



# The Otsego County Economic Alliance

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## Business Lending – Products & Services

Need help getting up and running? Adding or growing a new product line?

Northern Initiatives (NI) has a loan program that has the funding necessary to assist you as you get started and/or as you expand. Loans are particularly tailored for businesses that, for whatever reason, have found it difficult to meet traditional lending institution requirements. NI offers its lending services to start-ups and existing businesses.

NI also works with the SBA 504 program to package these loans for customers and is an USDA Business and Industry Guaranty approved lender.

Go to their website at <http://www.northerninitiatives.com> to take advantage of their series of on-line workshops which include *Market Diversification, Managing to the Bottom Line, Technology Options for Small Business, and Managing for Productivity.*

Contact Lori Meeder at 906-250-8861 or [lmeeder@niupnorth.org](mailto:lmeeder@niupnorth.org) for more about how Northern Initiatives may be of assistance to you and your business!

## 2009 – The Year In Review

-November 2<sup>nd</sup> marked the official opening of the I-75 crossing from milbocker to McCoy, the culmination of a three-year, \$14 million project. The Otsego Transportation Advisory Group continues to work to secure funding for improvements to the road system to support the new crossing as well as additional projects designed to improve the overall traffic flow in the Gaylord/I75 Corridor. Traffic counts taken two weeks after opening show at least 4200 vehicles per day using the new route!

- Working with the City of Gaylord Downtown Development Authority (DDA), we completed a \$385,000 facade project that provided improvement work on four storefronts including the Alpine Chocolat Haus, Hogan’s Jewelers, Otsego County Abstract, and the Sugar Bowl Restaurant. Funding from a late summer \$350,000 grant submission will allow projects to continue in the spring of 2010 on at least seven more buildings in the downtown, totaling over \$755,000 in investment.

-Working with Otsego County officials on the I-75 Crossing Task Force, completed preparation of applications for approximately \$36 million in federal TIGER (Transportation Investment Generating Economic Recovery) funding which would cover 100 percent of costs associated with local street and road projects which have been developed over the past nine years. These projects primarily stem from a 2000 Northeast Michigan Council Government study which shed light on traffic and safety issues in the area and include a second I-75 crossing at South Wisconsin Avenue/VanTyle Road; extending Mankowski and McVannel roads; pedestrian walkways and islands; and a state-of-the-art traffic signal timing system. If the grant, which would be awarded directly to the City of Gaylord and the Otsego County Road Commission, is received, it would have a significant impact, allowing completion of the projects at one time instead of in portions, allowing the city and road commission to use funds that would normally be used for these road segments to address more of the out-county road issues.

-Working with the City of Gaylord, we began a \$877,096 project to replace of water, sewer, storm sewer and roadway on a portion of South Wisconsin, North Court and West Mitchell Streets. The project was supported by \$377,096 MEDC infrastructure capacity enhancement grant. South Wisconsin was completed in 2009 with North Court and Mitchell streets to be completed in 2010.

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## Otsego County Economic Alliance Board of Directors

**Executive Committee:** *Regan Quaal, Chairperson (President, Albie’s Foods, Inc.); Jack Thompson, Vice Chairperson (Executive Director, University Center at Gaylord); Joe Duff, Treasurer (Manager, City of Gaylord); Mary Sanders, Secretary (Supervisor, Hayes Township); Jeff Ratcliffe (Executive Director, Otsego County Economic Alliance).*

**Directors:** *Paul Beachnau, Executive Director, Gaylord Regional Chamber of Commerce; John Burt, Administrator, Otsego County; Jack Card, President, NCCI-Wolgast; Dale Gehman, Director, Otsego County Commission on Aging; Todd Gregory, Community President, Citizens Bank; Keith Gornick, Owner, KHG Holdings, Inc.; Tim Hall, Vice-President-Market Manager, Northwestern Bank; Jay Jacobs, Area Manager-NE Michigan, Consumers Energy; Doug Johnson, Owner, Mid-North Printing, Inc.; Kevin Johnson, President, Johnson Oil Company of Gaylord; Bill Marshall, CEO, Crossroads Industries; Bill Martella, Manager, Coldwell Banker Schmidt Realtors; Lori Reichard, Vice President, Fifth Third Bank; Darren Rhoads, Sr. Vice President, Independent Bank; Tim Timmer, VP Commercial Lending, mBank.*

## **PTAC**

Northeast Michigan Consortium Procurement Technical Assistance Center provides government contracting assistance in 15 counties in northeast Michigan. For further information contact:

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### **Small Business & Technology Development Center**

Our small business assistance program now has more resources including access to more small business counselors. Existing or new businesses interested in utilizing this free service should contact the Alliance at 989-731-0288 or [jeff@gaylord-otsego.com](mailto:jeff@gaylord-otsego.com).

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### **The LSSU Prototype Development Center**

The Lake Superior State University School of Engineering & Technology Prototype Development Center and the Michigan Economic Development Corporation work together to foster an environment to help entrepreneurs and technology companies succeed. Visit the PDC website at <http://www.lssu.edu/eng/pdc/> to see what they have to offer!

A representative from the PDC visits Gaylord. Call Eric Becks at 906-635-2738 for scheduling information.

## **Progress Continues In 2010**

-Work continues with a local developer to secure financing to purchase and redevelop a three-story vacant building in downtown Gaylord. Funding assistance from both the MEDC and MSHDA has been lined up. The total project is estimated to cost \$1.375 million.

-Work continues with Elmer's to facilitate the location of Elmer's Crane and Dozer facility to a Brownfield site at the Gaylord Industrial Park. A DEQ Brownfield loan, project related development agreement and professional services contract were all approved in January 2009. The building area has been delineated; site assessment activities have been completed, with a Base Line Environmental Assessment and Due Care Plan approved by the MDEQ. Mitigation work will take place in the spring with construction of the Elmer's facility to follow.

-Work continues with prospects for the Georgia Pacific site as well as other locations in and around Gaylord, Vanderbilt, and Waters.

-Working with the Village of Vanderbilt, submitted pre-applications to USDA Rural Development and the Economic Development Administration for approximately \$2.8 million in grant funding for a basic water system to serve the Village.

-Business attraction/retention efforts continue with assistance to 12 companies.

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## **Leadership Otsego County**

Leadership Otsego County is designed to identify emerging leaders in Otsego County who might well participate in future civic leadership roles. It will provide them with the essential leadership skills to plan for and respond to future Otsego County challenges, while helping them to gain an understanding of the various sectors of the community and the needs within each sector.

For more details about Leadership Otsego County and for an application, visit the Chamber website at: <http://www.gaylordchamber.com/leadership-otsego-county-22/> or contact the Gaylord Area Chamber of Commerce at 989-732-6333 or [barb@gaylordchamber.com](mailto:barb@gaylordchamber.com).



## **Thank You To Our Partners!**

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