

## Match on Main

### Frequently Asked Questions

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**Q: When can a small business spend toward the project?**

**A:** Eligible expenses include funds incurred for the project on or after the application submission date and through 12 months after the fully executed grant agreement date. These expenses must be incurred and paid to independent third parties and meet the criteria for “Eligible Costs.” Reimbursements are only available for these specified expenditures.

**Q: A business owner has already started demolition and remodeling. Can they use grant funds for work completed before the award?**

**A:** Eligible activities may be reimbursed for costs incurred from the date the application was submitted through approximately 12 months after the grant agreement is executed. Grantees are expected to be announced during the week of June 26th, 2025. Businesses that incur expenses after submitting their application but are not awarded the grant do so at their own risk, as those costs will not be reimbursed.

**Q: Can funds be used for improvements such as adding heating, cooling, electrical, bathrooms, and stairs to upper floors of a building?**

**A:** To qualify, the project must support a business that sells products or services face-to-face and has a physical location. If the upper floors are designated for a business or an expansion of a current first-floor business, the project may be eligible.

**Q: If a small business in our community defaulted on a previous SBA loan, would they still be eligible for this grant?**

**A:** Program eligibility does not take previous loan defaults into account.

**Q: Is this program specifically for businesses located in downtown areas?**

**A:** Yes, businesses must be located in a traditional downtown, historic commercial corridor, or an area planned and zoned for concentrated commercial development. Businesses outside these areas are not eligible.

**Q: Can this grant support temporary or mobile business locations?**

**A:** The program requires eligible businesses to have a permanent physical location, such as a brick-and-mortar establishment. Temporary or mobile setups would not meet this requirement.

**Q: Can grant funds be used for property acquisition?**

**A:** No, grant funds cannot be used for property acquisition.

**Q: If two small businesses in the same area are awardees, do they split the \$25,000 or would each receive \$25,000?**

**A:** The grant awards are not split; each business would receive the grant amount applied for.

**Q: If the local EDO administers the MoM application and award process for multiple communities, can they submit two projects per each community or only two projects overall?**

**A:** If the local communities are Certified or Essentials in the Redevelopment Ready or Select or Master level in the Michigan Main Street programs the EDO can submit 2 applications for each community they manage.

**Q: For cost estimates, can the local business owner supply an excel spreadsheet?**

**A:** No, third party cost estimates are required and per the guide shall include the name of the company providing the estimate, address, phone number, email, website (if applicable), scope of service, estimated cost, and date. Cost estimates for products or goods may be reflected by providing PDF documentation of online shopping cart or other similar proof of cost.

**Q: Can I use credit card rewards or store rebates to cover expenses?**

**A:** Yes, we can accept a purchase made by credit card reward points as reimbursable. We would just need the receipt and confirmation of delivery (from Amazon or a credit card statement) to ensure the products were purchased.

**Q: As a small business owner in my community can I apply for Match on Main?**

**A:** No, applications for Match on Main must be submitted by the economic development official.

**Q: A new business owner of a previously awarded MOM business wants to reapply for MoM, is that allowable?**

**A:** This may be allowable if the new business has a different LARA filing, EIN or TIN number.

**Q: One of my applications, has attached "cost estimates" but it is on their letterhead, not from a third party. Does that disqualify them?**

**A:** Yes, third party cost estimates are required.

**Q: While reviewing the MoM application submitted, we found the wrong cost estimates were attached. The cost estimates submitted were for the total private investment, not the project itself. Can these cost estimates be used?**

**A:** No. The cost estimates submitted must align with the project scope and budget. Third party cost estimates for services shall include the name of the company providing the estimate, address, phone number, email address, website (if applicable), scope of service, estimated cost and date. Cost estimates for products or goods may be reflected by providing PDF documentation of online shopping carts or other similar proof of cost.