



2011 Fact Book

BUSINESS ENVIRONMENT

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A wave of change is hitting the shores of the Gulf of Mexico in Southwest Florida. An area long known for attracting tourists and retirees to its beaches and natural beauty, Lee County is emerging as a dynamic, successful place for business expansions and locations.

In 2009 Cape Coral-Fort Myers was rated one of the best places for small businesses. (Bizjournals.com)

The Milken Institute listed Cape Coral-Fort Myers among the 200 best performing MSAs in the nation for job growth and other factors in 2008.

Florida does not have a personal income tax for individuals.

Cape Coral-Fort Myers was ranked No. 1 by INC Magazine among best mid-sized cities for doing business.

Selected Company Locations & Expansions

2010

Algenol Biofuels, Inc. – located its biofuel research and engineering operation by creating 160 new jobs over four years and building a 40,000 Sq. Ft. facility.

Alorica – expanding customer service and technical support operation by creating 249 new jobs over three years and expanded into a 38,000 Sq. Ft. office building.

Gartner, Inc. – expanding their IT business intelligence, finance and inside sales operations by creating 400 new jobs over four years and building a 120,000 Sq. Ft. office building.

2009

JRL Ventures, Inc. / Marine Concepts – expanding their die and mold manufacturing, creating 75 new jobs over three years.

NeoGenomics Laboratories – expanding their corporate headquarters, medical testing and genetics facility, creating 75 new jobs over three years.

Paramount Transportation Logistics Services – located their supply chain management transportation, logistics and corporate headquarters. The company will be creating 100 new jobs over three years.

Source Interlink – creating or transferring 350 positions from its other locations to its Bonita Springs headquarters, where its finance, human resources, IT, tax and senior executive functions are currently located.

2008

Shaw Development, Inc. – located its manufacturing facility and headquarters into a 51,000 Sq. Ft facility. Shaw manufactures parts for commercial and military ground vehicles worldwide.

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LEE COUNTY INDUSTRY EMPLOYMENT PROJECTIONS 2010-2018				
Industry Title	Employment		Annual Change	
	2010	2018	Total	Percent
Total, All Industries	215,924	258,759	5,354	2.48
Agriculture, Forestry, Fishing and Hunting	1,477	1,074	-50	-3.41
Mining	97	148	6	6.57
Construction	16,683	22,456	722	4.33
Manufacturing	4,045	4,516	59	1.46
Trade, Transportation, and Utilities	41,067	48,816	969	2.36
Information	2,934	3,294	45	1.53
Financial Activities	11,100	12,979	235	2.12
Professional and Business Services	23,693	30,994	913	3.85
Education and Health Services	23,122	28,970	731	3.16
Leisure and Hospitality	29,556	33,407	481	1.63
Other Services (Except Government)	8,388	9,529	143	1.70
Government	34,995	40,850	732	2.09
Federal Government	2,407	2,366	-5	-0.21
State Government	4,270	4,712	55	1.29
Local Government	28,318	33,772	682	2.41
Self-Employed and Unpaid Family Workers	18,767	21,726	370	1.97

Source: Florida Agency for Workforce Innovation, Labor Market Statistics Employment Forecast

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LEE COUNTY COMPANIES BY NUMBER OF EMPLOYEES

INDUSTRY	Number of Employees								
	Total Businesses	'1-4'	'5-9'	'10-19'	'20-49'	'50-99'	'100-249'	250-999'	'1000 or more'
Forestry, fishing, hunting, and agriculture support	19	12	3	1	3	0	0	0	0
Mining	8	3	1	0	2	2	0	0	0
Utilities	24	6	7	3	5	1	1	1	0
Construction	2761	1757	383	281	210	82	40	8	0
Manufacturing	411	189	84	55	54	17	8	4	0
Wholesale trade	734	449	117	88	61	11	8	0	0
Retail trade	2575	1190	596	420	214	75	69	11	0
Transportation & warehousing	354	238	42	30	27	13	3	1	0
Information	217	118	29	27	24	9	9	1	0
Finance & insurance	1203	784	238	120	50	7	3	1	0
Real estate & rental & leasing	1302	1033	159	70	32	5	1	2	0
Professional, scientific & technical services	1878	1395	242	138	80	15	6	2	0
Management of companies & enterprises	56	21	9	9	6	4	5	1	1
Admin, support, waste mgt, remediation services	1228	829	155	105	76	31	25	7	0
Educational services	128	75	22	11	10	6	3	1	0
Health care and social assistance	1384	654	320	202	131	44	23	6	4
Arts, entertainment & recreation	279	159	40	31	18	16	13	2	0
Accommodation & food services	1102	395	166	183	232	101	21	4	0
Other services (except public administration)	1478	932	289	162	74	17	3	1	0
Unclassified establishments	5	5	0	0	0	0	0	0	0
Total	17146	10244	2902	1936	1309	456	241	53	5

Source: U.S. Census, County Business Patterns, Data Available 2010

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LEE COUNTY SELECTED TOP 50 EMPLOYERS

COMPANY	PRODUCT/SERVICES	EMPLOYEES
1 Lee Memorial Health System	Non-profit hospital/healthcare system	9,500
2 Lee County School District	Public schools	9,270
3 Publix Super Markets	Grocer, retail	3,071
4 Lee County Administration	County government	2,364
5 Wal-Mart	General merchandise--retail	1,967
6 Lee County Sheriff's Office	Public safety, sheriff	1,585
7 City of Cape Coral	City government	1,409
8 Chico's FAS, Inc.	Corporate headquarters for women's apparel/customer ser.	1,388
9 Target	General Merchandise-retail	1,100
10 Florida Gulf Coast University	State university	993
11 City of Fort Myers	City government	897
12 Hope HealthCare Services	Care/services for people at the end of life	880
13 U.S. Postal Service	Postal Service	749
14 Comcast	Telecommunications	705
15 Shell Point Retirement Community	Life care facility	666
16 21st Century Oncology	Corp. Hqs. for radiation facilities across the US	627
17 Lowe's Home Improvement	Building materials	626
18 South Seas (LXR Luxury Resorts)	Resorts, call center	500
19 CenturyLink	Telephone communications, local service, wireless/PCS, br	500
20 Bank of America	Financial institution	500
21 Edison State College	Community college	455
22 Hyatt Regency Coconut Point	Resort hotel	450
23 Crowther Roofing	Roofing company, light gauge truss framing	428
24 LYNX Services LLC	Insurance claims processing center	400
25 The News-Press Media Group	Daily newspaper; weekly community newspaper;web publicæ	398
26 Radiology Regional Center	Medical office	393
27 Lee County Electric Cooperative, In	Electric utility	388
28 Lee County Clerk of Courts	Constitutional officer	385
29 Alorica, Inc.	Customer service provider	356
30 Lehigh Regional Medical Center	Community hospital	350
31 Gartner, Inc.	IT business intelligence, finance & inside sales	350
32 Lee County Port Authority	International airport/port authority	344
33 Robb & Stucky	Corporate headquarters for furniture stores	343
34 Sunstream Hotels and Resorts	Hotels and resorts	330
35 G4S Secure Solutions (USA) Inc.	Guard and security service	320
36 B & I Contractors, Inc.	Mechanical, electrical & plumbing contractor;mfg of ducts	300
37 Winn Dixie, Inc.	Grocer, retail	287
38 Sam Galloway Ford, Inc.	Auto dealership	286
39 WCI Communities, Inc.	Real estate developer, residential builder	276
40 Bonita Bay Group	Land developer	273
41 Pall Corporation	Aerospace & industrial filtration	272
42 Florida Power & Light	Electric utility	272
43 Syngenta Flowers	Unrooted chrysanthemum cuttings	270
44 Florida Cancer Specialists	Administration office of Florida cancer specialist	270
45 Fort Myers Toyota Family Store	Automobile sales	267
46 Physicians' Primary Care	Primary call physician	261
47 Source Interlink Companies	Corp HQ, entertainment, movies, music & magazines	260
48 Goodwill Industries-Southwest	Non Profit Organizations	257
49 Kelly Services, Inc.	Employment services	250
50 Internal Medicine Associates of SW Physicians & surgeons		250

Source: Lee County Economic Development Office / Fort Myers Regional Partnership, June 2011

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Florida Corporate Taxes

Corporate Income Tax—C Corporations

The state corporate income tax rate is 5.5% on an apportioned income basis. The tax base is the taxpayer's federal taxable income with certain modifications. An exemption of \$5,000 is subtracted to compute net Florida taxable income. S-corporations, with certain exceptions, and partnerships do not pay the state corporate income tax on their earnings. Florida's corporate income tax rate is one of the lowest in the United States.

Intangible Personal Property Tax on Accounts Receivable

The tax on a corporation's accounts receivables is exempt from the intangible personal property tax. Accounts Receivables include but are not limited to:

- ✓ Credit Card Receivables
- ✓ Retail Installment Sales Agreements
- ✓ Financing Lease Contracts
- ✓ Charge Card Receivables
- ✓ Floor Plan Financing
- ✓ Credit Receivables
- ✓ Margin Receivables
- ✓ Conditional Sales Contracts
- ✓ Inventory Financing

Sales and Use Taxes

The sales tax rate is 6% and is based on the total price of the retail sale and the rental of tangible personal property, certain services and admissions, the rental or lease of certain real property and transient living accommodations. The tax rate is 7% on commercial telecommunications services and electrical energy.

The use tax rate is 6% of purchases of tangible personal property made in other states by persons or business entities for use in Florida. The tax applies to manufacturers and is based on the cost price of products removed from inventory for their own use.

Some examples of exemptions to the use tax are: (1) dealer's purchase of items for resale; (2) new manufacturing facilities locating in the state on new machinery and equipment; (3) existing manufacturers on purchase of machinery and equipment when the tax paid on such purchases is in excess of \$100,000 and it can be shown that there was an increase in productive output not less than 10 percent; (4) oil or fuels used in the manufacturing process; (5) manufacturer's purchase of raw materials which will be processed or converted and become a component part of finished product for resale; (6) the purchase of materials; (7) containers, labels, sacks or bags to be used one time only for packaging tangible property for shipment for sale; and (8) the purchase of items actually accompanying the product to the final buyer or ultimate consumer, without which the delivery of the product is impractical.

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Before engaging in a business, every person, including any individual, partnership, corporation, estate, trust, other group or combination acting as a unit, and any political subdivision, municipality, state agency or department subject to the sales and use tax must first secure a certification of registration for each place of business in Florida.

Unemployment Compensation Tax

Employers who have paid \$1,500 or more in wages in any calendar quarter or who have had one or more employees in each of 20 different calendar weeks (not necessarily consecutive) are subject to the Florida Unemployment Compensation Act. These employers must pay taxes on the first \$7,000 of wages paid to each employee during that year. Each employer is required to pay contributions equal to the following percentages of wages paid:

- A new employer must pay at the rate of 2.7% until the account has been chargeable with benefits for eight calendar quarters, which will take ten quarters of reporting. The account will be rated annually thereafter.
- After an employer's account is rated, contribution is determined by the experience rating provision of the law. The assigned rate for the year can vary between the minimum rate of 1.03% and the maximum rate of 5.4%.
- A successor employer has the option of keeping his own tax rate or electing to have the predecessor employer's tax rate merged in with his tax rate, or if the successor employer was not in business previously, the option of taking the predecessor employer's rate or a new employer's rate.

Workers' Compensation

An employer with three or more employees is required to comply with the Workers' Compensation Law. An employer having employees in occupations which are excluded or exempt from coverage may voluntarily obtain coverage.

An employer can comply with the law by:

- Obtaining a workers' compensation insurance policy through an insurance agency of his choice.
- Qualifying with the state as a self-insurer. If qualified, 5.6% of the premium the employer would otherwise have paid to a commercial insurance company is payable to the state.

A successor employer has the option of keeping his own tax rate or electing to have the predecessor employer's tax rate merged in with his tax rate, or if the successor employer was not in business previously, the option of taking the predecessor employer's rate or a new employer's rate.

Gross Receipts Tax

A tax levied upon utility providers. Utility providers are companies that provide telecommunications service, natural or manufactured gas, or electricity service. Usually this tax is passed through by such companies to their customers, and is separately stated on the customer's bill at a rate of 2.5%.

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Documentary Stamp Tax

Documentary stamp is levied on documents such as deeds, bonds, notes and written obligations to pay money, mortgages, liens, and other evidences of indebtedness. The tax rate for deeds that transfer an interest in real property is \$0.70 per \$100 of the total consideration paid, or to be paid, for the transfer. Documentary stamp tax is due upon the original issuance of bonds in this state. The tax rate is \$0.35 per \$100 based on the face value of the bond. Rates for mortgages, liens, and other evidences of indebtedness are \$0.35 per \$100 with a maximum amount of \$2,450.

Communications Services Tax

Communications services include telecommunications, cable, direct-to-home satellite, and related services. This definition encompasses voice, data, audio, video, or any other information or signals, including cable services that are transmitted by any medium.

Communications Services Tax Rates

Total Local Tax, Unincorporated Lee County	4.12%
Total State Tax	6.80%
Direct-to-home Satellite (no local rate applies)	13.17%

Source: Florida Department of Revenue, 2009

Ad Valorem Property Tax

The Florida statutes provide for the annual assessment and collection of property taxes on real and personal property. Property taxes are assessed and collected at the county level as revenue for counties, municipalities, school districts and special taxing districts. The Department of Revenue has the responsibility for ensuring that all property is assessed and that taxes are collected in accordance with the law. In Florida, property taxes are based upon the value of property and are called "ad valorem" taxes.

The tax rate, or millage, is set by the taxing authority for the governmental unit within which the property is located, and 1 mill is equal to \$1 per \$1,000 of property value. The county tax rate is the sum of various tax rates. Total millage for 2010-2011, which is subject to change each year, for municipal tax districts and unincorporated in Lee County:

City of Bonita Springs	\$16.11
City of Cape Coral	\$21.68
City of Fort Myers	\$21.84
City of Sanibel	\$17.01
Town of Fort Myers Beach	\$17.04
No Fire District	\$14.35

Source: Lee County EDO; Property Appraiser, 2010-2011

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Real and Tangible Personal Property Taxes

Tangible Personal Property refers to all assets used in a business or rental activity that are subject to an ad valorem assessment. More specifically, it is furniture, fixtures, tools, machinery, household appliances, equipment, signs, leasehold improvements, supplies, and leased equipment -- whatever is used to generate income. Florida Statute 193.052 requires that all tangible personal property be reported each year to the Property Appraiser's Office. Anyone in possession of assets on January 1 who has either a proprietorship, corporation or is a self-employed agent or contractor, must file each year. Property owners who lease, loan or rent property must also file. The deadline for filing a timely return is April 1 of each year. For untimely filings, Florida Statutes provide guidelines for the penalties that may be applied: 5% for each month the return is filed late, 15% for unreported property and a 25% penalty if no return is filed. In Unincorporated Lee County the rate is an average of just over \$16 per \$1,000 of depreciated assessed value. Rate will vary depending on business location in Lee County.

Local Option Tourist Development Tax

Counties may levy a local option tourist development tax at the rate of 1% to 5% of the total charge for the lease or rental of living accommodations for a term of six months or less in any hotel, apartment hotel, motel, resort motel, apartment, apartment motel, rooming house, mobile home parks, recreational vehicle park, or condominium. Lee County's tourist tax rate is 5%.

Local Business Tax Receipt

The Florida Statutes authorize counties and incorporated municipalities, if they so desire, to collect fees from all business occupations and professions and from certain types of business firms. Exemptions include nonprofit charitable and fraternal organizations, churches, nonprofit educational institutions, municipally owned utilities and physically disabled persons under certain circumstances.

Lee County charges a rate of \$50 for most businesses and professions, and some Lee County municipalities also levy a local business tax if the business is physically located within city limits. Finally, depending on the physical location of the business, Lee County and the cities of Cape Coral and Fort Myers require a certificate of use including a fire inspection for which a fee may be charged. The city of Bonita Springs and Town of Fort Myers Beach do not require a business tax receipt at this time and the city of Sanibel does not have an occupancy or a certificate of use tax.

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Florida Individual Taxes

State Income Tax

None. In addition, Florida also has no estate tax.

State Intangibles Tax

- The nonrecurring tax on a note, bond or other obligation for payment of money that is secured by a mortgage, deed, or other lien on real property. Taxpayers who are lending money secured by mortgage on Florida real property still must pay the nonrecurring intangible tax.
- The recurring tax on real property owned by a government and leased to a non-government entity when rental payments are due. Taxpayers that lease property from a government entity must still file and pay the governmental leasehold intangible tax annually if the amount of tax owed before discount is \$60 or more.

State Sales and Use Taxes

The sales tax rate is 6% and is based on the total price of the retail sales and the rental of tangible personal property, certain services and admissions, the rental or lease of certain real property and transient living accommodations.

The use tax rate is 6% of purchases of tangible personal property made in other states by persons or business entities for use in Florida.

Lee County Real Property Tax Rates

NOTE: There is no state or local personal income tax in Florida. Residents who claim their home as their primary residence are exempted from local taxes on the first \$50,000 of home value.

LEE COUNTY TAX RATES 2010-11						
(Per \$1000 of Home Value)						
	No Fire District	Fort Myers	Cape Coral	Sanibel	Fort Myers Beach	Bonita Springs
County	\$4.0047	\$4.0047	\$4.0047	\$3.6506	\$3.6506	\$4.0047
School	\$7.8540	\$7.8540	\$7.8540	\$7.8540	\$7.8540	\$7.8540
Municipality	\$1.4091	\$8.9000	\$8.6555	\$2.6038	\$1.3144	\$1.3273
Water Management	\$0.4363	\$0.4363	\$0.4363	\$0.4363	\$0.4363	\$0.4363
Independent	\$0.3092	\$0.3092	\$0.3092	\$1.6288	\$3.2281	\$2.3935
Voter Approved Debt Payments	\$0.0000	\$0.0000	\$0.0000	\$0.4222	\$0.0000	\$0.0000
Total	\$14.0133	\$21.5042	\$21.2597	\$16.5957	\$16.4834	\$16.0158

Source: Lee County Property Appraiser 2010-2011

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Business Incentives and Financial Assistance

State Programs	Type of Assistance	Amount of Funding
Qualified Targeted Industry Tax Refund Program (QTI)	<i>Tax refund</i>	\$3,000 to \$6,000 per FT job created in targeted markets for new jobs paying 115% of county average; increased award for higher wages
Quick-Response Training Grant	<i>Grant</i>	For new and expanding businesses, Grant goes directly to company; no restrictions on type of training, 50/50
Economic Development Transportation Fund	<i>Grants for road improvements</i>	Up to \$2 million to local municipality for project transportation impediment
Enterprise Bonds	<i>Low rate financing</i>	\$500,000 to \$2.5m pooled industrial revenue bonds for manufacturers (tax exempt)
Incumbent Worker Training	<i>Grant</i>	Existing companies & employees; No minimum wage requirement; Grant goes directly to company; no restrictions on type of training, 50/50

Lee County	Type of Assistance	Amount of Funding
Lee County Job Opportunity Program (LCJOP) <i>for high value jobs</i>	<i>Cash incentive</i>	\$2,000 to \$6,000 per new jobs created for targeted industries paying over 100% of county average; increased award for higher wages
Lee County FIRST	<i>Performance incentive</i>	Cash award for targeted industries paying 125% of county average and creating 75 new jobs over three years to attract and grow high value business projects

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Industrial Development Revenue Bonds	<i>Low rate financing</i>	\$3m to \$10m for manufacturers (tax exempt)
Enterprise Zone	<i>State tax refunds and credits, local job incentive</i>	Varies depending on wages and sales taxes paid

Cape Coral	Type of Assistance	Amount of Funding
Economic Incentive Reserve Fund	<i>Cash incentive</i>	Up to \$2,000 per full-time job created for certain expansions or locations with wages above the average wage; create at least 5 new full-time jobs; 75% new, current or planned Cape Coral residents
Impact Fee Deferral Program	<i>Impact fee deferrals</i>	Defer certain impact fees for target sectors up to 10 years; commercial & industrial shell buildings are eligible
Road Impact Fee Waiver	<i>Waiver</i>	Suspends road impact fees for any business moving into an existing building; cost savings could be significant; in effect until 9-1-12

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Enterprise Zone

What is the Fort Myers/Lee County Enterprise Zone?

An Enterprise Zone, designated by the State of Florida, is an area targeted for economic revitalization. Investing capital and creating jobs in Enterprise Zones provides the foundation for revitalizing the quality of life in Florida's distressed communities. Towards this end the State of Florida has developed the Enterprise Zone Program through which it offers state tax incentives to eligible companies.

What benefits are offered in the Enterprise Zone?

The State of Florida's Enterprise Zone Program consists of six tax credits against corporate income taxes and state sales taxes. Job credits, applicable to either corporate income or state sales taxes, are available for eligible companies who hire Enterprise Zone residents. Community contribution tax credits against corporate income taxes are available for cash and specified goods donated to eligible sponsors. Property tax credits up to \$50,000 are available against corporate income taxes. Sales tax refund for business machinery and equipment that is used exclusively in a Zone is available. Finally, building materials state sales tax refunds, and utility tax exemptions (municipal utility and state sales tax) are also available.

The local incentives offered are: City of Fort Myers 50% reduction of the business tax receipt (formerly occupational license) each year; and waiver of City of Fort Myers and Lee County Impact Fees (except schools) for new construction of residential.

Where is the Enterprise Zone?

The Enterprise Zone is a 9.83 square mile area within the boundaries of the City of Fort Myers and a small portion of Lee County. A map located on the EDO website shows the boundaries of the EZ.

When can I apply?

The Fort Myers/Lee County Enterprise Zone was reauthorized effective January 1, 2006, and is in effect for 10 years. Some of the refunds have a timeframe for filing each year.

How do I apply?

The Fort Myers/Lee County Enterprise Zone Coordinator must certify all applications for the Enterprise Zone programs. For applications and more information, contact the Economic Development Office of Lee County at (239) 338-3161 www.LeeCountyBusiness.com or visit the State website at www.floridaenterprisezone.com to download forms.

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Enterprise Bonds

Enterprise Bonds are pooled, tax-exempt Industrial Development Bonds (IDRBs) which provide a cost-effective means for manufacturers and processors to access public bond markets, particularly for smaller projects that often have limited access to the bond market. The minimum bond size is \$500,000, and the maximum bond size is \$2.5 million per borrower. Fixed interest rates are subject to market conditions at the time of bond sale, but tax-exempt rates have historically been well below prime. Financing for individual borrowers is grouped together into a single bond issue. The pooling of loans spreads costs of issuance over many smaller borrowers that would otherwise find it uneconomical to seek tax-exempt financing. Bonds are credit enhanced through a unique public/private risk sharing structure.

The Florida Development Finance Corporation of Enterprise Florida, Inc. serves as the initial entry point into the IDR application process. Information and bond application for an IDR applicant are available through the Economic Development Office.

Industrial Development Revenue Bonds

Industrial Development Revenue Bonds (IDRBs) provide a source of long-term, below-market-rate financing of capital requirements for new and expanding manufacturing facilities. The recommended minimum bond size is \$3.0 million, and the maximum bond size is \$10 million per borrower. The principal and interest on the loan are paid solely by the borrower. Because the interest for IDRBs is exempt from federal income tax, the interest rate on this type of financing is generally lower than conventional debt financing. Proceeds from the IDRB may be used to finance fixed assets and qualified costs associated with the bond-financed projects.

The Lee County Industrial Development Authority serves as the initial entry point into the Industrial Development Bond application process. A brochure providing further details on the application process and the information required of an IDRB applicant are available upon request.

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Economic Development Services

The EDO's staff of economic development professionals provides an array of in-depth services for local, domestic and international businesses seeking assistance with relocation or expansion. These services are provided to our clients free of charge and on a confidential basis include:

Site Selection Assistance

Working closely with area landowners, developers and brokers, the EDO maintains a database of available manufacturing, warehouse and office buildings, industrial and office parks, and freestanding sites. The Property Locator is on our website. You can find it at: www.FortMyersRegionalPartnership.com.

Demographic and Statistical Information

The EDO's research staff provides economic information on Lee County and Southwest Florida on such topics as demographics, utilities, taxes, education, labor availability, labor costs and support services. Customized research, based on a company's specific needs, can also be provided.

Business Meetings

Many business people find talking to representatives of local companies in a similar industry is beneficial in the site selection process. The EDO arranges such meetings to help clients gauge the compatibility of their businesses within the marketplace. Additionally, the EDO can arrange meetings with local, state and federal agencies to discuss permitting, zoning, utilities and other important issues.

Employee Training and Recruiting

The EDO acts as a liaison between new and expanding businesses and local education and training providers. The EDO also works with the Southwest Florida Workforce Development Board to develop customized employee training and employment programs. Additionally, the EDO can assist with obtaining state grants for training.

Community Tours

The EDO can introduce its clients to Lee County and highlight the area's business sites and facilities, housing, schools, cultural programs and quality of life. Individualized programs for assistance in relocating key employees to the area are also offered.

Financial Assistance

Working with state and local agencies, the EDO can provide information on such funding sources as the Small Business Administration, Florida Economic Development Transportation Fund and Enterprise Bonds. In addition, the EDO administers the Lee Industrial Development Authority's Industrial Revenue Bond Program. The EDO will also arrange meetings with local financial institutions to discuss financing options.