

# Office of Business Resources

The City of Madison Office of Business Resources (OBR) is here to serve your needs! If you are looking for support in starting or growing your business or navigating city systems – contact a City of Madison Business Development Specialist to provide one-on-one service to you and your business.



## Michael Miller

Business Development Specialist  
608-267-8721  
[mmiller2@cityofmadison.com](mailto:mmiller2@cityofmadison.com)



## George Reistad

Business Development Specialist  
608-267-0740  
[greistad@cityofmadison.com](mailto:greistad@cityofmadison.com)



## Ruth Rohlich

Business Development Specialist  
608-267-4933  
[rrohlich@cityofmadison.com](mailto:rrohlich@cityofmadison.com)

For more information on these programs or to schedule a consultation with the City's Business Resources team, contact:



City of Madison  
**Office of Business Resources**  
(608) 267-8721  
[obr@cityofmadison.com](mailto:obr@cityofmadison.com)  
[www.cityofmadison.com/business](http://www.cityofmadison.com/business)

# CITY OF MADISON RESOURCES FOR BUSINESSES

## City-Sponsored Financial Assistance Programs for Local Businesses



Madison is committed to growing strong, diverse, and sustainable local enterprises through City-sponsored programs that provide direct financial resources to businesses. For more information, please contact the Office of Business Resources.



City of Madison  
**Office of Business Resources**  
(608) 267-8721  
[obr@cityofmadison.com](mailto:obr@cityofmadison.com)  
[www.cityofmadison.com/business](http://www.cityofmadison.com/business)

# Commercial Ownership Assistance

## Commercial Ownership Assistance Program Summary

The Commercial Ownership Assistance Program provides financing for established business owners from communities that have historically faced barriers to accessing capital to purchase commercial property for their business.

### Eligibility

Historically disadvantaged business owners who are ready to purchase a commercial property for their business.

### Amount & Type of Funding

Forgivable loans of up to \$250,000.



**\$ 250,000**

### PROJECT EXAMPLE

JP Hair Design partnered with Knit Circus Yarn and received \$250,000 to purchase a property for the business.

# Façade Grants

## Façade Grants Program Summary

Madison's Façade Grant Program provides matching grants to small business owners and tenants to assist them in restoring or beautifying their facades or storefronts.

### Eligibility

Commercial businesses and property owners located within targeted eligible areas.

### Amount & Type of Funding

Grants up to 50% of the total project cost, with a maximum amount of \$10,000 per street facing façade.



**\$10,000**

### PROJECT EXAMPLE

Schwa Tailor Shop on Williamson Street received \$10,000 in façade grant funds to restore the historic façade, including: replacement of bay windows, siding and roofing restoration.



CONTACT:  
Michael Miller  
608-267-8721  
mmiller2@cityofmadison.com



CONTACT:  
Tom Otto  
(608) 243-0178  
totto@cityofmadison.com  
More info: [www.cityofmadison.com/facadegrant](http://www.cityofmadison.com/facadegrant)

# KIVA Madison

## 0% Interest Crowd-Funded Loans

### **KIVA** Program Summary

The City of Madison launched the Kiva Madison Program. Kiva is an crowdfunding platform that provides 0% interest loans to small business owners and startups. Kiva borrowers can crowdfund from the community and receive loans from \$1,000 - \$15,000 at 0% interest.

### **Eligibility**

Businesses looking to create a Kiva campaign need a clear business story, a great photo and an online presence. Applications can be found on the web-site: <https://www.kiva.org/borrow>

### **Amounts & Type of Funding**

0% interest loans between \$500-\$10,000.



**\$7,500**

#### PROJECT EXAMPLE

Le C's Patisserie & Tea House on State Street completed a successful crowdsourced loan campaign and received \$7,500 to grow the business.



CONTACT:  
KIVA  
Stephanie Orkowski  
(608) 204-8906  
[sorkowski@wwbic.com](mailto:sorkowski@wwbic.com)

# Healthy Retail Access Program

### **Healthy Retail Access Program** Program Summary

The Healthy Retail Access Program funds businesses investing in improvements that will increase access to affordable, healthy food. Funds can be used for any new services, equipment, building improvements, or programs that can increase a retail business's capacity to provide healthy food.

### **Eligibility**

Food retailers (e.g. grocery stores, convenience stores, cooperatives, etc.) are eligible to apply. Projects must be located in Madison priority food access areas (contact the city for eligibility information)



### **Amounts & Type of Funding**

Grant amounts vary depending on total project size. Typically fund at <30% of total project costs.

#### PROJECT EXAMPLE

Madison Oriental Market received a grant of \$150,000 to help renovate and upgrade their grocery store, helping to alleviate food access issues on Madison's Northside.

**\$150,000**



CONTACT:  
George Reistad  
(608) 267-0740  
[greistad@cityofmadison.com](mailto:greistad@cityofmadison.com)

# Tax Increment Financing (TIF)

## **Tax Increment Financing Program Summary**

Tax Incremental Financing (TIF) provides funds to finance public infrastructure and support development projects that create jobs and expand the tax base.

### **Eligibility**

Projects must be located in a Tax Increment District (TID) and create \$3 million in new real estate value. Projects should be consistent with city Plans. TIF is a complex program governed by strict state statutes and local guidelines. Check with the City about eligibility.

### **Amount & Type of Funding**

Loans paid back through the new tax revenue generated by the project itself



### PROJECT EXAMPLE

**Facility Gateway Corporation** utilized a TIF loan to renovate a blighted motel property on Madison's south east side into the headquarters for a data management company

**\$225,000**



CONTACT:  
Joe Gromacki  
(608) 267-8724  
jgromacki@cityofmadison.com

# EPA Brownfield Grant Program

## **Brownfield Grant Program Program Summary**

Brownfields are abandoned, idle, or underused commercial or industrial properties where reuse or redevelopment is hindered by real or perceived contamination. The City of Madison Brownfields Assessment Program provides US EPA funding to assess and conduct remediation planning on sites within the City of Madison.

### **Eligibility/Amount and Type of Funding**

EPA Grants are complicated projects. For eligibility, funding amounts and uses please visit the City's web-site:

<https://www.cityofmadison.com/dpced/economicdevelopment/brownfields-site-assessment-grant-program/3587/>



CONTACT:  
Tom Otto  
(608) 243-0178  
totto@cityofmadison.com

# Cooperative Business Enterprise Program

## Cooperative Business Enterprise Program Program Summary

The Cooperative Business Enterprise Program includes funding to support new and existing cooperative businesses as well as training and technical assistance programs. The Madison Cooperative Development Coalition runs the program.

### Eligibility

Existing businesses looking to transition into a worker cooperative and new worker cooperatives looking to start. The City is also working with the trades and union workers interested in starting their own cooperatives.

### Amounts & Type of Funding

Business loans and grants for worker cooperatives and owners selling their business to their employees.



**\$10,000**

MCDC provided technical assistance and seed funding to nINA Collective Cooperative, a multiracial team of consultants that partners with organizations on systems change initiatives.

# Business Improvement Grants

## Business Improvement Grants Program Summary

Business Improvement Grants provide business owners or property owners grants of up to \$50,000 to make structural improvements to their retail spaces.

### Eligibility

This program is intended for business owners that have been historically marginalized.

### Amounts & Type of Funding

Grants up to \$50,000



**\$50,000**

### PROJECT EXAMPLE

Little Luxuries on State Street received a \$50,000 grant to help remodel their store.



CONTACT:  
Madison Cooperative Development Coalition  
Charity Schmidt  
(608) 262-5905  
Charity.Schmidt@wisc.edu



CONTACT:  
Ruth Rohlich  
(608) 267-4933  
rrohlich@cityofmadison.com

# City-Sponsored Small Business Loan Programs (WWBIC)

## WWBIC Program Summary

The City funds the Wisconsin Women's Business Initiative Corporation (WWBIC) to provide loans up to \$250,000 to low to moderate income entrepreneurs. WWBIC also offers technical assistance including help with business planning, financial planning and marketing your business.



## Eligibility

Must be Madison based businesses. Contact WWBIC for additional information.

## Amount & Type of Funding

Micro loans from \$5,000 up to \$250,000.

### PROJECT EXAMPLE

Circa Room received a \$35,000 loan from WWBIC to renovate a beautifully lit downtown space for their vintage jewelry store.

**\$35,000**



CONTACT:  
WWBIC  
An Nguyen  
(608) 257-5450  
An.Nguyen@wwbic.com

# City-Sponsored Small Business Loan Programs (MDC)

## Madison Development Corporation Program Summary

The City funds Madison Development Corporation (MDC) to provide loans to businesses. Comprised of its Business Loan and Venture Debt programs, MDC's Business Lending department offers start-ups and growing businesses access to the capital they need to meet the needs of their clients and partners.

## Eligibility

Must be Madison based businesses. Contact MDC for additional information.

## Amount & Type of Funding

Loans up to \$200,000 from MDC



**\$150,000**

### PROJECT EXAMPLES

Garver Events received a loan in the amount \$150,000 for the purpose of providing equipment and soft costs associated with the build out of the events-based bar and restaurant operated at Garver Feed Mill.



CONTACT:  
MDC  
Juan Gomez  
(608) 455-0320  
juan@mdcorp.org