



**MISSISSIPPI RIVER  
REGIONAL PLANNING COMMISSION**

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James Kuhn, Cashton, WI  
Chairman  
Margaret Baecker, Independence, WI  
Vice Chairman  
Vicki Burke, Onalaska, WI  
Secretary & Treasurer  
Greg Flogstad, Onalaska, WI  
Director

**MINUTES**

**MISSISSIPPI RIVER REGIONAL PLANNING COMMISSION (MRRPC)**

**BIMONTHLY MEETING**

10:00 a.m., June 10, 2015

Best Western Riverfront Hotel, 1835 Rose Street, La Crosse, Wisconsin

**Call to Order**

Chairman Kuhn called the meeting to order at 10:00 a.m. and asked for the roll call. A quorum was present. The attendance roster is attached.

Chairman Kuhn announced that James Neubauer, Vernon County Commissioner passed away on June 3, 2015. Chairman Kuhn asked for a moment of silence.

**Minutes of April 8, 2015 Bimonthly Meeting**

Chairman Kuhn asked for a motion on the April 8, 2015 bimonthly minutes. Commissioner Murray made a motion to approve the April 8, 2015 meeting minutes; the motion was seconded by Commissioner Savage and approved unanimously.

**Treasurer's Report**

Secretary-Treasurer Burke gave the treasurers report. Ms. Burke said the March 31, 2015 balance in all MRRPC accounts was \$314,705.07 and the April 30, 2015 ending balance was \$296,007.43. She reported the beginning balance in April 30, 2015 was \$296,007.43 and May 31, 2015 ending balance was \$274,783.40.

Ms. Burke said the Business Capital Fund (BCF) began with a March 31, 2015 balance of \$289,001.00. Activity from April 1, 2015 through May 31, 2015 included loan repayments of \$13,275.19, interest earned of \$74.83, a \$100,000 loan drawdown, a transfer of \$57,736.33 to BCF Sequester Account, and administrative expenses of \$2,877 leaving a May 31, 2015 balance on hand of \$141,737.69. The BCF Sequester Account began with an April 1, 2015 balance of \$368,914.19. Activity from April 1, 2015 through May 31, 2015 included interest earned of \$145.90, a sequestered fund deposit of \$57,736.33 from the Business Capital Fund, and an interest payment to the U.S. Treasury for \$102.34 leaving a May 31, 2015 balance of \$426,694.08.

Ms. Burke said the Business Capital Fund 2 began with a March 31, 2015 balance of \$61,730.84. Activity from April 1, 2015 through May 31, 2015 included loan repayments of \$1,169.62, interest earned of \$9.00, a \$40,500 loan drawdown, a transfer of \$2,667.11 to BCF 2 Sequester Account, and administrative expenses of \$190 leaving a May 31, 2015 balance of \$19,552.35. Ms. Burke said the Business Capital Fund 2 Sequester Account began with an April 1, 2015 balance of \$157,889.27. Activity from April 1, 2015 through May 31, 2015 included interest earned of \$60, an interest payment to the U.S. Treasury for \$53.73, and a sequestered fund deposit of \$2,667.11 from the BCF 2 Fund leaving a May 31, 2015 balance of \$160,562.65.

Ms. Burke said the CMV Growth Development Fund began with an April 1, 2015 balance of \$41,558.44. Activity from April 1, 2015 through May 31, 2015 included loan repayments of \$518.50 and interest earned of \$7.23 leaving a May 31, 2015 balance of \$42,084.17. Ms. Burke said the CMV Growth Development Fund Sequester Account began with an April 1, 2015 balance of \$164,044.59. Activity from April 1, 2015 through May 31, 2015 included interest earned of \$28.31 and an interest payment to the U.S. Treasury for \$34.76 leaving a May 31, 2015 balance of \$164,038.14.

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Services on Planning and Development Issues •Coordinator for Programs and Activities •Advocate on Issues Affecting the Region

The La Crosse County Business Fund began with an April 1, 2015 balance of \$52,696.20. Activity from April 1, 2015 through May 31, 2015 included loan repayments of \$1,420, interest earned of \$14.53, and a \$6,504.45 transfer of funds to the La Crosse County Business Sequester Fund leaving a May 31, 2015 balance of \$47,626.28. Ms. Burke said the La Crosse County Economic Development Fund Sequester Account began with an April 1, 2015 balance of \$80,928.09. Activity in this account from April 1, 2015 through May 31, 2015 included interest earned of \$28.69, an interest payment to the U.S. Treasury for \$33.92, and a sequestered fund deposit of \$6,504.45 from the La Crosse County Business Fund leaving a May 31, 2015 balance of \$87,427.31.

Mr. Flogstad reported that the Business Capital Fund Board approved two separate loan applications at their April 9, 2015 meeting; a \$100,000 loan was made to wood products manufacturer in Buffalo County and a \$40,500 loan was made to a Bar and Restaurant in Trempealeau County.

Commissioner Savage asked about the requirements of the sequestering of the RLF funds. Mr. Flogstad explained that federal guidelines require that at least seventy-five (75) percent of RLF Capital is loaned out or committed for loans and if funds exceed the 25% threshold, those funds are subject to sequestration. Mr. Flogstad stated he will go over the formula used in more detail at the August meeting.

Commissioner Savage made a motion to approve the treasurer's reports as presented. The motion was seconded by Commissioner Barr and approved unanimously.

### **Presentation by Rachel Jovi, Business Development Consultant on the Wisconsin Women's Business Initiative's Business Planning Assistance and Lending Programs**

Mr. Flogstad introduced Rachel Jovi, the southwest Wisconsin Business Development Consultant, of Wisconsin Women's Business Initiative Corporation (WWBIC). Ms. Jovi said WWBIC has been making loans since 1987. She said WWBIC has offices in Greater Milwaukee, Madison, Kenosha and Racine assisting women and men throughout Wisconsin. She said WWBIC provides services to business owners through classes, one-on-one assistance, and access to capital. She said WWBIC has "boots on the ground" to assist clients. She said business start-ups or expanding businesses may qualify for services. Ms. Jovi explained WWBIC provides wrap around services.

Ms. Jovi said she is making a presentation tonight at the Vernon County Inventors and Entrepreneurs Club about marketing and branding. Ms. Jovi said business education is really important. She said WWBIC has many business classes available and also provide some online classes at no charge. She said education classes provided are affordable or at no cost.

Ms. Jovi said if you can't get a loan through traditional financing, come to WWBIC. She explained they are a nonprofit and do not answer to shareholders. Ms. Jovi said you can apply on line and briefly explained the process. She said WWBIC loans range in size from \$1,000 to \$100,000 and can go up to \$200,000 in special circumstances. Funds can be used for start-up capital, inventory and equipment, business expansion, working capital, and business support. Ms. Jovi said if the WWBIC can't help they will refer a business to volunteers, experts, or legal folk who may be able to help. She said loan terms are usually 4 to 6 years. Ms. Jovi said their mission is to focus on working with women, low to moderate income, and minorities, but they make loans to men as well.

Commissioner Schroeder asked what the default rate was for loans made by WWBIC. Mr. Jovi said she didn't have the exact figure but she believed it was under 10%. Ms. Jovi said a business is not going to apply for loan funds right away. First information is sent to a loan officer for analysis. Ms. Jovi said she provided loan underwriting guidelines in the packets she handed out. She explained the loan application is online and there is a \$75 non-refundable application fee. She said WWBIC will work with folks with a lower credit score as long as it's not credit abuse. WWBIC is not constrained by regulations other lenders are so we can work with riskier business ventures. She said a completed business plan is required including 12 month cash flow and three year projections. She said they would like to see collateral and personal guarantees. She said WWBIC will work with other partners such as banks and revolving loan funds when pulling together a business project. Commissioner Barr asked what the source of funding was for WWBIC. Mr. Jovi said WWBIC receives fund from more than 70 different sources. Public sources include federal, state, and local government, and private sources include corporations and foundations, faith based and non-faith based organizations, financial institutions, and individuals. She said the interest rate on their loans is usually prime + 5.00%; there is a minority fund that has an interest rate of 2%. Commissioner Barr said the low default rate is laudable. Mr. Jovi said it's all about planning and if a business is prepared and willing to learn more, a business has a good chance of making it. She said she is proud of the work WWBIC does. She asked that attendees at today's Commission meeting let people know about WWBIC as another option.

Mr. Flogstad said WWBIC is a good resource. Ms. Jovi said over 60% of loans made in 2014 were to low-to-moderate income individuals; 44% were to women-owned businesses; and 29% were made to minority owned businesses. She said it's an uphill battle making people aware of WWBIC and the services they offer. Commissioner Borreson asked about the free business education classes and how to register. Ms. Jovi said you can register for classes online. Mr. Borreson also asked if high school guidance counselors were aware of WWBIC services. Ms. Jovi said they haven't marketed the classes to young people but WWBIC is involved with the Promise Program that works with youth throughout the State. She stated that we keep youth in our communities by creating communities that champion our youth.

### **Discussion and Decision on MRRPC Forming a Regional Non-Profit**

Mr. Flogstad said the purpose of forming a regional nonprofit is to make the MRRPC eligible for some federal and state programs that regional planning commissions are not eligible for. He explained that funding organizations solicit applications from nonprofits and the MRRPC not being a nonprofit makes us ineligible in some cases. He said everyone should have received a copy of the draft bylaws. He said the corporation would be organized exclusively for Charitable, Educational, Literary and Scientific Purposes as defined under IRS Sec. section 501c (3) for the benefit and improvement of citizens of the region in such a way that the quality of life in the region shall be enhanced. Mr. Flogstad said the MRRPC is involved in a lot of things defined by the IRS code categories. He briefly discussed each IRS category and how applicable each category is when applying for a non-profit status. Mr. Flogstad said that under Article II "Restrictions on Earnings and Operations" of the Bylaws it said the MRRPC will not lobby or carry on any other activities not permitted to be carried on by a nonprofit 501c (3) corporation.

Mr. Flogstad continued by discussing Article III of the bylaws, "Board of Directors". He said the MRRPC's (27) Commissioners would serve as the Board of Directors and manage the business, property, and affairs of the Regional non-profit. The whole idea behind the MRRPC Commissioners serving as the Board is to make things simple and easy to administer. He said the term of each director would be six years and coincide with MRRPC Commissioner terms. He said the Regional Nonprofit would have three officers: President, Vice-President, and Secretary and Treasurer. He said the persons filling the officer positions would be the same persons elected to fill those offices of the Regional Planning Commission. Mr. Flogstad said Article V "Meetings" of the bylaws stated the Regional Nonprofit would meet as needed and have an annual meeting.

Mr. Flogstad said we are going to need a registered agent and incorporators. He said the incorporator's signature would be the MRRPC chairman. He said we need three directors of the organization; he proposed the longest serving directors. He said the longest serving directors are Eugene Savage, William Schroeder and Gerald Krachey. Mr. Flogstad said he is going to bounce the idea off the Association of Regional Planning Commissions (AWRPC) and a Wisconsin Counties Association representative. Mr. Flogstad said he has talked to several attorneys about this. Mr. Flogstad said we can use the regional nonprofit status as a tool and if programs become available we can move forward more quickly.

Commissioner Barr said he had a question on Article III, Section 9. He asked that if one member of a county does not want to serve on the regional nonprofit board, then the remaining two members become the appointers and have to agree on the replacement, correct? Mr. Flogstad said that was the case. Commissioner Barr said that under Article III, Section 3 the word "two" should be deleted and Section 3 should read as "The term of each director shall be (6) years and shall coincide with the same term the directors are serving as Commissioners of the Regional Planning Commission." It was also noted that under Article III, Section 4 the text should read "shall consist of one-third of directors plus one" instead of "shall consist of one-third of directors plus on". Commissioner Christenson asked if any other regional planning commissions were thinking like this. Mr. Flogstad said not exactly. Mr. Flogstad said he has talked to four attorneys about this and that next week at the AWRPC meeting he would run this by that group. Mr. Flogstad said today he would like to ask the MRRPC to approve \$4,000 if needed for attorney fees. Commissioner McMillan Urell made a motion to approve up to \$4,000 for attorney fees. Commissioner Schroeder seconded the motion, and it was approved unanimously.

### **Report on Buffalo County's Eligibility for Federal Partnerships for Opportunity and Workforce and Economic Revitalization (POWER) Initiative Funding**

Mr. Flogstad reported on Buffalo County's eligibility to apply for Federal Partnerships or Opportunity and Workforce and Economic Revitalization (POWER) initiative funds. Mr. Flogstad stated that because of the increased use of natural gas, plus the increased use of wind and solar power, the demand for coal is going down. He said the closure of the Alma Station facility in Buffalo County makes Buffalo County eligible for "POWER" initiative funding. He explained the first phase of this initiative is for planning funds and the second phase will be implementation funding. Mr. Flogstad said these funds could assist Buffalo County in mitigating economic losses due to the closure of the coal plant. Mr. Flogstad said he has participated in several conference calls with Buffalo County local officials, Buffalo

County Board, UW-Extension, and a representative of the Economic Development Administration regarding the POWER initiative. He said Buffalo County has approved applying for these funds. The grant applications are due this Friday for phase I funds.

Mr. Flogstad stated the project would involve identifying an economic strategy to improve the County's economy. He outlined a tentative budget and purpose of the project. Mr. Flogstad stated it was agreed in a teleconference meeting the easiest way to apply for these funds is the MRRPC serve as the applicant and UW-Extension and Buffalo County serve as co-applicants. Mr. Flogstad said applications due for the 2<sup>nd</sup> phase of the funding are due July 10<sup>th</sup> and that implementation funds could be used for projects such as expanding industrial parks. Commissioner Barr said that due to requirements by the Environmental Protection Agency (EPA) no amount of money will make operation of the Alma coal plant feasible and Buffalo County is definitely in need of economic development planning. Commissioner McMillan Urell said the County is very excited to move forward on this. Commissioner Borreson said the closure of the coal plant has a foot print and far reaching effects beyond Buffalo County. Mr. Flogstad said an economic strategy should reach out to surrounding counties and encourage regional involvement. Commissioner Ross stated said if a study is done shouldn't it be obvious we should also study the option of keeping the plants open and look at this in an objective manner. Mr. Flogstad said the study has to be objective and the purpose of the planning is to see what else Buffalo County can do and what are its best options. Commissioner Ross questioned what if the best option is making a case to keep the plant open. Commissioner Barr said one option may be to reopen the plant but that may be cost prohibitive. Some more discussion occurred on keeping the plant open and whether or not it would be feasible. Other fuel sources such as natural gas and wood waste were also discussed. Commissioner Kuhn asked about the \$15,000 MRRPC match. Mr. Flogstad said we match \$15,000 and get \$15,000. Our \$15,000 match would be staff time charged. Buffalo County would be matching \$15,000 and UW-Extension over \$19,000 as the budget stands now.

#### **Decision on Submission of Grant Application to the U.S. Department of Commerce-Economic Development Administration to Assist Buffalo County with Long Term Economic Recovery from Coal Power Plant Closure**

Chairman Kuhn asked for a motion to approve submission of the grant application to EDA to Assist Buffalo County. Mr. Flogstad said everyone should have a copy of a letter in their packets signed by the MRRPC Chairman to provide up to \$15,000 in local match for this project. Commissioner Christenson made a motion to approve submitting the grant application to the U.S. Department of Commerce-Economic Development Administration to assist Buffalo County with long term economic recovery from the coal power plant closure and to approve a \$15,000 match. Commissioner Barr seconded the motion and it was approved unanimously.

#### **Status on New Zoning Ordinance for Buffalo County**

Mr. Fletcher said Buffalo County secured the planning services from the MRRPC to prepare a zoning ordinance for Buffalo County. He said a revised zoning ordinance was recommended when they prepared their comprehensive plan to help deal with growing development activity. Mr. Fletcher said staff has met with the Buffalo County zoning committee twice to discuss the timeline and tasks to accomplish this ordinance revision. He said the next step is to introduce the zoning ordinance revision to the Town residents through five sub-area group meetings. He said the first sub-area meeting is scheduled for August 4<sup>th</sup> in the Town of Buffalo. After the sub-area meeting staff will again meet with the Zoning Committee and schedule the remaining 4 meetings in late August, early September. After these meetings staff will work to prepare the 1<sup>st</sup> draft of the ordinance and zoning map. Mr. Fletcher said this time next year the 1<sup>st</sup> draft of the zoning map and ordinance should be complete and after that a second round of public input meetings will be held. He said the final zoning ordinance and map will be completed a couple of years from now and it will be up to the county to adopt it.

#### **Report on Golden Shovel Ready Business Site Program**

Mr. Bonifas said the Golden Shovel Ready Business Site Program involves identification of business sites in the region that can be closed on quickly. He said there is a whole list of things that have to be done before hand so a business can quickly buy a site. He said specific documentation on hand will prove there are no issues to develop a site, in other words it will be verified as Golden Shovel ready. He said the State has a Certified Site program but you have to have 20 contiguous acres in order to be able to list a site there. The Golden Shovel Program is designed for marketing smaller shovel ready sites. Mr. Bonifas said the sites can be private or public. This program is not designed to replace the State Certified Site Program but to enhance it by offering opportunities to smaller sites. A certified Golden Shovel Ready Site would be included in 7 Rivers marketing efforts and featured on their web site. He said there is a cost of \$500 to get on the site for the first time and each year thereafter would be \$150 and any updates or maintenance would be \$150. He said we as the MRRPC would be involved in this by verifying all the information has been submitted for Golden Shovel certification by going through a checklist. Mr. Bonifas said currently it is planned for four sites in La Crosse County that will be put on the site to kick start it. The 7 Rivers Alliance will hold a Site Selection Summit on June 18<sup>th</sup>. Chairman Kuhn asked if the MRRPC would work across lines with other economic development agents. Mr. Bonifas said that economic development agents would be involved in the process. Commissioner Savage asked how many Golden Shovel certified sites so far. Mr. Bonifas said the program is just starting and La Crosse County will be the first

one. Commissioner Ross said as a verifier of this information shouldn't there be an assumption we verify the information is accurate to a degree. Mr. Bonifas said documentation with sound evidence has to be submitted for each exhibit.

### **Old and New Business**

Chairman Kuhn asked if there was any old business or any new business. Director Flogstad said the MRRPC received the results of the performance evaluation conducted by the U.S. Department of Commerce-Economic Development Administration in December 2014. The results showed an evaluation rating of "fully successful". Mr. Flogstad said in other business everyone should have received a copy of the MRRPC's 2014-2015 annual report in their meeting packets.

Mr. Flogstad said he also wanted to point out that Eugene Savage, Jackson County Commissioner recently went on the Freedom Honor Flight to Washington DC. Mr. Savage said it was a great day! He was accompanied by his daughter, the weather was great, and they got to see seven monuments. Mr. Savage said it's a full day starting early in the morning and arriving back in La Crosse at 10:00 p.m.

Chairman Kuhn then asked for a motion to adjourn. A motion was made and seconded, and unanimously approved to adjourn the meeting.

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Vicki Burke, Secretary-Treasurer