



## **Match on Main - Frequently Asked Questions (FAQs)**

These FAQs are intended to provide general guidance for Applicant Organizations and small businesses regarding the Match on Main program. The Program Guide, grant agreement, and applicable appendices govern all program requirements.

### **Program Structure & Eligibility**

**Q: Who applies for Match on Main funding?**

**A:** Small businesses do not apply directly. Applications are submitted by an eligible **Applicant Organizations** such as local units of government, downtown development authorities, Michigan Main Street programs, or other community or economic development organizations representing a traditional downtown district, historic neighborhood commercial corridor, or an area planned and zoned for concentrated commercial development.

**Q: Where must a business be located to be eligible?**

**A:** Eligible businesses must be located in a traditional downtown, historic neighborhood commercial corridor, or an area planned and zoned for concentrated commercial development within an eligible community, as defined in the Program Guide.

**Q: Can a business relocate after being selected for Match on Main funding?**

**A:** The business must remain at the approved project location from the time the application is submitted through completion of the approved project. Relocation prior to project completion may result in forfeiture of the award. Relocation after project completion is not restricted by this requirement.

**Q: What is site control, and is it required?**

**A:** Site control means the business has legal authority to make improvements at the proposed project location. This may include property ownership, a current lease, or written permission from the property owner. Applicants must have, or be able to obtain, site control prior to award. Documentation demonstrating site control may be requested prior to award or reimbursement.

**Q: Are mobile, temporary, or home-based businesses eligible?**

**A:** No. Match on Main requires businesses to operate from a permanent, brick-and-mortar location with face-to-face customer interaction.

**Q: Are franchises or chain businesses eligible?**

**A:** No. Franchises (including independent contractor agreements), big-box retailers, and certain other business types identified in the Program Guide are not eligible.

## Prior Funding & Ownership Changes

**Q: Can a business that previously received Match on Main funding apply again?**

**A:** Generally, no. Businesses that previously received Match on Main funding are ineligible, except for limited COVID-19 relief program exceptions outlined in the Program Guide.

**Q: What if a business has new ownership?**

**A:** A business under new ownership may be eligible if it is a legally distinct entity (for example, a new LARA registration or tax identification number). Eligibility will be determined by the MEDC.

**Q: Does a prior loan default (e.g., SBA loan) affect eligibility?**

**A:** No. Match on Main eligibility does not consider prior loan defaults.

## Eligible Expenses & Project Timing

**Q: When can a business begin incurring eligible expenses?**

**A:** Eligible expenses may be incurred on or after the date the application is submitted to MEDC and must be incurred within twelve (12) months following execution of the grant agreement.

**Q: Can expenses incurred before the application submission date be reimbursed?**

**A:** No. Expenses incurred prior to application submission are not eligible for reimbursement.

**Q: What if a business starts work before awards are announced?**

**A:** Expenses incurred after application submission but before award are at the business's own risk. If the application is not awarded, those costs will not be reimbursed.

**Q: Can grant funds be used for interior renovations or building improvements?**

**A:** Yes, eligible projects may include interior renovations and permanent improvements that support the business's operation and align with the approved project scope.

**Q: Can improvements to upper floors be eligible?**

**A:** Potentially. Improvements may be eligible if the upper floors are used for business operations or represent an expansion of the ground-floor business. Eligibility is determined based on project scope and use.

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

**A:** No. Property acquisition is not an eligible expense.

## Grant Amounts & Administration

**Q: Is the \$25,000 grant split between multiple businesses in a district?**

**A:** No. Each approved application supports one business and may receive up to \$25,000, subject to program limits.

**Q: How many applications may a community submit?**

**A:** Each eligible Applicant Organization may submit up to two applications per funding round, with each application supporting a different business.

## Cost Estimates & Documentation

**Q: What type of cost estimates are required with the application?**

**A:** Third-party cost estimates are required. Estimates must align with the proposed project scope and include vendor contact information, description of services or goods, estimated cost, and date.

**Q: Can a business submit its own cost estimates on letterhead?**

**A:** No. Cost estimates must be provided by independent third parties.

**Q: Can screenshots or online shopping carts be used as cost estimates?**

**A:** Yes. For products or goods, PDF documentation of online shopping carts or similar proof of cost is acceptable.

## Reimbursement & Payment

**Q: When are Match on Main grant funds paid?**

**A:** Match on Main is a reimbursement-only grant program. Grant funds are released by the MEDC only after the approved project is fully completed and all required documentation has been submitted and approved. Payments are made in a single lump-sum reimbursement. Partial, milestone-based, or advance payments are not permitted.

**Q: Who receives the Match on Main grant funds?**

**A:** Match on Main grant funds are paid by the MEDC to the Applicant Organization, not directly to the small business. The Applicant Organization is responsible for reimbursing the business in accordance with the approved project, grant agreement, and local administration practices.

**Q: Can credit card reward points or store rebates be used for purchases?**

**A:** Yes, provided that documentation demonstrates the item was purchased and delivered and the expense aligns with the approved project scope.

## Final Determinations

**Q: Who makes final funding and eligibility decisions?**

**A:** Final eligibility and funding determinations are made by the Michigan Economic Development Corporation and the Michigan Strategic Fund.

*This FAQ document is provided for general guidance only. In the event of any conflict, the Program Guidelines and grant agreement control.*