



GROWING PROSPERITY | WORK PLAN

STRATEGY 6.1

Define clear pathways to business creation and expansion

ACTION ITEM

6.1.1: Develop regulation roadmaps for start-up businesses.

PARTNERS

LEAD:

- City of Milwaukee Development Center (Dept. of Neighborhood Services)

PARTNERS:

- City of Milwaukee License Bureau (Office of the City Clerk)
- City of Milwaukee Health Dept.
- City of Milwaukee Dept. of Public Works
- City of Milwaukee Board of Zoning Appeals
- Local Business Action Team
- BizStarts; WWBIC; minority chambers of commerce; entrepreneurial support organizations
- Wisconsin Dept. of Regulation and Licensing

RESOURCES REQUIRED

- Analysis of occupancy certificate, BOZA and license applications to determine the most common new business types in Milwaukee.
- Inter-agency cooperation
- Feedback from organizations that assist entrepreneurs, such as BizStarts, WWBIC, etc.
- Graphics and web design support.

IMPLEMENTATION STEPS

1. Undertake an analysis of occupancy certificate, BOZA and license applications to determine the most common business types that apply for City permits.
2. Form an inter-departmental team charged with mapping all of the regulatory requirements that must be met by individuals who hope to establish the most common business types. Select up to 10 business types on which to focus the team's efforts.
3. Review all current information (FAQs, information sheets, application forms, etc.) that has been published by departments to explain the regulatory requirements that must be met by individuals establishing the selected business types.
4. As a team, map all local and state regulations that must be met by individuals establishing the selected business types. Determine the order in which applicants should meet these regulations. With the assistance of a graphic designer, present that comprehensive information as process maps that can be easily understood by those establishing the selected business types.
5. Invite representatives of organizations that assist entrepreneurs to review the process maps and make suggestions for improvement.
6. Adjust the process maps in response to feedback. Prepare the regulatory maps for posting on the City web site.
7. Gather entrepreneurial support organizations for a presentation about the process maps, and encourage these groups to use them with their clients.

PRIORITY

Short-term, high priority

REASON FOR ACTION

New businesses must comply with a host of local and state regulations, and many smaller start-ups lack the resources to engage lawyers and accountants to identify all the applicable rules. Clear road maps that spell out regulations for the most common business types can help new businesses navigate the regulatory environment and increase their odds of success.

DESIRED OUTCOME

1. Reduce the time and confusion required to establish common business types in Milwaukee.
2. Improve understanding across City departments regarding the ways in which their application and regulatory processes impact small businesses.
3. Provide a user-friendly tool that businesses and entrepreneur support organizations can use.



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ACTION ITEM

6.1.2: Reuse vacant City-owned commercial properties to foster start-ups in central city neighborhoods.

PARTNERS

LEAD:

- City of Milwaukee Dept. of City Development

PARTNERS:

- Commercial Association of Realtors - Wisconsin
- Business Improvement Districts
- Entrepreneurial support organizations
- Private developers
- Financial institutions, including non-profit loan funds such as Legacy Redevelopment Corp. or Illinois Facilities Fund

RESOURCES REQUIRED

- City-owned, tax-foreclosed commercial property
- Sources of financing to renovate foreclosed property
- Pipeline of entrepreneurs seeking low-cost space
- Technical assistance to support start-up businesses
- Staff assistance from Dept. of City Development real estate and commercial corridor teams

IMPLEMENTATION STEPS

1. Include in the 2015 City budget a fund to incentivize the purchase, renovation and occupancy of tax-foreclosed commercial properties.
2. Create a program design for the incentive fund.
3. Identify for-profit and non-profit lenders willing to finance building renovation costs over and above the incentive fund grant amount.
4. With the assistance of Business Improvement Districts, select a limited number of buildings that will be marketed with grant assistance.
5. With the assistance of Business Improvement Districts and entrepreneurial support organizations, market these buildings for sale to new business operators.
6. With the assistance of Business Improvement Districts and entrepreneurial support organizations, develop a package of technical assistance services that will be made available to the businesses that will locate in buildings assisted with incentive fund grants.

PRIORITY

Medium-term, high priority

REASON FOR ACTION

As a result of property tax foreclosure, the City owns more than 120 commercial buildings, many in neighborhoods that lack sufficient commercial services. Creation of a partnership among the City of Milwaukee, technical assistance providers, lenders and Business Improvement Districts to offer low-cost space, along with business financing and mentoring to promising entrepreneurs, could result in the re-purposing of these properties to support business development.

DESIRED OUTCOME

1. Increase the demand for City-owned foreclosed commercial properties.
2. Increase the number of neighborhood-serving businesses in commercial corridors located in neighborhoods that have been severely impacted by foreclosure.
3. Reduce the number of vacant commercial properties in central city neighborhoods.



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Define clear pathways to business creation and expansion

ACTION ITEM

6.1.3: Establish a Local Business Action Team within City government to focus on improving service to businesses

PRIORITY

Short-term, high priority

PARTNERS

Lead: Common Council, with support by City of Milwaukee Departments of City Development, Neighborhood Services, Health and Public Works and City Clerk's License Division

Other partners: Local chambers of commerce, businesses that interact with City government, entrepreneurial support organizations

REASON FOR ACTION

Multiple City departments interact with businesses, but there is currently no forum to share insights about the impact of City regulations on businesses. An inter-agency local business action team will seek customer feedback and evaluate current requirements for home-based businesses, occupancy certificates and business licenses, to determine whether rules and processes linked to these regulations could be simplified in order to promote business development.

RESOURCES REQUIRED

- 1) Staff support for LBAT meetings and assignments
- 2) Space for meetings

IMPLEMENTATION STEPS

1. Adopt a Common Council resolution creating the Local Business Action Team.
2. Appoint Team members.
3. Organize meetings to review City processes and regulations
4. Seek testimony from businesses that do business with the city and the organizations that represent them
5. Solicit feedback and suggestions for regulatory and process improvements from City staff that administer process.
6. Develop recommendations from Team.
7. Submit report of findings and recommendations to the Common Council within 180 days of the adoption of the Council resolution that created the LBAT.

DESIRED OUTCOME

As a result of the work of the Local Business Action Team, policymakers will have a thoughtful assessment of Milwaukee's regulatory environment for business; an evaluation of the City's delivery of services to businesses, and recommendations to make City services and assistance more accessible to business; and recommendations to create systems that ensure City agencies hear the voice of the business customer.



GROWING PROSPERITY | WORK PLAN

STRATEGY 6.1

Define clear pathways to business creation & expansion

ACTION ITEM

6.1.4: Outstation City staff with local entrepreneurship development organizations to provide direct assistance

PRIORITY

Long-term, high priority

PARTNERS

LEAD:

- City of Milwaukee Department of City Development

PARTNERS:

- BizStarts
- Wisconsin Women's Business Initiative Corporation
- Milwaukee Public Library
- Local chambers of commerce
- Spreenkler
- Other entrepreneurship and business support organizations as appropriate

RESOURCES REQUIRED

- City staff time to work on-site in entrepreneurship development organizations.

REASON FOR ACTION

Multiple organizations provide technical support to would-be entrepreneurs, and link their clients to resources needed to start their businesses. Providing a City staff liaison to these organizations will help assist entrepreneurs in understanding City government resources and regulations that will have an impact on the businesses they hope to establish, and provide advice on how to deal with them.

IMPLEMENTATION STEPS

1. Identify City staff with expertise in City programs and regulations and ability to provide in-house support at entrepreneurship development organizations at least one day per month.
2. Identify relevant entrepreneurship development organizations that would be interested in hosting a City staff member to assist in entrepreneur support.
3. Develop schedule for in-house City staff support.
4. Review results with partner organizations and refine program to better serve entrepreneurs.

DESIRED OUTCOME

Regular City staff presence in entrepreneurship development and business support organizations to improve entrepreneurs' understanding of and ability to navigate City programs and regulations, with the goal of helping more entrepreneurs and small businesses get off the ground and be successful.



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STRATEGY 6.2

Maximize effectiveness of local technical assistance

ACTION ITEM

6.2.1: Invite KIVA to partner with City government and local organizations to develop micro-lending to small businesses. KIVA, a non-profit organization that supports entrepreneurs and small businesses through Internet-based crowd funded loans, has established a loan product called Kiva Zip. Kiva Zip loans are 0% interest, no-fee loans, made to small businesses that do not qualify for conventional financing, because the loan amounts are too small or the risk is too high. Loans are funded by individuals who lend as little as \$5.

PARTNERS

City of Milwaukee Dept. of City Development
Milwaukee Economic Development Corporation (MEDC)
Wisconsin Women's Business Initiative Corporation (WWBIC)
Local banks
Local foundations
Local entrepreneur-support organizations
KIVA.org
Local groups to serve as trustees to vet borrowers (faith-based, BIDs, micro-lenders, neighborhood associations, chambers of commerce, ED technical assistance providers)

RESOURCES REQUIRED

\$200,000 in grant funds to support KIVA.org back-office operations and train a KIVA fellow to do on-the-ground organizing in Milwaukee

\$150,000 in matching loan funds to double the impact of crowd-sourced lending

KIVA fellow (individual trained by KIVA and located in Milwaukee to train local trustees)

IMPLEMENTATION STEPS

- 1) Invite KIVA representatives to Milwaukee to meet with prospective funders and trustees, introduce the concept, determine whether local support can be generated (June 2014)
- 2) Work with KIVA and local funders to achieve fund-raising required to bring KIVA to Milwaukee (July through December 2014)
- 3) Request \$25,000 in 2015 City budget toward the KIVA grant requirement of \$200,000 (September 2014)
- 4) Establish relationships with prospective trustees (July through December 2014)
- 5) Embed KIVA fellow with WWBIC to identify and train trustees (September 2014 through December 2015)
- 6) Launch KIVA Zip loans in Milwaukee with public event (December 2014)
- 7) Trustees assist borrowers to seek KIVA Zip loans. (Beginning October 2014)
- 8) Publicize KIVA Zip lending as a way in which individuals in metro Milwaukee can personally become involved in supporting business growth in the central city. (Beginning December 2014)

PRIORITY

Short-term, high priority

REASON FOR ACTION

Small companies are a very important vehicle for job creation, and small business formation represents a new source of economic opportunity for the growing minority population. However, Milwaukee has a low rate of business start-up, and lack of capital is frequently cited as the major barrier. This problem is particularly acute among borrowers seeking small amounts of money; conventional lenders reject such loan applications because the cost of loan servicing and risk are too high. Even micro-finance agencies such as WWBIC reject most of the loan applications they receive. Many entrepreneurs finance their businesses by incurring very expensive credit card debt.

This action addresses the lack of capital available locally to small start-up businesses, by spreading the risk of such lending among many individual borrowers. Carrying no interest and no fees, KIVA Zip loans are very affordable to the borrower. "Character" underwriting allows far more loan applicants to qualify than traditional financial underwriting.

DESIRED OUTCOME

By December 2017:

200 entrepreneurs funded

25 trustees endorsing local loans

90%+ repayment rate among borrowers

\$1 million lent



GROWING PROSPERITY | WORK PLAN

STRATEGY 6.2

Maximize the effectiveness of local technical assistance providers.

ACTION ITEM

6.2.2 -- Encourage all organizations that assist businesses to list their services on a common forum.

PARTNERS

Urban Economic Development Association of Wisconsin
LISC-Milwaukee Office/Small Business and Entrepreneurship Affinity Group
The Business Council
BizStarts
WHEDA
Dept. of City Development

RESOURCES REQUIRED

Work group to identify organizations, define terms, and collect information.

Resources to create a web site that provides comprehensive information about local technical assistance available to entrepreneurs, start-ups and small businesses.

IMPLEMENTATION STEPS

1. Assemble a work group.
2. Identify all local organizations that provide technical assistance to entrepreneurs, start-ups, and small businesses.
3. Develop a set of common terminology that can be used to describe the type of services provided by TA groups, and the stage of businesses to which these services are targeted.
4. Gather information from TA groups:
 - a. Organization name/contact information
 - b. Services and clients
 - c. Does group provide financing products?
 - d. Does group charge for its services?
5. Develop a format to share this information internally among TA groups, to serve as a resource for referrals among organizations.
6. Develop an on-line format to share this information with entrepreneurs, start-ups and small businesses seeking technical assistance.

PRIORITY

Medium, medium-term

REASON FOR ACTION

Milwaukee has nearly 40 organizations that deliver various forms of technical assistance to small businesses and entrepreneurs. Because there is no single source of information about the services provided by these groups, entrepreneurs have difficulty identifying the organizations that provide services that meet their needs. Organizations also have limited ability to refer clients to other groups that may provide needed services.

DESIRED OUTCOME

1. The effort required of entrepreneurs, small businesses and start-ups to find appropriate technical assistance will be minimized.
2. Organizations that provide technical assistance to small businesses will become more aware of the services provided by the full range of TA groups in the Milwaukee area.
3. TA groups will have confidence that they can refer their clients to other local organizations for specialized services.



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STRATEGY 6.2

Maximize effectiveness of local technical assistance providers

ACTION ITEM

6.2.3: Improve communication between City agencies and the intermediaries that provide service and technical assistance to local businesses

PARTNERS

Lead: City of Milwaukee Dept. of City Development

Partners: City of Milwaukee Depts. of Neighborhood Services, Public Works, Health, License Division
Milwaukee Public Library
Entrepreneurial support organizations (eg, WWBIC, BizStarts, etc.)
Business Improvement Districts/BID Councils
Local Community Development Corporations
LISC entrepreneur promotion affinity group

RESOURCES REQUIRED

- Funds to create training programs and marketing materials for City programs
- Language translation resources for training and marketing materials
- Meeting space for training programs
- Funding to design and create a single web portal that businesses and entrepreneurial support organizations can use to access all City services to business.

IMPLEMENTATION STEPS

1. Form an inter-agency team of City departments listed as "partners" to share their strategies for communicating with business customers.
2. Establish a master list of all City web sites and published materials that are targeted to a business audience. Identify the channels now being used to distribute these materials and publicize these web sites.
3. Establish a single graphic identity for City outreach to business customers and the organizations that support them. Establish a communications campaign to inform businesses and support organizations of the new portal.
4. Create a new web portal that provides access to all City business services.
5. Establish common standards for the use of languages other than English for materials that communicate with business customers and the organizations that support them. Over time, apply these standards to published and online material.
6. Create several training programs that can be presented to business support organizations such as BIDs, the BID Council, WWBIC, etc., to familiarize the staff of these organizations with the full range of City services to business customers.

PRIORITY

Medium-term, medium priority

REASON FOR ACTION

Many local organizations and professionals interact with individuals wishing to start new businesses. These organizations include business improvement districts, chambers of commerce, commercial lenders, accountants, attorneys, and trade groups. City government can be a resource to these groups and professionals, by providing training programs and materials about City government services, public library resources and services, and other resources of value to their business clients. Similarly, groups and individuals that interact with firms can provide valuable information about the needs of their clients to City agencies. Such feedback can be used to improve the quality of City services to business.

DESIRED OUTCOME

Business and entrepreneurial support organizations will become more effective in linking their clients to City-sponsored business services.



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STRATEGY 6.3

Support Milwaukee's entrepreneurial culture

ACTION ITEM

6.3.1: Develop and host an annual "Entrepreneur Week" to showcase local talent and resources

PARTNERS

Various, including Scale Up, BizStarts, Startup Milwaukee, WWBIC, KIVA, Global Water Center, Milwaukee Public Library, Scale Up Milwaukee, The Commons

RESOURCES REQUIRED

- Staff time to encourage participation
- Web resources to make schedule available and interactive
- Media Relations resources to promote
- Social Media resources to encourage participation
- Venues for Entrepreneur Week activities
- Partners to sponsor Entrepreneur Week activities

IMPLEMENTATION STEPS

1. Select date.
2. Undertake outreach to identify partners to sponsor and host Entrepreneur Week activities.
3. Develop logo and brand for the week.
4. Develop and finalize schedule of events.
5. Disseminate event information.
6. Evaluate event; begin planning for the next year's Entrepreneur Week.

PRIORITY

Short-term, high priority

REASON FOR ACTION

The "Entrepreneur Week" could include forums, classes, public meetings on topics of concern to small business, opportunities to meet elected officials, business plan competitions, mentoring, investment pitch opportunities and a Mayoral Small Business Awards program. By acknowledging the importance of entrepreneurship in Milwaukee, and providing multiple forums for entrepreneurs to connect with others that can support their business growth, this event will help to build a stronger entrepreneurial culture in Milwaukee.

DESIRED OUTCOME

Connect people with appropriate resources to realize entrepreneurial ambitions.

Promote interest in entrepreneurship.

Demonstrate city government support of entrepreneurial activity.



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STRATEGY 6.3

Support Milwaukee's Entrepreneurial Culture

ACTION ITEM

6.3.3 - Foster an "Artist Entrepreneurial" city by supporting artists and creative entrepreneurs

PARTNERS

Creative Alliance Milwaukee (CAM) [LEAD]
Milwaukee Artist Resource Network
BizStarts Milwaukee
Greater Milwaukee Committee
Wisconsin Women's Business Initiative Corporation
Area universities & technical colleges
Foundation community
Others TBD

RESOURCES REQUIRED

- Foundation involvement / resources
- Funding source: NEA? Common Council via MAB?

IMPLEMENTATION STEPS

1. CAM will conduct an audit of current resources:
 - Inventory of current organizations and programs
 - Assessment of programs
 - Mapping of interrelations
 - Identification of gaps
2. CAM will present findings from Step 1 at Creative Milwaukee at Work summit in Oct.
 - Obtain feedback and ideas from summit attendees (gaps, needs, general ideas)
3. CAM will develop work groups to tackle:
 - Utilizing vacant commercial and industrial real estate for creative space (Rel. 4.3.1, 4.3.3)
 - Development of technical and legal support networks for artists and creatives
 - How to market Milwaukee as supportive to artists and creative entrepreneurs

PRIORITY

Long-term, high priority

REASON FOR ACTION

Artists and creative entrepreneurs bring income into a city, create new businesses, add to the quality of life, and often being self-employed, can choose where to live based on factors other than employer location.

Milwaukee already has a strong foundation of individuals working in the artistic and creative spaces, but greater support of these individuals would help to position Milwaukee as an "Artist Entrepreneurial City" that is welcoming and nurturing to this segment of the workforce, further augmenting the city's economic growth and vitality.

DESIRED OUTCOME

Short term: a complete scan of the current landscape of artist and creative entrepreneur support mechanisms in Milwaukee, an assessment of current assets and needs, and the development of work groups tasked with developing responses to these needs.

Long term: a comprehensive and robust network of both financial and service support for artists and creative entrepreneurs that is accessible and easy to navigate. Milwaukee established nationally as a city that is welcoming and supportive of artists and creative entrepreneurs.



GROWING PROSPERITY | WORK PLAN

STRATEGY 6.3

Support Milwaukee's Entrepreneurial Culture

ACTION ITEM

6.3.4: Evaluate City regulations to ensure they facilitate the occupancy of shared work spaces, live/work/sell spaces, and research and development activities.

* Can be implemented concurrently with Action Items 4.3.2 and 4.3.3

PARTNERS

LEAD:

- City of Milwaukee

PARTNERS:

- Creative Alliance
- Wisconsin Women's Business Initiative Corporation (WWBIC)
- Local Business Action Team (LBAT)

RESOURCES REQUIRED

- Staff time to conduct research and survey creative workers, independent workers and artists (or affinity groups focused on these types of workers); discuss findings and develop possible zoning code and regulatory changes.

IMPLEMENTATION STEPS

1. Conduct a literature survey to understand trends in live/work/sell spaces and best practices other cities have implemented to cater to these individuals.
2. Conduct a survey of local independent workers to better understand their needs and preferences and how City government can be responsive to these needs.
3. Convene a group of City staff to review findings from steps 1 and 2 and identify areas in City regulations, zoning and building codes that could be changed to better accommodate the needs of shared and live/work/sell spaces.
4. Provide proposed zoning and building code changes to LRB for review and introduction to Common Council.
5. Introduce proposed zoning and building code changes to CPC and ZCTC for review and support.
6. Shepherd changes through CPC, ZCTC, and ZND to eventual Common Council adoption.
7. Work with the State to update International Building Code (IBC), to allow for the conversion of occupancy to permit home-based businesses.
8. Work with MEDC to develop a loan or grant program to support the creation of home-based businesses.

PRIORITY

Long-term, medium priority

REASON FOR ACTION

In recent years, work habits have changed, and along with them the spaces needed to accommodate new production processes and collaboration opportunities.

Many independent and creative workers seek more flexible spaces that allow them to work, live and even sell their creations all in the same space; many also express a desire for shared and common spaces that foster communication, collaboration, and the exchange of ideas.

The City must be responsive to new trends in the way people work, innovate, create wealth, and engage in economic activity by ensuring that its zoning and regulatory environment is receptive to new ways of doing business.

DESIRED OUTCOME

A menu of proposed regulatory and zoning changes for Common Council review and adoption that will make it easier for creative workers, artists and independent workers to be successful in the City of Milwaukee, identified by the research and advisory group established in implementation steps 1 - 3, which may include changes in local zoning and building codes, and support programs for people wishing to work in collaborative, creative or artistic types of business.