

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

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



Office of Business Resources
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www.cityofmadison.com/business
2023

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.



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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.



CONTACT:
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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 City of Madison Eligible Areas or in an emerging commercial node or activity area.

Amount & Type of Funding

Grants up to 50% of the total project cost, with a maximum amount of \$20,000 per street facing façade. Mini Grants up to \$10,000 have no match requirement.



\$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.



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KIVA Madison

0% Interest Crowd-Funded Loans

Program Summary

Kiva is a crowdfunding platform that provides 0% interest loans to small business owners and startups. Kiva borrowers can crowdfund from the community and receive loans up to \$15,000 at 0% interest with zero fees.

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-\$15,000.



\$3,500

PROJECT EXAMPLE

Sharon Hardiman owner of Excel Wellness with SSHerese LLC found Kiva through her partnership with Progress Center for Black Women. Sharon crowdfunded a \$3,500 loan to help grow her business.

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

Go-oh Groceries received a grant of \$125,000 to help purchase the former Visions Club on E Washington Avenue and open a grocery store at the site, helping to alleviate food access issues on Madison's Northeast side.

\$125,000



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Tax Increment Financing (TIF)

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 new tax revenue generated by the project.



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:

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Small Cap TIF

Program Summary

The Small Cap TIF Loan Program provides forgivable loan funds to small businesses in selected Tax Incremental Districts (TID) within the City of Madison. The Madison Development Corporation (MDC) is the administrator of the program.

Eligibility/Amount and Type of Funding

Please visit the web-site to learn about the eligibility requirements:
www.mdcorp.org/tid-39

Amount & Type of Funding

Funds up to \$250,000 are available to qualifying businesses for the purpose of purchasing real estate, financing real estate improvements or for purchasing capital machinery and equipment.



\$250,000

James Sutton owner of **Smart Cleaning Solutions** utilized a Small Cap TIF loan to purchase and then construct his company building located in TID #39 off Stoughton Rd.



CONTACT:

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Madison Development Corporation (MDC)
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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. MCDC also works 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



PROJECT EXAMPLE

Madison CycleWorks Cooperative offers bike-centric services, including mobile bike repair and pedal-powered delivery. They received seed funding, a KIVA Loan and technical assistance from MCDC and cooperative service providers.



CONTACT:

Madison Cooperative Development Coalition
Charity Schmidt
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EPA 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

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/>



PROJECT EXAMPLE

Environmental investigations and remediation planning are underway at the All Metals Recycling property to facilitate redevelopment of the site.



CONTACT:

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Street Vending

Program Summary

Street Vending is a vital part of our community and culture. Street Vending includes making sales to the public upon any highway, street, alley, sidewalk, terrace or public square within the City of Madison.

Licenses are required to operate and some vending areas require additional approvals prior to completing the license process. This includes vending on private property and in parks.

Street Vending season runs April 15 – April 14 annually.



Street Vending

Street Vending License Types Include:

- Sidewalk & Roadway Cafes (Streatory Program)
- Merchant Vending (brick & mortar retail businesses)
- Food Cart/Truck Vending
 - Mall Food Vending (Mall Concourse Vending Area)
 - Southeast Campus Vending
 - Late Night Vending
- Art & Craft Vending (Mall Concourse Craft Vending)
- UW Game Day Vending & Camp Randall High Density Vending
- Basic Street Vending
- Top of State Vending Overlay District (TOSVOD)
- Tables, Expressive Vending & Mobile Sales Permits (1st Amendment Expression)
- Pedestrian Bridge Banner Program



CONTACT:

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<https://www.cityofmadison.com/dpced/economicdevelopment/street-vending-sidewalk-cafs/174>



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City-Sponsored Small Business Loan Programs (WWBIC)

Program Summary

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



Eligibility

Contact WWBIC for additional information.

Amount & Type of Funding

Micro loans from \$5,000 up to \$350,000.

\$35,000

PROJECT EXAMPLE

Metric Forrest Studio received a \$35,000 Line of Credit from WWBIC to support cash flow for raw materials, inventory and other business expenses.

City-Sponsored Small Business Loan Programs (MDC)

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 a Madison based business. Contact MDC for additional information.

Amount & Type of Funding

Loans up to \$200,000



\$200,000

PAMAF, LLC received \$200,000 to renovate and equip a coffee shop, a wine bar and a full-service restaurant, Robinia Courtyard.



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