

# Development

[www.claytoncountyiowa.com](http://www.claytoncountyiowa.com)



# Defined

FY 2009-2010  
2nd Quarter

A Publication of the Clayton County Development Group

## MISSION STATEMENT

The mission of the Clayton County Development Group (CCDG) is to enhance opportunities for the creation of wealth for the citizens of Clayton County, Iowa.

## BOARD OF DIRECTORS

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If you prefer to receive your issue by email, send your request to:  
[ccd@alpinecom.net](mailto:ccd@alpinecom.net)

We'll gladly add you to our mailing list.

## UP-COMING GRANT APPLICATION DEADLINES

**Clayton County Foundation for the Future (CCFF) Grant due: 4:00 pm on Friday, January 29, 2010**

The foundation's endowment supports grants up to \$1,000 to non-profit 501(c)(3) or tax-exempt organizations. The focus is underserved segments of Clayton County in the areas of Health & Human Services, Education, Neighborhoods and Community Development, Environment, Children, Youth and Family services and Arts & Culture. Representatives of local organizations are invited to submit an original and 9 copies of their completed application to the Clayton County



Development Group office by 4 PM on January 29, 2010 to be considered for funding. Applications may be picked up at the Clayton County Development Office, 132 S Main Street, Elkader or by phone: 563-245-2201 or by E-mail: [ccd@alpinecom.net](mailto:ccd@alpinecom.net) or on the web at [www.claytoncountyiowa.com](http://www.claytoncountyiowa.com) under economic resources.

The CCFF also assists nonprofits in building their own endowments to ensure ongoing support. Gifts to the CCFF county endowment fund or the other nonprofit endowments are eligible for the Endow Iowa state income tax credit, which is in addition to the state deduction for charitable gifts. For details phone: 563-245-2201.

## Projects of the 2009 Recipients of the CCFF Grant awards

### McGregor-Marquette Center for the Arts



Community Art Gallery and Center

### Motor Mill Foundation, Elkader



Re-Roofing Project

### Scenic Acres, Elkader



Tub Room Renovation for handicapped access

### Clayton County Extension, Elkader



After School Program for area middle-school students  
Funds for this grant donated by A.J. Spiegel.





## Regional Housing Trust Fund available to low-income residents

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Low-income residents of Clayton, Allamakee, Howard and Winneshiek counties may be eligible to receive assistance through the Northeast Iowa Housing Trust Fund that was recently approved by the Iowa Finance Authority to receive \$237,501 in grant money to assist in making housing improvements. Applications are now being accepted for projects

that include roof repair, furnace repair and replacement, energy efficient updates, electrical and plumbing, handicap accessibility and home-buyer assistance. Depending on the applicants income level and circumstances, the financial assistance may be in the form of a low-interest loan or a forgivable loan. There is a \$10,000 funding cap per project. Low-income residents who rent property may also be eligible for assistance. More information about

the Northeast Iowa Housing Trust Fund program and application may be obtained by contacting Clayton County Development Group at 563-245-2201 or by email at [ccd@alpinecom.net](mailto:ccd@alpinecom.net) or by contacting the Housing Coordinator, Lori Brockway at Upper Explorerland Regional Planning Commission in Postville at 563-864-7551 or by email at [L.Brockway@UERPC.org](mailto:L.Brockway@UERPC.org)



## Growth Venture Fast Trac Small Business Training Program A Success



Participants learned of the business resources available to assist small business growth and development. The Clayton County Development Group hosted a Fast Trac Small Business Training program, beginning October 1 – November 19<sup>th</sup> at Alpine Communications in Elkader. Facilitator Jacque Hahn shared information on preparing a business plan for business growth and start-up. Twenty-nine participants registered for the 8 week program. Participants commented they were not aware of all the program opportunities and partners available for assistance when starting or expanding a business. Guest Speakers who shared their programs and services were: Amy Kuhlens, UNI

Regional Business Center; Keith Garms, FreedomBank; Larry Gritton, Gritton & Associates; Bill Ziegler, Upper Explorerland Regional Planning Commission; Kochell Ricklefs, IA Vocational Rehabilitation Services; Bob Lillie and Don Moore, SCORE; Carolyn Tonn, Small Business Administration; Larry Thein, Morning Mist Cabins; and Sara Hartrampf, Alpine Communications. Sponsors promoting the program were Central State Bank, Community Savings Bank, Farmers Savings Bank, Fidelity Bank & Trust, FreedomBank, Garnavillo Savings Bank, Security State Bank, Alliant Energy, Black Hills Energy, Eagles Landing Winery, Northeast Iowa Business Network, McGregor/Marquette Chamber of Commerce, Strawberry Point Development Fund, Elkader Development Corporation, Guttenberg Development & Tourism and Garnavillo Development Group.

***In business for yourself, but not by yourself.***

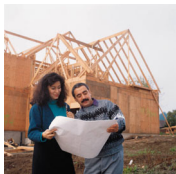
## ENTERPRIZE ZONE ...NOW IS THE TIME TO CAPITALIZE ON TAX INCENTIVES



The Clayton County has designated housing areas for State tax incentives available for developers and contractors building or rehabilitating housing. Eligibility requirements are:

- \*Developer or contractor must build or rehabilitate at least 4 single-family homes or at least one multi-family building containing 3 or more units.
- \*Housing must meet HUD Housing Quality Standards and local housing codes when completed and made available for occupancy.

The Enterprise Zone Commission is willing to assist any contractor or developer interested in using the Enterprise Zone. For more information contact Clayton County Development Group at 563-245-2201 or e-mail: [ccd@alpinecom.net](mailto:ccd@alpinecom.net).



## REVOLVING LOAN FUND AVAILABLE ...

### FOR SMALL BUSINESS



CLAYTON COUNTY  
DEVELOPMENT GROUP  
132 S. MAIN ST.  
ELKADER, IA 52043

TEL: 563-245-2201  
CCDG@ALPINECOM.NET

Loans may be used to start a new business or to expand an existing business. Loans funds may be used for equipment, land acquisition, site preparation, building acquisition, building construction, remodeling, machinery and equipment, furniture and fixtures, and working capital. Loan funds may be utilized by businesses in: Service, Retail, Commercial, Manufacturing/Industrial. Additional information on the revolving loan process can be found at: [www.claytoncountyiowa.com](http://www.claytoncountyiowa.com) or by contacting our office at 563-245-2201 or email:

[ccd@alpinecom.net](mailto:ccd@alpinecom.net).



## SAVE THE DATE:

**January 21, 2010: Ebay Commerce Network Social** Peter Awad will facilitate and share 9 years experience with E-commerce. For more information, please contact CCDG at [ccdg@alpinecom.net](mailto:ccdg@alpinecom.net) or 563-245-2201.

**February 16 & 23, 2010: Web Optimization Class** Jason Trout will facilitate the Web Optimization class hosted by CCDG, Northeast Iowa Business Network and Iowa Department of Economic Development

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Clayton County Development Group in partnership with Upper Mississippi Gaming Corporation (grant), Edgewood Economic Development & Chamber of Commerce, Main Street Elkader, Monona Chamber of Commerce, Elkader Area Chamber of Commerce, Guttenberg Development & Tourism, McGregor-Marquette Chamber of Commerce, Strawberry Point Chamber of Commerce are proud to bring you Clayton County's 2010 Calendar of Events.

If you would like to display or receive a copy of our 2010 Calendars, please contact CCDG by phone: 563-245-2201 or email: [ccdg@alpinecom.net](mailto:ccdg@alpinecom.net).

*They are great for class reunions and family gatherings!*



132 S. MAIN STREET, PO Box 778  
ELKADER, IA 52043

Inside this "Development Defined" issue: CCFF Grant Application Dead-lines; Calendar of Events for January-March; Start Your Ebay Business; Web Optimization workshops; Regional Housing Trust Fund; Small Business Development Training Class; Enterprize Zone; Save the Date;