impacts on resident pride, business attraction efforts, business retention efforts, corporate giving and interest in making investment and improvements by internal and external stakeholders.

Promote the real advantages of doing business in Marshfield. The first and most important marketing tool the City has is its web site. Site selectors and businesses considering a move to Marshfield, or wanting to do business in your community will quietly check out the City's web site and will decide to do business in the community or not, by the impression they get from visiting the web sites. This includes the City's site as well as MACCI's web site. The content on the current web sites is well-organized and contains all the necessary components to provide detailed information to anyone browsing.

Reveal the real opportunities of the community that help businesses succeed long term. The marketing program Marshfield undertakes should be communication that educates.

"With the growth of the Internet as a site selection tool, today's prospects often conduct the early stages of a search without contacting the communities they are considering. While that makes the process more efficient for both site seekers and economic development organizations, it also means that communities with lower-quality web offerings may be missing opportunities without even realizing it." – Steve Stackhouse, Area Development Magazine, [www.areadevelopment.com](http://www.areadevelopment.com).

Marshfield's economic development marketing must have the end goal of encouraging investment in the community. The quantifiable business case for investment in Marshfield will be made by presenting answers to the following questions:

1. Can my business make money there?
2. Does Marshfield have the right combination of qualities such as location, workforce, available property/buildings and cost of doing business?

Whether using the internet, a single sheet sales flyer, or an e-newsletter to site selectors, make sure the above questions are answered in every communication.

**The most effective economic development marketing for Marshfield includes:**

1. Web site
2. Direct contact with businesses through one-on-one meetings at their current location or at a trade show
3. Public relations (internal marketing)
4. Email marketing
5. Social Media

## Recommendations:

1. Continue to maintain high quality content on the City's web site.
2. Track web site performance with Google analytics or other tracking tool. Analyze data to see if you are reaching your target audience.
3. Develop an email marketing effort to site selectors and target businesses in the dairy, food processing and specific medical equipment and health care solution manufacturing sectors. Focus the site selector mailing list and target very specific prospects. This list does not have to be extensive, but very specific. Provide relevant content including profiles of successful businesses in Marshfield, a good mix of content and images, and content specific to answering the questions listed above. Send out this marketing e-communication every other month. Keep email newsletters short and compelling, and enable social sharing.
4. Develop single sheet double sided high quality marketing pages to take to Process Expo or other trade shows. The flyers can then be offered in pdf format on the web site. Flyers should highlight incentive programs, tax rates, contact information, recent announcements, industry-targeted information, a map of the area, largest employers and area colleges/universities. These can be provided to private business representatives when they travel if they are willing to promote the City to their networks.
5. Position the City competitively by answering the following questions:
  - a. Who are the target customers?
  - b. What are their needs?
  - c. What type of community is Marshfield in their minds?
  - d. What needs of theirs does Marshfield meet?
  - e. What needs does Marshfield meet better than other communities?
6. Staff should participate in Linked-In groups specific to site selection and the clusters or targeted industries Marshfield is interested in.
7. Utilize Facebook (business page) and Twitter to share positive news about Marshfield. Target site selectors and industry leaders with invitations to follow/like. Start conversations with solutions to business problems that only Marshfield can provide. Promoting existing business on Facebook and Twitter also works as a retention tool.
8. Building relationships with site selection consultants is important. The key to a successful relationship is to facilitate a conversation. Ways to build relationships with site selectors include
  - a. Hosting an informational luncheon
  - b. Invite them to special events in the community
  - c. Meet one-on-one when in their home market
  - d. Email updates about Marshfield
  - e. Connect at conferences and trade shows
  - f. Attend Site Selector's Guild
  - g. Ask for a critique (this will cost the City some money but would be money well-invested)
9. Social media is growing in importance within the economic development space, in part because it does not need a large budget in order to have an impact. Be aware that site selectors are more actively using Linked-In and blogs. Marshfield should show up where site selectors are already looking by being active on Linked-In and blogging (then sending links to the blog out) on a regular basis.

## PRIORITIZATION OF ACTIVITIES

The implementation of this Action Plan depends on the initiative of the Economic Development Board and Staff. Many of the activities identified will become a part of the work plan of the staff in existing capacities. Other items will require bold action, support, approval and specific funding. Where applicable, funding sources have been identified for each activity in the chart below. The entire list of recommendations presented in this document is not represented in the chart; however, the activities identified represent a prioritization in "Immediate", "Near Term", "Mid-Term" and "Long Term".

### **Goal: Restructure Economic Development Organization and Delivery System Objectives**

1. Consolidate agencies to strengthen mission and accountability
2. Coordinate education, training and workforce development providers
3. Engage industrial and business sectors in collaborative approach to development
4. Program Economic Development Fund to support marketing and business development efforts

### **Goal: Implement an Intense Proactive Business Development Program Objectives**

1. Assist in retaining and expanding existing businesses
2. Create Entrepreneurial Business Program
3. Expand Business Clusters from Existing Business Base (e.g., Ag Sector, Medical Research and Transportation Sectors).

### **Goal: Enhance Marshfield's Community Livability and Midwest Lifestyle Objectives**

1. Create a downtown public gathering space with water feature
2. Improve gateway entries into the community and the downtown
3. Eliminate blighting influences

### **Goal: Redevelop and Revitalize Downtown Objectives**

1. Acquire, raze and redevelop blighted and underutilized properties
2. Rehabilitate historic and downtown commercial building stock
3. Install urban amenities and traffic calming features to create a quaint and welcoming atmosphere

### **Goal: Address Housing Needs Objectives**

1. Rehabilitate residential housing stock
2. Create new entry level homeownership opportunities
3. Develop new downtown housing



ACTIVITY	POTENTIAL FUNDING SOURCE
<b>Immediate (next 30 - 60 days)</b>	
Undertake a Feasibility Study for creation of a Business Incubator.	ED Fund
Undertake a comprehensive Housing Needs Assessment/Market Study	CDA
Begin initiating plan for centralizing ED Organization structure and function	Staff
Fill in Metrics Table with historical data, begin measuring current items	Staff
Research access to data sources from North Central WI Regional Plan Commission for local manufacturers (what is available, how quickly, what is the process to obtain data for a business, is there a fee?)	Staff
Develop a list of target businesses and business categories for business attraction	Staff
Register for Process Expo 2013 and connect with local businesses who may also attend	Dept. budget/ED Fund
Identify development sites that can be made ready and marketed as "Shovel-Ready"	Staff
Invite Commercial Realtors to meet with City and MACCI representatives and work to build relationships with them. Set a schedule to meet quarterly and introduce the concept of a Statement of Confidentiality.	Staff
Seek out and join three relevant Linked-In groups, participate in on-line dialogues	Staff
<b>Near Term (next 2 to 6 months)</b>	
Adopt recommendations for utilization of Economic Development Fund	Staff
Acquire vacant underutilized properties located at 206 1st Street; 2nd St. Professional bldg. and former News Herald bldgs	TIF/CDBG (blight elimination)
Continue funding storefront renovations and capitalizing program (especially to enhance historic properties)	ED Fund
Create a plan (new location, financing, timeframe/phasing) for relocating DPW garage from W. 2nd Street	Capital Improvements
Investigate remodeling the "Upside Down Tax Assessment" practice.	Staff
Conduct in-depth retention visits with top 10-15 manufacturers with new strategy in mind. Gather information on exporting, workforce needs, and technology in particular	Staff
Develop marketing information to take to Process Expo 2013	ED Fund
Develop formal entrepreneurial toolkit with specific assistance options for startups	Staff
Write positioning statement for City's marketing efforts	Staff
Engage in Facebook and Twitter campaign, introduce Marshfield's assets, build audience and followers	Staff

<b>Mid Term (next 6 to 12 months)</b>	
Begin negotiating acquisition/relocation of Baltus Tire & Lube	Staff
Begin negotiating acquisition /relocation of 3 warehouses west of Baltus Tire & Lube	Staff
Develop plan for traffic and angled parking on South Central Avenue	Staff
Identify tax delinquent & contaminated sites for acquisition via tax deed	Staff
Install fiber optic into ED strategic areas	Possible State grant or TIF
Sponsor Workforce Development event to showcase skill sets businesses need to the Education community as well as skill sets being taught in local schools to businesses	Partnership with Education, possible workforce development grant funds from State
Create a broker/developer event in Marshfield to introduce the community to the brokers and developers from across the state	ED Fund for marketing if necessary
Meet with residential brokers to understand the housing supply and demand, and review the results of the housing study recommended above	Staff
Develop email newsletter for site selectors, developers and commercial brokers	Staff
Meet one on one with a site selector in their home market and promote Marshfield	ED Fund
Request a community critique from a relevant site selector	ED Fund
<b>Long Term (next 1-3 years)</b>	
Seek developer for office apartment building on former DPW site	Staff
Plan, finance and construct "Plaza Green" space on Baltus, Kohs and warehousing site	TIF, Private sector contributions, Corporate Sponsorships
Create a Wi-fi district within the downtown	Corporate Sponsorships
Improve Veterans Parkway and S. Central gateways into the city	TIF, possible DOT Streetscape grant
Establish a redevelopment policy core to relocate all industrial uses from the downtown	Staff
Proceed with development of incubator if feasibility study results are positive. Look for ways to incorporate commercial kitchen component, and business center space for office related start-ups	EDA grant, RDA grant, Private funding, TIF

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# APPENDIX



**2012 Proposed Budgets - 11/16/2011**

- Operating Fund**
- Debt Service Fund**
- Capital Projects Fund**
- NWA Maintenance Facility Fund**
- DEDA Loan Funds**

**Duluth Economic Development Authority**

**2012 Proposed Budgets – 11-16-2011**

**Operating Fund**

The Operating Fund accounts for the Authority’s operating and administrative expenses. In addition, expenditures on projects which are not TIF eligible or are not located in a specific TIF district may be accounted for in this fund. In the past this fund has been used as a conduit for DEED and MHFA grants, tax forfeited property acquisition and subsequent sales, and non-TIF district land development. Operating Fund revenues are a combination of IDB issuance and administrative fees, loan and lease payments, parking revenue collections, and State of MN grants.

**Debt Service Fund**

The Debt Service Fund accounts for all tax increment received annually from the County and all annual debt obligations paid. The majority of the revenue for this fund is from tax increment revenues. Expenses are comprised of fixed bond payments, Pay-As-You-Go debt payments to developers, and transfers to the City for pledged debt and district admin fees. All annual increment received in excess of annual debt is transferred to the Capital Projects Fund.

**Capital Projects Fund**

The Capital Projects Fund finances and accounts for all of DEDA’s TIF-related, district-specific capital projects. The primary source of revenue for this fund is the transfer of excess tax increment from the Debt Service Fund. Expenditures paid from this fund must meet the requirements of each district’s TIF plan and qualify as a TIF eligible expense.

**NWA Maintenance Facility Fund**

The expenses in this fund are primarily related to annual maintenance of the MRO building.

**Loan Funds**

The loan fund is presented on a ‘cash basis’ as opposed to the accrual basis of accounting. In this budget we’re simply accounting for inflows (loan repayments) and outflows (new loan distributions) of cash.

Note that budget amounts in the 2011 Budget for projects that remain uncompleted at the end of 2011 will be carried forward and added to the 2012 Budget when the 2012 budget is revised at the May, 2012 DEDA meeting.

## Duluth Economic Development Authority

### Executive Summary - DEDA Budgets 2012 Proposed Budget (11-16-2011)

	Operating Fund 860	TIF Funds		NWA Maint Facility Fund 866	Storefront Loan Funds 867/868 (Cash Budget)
		Debt Service Fund 861	Capital Projects Fund 865		
<b>Beginning Fund Balances</b>	313,066	100,025	2,736,702	7,036	1,866,028
<b>Revenues:</b>		1,983,615	87,865	18,000	263,208
<b>Operating: Major Projects shown as Net Revenue/Expenditure</b>					
Atlas (Net Revenue)	292,684				
Bayfront (Net Revenue)	600,000				
Parking (Net Revenue)	161,000				
Norshor/Temple (Net Revenue)	54,000				
Transfer from Debt Service			903,183		
<b>Expenditures:</b>					
<b>Debt Service:</b>					
Bond Payments of Principal/Interest		(193,375)			
Pay-As-You-Go Debt		(478,812)			
<b>Capital Projects:</b>					
BID			(241,656)		
HRA			(400,000)		
Tech Village			(143,933)		
<b>NWA Maint Facility:</b>					
Building Maintenance				(153,700)	
<b>Loan Funds:</b>					
Loans Funded					(1,000,000)
Other Operating Fund shown as net revenue/expenditure	(138,748)				
Other Transfers / Expenditures		(408,245)	(178,616)		
Transfer to Capital Projects		(903,183)			
Bridge Loans for Atlas Redevelopment					(558,000)
<b>Total Expenditures</b>	<u>968,936</u>	<u>(1,983,615)</u>	<u>(964,205)</u>	<u>(153,700)</u>	<u>(1,558,000)</u>
<b>Net Revenues / Expenditures</b>	968,936	-	26,843	(135,700)	(1,294,792)
<b>Ending Fund Balances</b>	<u>1,282,002</u>	<u>100,025</u>	<u>2,763,545</u>	<u>(128,664)</u>	<u>571,236</u>

**Duluth Economic Development Authority**  
**DEDA Operating Fund 860**  
**2012 Proposed Budget (11-16-2011)**

	2011 Revised Budget 09/13/2011	2012 Proposed Budget 11/16/2011	Norshor / Annex / Temple Opera	Parking Programs	Bayfront Redevelopment	Atlas Cement Plant	Other
<b>BEGINNING FUND BALANCE</b>	383,549	313,066					
<b>Revenues</b>							
IDB Interest	71,075	69,138					69,138
Investment Earnings	250	300					300
Augusta TIF Recapture	3,116	3,355					3,355
Parking Meters - Steamplant/Phoenix	24,000	24,000		24,000			
Canal Park Parking Program	220,000	220,000		220,000			
Contract Parking - Lincoln Hotel	25,500	25,500		25,500			
Construction Assessments - Chadco	49,400	15,000					15,000
Project Development Fees / Services	23,000	15,000					15,000
TIF Admin Recovery	200,284	178,616					178,616
Sale of Soo Line bridge to State of MN	21,800	-					-
Sale of Soo Line property - Rohliff	19,400	-					-
Menard's R.E. Tax repayment	10,577	-					-
Projected Land Sales - Atlas Site	-	395,000				395,000	
DEED Cleanup Grant - Atlas Site (pending)	482,000	265,072				265,072	
City's EPA Hazardous Materials Grant - Atlas Site	200,000	84,900				84,900	
Atlas-Storefront Bridge Loan - repayment by Land Sales	-	370,000				370,000	
Atlas-Storefront Bridge Loan - future repayment by DSPA	-	188,000				188,000	
Net Revenues - Temple Opera/Norshor Annex	35,000	54,000	54,000				
Bayfront Land Rent	50,000	60,000			60,000		
Sale of Bayfront Lot C	-	630,000			630,000		
Bayfront EPA Cleanup Grant	-	200,000			200,000		
Bayfront Redevelopment Grant - Infrastructure (pending)	-	750,000			750,000		
Bayfront DEED 'Big Project' Grant	100,000	-					
Transfer from TIF District #4 - Lot C (not transferred in 2010)	7,750	-					
Pier B - Bayfront option (pmt received/revenue not yet recognized)	10,000	-					
DEED RAP Grant/Bayfront - Lot D (not drawn in 2010)	17,600	-					
MN DNR/Coastal Project reimbursement	25,354	-					
MN DNR/Coastal Project reimbursement	11,800	39,853					39,853
Cirrus Abatement - County & City	-	-					
<b>TOTAL REVENUES</b>	<b>1,607,906</b>	<b>3,587,734</b>	<b>54,000</b>	<b>269,500</b>	<b>1,640,000</b>	<b>1,302,972</b>	<b>321,262</b>
<b>EXPENDITURES</b>							
Northland Connection	15,000	15,000					15,000
Auditing Services	6,000	3,500					3,500
Administrative Fees	365,000	365,000					365,000
Other Professional Services	6,922	10,000					10,000
Steamplant/Phoenix Parking Meters	1,500	1,500		1,500			
Lincoln Hotel Contract Parking	3,500	3,500		3,500			
Canal Park Parking Program	100,000	100,000		100,000			
Canal Park Business Assn grant	3,500	3,500		3,500			
Meeting Expenses	3,000	3,500					3,500
Telephone	960	960					960
Marketing	30,000	30,000					30,000
Travel & Training	1,500	2,000					2,000
Advertising/Promotion/Printing/Copying/Postage	250	250					250
Other Services & Charges	1,000	1,000					1,000
Self-Insurance	6,500	6,500					6,500
Google	4,250	-					-
Stormwater Assessments	12,075	12,300					12,300
Property Taxes/Street Assessments on land held	10,000	10,000					10,000
Atlas Cement Plant Cleanup	780,000	402,288				402,288	
Transfer to City - Atlas Infrastructure	-	558,000				558,000	
Atlas - LHB Survey / contingency	75,000	50,000				50,000	
Bayfront Master Plan, including BIG Project	150,000	50,000			50,000		
Bayfront - Lot D Cleanup	23,482	240,000			240,000		
Bayfront Redevelopment Grant - Infrastructure (pending)	-	750,000			750,000		
NorShore Operating	16,600	-					
NorShore Capital Improvements	62,350	-					
<b>TOTAL EXPENDITURES</b>	<b>1,678,389</b>	<b>2,616,798</b>	<b>-</b>	<b>108,500</b>	<b>1,040,000</b>	<b>1,010,288</b>	<b>460,010</b>
<b>Net Revenue/Expenses</b>	<b>(70,483)</b>	<b>968,936</b>	<b>54,000</b>	<b>161,000</b>	<b>600,000</b>	<b>292,684</b>	<b>(138,748)</b>
<b>ENDING FUND BALANCE / PROJECT BALANCES</b>	<b>313,066</b>	<b>1,282,002</b>					

**Duluth Economic Development Authority**  
**DEDA DEBT SERVICE FUND 861**

**2012 Proposed Budget (11-16-2011)**

	2011 Revised Budget (09-13-2011)	2012 Proposed Budget (11-16-2011)	West Duluth Housing dist 7	Augusta dist 13	NWA dist 14	Cirrus I. dist 15	Washington Center dist 16	Tech Village dist 19	United Health Care dist 20	Garfield dist 21	Medical Dist Expansion dist 22	5th Street Village Place dist 23	Duluth Renaissance dist 24
Actual Beginning Fund Balance	128,875	100,025	51,425	-	-	48,600	-	-	-	-	-	-	-
<b>Revenues</b>													
Investment Earnings	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Tax Increment</b>	1,975,008	1,969,000	575,000	28,000	-	45,000	39,000	259,000	213,000	44,000	644,000	23,000	99,000
Cirrus Reimbursement	12,377	14,115				14,115							
Transfer from Other Funds	500	500			500								
<b>Total Revenues</b>	1,987,885	1,983,615	575,000	28,000	500	59,115	39,000	259,000	213,000	44,000	644,000	23,000	99,000
<b>Total Available</b>	2,116,760	2,083,640	626,425	28,000	500	107,715	39,000	259,000	213,000	44,000	644,000	23,000	99,000
<b>Expenditures</b>													
<b>BOND/NOTE PAYMENTS</b>													
Cirrus Bond	50,400	46,800				46,800							
Fremont	59,418	51,425	51,425										
Tech Village Bond	92,950	95,150						95,150					
<b>Total Fixed Payments</b>	202,768	193,375	51,425	-	-	46,800	-	95,150	-	-	-	-	-
<b>DEVELOPER PAYMENTS (PAYG)</b>													
Spirit Bay Development	13,120	13,200	13,200										
United Cerebral Palsey	5,554	5,600	5,600										
Augusta	25,898	24,374		24,374									
Washington Center (Artspace)	38,676	38,290					38,290						
Garfield Business Park	19,684	16,740								16,740			
Village Place Apartments	96,348	101,580	80,000									21,580	
Ramsey Townhome Project	61,372	60,400	60,400										
Sheraton Hotel & Condominiums	129,159	130,000									130,000		
Duluth Renaissance Project	88,979	88,628											88,628
<b>OTHER</b>													
Transfer to City's Debt Service Fund (2025)	385,187	382,670	-	-	-	-	-	-	-	-	382,670	-	-
Transfer to Other Districts/Funds	18,520	14,916	-	3,116	-	11,800	-	-	-	-	-	-	-
Excess TIF returned to County	-	-	-	-	-	-	-	-	-	-	-	-	-
County Administrative Fee/other admin expenses	10,660	10,660	4,300	510	500	515	710	600	550	560	1,330	560	525
<b>Total Expenditures</b>	1,095,925	1,080,433	214,925	28,000	500	59,115	39,000	95,750	550	17,300	514,000	22,140	89,153
<b>Fund Balance before transfer</b>	1,020,836	1,003,208	411,500	-	-	48,600	-	163,250	212,450	26,700	130,000	860	9,848
<b>Less: Transfer @ Y/e to Capital Projects</b>	920,811	903,183	360,075	-	-	-	-	163,250	212,450	26,700	130,000	860	9,848
<b>Ending Fund Balance</b>	100,025	100,025	51,425	-	-	48,600	-	-	-	-	-	-	-
District Statutory Decertification Dates	→		2015	2020	2027	2020	2021	2026	2027	2027	2029	2031	2034
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	

**Duluth Economic Development Authority**

**2012 Proposed Budget (11-16-2011)**

**Capital Projects Fund 865**

11/10/2011

	2011 Revised Budget (09-13-2011)	2012 Proposed Budget (11-16-2011)	Economic Development						Housing Development				
			Proposed 2012 W.Duluth-3	Proposed 2012 Waterfront-4	Proposed 2012 Tech Vill.-19	Proposed 2012 U.H. Care-20	Proposed 2012 Garfield-21	Proposed 2012 MedDist-22	Proposed 2012 Renaiss-24	Proposed 2012 W. Duluth-7	Proposed 2012 Jefferson-10	Proposed 2012 Wash Ctr-16	Proposed 2012 VII Plac-23
<b>BEGINNING FUND BALANCE</b>	7,749,161	2,736,702	170,911	1,450,021	218,661	(84,972)	79,990	39,729	12,675	431,967	110,520	304,444	2,756
<b>Revenues</b>													
Investment Earnings	2,850	1,575	125	500	-	-	150	125	25	300	100	250	-
ASI Redruth Loan Repay	9,996	9,996	-	-	-	-	-	-	-	9,996	-	-	-
Technology Village rent	31,626	38,004	-	-	38,004	-	-	-	-	-	-	-	-
Transfer from Debt Service	920,811	903,183	-	-	163,250	212,450	26,700	130,000	9,848	360,075	-	-	860
Washington School Loan Repay	38,290	38,290	-	-	-	-	-	-	-	-	-	-	38,290
<b>TOTAL REVENUES/TRANSFER</b>	<b>1,003,573</b>	<b>991,048</b>	<b>125</b>	<b>500</b>	<b>201,254</b>	<b>212,450</b>	<b>26,850</b>	<b>130,125</b>	<b>9,873</b>	<b>370,371</b>	<b>100</b>	<b>38,540</b>	<b>860</b>
<b>TOTAL AVAILABLE</b>	<b>8,752,734</b>	<b>3,727,750</b>	<b>171,036</b>	<b>1,450,521</b>	<b>419,915</b>	<b>127,478</b>	<b>106,840</b>	<b>169,854</b>	<b>22,548</b>	<b>802,338</b>	<b>110,620</b>	<b>342,984</b>	<b>3,616</b>
<b>Expenditures</b>													
Skywalk Bridge - Greysolon to 1st Ave Ramp	746,114	-	-	-	-	-	-	-	-	-	-	-	-
NorShor Re-roof & Parapet Repair / Skywalk Design	80,000	-	-	-	-	-	-	-	-	-	-	-	-
West Duluth Storefront Grant Program	339,806	-	-	-	-	-	-	-	-	-	-	-	-
Spirit Valley title registration	28,000	-	-	-	-	-	-	-	-	-	-	-	-
West Duluth Improvements	1,539,793	-	-	-	-	-	-	-	-	-	-	-	-
BID (Building in Duluth)	1,780,000	241,656	141,036	-	-	-	-	-	-	-	100,620	-	-
TIF Admin Cost Allocation	155,000	178,616	30,000	20,000	5,000	20,000	10,000	30,000	10,000	30,000	10,000	10,000	3,616
HRA Acquisition/Demolition	1,176,228	400,000	-	-	-	-	-	-	-	400,000	-	-	-
Tech. Village Project/CAM Charges/Lease	147,341	143,933	-	-	143,933	-	-	-	-	-	-	-	-
Transfer to Operating - Bayfront Lot C grant match	7,750	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Operating - Bayfront Lot D grant match	16,000	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL EXPENDITURES</b>	<b>6,016,032</b>	<b>964,205</b>	<b>171,036</b>	<b>20,000</b>	<b>148,933</b>	<b>20,000</b>	<b>10,000</b>	<b>30,000</b>	<b>10,000</b>	<b>430,000</b>	<b>110,620</b>	<b>10,000</b>	<b>3,616</b>
<b>ENDING FUND BALANCE</b>	<b>2,736,702</b>	<b>2,763,545</b>	-	1,430,521	270,982	107,478	96,840	139,854	12,548	372,338	-	332,984	-
Committed / Unavailable	(282,537)	(188,784)	-	-	(161,629)	-	-	-	-	(27,155)	-	-	-
<b>ENDING AVAILABLE FUND BALANCE</b>	<b>2,454,165</b>	<b>2,574,761</b>	-	1,430,521	109,353	107,478	96,840	139,854	12,548	345,183	-	332,984	-
			Decertified 2007	Decertified 2009							Decertified 2009		
			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

**Duluth Economic Development Authority**

**DEDA NWA Maintenance Facility Fund 866**

**2012 Proposed Budget - 11-16-2011**

	<b>2011 Budget Totals</b>	<b>2011 Actual Y-T-D 10-31-2011</b>	<b>2012 Proposed Budget 11/16/2011</b>
<b>BEGINNING FUND BALANCE</b>	201,986	201,986	7,036
<b><u>Revenues</u></b>			
Investment Earnings	250	68	-
Building Rent	18,000	15,000	18,000
Partner Contribution - Marketing	20,000	-	-
Sale of Fixed Assets	-	300	-
<b>TOTAL REVENUES</b>	38,250	15,368	18,000
<b>TOTAL AVAILABLE</b>	240,236	217,354	25,036
<b><u>EXPENDITURES</u></b>			
Contract Management	28,800	21,600	28,800
Engineering	10,000	-	5,000
Repairs/Maintenance	25,000	8,462	10,000
Electrical	50,400	38,833	50,400
Heating	41,000	22,894	41,000
Water/Sewage	5,300	1,672	2,500
Telephone/Security	1,200	4,607	7,500
Other Services/Supplies	3,000	-	-
Insurance	8,500	8,766	8,500
Marketing Program	60,000	4,932	-
<b>TOTAL EXPENDITURES</b>	233,200	111,766	153,700
<b>ENDING FUND BALANCE</b>	7,036	105,588	(128,664)

✓

## Duluth Economic Development Authority

### Storefront Loan Funds

'Cash' Budgets

### Proposed 2012 Budget

|----- Fund 867 -----|

	<u>Storefront Loans *</u>		
	Actual	Projected	Proposed
	2010	2011	2012
	<u>Activity</u>	<u>Activity</u>	<u>Budget</u>
<b>Cash Balance - January 1st</b>	2,944,069	1,091,658	1,866,028
<b>Revenues:</b>			
Investment Earnings	939	850	1,200
Repayments on Outstanding Loans	273,279	773,620	262,008
Transfer from District-Specific Loan Fund	46,944		
Misc. Services	9,988	-	
<b>Total Revenues</b>	<b>331,150</b>	<b>774,470</b>	<b>263,208</b>
<b>Total Available</b>	<b>3,275,219</b>	<b>1,866,128</b>	<b>2,129,236</b>
<b>Expenditures:</b>			
Grants/Awards	24,500		
Other Services & Charges	7,482	100	
<b>Loans:</b>			
Downtown	66,579		500,000
East Downtown			250,000
Lincoln Park	285,000		250,000
Hillside			-
Bridge Loan - Norshor	1,300,000		
Bridge Loan - Clyde Iron	500,000		
Bridge Loan - Fund 860 - for Atlas Infrastructure			370,000
Bridge Loan - DSPA to repay			188,000
<b>Total Expenditures</b>	<b>2,183,561</b>	<b>100</b>	<b>1,558,000</b>
<b>Cash Balance - December 31st</b>	<b>1,091,658</b>	<b>1,866,028</b>	<b>571,236</b>

- \* - \$1,000,000 has been made available for Upstairs Housing projects in the downtown area.
- Upstairs Housing loans will be tracked separately and remain in the Storefront Loan Fund. The amount available for Upstairs Loans can be calculated at any time by subtracting the sum of the outstanding Upstairs Housing loan balances from \$1,000,000.
- Amounts will be offered to qualified borrowers at a zero interest rate, payable over 7 years.

## APPENDIX B - REGIONAL HOUSING DATA

### Stevens Point Residential Building Permits: 2002-2011

Year	Single-Family Units	Multi-Family Units	Total Units
2002	61	184	245
2003	50	39	89
2004	35	89	124
2005	41	42	83
2006	56	55	111
2007	40	50	90
2008	14	197	211
2009	19	44	63
2010	24	11	35
2011	13	8	21
<b>Total</b>	<b>353</b>	<b>719</b>	<b>1,072</b>

<http://censtats.census.gov/bldg/bldgprmt.shtml>

Plover, located immediately south and southeast of Stevens Point, has a population of just over 12,000, less than half that of Stevens Point. Nonetheless, the village has experienced almost as much new housing development over the past 10 years, having issued permits for 904 new residential units, an average of 90 units per year. Some 57% of the new units permitted were in multifamily buildings, while the other 43% were single-family homes. However, the balance has shifted over the years. From 2003 through 2006, fully 71% of the 354 units permitted were detached single-family homes, while in 2007 and 2008, 87% of 313 units permitted were multifamily.

For the entire 10-year period, single-family permits ranged from a high of 83, in 2003, to a low of eight, in both 2010 and 2011. Unit totals of multifamily permits varied from high of 138, in 2008, to a low of two, last year. As in Stevens Point, 2002 was the most active year in Plover, with permits issued for 191 total units, while 2011 showed the lowest annual total, with just 10 units permitted.

### Plover Residential Building Permits: 2002-2011

Year	Single-Family Units	Multi-Family Units	Total Units
2002	65	126	191
2003	83	50	133
2004	77	16	93
2005	63	30	93
2006	29	6	35
2007	26	134	160
2008	15	138	153
2009	18	6	24
2010	8	4	12
2011	8	2	10
<b>Total</b>	<b>392</b>	<b>512</b>	<b>904</b>

<http://censtats.census.gov/bldg/bldgprmt.shtml>

In 2007, there were a total of 291 closed sales in Stevens Point, with a median sale price of \$108,500. In 2011, there were 181 homes sold, with a median sale price of \$112,000, some 3.2% higher than in 2007. Similarly, in Plover, the number of sales declined from 125 in 2007 to 90 last year. However, the median sales price increased 7.1%, from \$158,00 to \$169,250.

Whiting is considerably smaller, and the annual volume of sales is much lower than in the other two communities. As a result, the data are less meaningful. The 11 homes sold in Whiting in 2011 were the same number as in 2007. However, the median sales price fell 17.9%, from \$140,000 in 2007 to \$115,000 in 2011.

In both Stevens Point and Plover, the average annual sales prices over the five years examined have been roughly \$10,000 to \$20,000 higher than the median prices in the two communities. However, this mainly indicates that every year there is a larger number of sales at prices substantially higher than the median sale price than the number substantially below it. (In 2011, only one home sold for more than \$87,000 less than the median price of \$112,000 in Stevens Point, while 17 sold at prices more than \$87,000 above the median.)

Although average market times have fluctuated in each of the three communities over the past five years, they have gotten significantly longer overall. From 2007 to 2011, the average market time in Stevens Point increased 25.0%, from 116 days to 145, while in Plover average days on the market increased 42.2%, from 116 to 165.

**Stevens Point Area Home Sale Trends: 2007-2011**

	2007	2008	% Change From '07	2009	% Change From '08	2010	% Change From '09	2011	% Change From '10
<b><i>City of Stevens Point</i></b>									
<b>No. Sales</b>	291	213	-26.8%	230	8.0%	175	-23.9%	181	3.4%
<b>Avg. Sale Price</b>	\$129,599	\$130,490	0.7%	\$122,659	-6.0%	\$123,030	0.3%	\$121,174	-1.5%
<b>Median Sale Price</b>	\$108,500	\$113,000	4.1%	\$110,125	-2.5%	\$108,000	-1.9%	\$112,000	3.7%
<b>Avg. Market Time</b>	116	124	6.9%	128	3.2%	114	-10.9%	145	27.2%
<b><i>Village of Plover</i></b>									
<b>No. Sales</b>	125	105	-16.0%	92	-12.4%	81	-12.0%	90	11.1%
<b>Avg. Sale Price</b>	\$176,327	\$174,520	-1.0%	\$174,395	-0.1%	\$167,711	-3.8%	\$180,043	7.4%
<b>Median Sale Price</b>	\$158,000	\$163,900	3.7%	\$158,500	-3.3%	\$151,600	-4.4%	\$169,250	11.6%
<b>Avg. Market Time</b>	116	151	30.2%	126	-16.6%	120	-4.8%	165	37.5%
<b><i>Village of Whiting</i></b>									
<b>No. Sales</b>	11	8	-27.3%	14	75.0%	10	-28.6%	11	10.0%
<b>Avg. Sale Price</b>	\$136,991	\$120,500	-12.0%	\$145,491	20.7%	\$142,530	-2.0%	\$118,045	-17.2%
<b>Median Sale Price</b>	\$140,000	\$119,000	-15.0%	\$132,500	11.3%	\$116,250	-12.3%	\$115,000	-1.1%
<b>Avg. Market Time</b>	146	132	-9.6%	124	-6.1%	169	36.3%	161	-4.7%

Stevens Point Residential Building Permits: 2002-2011

Year	Single-Family Units	Multi-Family Units	Total Units
2002	61	184	245
2003	50	39	89
2004	35	89	124
2005	41	42	83
2006	56	55	111
2007	40	50	90
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2009	19	44	63
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<b>Total</b>	<b>353</b>	<b>719</b>	<b>1,072</b>

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For the entire 10-year period, single-family permits ranged from a high of 83, in 2003, to a low of eight, in both 2010 and 2011. Unit totals of multifamily permits varied from high of 138, in 2008, to a low of two, last year. As in Stevens Point, 2002 was the most active year in Plover, with permits issued for 191 total units, while 2011 showed the lowest annual total, with just 10 units permitted.

Plover Residential Building Permits: 2002-2011

Year	Single-Family Units	Multi-Family Units	Total Units
2002	65	126	191
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2004	77	16	93
2005	63	30	93
2006	29	6	35
2007	26	134	160
2008	15	138	153
2009	18	6	24
2010	8	4	12
2011	8	2	10
<b>Total</b>	<b>392</b>	<b>512</b>	<b>904</b>

<http://censtats.census.gov/bldg/bldgprmt.shtml>

# APPENDIX C

## RETAIL MARKETPLACE PROFILE



### 2010 Retail MarketPlace Profile

Prepared by Aimee Bauman

Marshfield 15 minute drive t...  
Marshfield, Wisconsin, United States  
Drive Time: 15 minutes

Latitude: 44.668848  
Longitude: -90.171799

#### Summary Demographics

2010 Population	27,739
2010 Households	12,064
2010 Median Disposable Income	\$38,057
2010 Per Capita Income	\$26,895

#### Industry Summary

	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Total Retail Trade and Food & Drink (NAICS 44-45, 722)	\$280,820,236	\$398,371,639	\$-117,551,403	-17.3	279
Total Retail Trade (NAICS 44-45)	\$240,217,559	\$366,087,730	\$-125,870,171	-20.8	203
Total Food & Drink (NAICS 722)	\$40,602,677	\$32,283,909	\$8,318,768	11.4	76

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
Motor Vehicle & Parts Dealers (NAICS 441)	\$56,686,013	\$158,474,299	\$-101,788,286	-47.3	30
Automobile Dealers (NAICS 4411)	\$48,581,621	\$121,328,415	\$-72,746,794	-42.8	17
Other Motor Vehicle Dealers (NAICS 4412)	\$4,127,424	\$33,314,036	\$-29,186,612	-78.0	5
Auto Parts, Accessories, and Tire Stores (NAICS 4413)	\$3,976,968	\$3,831,848	\$145,120	1.9	8
Furniture & Home Furnishings Stores (NAICS 442)	\$6,762,371	\$9,575,238	\$-2,812,867	-17.2	16
Furniture Stores (NAICS 4421)	\$5,366,794	\$8,304,375	\$-2,937,581	-21.5	7
Home Furnishings Stores (NAICS 4422)	\$1,395,577	\$1,270,863	\$124,714	4.7	9
Electronics & Appliance Stores (NAICS 443/NAICS 4431)	\$6,720,022	\$4,002,255	\$2,717,767	25.3	14
Bldg Materials, Garden Equip. & Supply Stores (NAICS 444)	\$10,581,377	\$28,534,654	\$-17,953,277	-45.9	25
Building Material and Supplies Dealers (NAICS 4441)	\$9,607,614	\$27,509,387	\$-17,901,773	-48.2	22
Lawn and Garden Equipment and Supplies Stores (NAICS 4442)	\$973,763	\$1,025,267	\$-51,504	-2.6	3
Food & Beverage Stores (NAICS 445)	\$51,862,555	\$24,347,435	\$27,515,120	36.1	12
Grocery Stores (NAICS 4451)	\$48,966,152	\$23,689,632	\$25,276,520	34.8	7
Specialty Food Stores (NAICS 4452)	\$1,934,523	\$657,803	\$1,276,720	49.2	5
Beer, Wine, and Liquor Stores (NAICS 4453)	\$961,880	\$0	\$961,880	100.0	0
Health & Personal Care Stores (NAICS 446/NAICS 4461)	\$11,820,356	\$29,182,036	\$-17,361,680	-42.3	15
Gasoline Stations (NAICS 447/4471)	\$44,385,152	\$37,737,804	\$6,647,348	8.1	8
Clothing and Clothing Accessories Stores (NAICS 448)	\$6,424,510	\$3,929,932	\$2,494,578	24.1	21
Clothing Stores (NAICS 4481)	\$4,757,392	\$2,265,151	\$2,492,241	35.5	14
Shoe Stores (NAICS 4482)	\$308,743	\$557,436	\$-248,693	-28.7	2
Jewelry, Luggage, and Leather Goods Stores (NAICS 4483)	\$1,358,375	\$1,107,345	\$251,030	10.2	5
Sporting Goods, Hobby, Book, and Music Stores (NAICS 451)	\$2,997,510	\$3,263,210	\$-265,700	-4.2	18
Sporting Goods/Hobby/Musical Instrument Stores (NAICS 4511)	\$1,606,773	\$2,736,566	\$-1,129,793	-26.0	14
Book, Periodical, and Music Stores (NAICS 4512)	\$1,390,737	\$526,644	\$864,093	45.1	4

**Data Note:** Supply (retail sales) estimates sales to consumers by establishments. Sales to businesses are excluded. Demand (retail potential) estimates the expected amount spent by consumers at retail establishments. Supply and demand estimates are in current dollars. The Leakage/Surplus Factor presents a snapshot of retail opportunity. This is a measure of the relationship between supply and demand that ranges from +100 (total leakage) to -100 (total surplus). A positive value represents 'leakage' of retail opportunity outside the trade area. A negative value represents a surplus of retail sales, a market where customers are drawn in from outside the trade area. The Retail Gap represents the difference between Retail Potential and Retail Sales. Esri uses the North American Industry Classification System (NAICS) to classify businesses by their primary type of economic activity. Retail establishments are classified into 27 industry groups in the Retail Trade sector, as well as four industry groups within the Food Services & Drinking Establishments subsector.

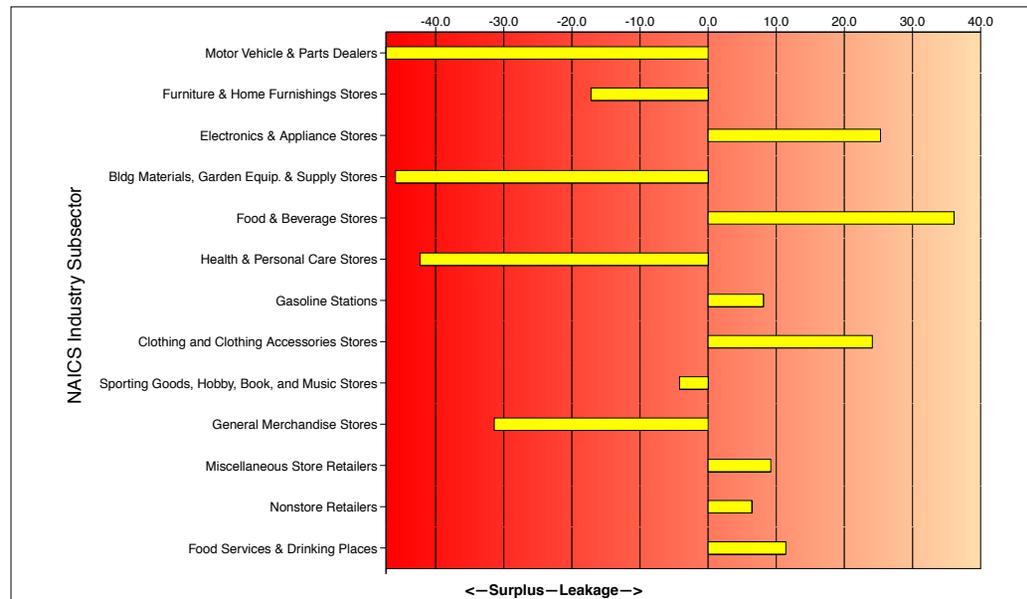
Sources: Esri and Infogroup

Marshfield 15 minute drive t...  
 Marshfield, Wisconsin, United States  
 Drive Time: 15 minutes

Latitude: 44.668848  
 Longitude: -90.171799

Industry Group	Demand (Retail Potential)	Supply (Retail Sales)	Retail Gap	Leakage/Surplus Factor	Number of Businesses
General Merchandise Stores (NAICS 452)	\$29,304,048	\$56,090,069	\$-26,786,021	-31.4	7
Department Stores Excluding Leased Depts. (NAICS 4521)	\$22,429,513	\$39,470,235	\$-17,040,722	-27.5	4
Other General Merchandise Stores (NAICS 4529)	\$6,874,535	\$16,619,834	\$-9,745,299	-41.5	3
Miscellaneous Store Retailers (NAICS 453)	\$4,197,786	\$3,488,177	\$709,609	9.2	30
Florists (NAICS 4531)	\$296,735	\$297,071	\$-336	-0.1	5
Office Supplies, Stationery, and Gift Stores (NAICS 4532)	\$2,206,532	\$1,205,452	\$1,001,080	29.3	6
Used Merchandise Stores (NAICS 4533)	\$375,943	\$620,823	\$-244,880	-24.6	7
Other Miscellaneous Store Retailers (NAICS 4539)	\$1,318,576	\$1,364,831	\$-46,255	-1.7	12
Nonstore Retailers (NAICS 454)	\$8,475,859	\$7,462,621	\$1,013,238	6.4	7
Electronic Shopping and Mail-Order Houses (NAICS 4541)	\$4,026,292	\$0	\$4,026,292	100.0	0
Vending Machine Operators (NAICS 4542)	\$2,337,740	\$3,802,313	\$-1,464,573	-23.9	5
Direct Selling Establishments (NAICS 4543)	\$2,111,827	\$3,660,308	\$-1,548,481	-26.8	2
Food Services & Drinking Places (NAICS 722)	\$40,602,677	\$32,283,909	\$8,318,768	11.4	76
Full-Service Restaurants (NAICS 7221)	\$12,737,537	\$8,035,711	\$4,701,826	22.6	28
Limited-Service Eating Places (NAICS 7222)	\$23,404,910	\$20,502,061	\$2,902,849	6.6	20
Special Food Services (NAICS 7223)	\$1,282,715	\$834,003	\$448,712	21.2	3
Drinking Places - Alcoholic Beverages (NAICS 7224)	\$3,177,515	\$2,912,134	\$265,381	4.4	25

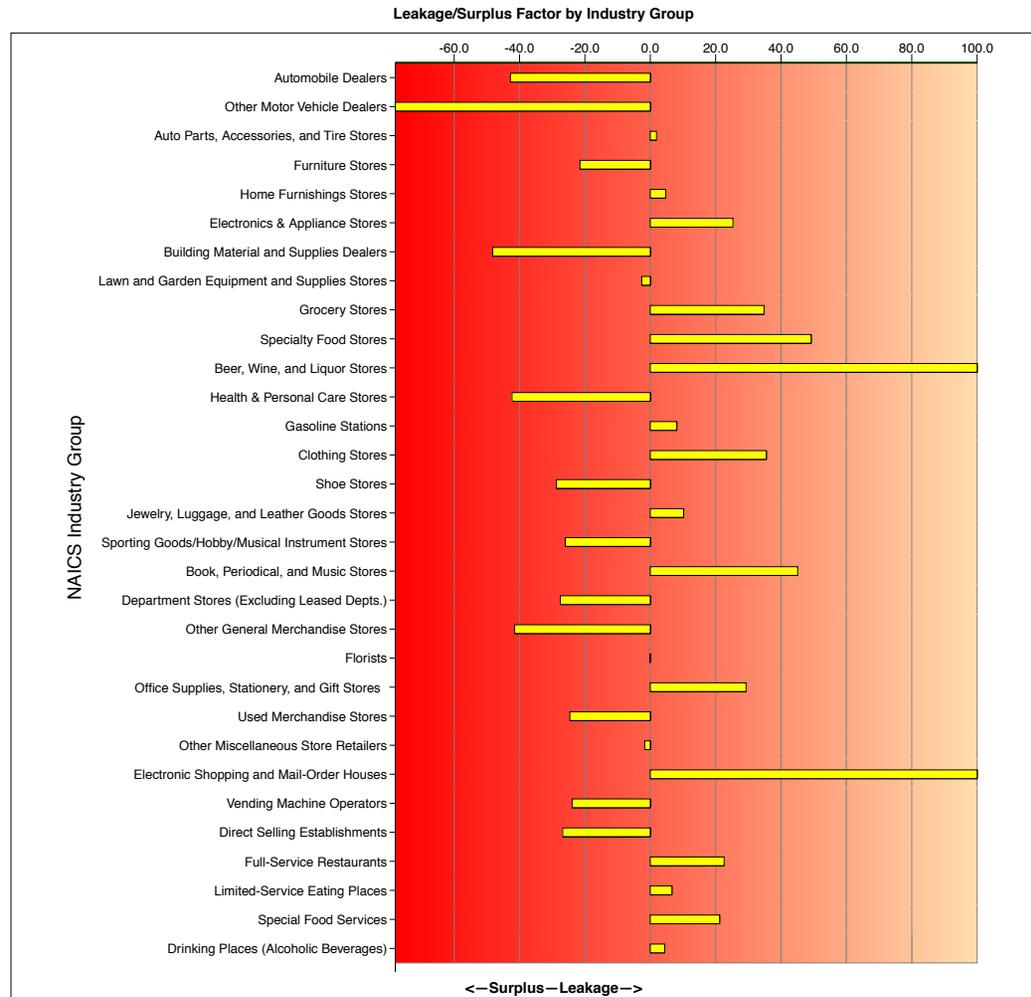
Leakage/Surplus Factor by Industry Subsector



Sources: Esri and Infogroup

Marshfield 15 minute drive t...  
 Marshfield, Wisconsin, United States  
 Drive Time: 15 minutes

Latitude: 44.668848  
 Longitude: -90.171799



Sources: Esri and Infogroup

## Retail Planet Locator Report

**Study Area: Marshfield 15  
minute drive time**  
**Site Type:**  
**DRIVETIME\_STUDY\_AREA**

**Marshfield, Wisconsin,  
United States**

**Latitude: 44.668848**  
**Longitude: -90.171799**  
**Ring: 15.0**

<b>Source: Retail Planet</b>	<b>Total Retail Locations</b>	<b>5</b>
	<b>Total Approximate GLA</b>	<b>1,290,213</b>

<b>Retail Location Name and Address</b>	<b>Year Built / Type</b>	<b>Distance from site in miles</b>	<b>GLA in square feet</b>
Woodridge Mall 503 East Ives Street Marshfield, WI 54449 <a href="#">Click here for details</a>	1990 Regional Shopping Center	0.7754	292,213
Retail center at 1702 North Central Avenue 1702 North Central Avenue Marshfield, WI 54449-1514 <a href="#">Click here for details</a>	2005 Big Box Center	1.1993	100,000
Northway Mall Of Marshfield Central Avenue & Ives Street Marshfield, WI 54449 <a href="#">Click here for details</a>	1979 Community Shopping Center	1.224	298,000
Retail center at 1927 North Central Avenue 1927 North Central Avenue Marshfield, WI 54449-8336 <a href="#">Click here for details</a>	1990 Power Center	1.3059	500,000
Retail center at 2600 South Galvin Avenue 2600 South Galvin Avenue Marshfield, WI 54449-8422 <a href="#">Click here for details</a>	2005 Big Box Center	2.3433	100,000

Data Note: N/A MEANS DATA WAS NOT REPORTED. GLA = Gross Leasable Area.  
The information contained herein is deemed from reliable sources; however, STDB, Inc. or ESRI does not make any representations as to the accuracy or completeness of the data.

## APPENDIX D - BUSINESS SUMMARY



### Business Summary

Marshfield 15 minute drive time  
Marshfield, Wisconsin, United States,  
Drive Time: 15 minutes

Prepared by Aimee Bauman  
Latitude: 44.668847975  
Longitude: -90.17179922

Data for all businesses in area	0 - 15 minutes
Total Businesses:	1,934
Total Employees:	23,184
Total Residential Population:	30,434
Employee/Residential Population Ratio:	0.76

by SIC Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture & Mining	141	7.3%	321	1.4%
Construction	155	8.0%	918	4.0%
Manufacturing	85	4.4%	2,252	9.7%
Transportation	60	3.1%	410	1.8%
Communication	11	0.6%	36	0.2%
Utility	8	0.4%	108	0.5%
Wholesale Trade	64	3.3%	723	3.1%
<b>Retail Trade Summary</b>	<b>291</b>	<b>15.0%</b>	<b>3,579</b>	<b>15.4%</b>
Home Improvement	16	0.8%	211	0.9%
General Merchandise Stores	9	0.5%	764	3.3%
Food Stores	18	0.9%	372	1.6%
Auto Dealers, Gas Stations, Auto Aftermarket	34	1.8%	441	1.9%
Apparel & Accessory Stores	14	0.7%	46	0.2%
Furniture & Home Furnishings	32	1.7%	121	0.5%
Eating & Drinking Places	75	3.9%	827	3.6%
Miscellaneous Retail	91	4.7%	797	3.4%
<b>Finance, Insurance, Real Estate Summary</b>	<b>134</b>	<b>6.9%</b>	<b>601</b>	<b>2.6%</b>
Banks, Savings & Lending Institutions	28	1.4%	239	1.0%
Securities Brokers	6	0.3%	14	0.1%
Insurance Carriers & Agents	29	1.5%	102	0.4%
Real Estate, Holding, Other Investment Offices	71	3.7%	247	1.1%
<b>Services Summary</b>	<b>953</b>	<b>49.3%</b>	<b>14,032</b>	<b>60.5%</b>
Hotels & Lodging	13	0.7%	64	0.3%
Automotive Services	47	2.4%	125	0.5%
Motion Pictures & Amusements	37	1.9%	142	0.6%
Health Services	181	9.3%	7,594	32.8%
Legal Services	17	0.9%	59	0.3%
Education Institutions & Libraries	27	1.4%	818	3.5%
Other Services	632	32.7%	5,230	22.6%
<b>Government</b>	<b>33</b>	<b>1.7%</b>	<b>205</b>	<b>0.9%</b>
<b>Totals</b>	<b>1,934</b>	<b>100%</b>	<b>23,184</b>	<b>100%</b>

Source: Copyright 2012 Dun & Bradstreet, Inc. All rights reserved. Esri Total Residential Population forecasts for 2012.

May 07, 2013



## Business Summary

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

by NAICS Codes	Businesses		Employees	
	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	112	5.8%	217	0.9%
Mining	0	0.0%	0	0.0%
Utilities	2	0.1%	49	0.2%
Construction	156	8.1%	920	4.0%
Manufacturing	81	4.2%	2,175	9.4%
Wholesale Trade	64	3.3%	723	3.1%
Retail Trade	214	11.1%	2,751	11.9%
Motor Vehicle & Parts Dealers	28	1.4%	402	1.7%
Furniture & Home Furnishings Stores	18	0.9%	95	0.4%
Electronics & Appliance Stores	15	0.8%	33	0.1%
Bldg Material & Garden Equipment & Supplies Dealers	15	0.8%	199	0.9%
Food & Beverage Stores	16	0.8%	367	1.6%
Health & Personal Care Stores	12	0.6%	86	0.4%
Gasoline Stations	7	0.3%	39	0.2%
Clothing & Clothing Accessories Stores	17	0.9%	58	0.2%
Sport Goods, Hobby, Book, & Music Stores	19	1.0%	122	0.5%
General Merchandise Stores	9	0.5%	764	3.3%
Miscellaneous Store Retailers	43	2.2%	177	0.8%
Nonstore Retailers	16	0.8%	410	1.8%
Transportation & Warehousing	62	3.2%	440	1.9%
Information	24	1.2%	227	1.0%
Finance & Insurance	74	3.8%	373	1.6%
Central Bank/Credit Intermediation & Related Activities	28	1.4%	239	1.0%
Securities, Commodity Contracts & Other Financial Investments & Other Related Activities	17	0.9%	33	0.1%
Insurance Carriers & Related Activities; Funds, Trusts & Other Financial Vehicles	29	1.5%	102	0.4%
Real Estate, Rental & Leasing	71	3.7%	265	1.1%
Professional, Scientific & Tech Services	123	6.4%	3,612	15.6%
Legal Services	21	1.1%	73	0.3%
Management of Companies & Enterprises	2	0.1%	23	0.1%
Administrative & Support & Waste Management & Remediation Services	341	17.6%	605	2.6%
Educational Services	29	1.5%	815	3.5%
Health Care & Social Assistance	232	12.0%	8,127	35.1%
Arts, Entertainment & Recreation	31	1.6%	116	0.5%
Accommodation & Food Services	87	4.5%	885	3.8%
Accommodation	12	0.6%	58	0.2%
Food Services & Drinking Places	75	3.9%	827	3.6%
Other Services (except Public Administration)	195	10.1%	656	2.8%
Automotive Repair & Maintenance	40	2.0%	113	0.5%
Public Administration	33	1.7%	205	0.9%
<b>Total</b>	<b>1,934</b>	<b>100%</b>	<b>23,184</b>	<b>100%</b>

Source: Copyright 2012 Dun & Bradstreet, Inc. All rights reserved. Esri Total Residential Population forecasts for 2012.

May 07, 2013

# APPENDIX E COMMUNITY SUMMARY



## Demographic and Income Profile

Marshfield 15 minute drive time  
Marshfield, Wisconsin, United States,  
Drive Time: 15 minutes

Prepared by Aimee Bauman  
Latitude: 44.668847975  
Longitude: -90.17179922

Summary	Census 2010	2012	2017			
Population	30,159	30,434	30,849			
Households	12,930	12,932	13,250			
Families	8,246	8,210	8,337			
Average Household Size	2.30	2.33	2.30			
Owner Occupied Housing Units	8,915	8,729	9,016			
Renter Occupied Housing Units	4,015	4,203	4,234			
Median Age	41.3	41.7	42.4			
Trends: 2012 - 2017 Annual Rate	Area	State	National			
Population	0.27%	0.42%	0.68%			
Households	0.49%	0.59%	0.74%			
Families	0.31%	0.43%	0.72%			
Owner HHs	0.65%	0.68%	0.91%			
Median Household Income	3.19%	2.81%	2.55%			
Households by Income	2012		2017			
	Number	Percent	Number	Percent		
<\$15,000	1,578	12.2%	1,556	11.7%		
\$15,000 - \$24,999	1,769	13.7%	1,435	10.8%		
\$25,000 - \$34,999	1,574	12.2%	1,386	10.5%		
\$35,000 - \$49,999	2,155	16.7%	1,774	13.4%		
\$50,000 - \$74,999	2,815	21.8%	3,332	25.1%		
\$75,000 - \$99,999	1,507	11.7%	1,932	14.6%		
\$100,000 - \$149,999	979	7.6%	1,147	8.7%		
\$150,000 - \$199,999	252	1.9%	338	2.6%		
\$200,000+	304	2.4%	352	2.7%		
Median Household Income		\$44,671		\$52,266		
Average Household Income		\$56,201		\$62,880		
Per Capita Income		\$24,036		\$27,168		
Population by Age	Census 2010		2012		2017	
	Number	Percent	Number	Percent	Number	Percent
0 - 4	1,912	6.3%	1,916	6.3%	1,927	6.2%
5 - 9	1,886	6.3%	1,888	6.2%	1,893	6.1%
10 - 14	1,875	6.2%	1,856	6.1%	1,879	6.1%
15 - 19	1,830	6.1%	1,753	5.8%	1,690	5.5%
20 - 24	1,661	5.5%	1,704	5.6%	1,579	5.1%
25 - 34	3,721	12.3%	3,803	12.5%	3,857	12.5%
35 - 44	3,584	11.9%	3,515	11.5%	3,465	11.2%
45 - 54	4,855	16.1%	4,745	15.6%	4,434	14.4%
55 - 64	3,940	13.1%	4,141	13.6%	4,367	14.2%
65 - 74	2,296	7.6%	2,465	8.1%	2,978	9.7%
75 - 84	1,642	5.4%	1,640	5.4%	1,722	5.6%
85+	958	3.2%	1,008	3.3%	1,058	3.4%
Race and Ethnicity	Census 2010		2012		2017	
	Number	Percent	Number	Percent	Number	Percent
White Alone	28,896	95.8%	29,087	95.6%	29,234	94.8%
Black Alone	165	0.5%	187	0.6%	256	0.8%
American Indian Alone	57	0.2%	57	0.2%	61	0.2%
Asian Alone	525	1.7%	542	1.8%	589	1.9%
Pacific Islander Alone	5	0.0%	5	0.0%	6	0.0%
Some Other Race Alone	221	0.7%	244	0.8%	324	1.1%
Two or More Races	290	1.0%	313	1.0%	377	1.2%
Hispanic Origin (Any Race)	605	2.0%	667	2.2%	873	2.8%

**Data Note:** Income is expressed in current dollars.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2012 and 2017.

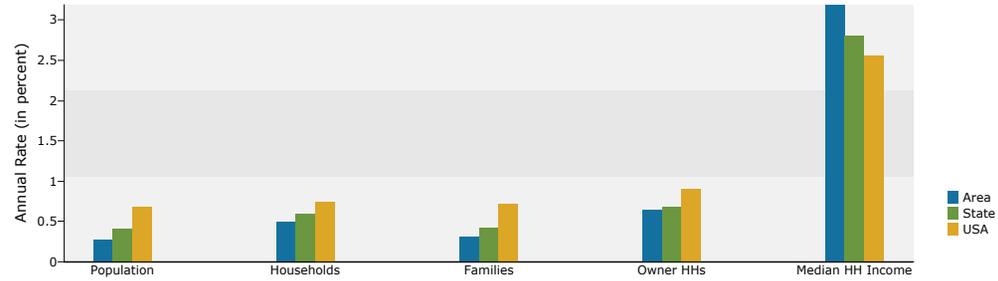
May 07, 2013

# Demographic and Income Profile

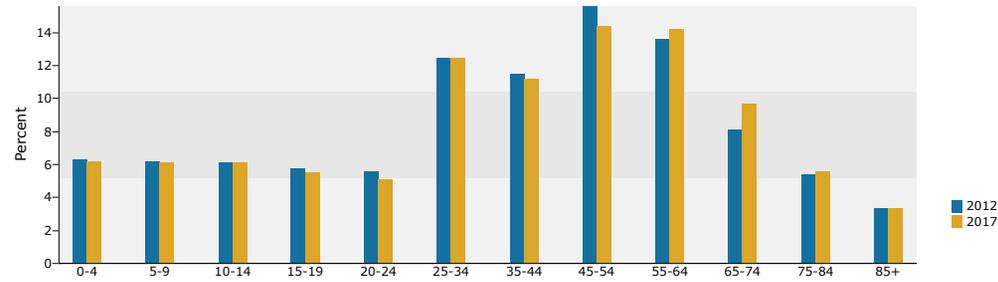
Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

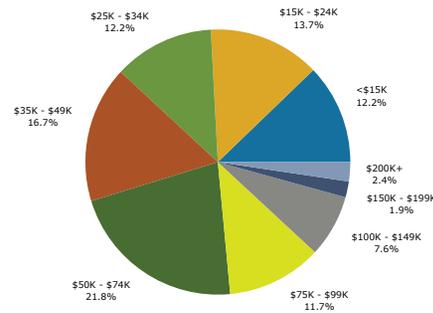
Trends 2012-2017



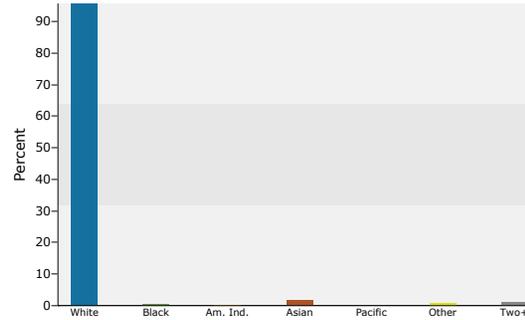
Population by Age



2012 Household Income



2012 Population by Race



2012 Percent Hispanic Origin: 2.2%

Source: U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2012 and 2017.



## Disposable Income Profile

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

	Census 2010	2012	2017	2012-2017 Change	2012-2017 Annual Rate
Population	30,159	30,434	30,849	415	0.27%
Median Age	41.3	41.7	42.4	0.7	0.33%
Households	12,930	12,932	13,250	318	0.49%
Average Household Size	2.30	2.33	2.30	-0.03	-0.26%

2012 Households by Disposable Income	Number	Percent
Total	12,932	100.0%
<\$15,000	1,973	15.3%
\$15,000-\$24,999	2,079	16.1%
\$25,000-\$34,999	1,995	15.4%
\$35,000-\$49,999	2,620	20.3%
\$50,000-\$74,999	2,799	21.6%
\$75,000-\$99,999	700	5.4%
\$100,000-\$149,999	526	4.1%
\$150,000-\$199,999	183	1.4%
\$200,000+	55	0.4%
Median Disposable Income	\$36,671	
Average Disposable Income	\$44,874	

2012 Disposable Income by Age of Householder	Number of Households						
	<25	25-34	35-44	45-54	55-64	65-74	75+
Total	649	1,962	1,961	2,655	2,438	1,504	1,763
<\$15,000	165	185	138	202	302	360	621
\$15,000-\$24,999	135	262	189	266	399	323	504
\$25,000-\$34,999	130	352	253	329	358	261	314
\$35,000-\$49,999	139	566	530	516	455	230	185
\$50,000-\$74,999	66	448	566	858	559	205	97
\$75,000-\$99,999	8	75	151	218	168	60	19
\$100,000-\$149,999	6	50	96	175	144	42	14
\$150,000-\$199,999	0	21	35	68	33	21	6
\$200,000+	0	2	5	22	20	3	3
Median Disposable Income	\$26,349	\$38,324	\$45,081	\$50,209	\$39,064	\$27,023	\$18,826
Average Disposable Income	\$29,769	\$44,052	\$52,593	\$57,531	\$49,614	\$36,466	\$24,718

**Data Note:** Disposable Income is after-tax household income. Disposable income forecasts are based on the Current Population Survey, U.S. Census Bureau. Detail may not sum to totals due to rounding  
**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri forecasts for 2012 and 2017.

May 07, 2013



## Net Worth Profile

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

Summary	Census 2010	2012	2017	2012-2017 Change	2012-2017 Annual Rate
Population	30,159	30,434	30,849	415	0.27%
Median Age	41.3	41.7	42.4	0.7	0.33%
Households	12,930	12,932	13,250	318	0.49%
Average Household Size	2.30	2.33	2.30	-0.03	-0.26%

2012 Households by Net Worth	Number	Percent
Total	12,932	100%
<\$15,000	3,808	29.4%
\$15,000-\$34,999	1,161	9.0%
\$35,000-\$49,999	707	5.5%
\$50,000-\$74,999	1,009	7.8%
\$75,000-\$99,999	720	5.6%
\$100,000-\$149,999	1,143	8.8%
\$150,000-\$249,999	1,426	11.0%
\$250,000-\$499,999	1,550	12.0%
\$500,000+	1,409	10.9%
Median Net Worth	\$68,333	
Average Net Worth	\$343,445	

2012 Net Worth by Age of Householder	Number of Households						
	15-24	25-34	35-44	45-54	55-64	65-74	75+
Total	649	1,962	1,961	2,655	2,438	1,504	1,763
<\$15,000	482	1,033	650	539	443	242	420
\$15,000-\$34,999	93	262	253	202	145	92	115
\$35,000-\$49,999	35	85	221	119	110	73	64
\$50,000-\$99,999	30	288	319	396	279	190	226
\$100,000-\$149,999	7	143	185	218	220	206	164
\$150,000-\$249,999	3	56	162	373	354	196	282
\$250,000+	0	93	172	809	886	505	493
Median Net Worth	\$10,114	\$14,230	\$39,328	\$113,482	\$154,040	\$134,305	\$114,143
Average Net Worth	\$17,158	\$84,716	\$150,674	\$528,785	\$697,318	\$600,882	\$446,993

**Data Note:** Net Worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc. Examples of secured debt include home mortgages and vehicle loans; examples of unsecured debt include credit card debt, certain bank loans, and other outstanding bills. Forecasts of net worth are based on the Survey of Consumer Finances, Federal Reserve Board.

**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri Forecasts for 2012 and 2017.

May 07, 2013



## Household Income Profile

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

2012 Households by Income and Age of Householder							
	15-24	25-34	35-44	45-54	55-64	65-74	75+
HH Income Base	649	1,962	1,961	2,655	2,438	1,504	1,763
<\$15,000	154	164	122	186	254	238	460
\$15,000-\$24,999	122	204	151	189	251	311	539
\$25,000-\$34,999	83	265	182	248	250	226	321
\$35,000-\$49,999	142	417	317	356	439	242	242
\$50,000-\$74,999	111	531	568	675	542	263	124
\$75,000-\$99,999	22	225	315	488	316	94	47
\$100,000-\$149,999	13	109	213	312	240	84	8
\$150,000-\$199,999	1	15	38	88	83	16	11
\$200,000+	0	33	55	113	63	30	10
Median HH Income	\$30,054	\$46,685	\$56,395	\$60,064	\$50,725	\$33,671	\$21,789
Average HH Income	\$35,242	\$54,517	\$66,646	\$72,433	\$62,804	\$46,343	\$29,002
Percent Distribution							
	15-24	25-34	35-44	45-54	55-64	65-74	75+
HH Income Base	100%	100%	100%	100%	100%	100%	100%
<\$15,000	23.7%	8.4%	6.2%	7.0%	10.4%	15.8%	26.1%
\$15,000-\$24,999	18.8%	10.4%	7.7%	7.1%	10.3%	20.7%	30.6%
\$25,000-\$34,999	12.8%	13.5%	9.3%	9.3%	10.3%	15.0%	18.2%
\$35,000-\$49,999	21.9%	21.3%	16.2%	13.4%	18.0%	16.1%	13.7%
\$50,000-\$74,999	17.1%	27.1%	29.0%	25.4%	22.2%	17.5%	7.0%
\$75,000-\$99,999	3.4%	11.5%	16.1%	18.4%	13.0%	6.3%	2.7%
\$100,000-\$149,999	2.0%	5.6%	10.9%	11.8%	9.8%	5.6%	0.5%
\$150,000-\$199,999	0.2%	0.8%	1.9%	3.3%	3.4%	1.1%	0.6%
\$200,000+	0.0%	1.7%	2.8%	4.3%	2.6%	2.0%	0.6%

**Data Note:** Income reported for July 1, 2017 represents annual income for the preceding year, expressed in current (2016) dollars, including an adjustment for inflation.  
**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri Forecasts for 2012 and 2017.

May 07, 2013



## Household Income Profile

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

2017 Households by Income and Age of Householder							
	15-24	25-34	35-44	45-54	55-64	65-74	75+
HH Income Base	594	2,001	1,938	2,481	2,566	1,817	1,853
<\$15,000	145	153	94	143	235	283	502
\$15,000-\$24,999	93	159	89	124	179	306	485
\$25,000-\$34,999	71	231	134	175	213	242	321
\$35,000-\$49,999	113	339	235	248	356	243	240
\$50,000-\$74,999	125	642	626	694	665	392	187
\$75,000-\$99,999	28	293	392	551	434	159	75
\$100,000-\$149,999	16	131	242	322	298	128	10
\$150,000-\$199,999	2	18	56	106	112	25	19
\$200,000+	0	36	71	118	73	40	13
Median HH Income	\$32,799	\$52,747	\$63,683	\$67,748	\$58,444	\$38,832	\$23,119
Average HH Income	\$37,945	\$60,155	\$76,664	\$81,658	\$71,597	\$52,667	\$32,200
Percent Distribution							
	15-24	25-34	35-44	45-54	55-64	65-74	75+
HH Income Base	100%	100%	100%	100%	100%	100%	100%
<\$15,000	24.4%	7.6%	4.9%	5.8%	9.2%	15.6%	27.1%
\$15,000-\$24,999	15.7%	7.9%	4.6%	5.0%	7.0%	16.8%	26.2%
\$25,000-\$34,999	12.0%	11.5%	6.9%	7.1%	8.3%	13.3%	17.3%
\$35,000-\$49,999	19.0%	16.9%	12.1%	10.0%	13.9%	13.4%	13.0%
\$50,000-\$74,999	21.0%	32.1%	32.3%	28.0%	25.9%	21.6%	10.1%
\$75,000-\$99,999	4.7%	14.6%	20.2%	22.2%	16.9%	8.8%	4.0%
\$100,000-\$149,999	2.7%	6.5%	12.5%	13.0%	11.6%	7.0%	0.5%
\$150,000-\$199,999	0.3%	0.9%	2.9%	4.3%	4.4%	1.4%	1.0%
\$200,000+	0.0%	1.8%	3.7%	4.8%	2.8%	2.2%	0.7%

**Data Note:** Income reported for July 1, 2017 represents annual income for the preceding year, expressed in current (2016) dollars, including an adjustment for inflation.  
**Source:** U.S. Census Bureau, Census 2010 Summary File 1. Esri Forecasts for 2012 and 2017.

May 07, 2013



## Retail Goods and Services Expenditures

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

Top Tapestry Segments	Percent	Demographic Summary	2011	2016
Salt of the Earth	20.0%	Population	30,127	30,134
Green Acres	13.7%	Households	12,912	13,055
Midlife Junction	13.4%	Families	8,244	8,251
Old and Newcomers	12.4%	Median Age	41.4	42.2
Rustbelt Traditions	10.2%	Median Household Income	\$46,012	\$53,278
		Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>				
		59	\$1,371.83	\$17,713,255
Men's		56	\$248.01	\$3,202,292
Women's		53	\$426.77	\$5,510,541
Children's		63	\$244.78	\$3,160,620
Footwear		42	\$168.40	\$2,174,417
Watches & Jewelry		85	\$159.39	\$2,058,081
Apparel Products and Services (1)		137	\$124.48	\$1,607,304
<b>Computer</b>				
Computers and Hardware for Home Use		85	\$158.27	\$2,043,618
Software and Accessories for Home Use		84	\$23.28	\$300,536
<b>Entertainment &amp; Recreation</b>				
		88	\$2,741.80	\$35,402,390
<b>Fees and Admissions</b>				
Membership Fees for Clubs (2)		84	\$496.84	\$6,415,213
Fees for Participant Sports, excl. Trips		84	\$133.14	\$1,719,127
Admission to Movie/Theatre/Opera/Ballet		84	\$86.79	\$1,120,663
Admission to Sporting Events, excl. Trips		82	\$121.07	\$1,563,206
Fees for Recreational Lessons		86	\$49.58	\$640,209
Dating Services		80	\$105.67	\$1,364,426
TV/Video/Audio		78	\$0.59	\$7,581
Community Antenna or Cable TV		86	\$1,040.86	\$13,439,685
Televisions		89	\$622.87	\$8,042,544
VCRs, Video Cameras, and DVD Players		83	\$155.84	\$2,012,163
Video Cassettes and DVDs		85	\$16.78	\$216,605
Video and Computer Game Hardware and Software		85	\$43.52	\$561,876
Satellite Dishes		87	\$47.23	\$609,888
Rental of Video Cassettes and DVDs		83	\$1.01	\$13,096
Streaming/Downloaded Video		87	\$34.66	\$447,509
Audio (3)		80	\$1.09	\$14,089
Rental and Repair of TV/Radio/Sound Equipment		79	\$112.17	\$1,448,337
Pets		78	\$5.70	\$73,577
Pets		109	\$453.14	\$5,850,924
Toys and Games (4)		88	\$123.52	\$1,594,949
Recreational Vehicles and Fees (5)		84	\$263.50	\$3,402,395
Sports/Recreation/Exercise Equipment (6)		69	\$121.01	\$1,562,462
Photo Equipment and Supplies (7)		87	\$86.79	\$1,120,626
Reading (8)		90	\$134.46	\$1,736,178
Catered Affairs (9)		91	\$21.68	\$279,959
<b>Food</b>				
		86	\$6,436.42	\$83,107,757
<b>Food at Home</b>				
		87	\$3,762.70	\$48,584,363
Bakery and Cereal Products		88	\$508.54	\$6,566,337
Meats, Poultry, Fish, and Eggs		86	\$862.99	\$11,143,010
Dairy Products		88	\$423.72	\$5,471,133
Fruits and Vegetables		85	\$647.31	\$8,358,165
Snacks and Other Food at Home (10)		87	\$1,320.13	\$17,045,718
Food Away from Home		86	\$2,673.72	\$34,523,394
Alcoholic Beverages		87	\$479.08	\$6,185,942
Nonalcoholic Beverages at Home		87	\$368.49	\$4,757,942

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

**Source:** Esri forecasts for 2011 and 2016; Consumer Spending data are derived from the 2006 and 2007 Consumer Expenditure Surveys, Bureau of Labor Statistics.

May 07, 2013



## Retail Goods and Services Expenditures

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Investments	89	\$1,507.44	\$19,464,202
Vehicle Loans	88	\$4,183.78	\$54,021,426
<b>Health</b>			
Nonprescription Drugs	89	\$89.38	\$1,154,099
Prescription Drugs	95	\$458.84	\$5,924,617
Eyeglasses and Contact Lenses	90	\$67.34	\$869,549
<b>Home</b>			
Mortgage Payment and Basics (11)	83	\$7,562.19	\$97,643,871
Maintenance and Remodeling Services	84	\$1,623.14	\$20,958,106
Maintenance and Remodeling Materials (12)	88	\$318.20	\$4,108,568
Utilities, Fuel, and Public Services	89	\$3,918.36	\$50,594,307
<b>Household Furnishings and Equipment</b>			
Household Textiles (13)	85	\$109.25	\$1,410,597
Furniture	83	\$481.39	\$6,215,755
Floor Coverings	90	\$65.66	\$847,807
Major Appliances (14)	88	\$259.79	\$3,354,411
Housewares (15)	75	\$62.46	\$806,471
Small Appliances	90	\$28.46	\$367,498
Luggage	84	\$7.58	\$97,897
Telephones and Accessories	57	\$23.68	\$305,810
<b>Household Operations</b>			
Child Care	80	\$358.56	\$4,629,777
Lawn and Garden (16)	88	\$355.44	\$4,589,460
Moving/Storage/Freight Express	76	\$44.70	\$577,115
Housekeeping Supplies (17)	88	\$597.14	\$7,710,395
<b>Insurance</b>			
Owners and Renters Insurance	90	\$402.34	\$5,195,110
Vehicle Insurance	87	\$981.02	\$12,666,975
Life/Other Insurance	92	\$372.34	\$4,807,643
Health Insurance	93	\$1,743.38	\$22,510,657
Personal Care Products (18)	85	\$330.39	\$4,266,032
School Books and Supplies (19)	90	\$93.63	\$1,208,895
Smoking Products	95	\$393.67	\$5,083,143
<b>Transportation</b>			
Vehicle Purchases (Net Outlay) (20)	86	\$3,671.92	\$47,412,183
Gasoline and Motor Oil	89	\$2,475.13	\$31,959,092
Vehicle Maintenance and Repairs	87	\$790.32	\$10,204,637
<b>Travel</b>			
Airline Fares	80	\$355.54	\$4,590,704
Lodging on Trips	84	\$355.33	\$4,588,113
Auto/Truck/Van Rental on Trips	79	\$28.33	\$365,824
Food and Drink on Trips	84	\$356.44	\$4,602,379

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

**Source:** Esri forecasts for 2011 and 2016; Consumer Spending data are derived from the 2006 and 2007 Consumer Expenditure Surveys, Bureau of Labor Statistics.

May 07, 2013

- 1) Apparel Products and Services** includes material for making clothes, sewing patterns and notions, shoe repair and other shoe services, apparel laundry and dry cleaning, alteration, repair and tailoring of apparel, clothing rental and storage, and watch and jewelry repair.
- 2) Membership Fees for Clubs** includes membership fees for social, recreational, and civic clubs.
- 3) Audio** includes satellite radio service, sound components and systems, digital audio players, records, CDs, audio tapes, streaming/downloaded audio, tape recorders, radios, musical instruments and accessories, and rental and repair of musical instruments.
- 4) Toys and Games** includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, and online entertainment and games.
- 5) Recreational Vehicles & Fees** includes docking and landing fees for boats and planes, purchase and rental of RVs or boats, and camp fees.
- 6) Sports/Recreation/Exercise Equipment** includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.
- 7) Photo Equipment and Supplies** includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.
- 8) Reading** includes magazine and newspaper subscriptions, single copies of magazines and newspapers, and books.
- 9) Catered Affairs** includes expenses associated with live entertainment and rental of party supplies.
- 10) Snacks and Other Food at Home** includes candy, chewing gum, sugar, artificial sweeteners, jam, jelly, preserves, margarine, fat, oil, salad dressing, nondairy cream and milk, peanut butter, frozen prepared food, potato chips, nuts, salt, spices, seasonings, olives, pickles, relishes, sauces, gravy, other condiments, soup, prepared salad, prepared dessert, baby food, miscellaneous prepared food, and nonalcoholic beverages.
- 11) Mortgage Payment and Basics** includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent.
- 12) Maintenance and Remodeling Materials** includes supplies/tools/equipment for painting and wallpapering, plumbing supplies and equipment, electrical/heating/AC supplies, materials for hard surface flooring, materials for roofing/gutters, materials for plaster/panel/siding, materials for patio/fence/brick work, landscaping materials, and insulation materials for owned homes.
- 13) Household Textiles** includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers, decorative pillows, and materials for slipcovers and curtains.
- 14) Major Appliances** includes dishwashers, disposals, refrigerators, freezers, washers, dryers, stoves, ovens, microwaves, window air conditioners, electric floor cleaning equipment, sewing machines, and miscellaneous appliances.
- 15) Housewares** includes plastic dinnerware, china, flatware, glassware, serving pieces, nonelectric cookware, and tableware.
- 16) Lawn and Garden** includes lawn and garden supplies, equipment and care service, indoor plants, fresh flowers, and repair/rental of lawn and garden equipment.
- 17) Housekeeping Supplies** includes soaps and laundry detergents, cleaning products, toilet tissue, paper towels, napkins, paper/plastic/foil products, stationery, giftwrap supplies, postage, and delivery services.
- 18) Personal Care Products** includes hair care products, nonelectric articles for hair, wigs, hairpieces, oral hygiene products, shaving needs, perfume, cosmetics, skincare, bath products, nail products, deodorant, feminine hygiene products, and personal care appliances.
- 19) School Books and Supplies** includes school books and supplies for college, elementary school, high school, and preschool.
- 20) Vehicle Purchases (Net Outlay)** includes net outlay for new and used cars, trucks, vans, motorcycles, and motor scooters.

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

**Source:** Esri forecasts for 2011 and 2016; Consumer Spending data are derived from the 2006 and 2007 Consumer Expenditure Surveys, Bureau of Labor Statistics.

May 07, 2013



## Household Budget Expenditures

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

Demographic Summary		2011	2016
Population		30,127	30,134
Households		12,912	13,055
Families		8,244	8,251
Median Age		41.4	42.2
Median Household Income		\$46,012	\$53,278

	Spending Index	Average Amount Spent	Total	Percent
Total Expenditures	85	\$55,157.27	\$712,196,896	100.0%
Food	86	\$6,436.42	\$83,107,757	11.7%
Food at Home	87	\$3,762.70	\$48,584,363	6.8%
Food Away from Home	86	\$2,673.72	\$34,523,394	4.8%
Alcoholic Beverages	87	\$479.08	\$6,185,942	0.9%
Housing	84	\$16,535.65	\$213,510,161	30.0%
Shelter	82	\$12,617.29	\$162,915,853	22.9%
Utilities, Fuel and Public Services	89	\$3,918.36	\$50,594,307	7.1%
Household Operations	83	\$1,267.13	\$16,361,353	2.3%
Housekeeping Supplies	88	\$597.14	\$7,710,395	1.1%
Household Furnishings and Equipment	75	\$1,489.55	\$19,233,267	2.7%
Apparel and Services	59	\$1,371.83	\$17,713,255	2.5%
Transportation	87	\$8,473.84	\$109,415,175	15.4%
Travel	83	\$1,530.70	\$19,764,577	2.8%
Health Care	92	\$3,325.84	\$42,943,634	6.0%
Entertainment and Recreation	88	\$2,741.80	\$35,402,390	5.0%
Personal Care Products & Services	86	\$582.45	\$7,520,611	1.1%
Education	88	\$1,044.40	\$13,485,461	1.9%
Smoking Products	95	\$393.67	\$5,083,143	0.7%
Miscellaneous (1)	85	\$967.67	\$12,494,618	1.8%
Support Payments/Cash Contributions/Gifts in Kind	87	\$2,061.38	\$26,616,712	3.7%
Life/Other Insurance	92	\$372.34	\$4,807,643	0.7%
Pensions and Social Security	86	\$5,486.38	\$70,840,804	9.9%

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

**(1) Miscellaneous** includes lotteries, pari-mutuel losses, legal fees, funeral expenses, safe deposit box rentals, checking account/banking service charges, cemetery lots/vaults/maintenance fees, accounting fees, miscellaneous personal services/advertising/fines, finance charges excluding mortgage & vehicle, occupational expenses, expenses for other properties, credit card membership fees, and shopping club membership fees.

**Source:** Esri forecasts for 2011 and 2016; Consumer Spending data are derived from the 2006 and 2007 Consumer Expenditure Surveys, Bureau of Labor Statistics.

May 07, 2013



## ACS Housing Summary

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
<b>TOTALS</b>				
Total Population	29,748		989	■■■
Total Households	12,778		343	■■■
Total Housing Units	13,599		356	■■■
<b>OWNER-OCCUPIED HOUSING UNITS BY VALUE</b>				
Total	9,125	100.0%	290	■■■
Less than \$10,000	186	2.0%	75	■■
\$10,000 to \$14,999	66	0.7%	28	■■
\$15,000 to \$19,999	72	0.8%	31	■■
\$20,000 to \$24,999	18	0.2%	8	■■
\$25,000 to \$29,999	10	0.1%	8	■
\$30,000 to \$34,999	43	0.5%	33	■
\$35,000 to \$39,999	18	0.2%	14	■
\$40,000 to \$49,999	147	1.6%	70	■■
\$50,000 to \$59,999	133	1.5%	44	■■
\$60,000 to \$69,999	257	2.8%	77	■■
\$70,000 to \$79,999	482	5.3%	122	■■
\$80,000 to \$89,999	649	7.1%	116	■■■
\$90,000 to \$99,999	661	7.2%	129	■■■
\$100,000 to \$124,999	1,593	17.5%	189	■■■
\$125,000 to \$149,999	1,199	13.1%	135	■■■
\$150,000 to \$174,999	1,176	12.9%	137	■■■
\$175,000 to \$199,999	675	7.4%	107	■■■
\$200,000 to \$249,999	767	8.4%	109	■■■
\$250,000 to \$299,999	323	3.5%	62	■■■
\$300,000 to \$399,999	324	3.6%	62	■■■
\$400,000 to \$499,999	131	1.4%	43	■■
\$500,000 to \$749,999	131	1.4%	45	■■
\$750,000 to \$999,999	5	0.1%	5	■
\$1,000,000 or more	60	0.7%	52	■
Median Home Value	\$129,754		N/A	
Average Home Value	N/A		N/A	
<b>OWNER-OCCUPIED HOUSING UNITS BY MORTGAGE STATUS</b>				
Total	9,125	100.0%	290	■■■
Housing units with a mortgage/contract to purchase/similar debt	5,462	59.9%	274	■■■
Second mortgage only	381	4.2%	76	■■
Home equity loan only	977	10.7%	136	■■■
Both second mortgage and home equity loan	45	0.5%	27	■■
No second mortgage and no home equity loan	4,060	44.5%	259	■■■
Housing units without a mortgage	3,663	40.1%	228	■■■
<b>AVERAGE VALUE BY MORTGAGE STATUS</b>				
Housing units with a mortgage	N/A		N/A	
Housing units without a mortgage	N/A		N/A	

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Reliability: ■■■ high ■■■ medium ■ low

May 07, 2013



# ACS Housing Summary

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
<b>RENTER-OCCUPIED HOUSING UNITS BY CONTRACT RENT</b>				
Total	3,653	100.0%	291	■■■
With cash rent	3,475	95.1%	289	■■■
Less than \$100	9	0.2%	14	■
\$100 to \$149	43	1.2%	30	■
\$150 to \$199	71	1.9%	51	■
\$200 to \$249	210	5.7%	115	■■
\$250 to \$299	207	5.7%	88	■■
\$300 to \$349	319	8.7%	118	■■
\$350 to \$399	371	10.2%	109	■■
\$400 to \$449	433	11.9%	107	■■
\$450 to \$499	368	10.1%	94	■■
\$500 to \$549	315	8.6%	101	■■
\$550 to \$599	269	7.4%	91	■■
\$600 to \$649	292	8.0%	107	■■
\$650 to \$699	342	9.4%	111	■■
\$700 to \$749	119	3.3%	51	■■
\$750 to \$799	34	0.9%	28	■
\$800 to \$899	24	0.7%	22	■
\$900 to \$999	6	0.2%	11	■
\$1,000 to \$1,249	31	0.8%	35	■
\$1,250 to \$1,499	0	0.0%	0	
\$1,500 to \$1,999	9	0.2%	15	■
\$2,000 or more	4	0.1%	15	■
No cash rent	178	4.9%	63	■■
Median Contract Rent	N/A		N/A	
Average Contract Rent	N/A		N/A	
<b>RENTER-OCCUPIED HOUSING UNITS BY INCLUSION OF UTILITIES IN RENT</b>				
Total	3,653	100.0%	291	■■■
Pay extra for one or more utilities	3,132	85.7%	276	■■■
No extra payment for any utilities	521	14.3%	144	■■
<b>HOUSING UNITS BY UNITS IN STRUCTURE</b>				
Total	13,599	100.0%	356	■■■
1, detached	9,219	67.8%	304	■■■
1, attached	421	3.1%	110	■■
2	894	6.6%	177	■■
3 or 4	377	2.8%	98	■■
5 to 9	778	5.7%	171	■■
10 to 19	513	3.8%	118	■■
20 to 49	440	3.2%	115	■■
50 or more	303	2.2%	85	■■
Mobile home	655	4.8%	116	■■■
Boat, RV, van, etc.	0	0.0%	0	

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Reliability: ■■■ high ■■■ medium ■ low

May 07, 2013



## ACS Housing Summary

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
<b>HOUSING UNITS BY YEAR STRUCTURE BUILT</b>				
Total	13,599	100.0%	356	■■■
Built 2005 or later	282	2.1%	87	■■■
Built 2000 to 2004	1,124	8.3%	135	■■■
Built 1990 to 1999	1,641	12.1%	144	■■■
Built 1980 to 1989	1,524	11.2%	179	■■■
Built 1970 to 1979	2,742	20.2%	247	■■■
Built 1960 to 1969	1,426	10.5%	186	■■■
Built 1950 to 1959	1,302	9.6%	188	■■■
Built 1940 to 1949	767	5.6%	134	■■■
Built 1939 or earlier	2,790	20.5%	256	■■■
Median Year Structure Built	1972		N/A	
<b>OCCUPIED HOUSING UNITS BY YEAR HOUSEHOLDER MOVED INTO UNIT</b>				
Total	12,778	100.0%	343	■■■
Owner occupied				
Moved in 2005 or later	1,311	10.3%	190	■■■
Moved in 2000 to 2004	2,219	17.4%	219	■■■
Moved in 1990 to 1999	2,196	17.2%	172	■■■
Moved in 1980 to 1989	1,263	9.9%	144	■■■
Moved in 1970 to 1979	1,132	8.9%	140	■■■
Moved in 1969 or earlier	1,004	7.9%	136	■■■
Renter occupied				
Moved in 2005 or later	1,921	15.0%	244	■■■
Moved in 2000 to 2004	977	7.6%	182	■■■
Moved in 1990 to 1999	569	4.5%	138	■■■
Moved in 1980 to 1989	122	1.0%	55	■■■
Moved in 1970 to 1979	13	0.1%	15	■■■
Moved in 1969 or earlier	50	0.4%	31	■■■
Median Year Householder Moved Into Unit	2000		N/A	
<b>OCCUPIED HOUSING UNITS BY HOUSE HEATING FUEL</b>				
Total	12,778	100.0%	343	■■■
Utility gas	7,502	58.7%	335	■■■
Bottled, tank, or LP gas	1,377	10.8%	83	■■■
Electricity	2,033	15.9%	235	■■■
Fuel oil, kerosene, etc.	1,299	10.2%	139	■■■
Coal or coke	0	0.0%	0	■■■
Wood	481	3.8%	68	■■■
Solar energy	1	0.0%	1	■■■
Other fuel	58	0.5%	27	■■■
No fuel used	29	0.2%	28	■■■

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Reliability: ■■■ high ■■■ medium ■■■ low

May 07, 2013



## ACS Housing Summary

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

	2005-2009 ACS Estimate	Percent	MOE(±)	Reliability
<b>OCCUPIED HOUSING UNITS BY VEHICLES AVAILABLE</b>				
Total	12,778	100.0%	343	■■■
Owner occupied				
No vehicle available	239	1.9%	79	■
1 vehicle available	2,066	16.2%	214	■■■
2 vehicles available	4,589	35.9%	260	■■■
3 vehicles available	1,625	12.7%	150	■■■
4 vehicles available	403	3.2%	71	■■■
5 or more vehicles available	203	1.6%	55	■
Renter occupied				
No vehicle available	440	3.4%	126	■
1 vehicle available	1,820	14.2%	225	■■■
2 vehicles available	1,128	8.8%	182	■■■
3 vehicles available	153	1.2%	71	■
4 vehicles available	90	0.7%	85	■
5 or more vehicles available	22	0.2%	20	■
Average Number of Vehicles Available	N/A		N/A	

**Data Note:** N/A means not available.

**2005-2009 ACS Estimate:** The American Community Survey (ACS) replaces census sample data. Esri is releasing the 2005-2009 ACS estimates, five-year period data collected monthly from January 1, 2005 through December 31, 2009. Although the ACS includes many of the subjects previously covered by the decennial census sample, there are significant differences between the two surveys including fundamental differences in survey design and residency rules.

**Margin of error (MOE):** The MOE is a measure of the variability of the estimate due to sampling error. MOEs enable the data user to measure the range of uncertainty for each estimate with 90 percent confidence. The range of uncertainty is called the confidence interval, and it is calculated by taking the estimate +/- the MOE. For example, if the ACS reports an estimate of 100 with an MOE of +/- 20, then you can be 90 percent certain the value for the whole population falls between 80 and 120.

**Reliability:** These symbols represent threshold values that Esri has established from the Coefficients of Variation (CV) to designate the usability of the estimates. The CV measures the amount of sampling error relative to the size of the estimate, expressed as a percentage.

- High Reliability: Small CVs (less than or equal to 12 percent) are flagged green to indicate that the sampling error is small relative to the estimate and the estimate is reasonably reliable.
- Medium Reliability: Estimates with CVs between 12 and 40 are flagged yellow—use with caution.
- Low Reliability: Large CVs (over 40 percent) are flagged red to indicate that the sampling error is large relative to the estimate. The estimate is considered very unreliable.

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Reliability: ■■ high ■ medium ■ low

May 07, 2013

# APPENDIX F TAPESTRY PROFILE



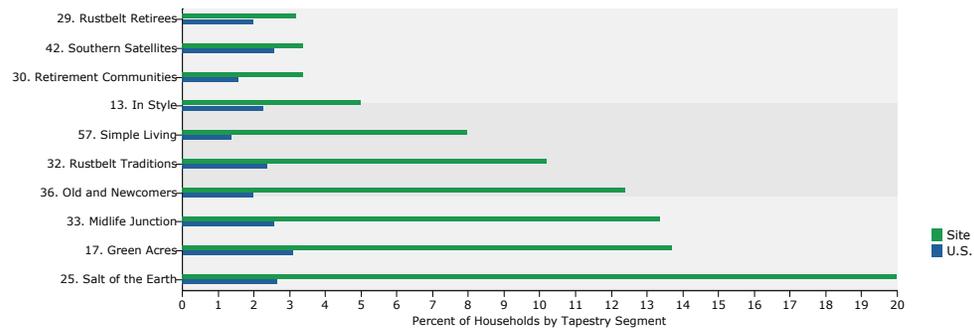
## Tapestry Segmentation Area Profile

Marshfield 15 minute drive time  
Marshfield, Wisconsin, United States,  
Drive Time: 15 minutes

Prepared by Aimee Bauman  
Latitude: 44.668847975  
Longitude: -90.17179922

Rank	Tapestry Segment	Households		U.S. Households		Index
		Percent	Cumulative Percent	Percent	Cumulative Percent	
1	25. Salt of the Earth	20.0%	20.0%	2.7%	2.7%	741
2	17. Green Acres	13.7%	33.7%	3.1%	5.8%	442
3	33. Midlife Junction	13.4%	47.1%	2.6%	8.4%	515
4	36. Old and Newcomers	12.4%	59.5%	2.0%	10.4%	620
5	32. Rustbelt Traditions	10.2%	69.7%	2.4%	12.8%	425
<b>Subtotal</b>		<b>69.7%</b>		<b>12.8%</b>		
6	57. Simple Living	8.0%	77.7%	1.4%	14.2%	571
7	13. In Style	5.0%	82.7%	2.3%	16.5%	217
8	30. Retirement Communities	3.4%	86.1%	1.6%	18.1%	213
9	42. Southern Satellites	3.4%	89.5%	2.6%	20.7%	131
10	29. Rustbelt Retirees	3.2%	92.7%	2.0%	22.7%	160
<b>Subtotal</b>		<b>23.0%</b>		<b>9.9%</b>		
11	18. Cozy and Comfortable	2.6%	95.3%	2.2%	24.9%	118
12	02. Suburban Splendor	2.4%	97.7%	1.7%	26.6%	141
13	48. Great Expectations	2.0%	99.7%	1.7%	28.3%	118
14	37. Prairie Living	0.3%	100.0%	1.2%	29.5%	26
<b>Subtotal</b>		<b>7.3%</b>		<b>6.8%</b>		
<b>Total</b>		<b>100.0%</b>		<b>29.5%</b>		<b>339</b>

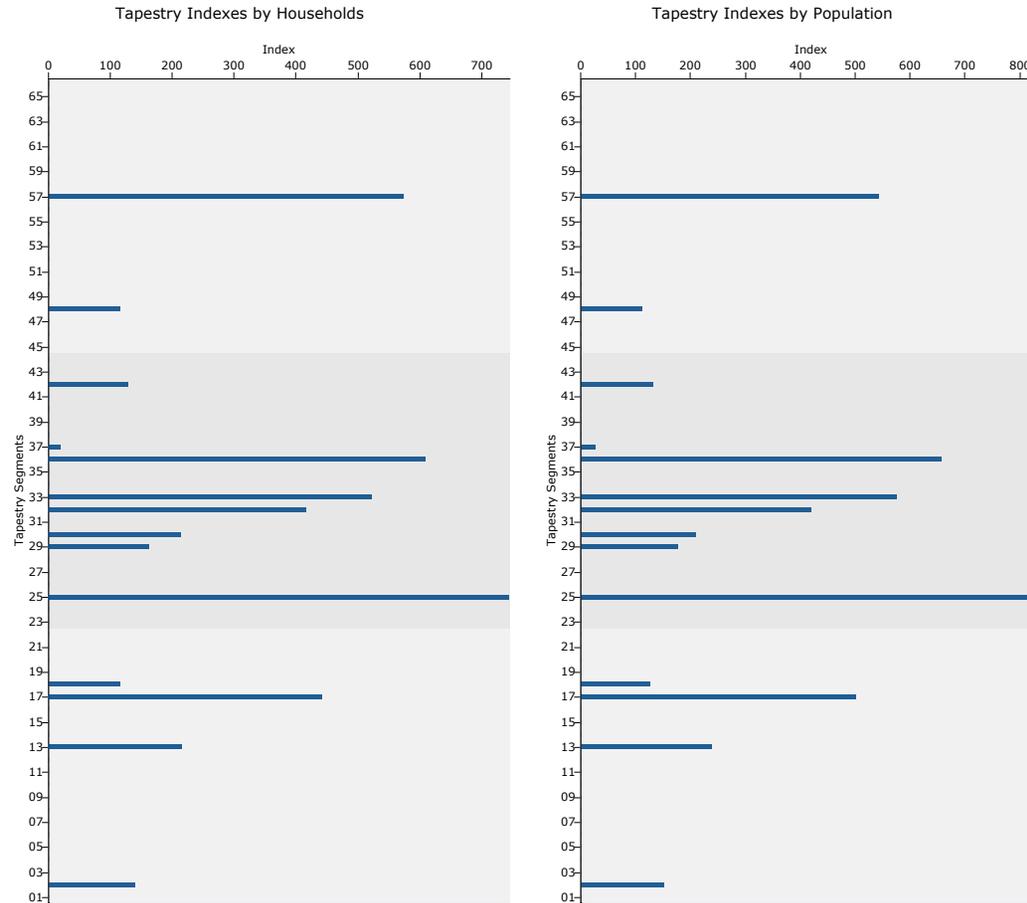
Top Ten Tapestry Segments Site vs. U.S.



**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the US average.

**Source:** Esri

May 07, 2013



**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the US average.

**Source:** Esri

May 07, 2013



## Tapestry Segmentation Area Profile

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

Tapestry LifeMode Groups	2011 Households			2011 Population		
	Number	Percent	Index	Number	Percent	Index
<b>Total:</b>	12,913	100.0%		30,128	100.0%	
<b>L1. High Society</b>	<b>307</b>	<b>2.4%</b>	<b>19</b>	<b>866</b>	<b>2.9%</b>	<b>21</b>
01 Top Rung	0	0.0%	0	0	0.0%	0
02 Suburban Splendor	307	2.4%	141	866	2.9%	153
03 Connoisseurs	0	0.0%	0	0	0.0%	0
04 Boomburbs	0	0.0%	0	0	0.0%	0
05 Wealthy Seaboard Suburbs	0	0.0%	0	0	0.0%	0
06 Sophisticated Squires	0	0.0%	0	0	0.0%	0
07 Exurbanites	0	0.0%	0	0	0.0%	0
<b>L2. Upscale Avenues</b>	<b>2,755</b>	<b>21.3%</b>	<b>161</b>	<b>7,180</b>	<b>23.8%</b>	<b>182</b>
09 Urban Chic	0	0.0%	0	0	0.0%	0
10 Pleasant-Ville	0	0.0%	0	0	0.0%	0
11 Pacific Heights	0	0.0%	0	0	0.0%	0
13 In Style	648	5.0%	217	1,536	5.1%	239
16 Enterprising Professionals	0	0.0%	0	0	0.0%	0
17 Green Acres	1,768	13.7%	444	4,804	15.9%	502
18 Cozy and Comfortable	339	2.6%	117	840	2.8%	127
<b>L3. Metropolis</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
20 City Lights	0	0.0%	0	0	0.0%	0
22 Metropolitans	0	0.0%	0	0	0.0%	0
45 City Strivers	0	0.0%	0	0	0.0%	0
51 Metro City Edge	0	0.0%	0	0	0.0%	0
54 Urban Rows	0	0.0%	0	0	0.0%	0
62 Modest Income Homes	0	0.0%	0	0	0.0%	0
<b>L4. Solo Acts</b>	<b>1,606</b>	<b>12.4%</b>	<b>170</b>	<b>3,137</b>	<b>10.4%</b>	<b>188</b>
08 Laptops and Lattes	0	0.0%	0	0	0.0%	0
23 Trendsetters	0	0.0%	0	0	0.0%	0
27 Metro Renters	0	0.0%	0	0	0.0%	0
36 Old and Newcomers	1,606	12.4%	611	3,137	10.4%	658
39 Young and Restless	0	0.0%	0	0	0.0%	0
<b>L5. Senior Styles</b>	<b>1,895</b>	<b>14.7%</b>	<b>116</b>	<b>3,644</b>	<b>12.1%</b>	<b>113</b>
14 Prosperous Empty Nesters	0	0.0%	0	0	0.0%	0
15 Silver and Gold	0	0.0%	0	0	0.0%	0
29 Rustbelt Retirees	416	3.2%	164	959	3.2%	179
30 Retirement Communities	442	3.4%	215	776	2.6%	210
43 The Elders	0	0.0%	0	0	0.0%	0
49 Senior Sun Seekers	0	0.0%	0	0	0.0%	0
50 Heartland Communities	0	0.0%	0	0	0.0%	0
57 Simple Living	1,037	8.0%	575	1,909	6.3%	543
65 Social Security Set	0	0.0%	0	0	0.0%	0
<b>L6. Scholars &amp; Patriots</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
40 Military Proximity	0	0.0%	0	0	0.0%	0
55 College Towns	0	0.0%	0	0	0.0%	0
63 Dorms to Diplomas	0	0.0%	0	0	0.0%	0

**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the US average.

**Source:** Esri

May 07, 2013



## Tapestry Segmentation Area Profile

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

Tapestry LifeMode Groups	2011 Households			2011 Population		
	Number	Percent	Index	Number	Percent	Index
<b>Total:</b>	12,913	100.0%		30,128	100.0%	
<b>L7. High Hopes</b>	<b>258</b>	<b>2.0%</b>	<b>49</b>	<b>526</b>	<b>1.7%</b>	<b>45</b>
28 Aspiring Young Families	0	0.0%	0	0	0.0%	0
48 Great Expectations	258	2.0%	117	526	1.7%	113
<b>L8. Global Roots</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
35 International Marketplace	0	0.0%	0	0	0.0%	0
38 Industrious Urban Fringe	0	0.0%	0	0	0.0%	0
44 Urban Melting Pot	0	0.0%	0	0	0.0%	0
47 Las Casas	0	0.0%	0	0	0.0%	0
52 Inner City Tenants	0	0.0%	0	0	0.0%	0
58 NeWest Residents	0	0.0%	0	0	0.0%	0
60 City Dimensions	0	0.0%	0	0	0.0%	0
61 High Rise Renters	0	0.0%	0	0	0.0%	0
<b>L9. Family Portrait</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
12 Up and Coming Families	0	0.0%	0	0	0.0%	0
19 Milk and Cookies	0	0.0%	0	0	0.0%	0
21 Urban Villages	0	0.0%	0	0	0.0%	0
59 Southwestern Families	0	0.0%	0	0	0.0%	0
64 City Commons	0	0.0%	0	0	0.0%	0
<b>L10. Traditional Living</b>	<b>3,042</b>	<b>23.6%</b>	<b>292</b>	<b>6,958</b>	<b>23.1%</b>	<b>300</b>
24 Main Street, USA	0	0.0%	0	0	0.0%	0
32 Rustbelt Traditions	1,313	10.2%	418	2,997	9.9%	422
33 Midlife Junction	1,729	13.4%	524	3,961	13.1%	578
34 Family Foundations	0	0.0%	0	0	0.0%	0
<b>L11. Factories &amp; Farms</b>	<b>3,050</b>	<b>23.6%</b>	<b>252</b>	<b>7,817</b>	<b>25.9%</b>	<b>279</b>
25 Salt of the Earth	2,577	20.0%	746	6,671	22.1%	841
37 Prairie Living	33	0.3%	22	94	0.3%	27
42 Southern Satellites	440	3.4%	130	1,052	3.5%	133
53 Home Town	0	0.0%	0	0	0.0%	0
56 Rural Bypasses	0	0.0%	0	0	0.0%	0
<b>L12. American Quilt</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
26 Midland Crowd	0	0.0%	0	0	0.0%	0
31 Rural Resort Dwellers	0	0.0%	0	0	0.0%	0
41 Crossroads	0	0.0%	0	0	0.0%	0
46 Rooted Rural	0	0.0%	0	0	0.0%	0
66 Unclassified	0	0.0%	0	0	0.0%	0

**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the US average.

**Source:** Esri

May 07, 2013



## Tapestry Segmentation Area Profile

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

Tapestry Urbanization Groups	2011 Households			2011 Population		
	Number	Percent	Index	Number	Percent	Index
<b>Total:</b>	12,913	100.0%		30,128	100.0%	
<b>U1. Principal Urban Centers I</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
08 Laptops and Lattes	0	0.0%	0	0	0.0%	0
11 Pacific Heights	0	0.0%	0	0	0.0%	0
20 City Lights	0	0.0%	0	0	0.0%	0
21 Urban Villages	0	0.0%	0	0	0.0%	0
23 Trendsetters	0	0.0%	0	0	0.0%	0
27 Metro Renters	0	0.0%	0	0	0.0%	0
35 International Marketplace	0	0.0%	0	0	0.0%	0
44 Urban Melting Pot	0	0.0%	0	0	0.0%	0
<b>U2. Principal Urban Centers II</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
45 City Strivers	0	0.0%	0	0	0.0%	0
47 Las Casas	0	0.0%	0	0	0.0%	0
54 Urban Rows	0	0.0%	0	0	0.0%	0
58 NeWest Residents	0	0.0%	0	0	0.0%	0
61 High Rise Renters	0	0.0%	0	0	0.0%	0
64 City Commons	0	0.0%	0	0	0.0%	0
65 Social Security Set	0	0.0%	0	0	0.0%	0
<b>U3. Metro Cities I</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
01 Top Rung	0	0.0%	0	0	0.0%	0
03 Connoisseurs	0	0.0%	0	0	0.0%	0
05 Wealthy Seaboard Suburbs	0	0.0%	0	0	0.0%	0
09 Urban Chic	0	0.0%	0	0	0.0%	0
10 Pleasant-Ville	0	0.0%	0	0	0.0%	0
16 Enterprising Professionals	0	0.0%	0	0	0.0%	0
19 Milk and Cookies	0	0.0%	0	0	0.0%	0
22 Metropolitanans	0	0.0%	0	0	0.0%	0
<b>U4. Metro Cities II</b>	<b>2,048</b>	<b>15.9%</b>	<b>144</b>	<b>3,913</b>	<b>13.0%</b>	<b>129</b>
28 Aspiring Young Families	0	0.0%	0	0	0.0%	0
30 Retirement Communities	442	3.4%	215	776	2.6%	210
34 Family Foundations	0	0.0%	0	0	0.0%	0
36 Old and Newcomers	1,606	12.4%	611	3,137	10.4%	658
39 Young and Restless	0	0.0%	0	0	0.0%	0
52 Inner City Tenants	0	0.0%	0	0	0.0%	0
60 City Dimensions	0	0.0%	0	0	0.0%	0
63 Dorms to Diplomas	0	0.0%	0	0	0.0%	0
<b>U5. Urban Outskirts I</b>	<b>1,571</b>	<b>12.2%</b>	<b>116</b>	<b>3,523</b>	<b>11.7%</b>	<b>105</b>
04 Boomburbs	0	0.0%	0	0	0.0%	0
24 Main Street, USA	0	0.0%	0	0	0.0%	0
32 Rustbelt Traditions	1,313	10.2%	418	2,997	9.9%	422
38 Industrious Urban Fringe	0	0.0%	0	0	0.0%	0
48 Great Expectations	258	2.0%	117	526	1.7%	113

**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the US average.

**Source:** Esri

May 07, 2013



## Tapestry Segmentation Area Profile

Marshfield 15 minute drive time  
 Marshfield, Wisconsin, United States,  
 Drive Time: 15 minutes

Prepared by Aimee Bauman  
 Latitude: 44.668847975  
 Longitude: -90.17179922

Tapestry Urbanization Groups	2011 Households			2011 Population		
	Number	Percent	Index	Number	Percent	Index
<b>Total:</b>	12,913	100.0%		30,128	100.0%	
<b>U6. Urban Outskirts II</b>	<b>1,037</b>	<b>8.0%</b>	<b>157</b>	<b>1,909</b>	<b>6.3%</b>	<b>121</b>
51 Metro City Edge	0	0.0%	0	0	0.0%	0
55 College Towns	0	0.0%	0	0	0.0%	0
57 Simple Living	1,037	8.0%	575	1,909	6.3%	543
59 Southwestern Families	0	0.0%	0	0	0.0%	0
62 Modest Income Homes	0	0.0%	0	0	0.0%	0
<b>U7. Suburban Periphery I</b>	<b>955</b>	<b>7.4%</b>	<b>46</b>	<b>2,402</b>	<b>8.0%</b>	<b>48</b>
02 Suburban Splendor	307	2.4%	141	866	2.9%	153
06 Sophisticated Squires	0	0.0%	0	0	0.0%	0
07 Exurbanites	0	0.0%	0	0	0.0%	0
12 Up and Coming Families	0	0.0%	0	0	0.0%	0
13 In Style	648	5.0%	217	1,536	5.1%	239
14 Prosperous Empty Nesters	0	0.0%	0	0	0.0%	0
15 Silver and Gold	0	0.0%	0	0	0.0%	0
<b>U8. Suburban Periphery II</b>	<b>2,484</b>	<b>19.2%</b>	<b>214</b>	<b>5,760</b>	<b>19.1%</b>	<b>229</b>
18 Cozy and Comfortable	339	2.6%	117	840	2.8%	127
29 Rustbelt Retirees	416	3.2%	164	959	3.2%	179
33 Midlife Junction	1,729	13.4%	524	3,961	13.1%	578
40 Military Proximity	0	0.0%	0	0	0.0%	0
43 The Elders	0	0.0%	0	0	0.0%	0
53 Home Town	0	0.0%	0	0	0.0%	0
<b>U9. Small Towns</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>
41 Crossroads	0	0.0%	0	0	0.0%	0
49 Senior Sun Seekers	0	0.0%	0	0	0.0%	0
50 Heartland Communities	0	0.0%	0	0	0.0%	0
<b>U10. Rural I</b>	<b>4,345</b>	<b>33.6%</b>	<b>316</b>	<b>11,475</b>	<b>38.1%</b>	<b>359</b>
17 Green Acres	1,768	13.7%	444	4,804	15.9%	502
25 Salt of the Earth	2,577	20.0%	746	6,671	22.1%	841
26 Midland Crowd	0	0.0%	0	0	0.0%	0
31 Rural Resort Dwellers	0	0.0%	0	0	0.0%	0
<b>U11. Rural II</b>	<b>473</b>	<b>3.7%</b>	<b>48</b>	<b>1,146</b>	<b>3.8%</b>	<b>51</b>
37 Prairie Living	33	0.3%	22	94	0.3%	27
42 Southern Satellites	440	3.4%	130	1,052	3.5%	133
46 Rooted Rural	0	0.0%	0	0	0.0%	0
56 Rural Bypasses	0	0.0%	0	0	0.0%	0
66 Unclassified	0	0.0%	0	0	0.0%	0

**Data Note:** This report identifies neighborhood segments in the area, and describes the socioeconomic quality of the immediate neighborhood. The index is a comparison of the percent of households or population in the area, by Tapestry segment, to the percent of households or population in the United States, by segment. An index of 100 is the US average.

**Source:** Esri

May 07, 2013

## APPENDIX G - LINKED-IN GROUPS

### RESOURCES

#### Linked-In groups to monitor or join

Economic Development Leadership

[http://www.linkedin.com/groupItem?view=&srctype=discussedNews&gid=2164533&item=239195016&type=member&trk=eml-anet\\_dig-b\\_pd-ttl-cn&ut=05W-WPNxPIYBI1](http://www.linkedin.com/groupItem?view=&srctype=discussedNews&gid=2164533&item=239195016&type=member&trk=eml-anet_dig-b_pd-ttl-cn&ut=05W-WPNxPIYBI1)

#### Downtown Revitalization

[http://www.linkedin.com/groups?mostRecent=&gid=1963009&trk=myg\\_ugrp\\_dis](http://www.linkedin.com/groups?mostRecent=&gid=1963009&trk=myg_ugrp_dis)

#### Economic Development 2.0

[http://www.linkedin.com/groups?gid=3588654&trk=myg\\_ugrp\\_ovr](http://www.linkedin.com/groups?gid=3588654&trk=myg_ugrp_ovr)

#### Economic Development Professionals

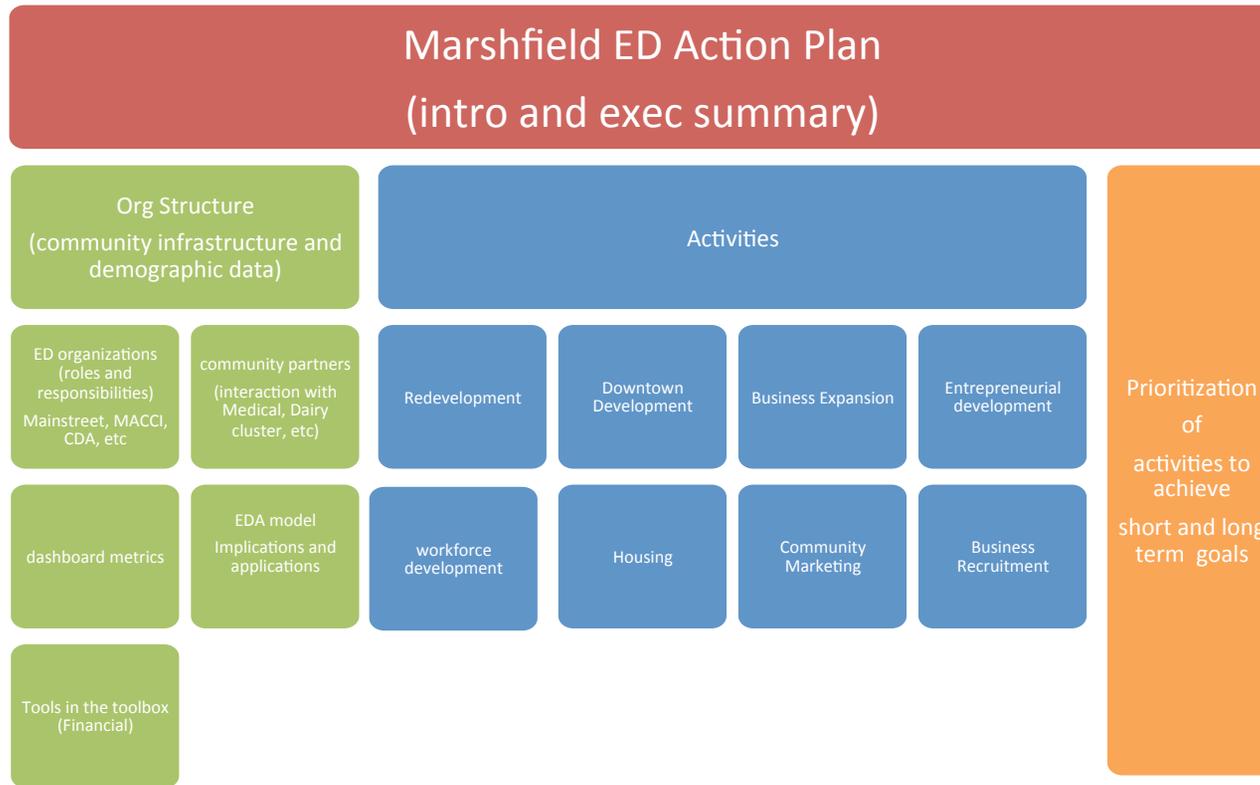
[http://www.linkedin.com/groups?gid=137517&trk=myg\\_ugrp\\_ovr](http://www.linkedin.com/groups?gid=137517&trk=myg_ugrp_ovr)

#### Site Selection Network

[http://www.linkedin.com/groups?gid=2919968&trk=myg\\_ugrp\\_ovr](http://www.linkedin.com/groups?gid=2919968&trk=myg_ugrp_ovr)

#### Site Selection and Corporate Real Estate Professionals

[http://www.linkedin.com/groups?gid=2874736&trk=myg\\_ugrp\\_ovr](http://www.linkedin.com/groups?gid=2874736&trk=myg_ugrp_ovr)





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