

2026

MATCH ON MAIN

PROGRAM USER GUIDE



**MICHIGAN
ECONOMIC**
DEVELOPMENT
CORPORATION

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Program Description

Match on Main is a reimbursement-based grant program administered by the Michigan Economic Development Corporation (MEDC) to support new and expanding place-based small businesses. The program provides up to \$25,000 in grant funding to reimburse eligible project expenses incurred by an eligible small business.

The Match on Main grant is applied for, administered, and managed by a municipality, downtown development authority, or other eligible downtown management, business support, or community development organization (the Applicant Organization). The Applicant Organization submits the application on behalf of the selected small business and serves as the grant administrator throughout the life of the award.

Eligible Applicant Organizations include entities representing communities that are designated as **Essentials or Certified Redevelopment Ready Communities® or Select or Master level Michigan Main Street Communities**.

The MEDC prioritizes place-based investment in these communities due to their demonstrated capacity to support small businesses through technical assistance, training, and local ecosystem development.

The focus of Match on Main is to support businesses seeking to launch, expand, or stabilize operations within Michigan’s downtown and commercial corridors. Small businesses play a critical role in creating vibrant, economically resilient places, and this program aligns with MEDC’s broader placemaking and economic development goals.

Program Goals

Match on Main strives to:

- Support the creation and growth of place-based businesses located in Select or Master Michigan Main Street Communities and Essentials or Certified Redevelopment Ready Communities® across Michigan
- Provide access to capital, leverage private investment, create or retain jobs, and activate vacant or underutilized commercial space
- Equip Applicant Organizations with a flexible business recruitment and retention tool to strengthen local entrepreneurial ecosystems

How the Match on Main Program Works

The Match on Main program provides reimbursement grant funding to support eligible small businesses seeking to launch or grow within Michigan's downtown and commercial corridors. Grant awards may be made for up to \$25,000 in eligible project expenses.

The program is administered locally by an **Applicant Organization**, which is responsible for:

- Selecting an eligible small business
- Submitting the application to the MEDC
- Executing the grant agreement
- Administering grant funds
- Ensuring compliance with program requirements

Each Applicant Organization may submit up to two applications per funding round, with each application supporting one eligible small business located within an eligible downtown or commercial district.

Small businesses do not apply directly to the MEDC but are selected and supported by the Applicant Organization.

Step 1: Decide to Apply for Funding

Eligible Applicant Organizations include 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.

The Applicant Organization must represent a community that is designated as either:

- Essentials or Certified in the Redevelopment Ready Communities® program, and/or
- Select or Master level Michigan Main Street Community

The MEDC may prioritize Applicant Organizations that demonstrate a strong history of supporting businesses within the district for which they are applying.

All Applicant Organizations are required to submit an MSF Background Certification Form (Appendix G) and are subject to the MSF Background Review policy.

An Applicant Organization may select up to two eligible businesses per funding round, with each business requiring a separate application. If multiple organizations within a community

qualify as Applicant Organizations, those organizations are expected to coordinate to avoid duplicative or competing submissions.

In communities with multiple eligible districts, the MEDC may consider funding more than one project within that community. To promote geographic distribution and statewide impact, the MEDC may prioritize funding one project per community during initial award selections. Additional projects within the same community may be considered for funding based on application scores, availability of funds, overall regional balance, and the number of eligible districts represented.

Refer to the Timeline (Appendix F) for application deadlines and key dates.

Please note for 2026

The application window opens March 1, 2026 and closes April 20, 2026 at 5:00 PM

Eligible Businesses

The Applicant Organization must certify that the selected business meets all eligibility requirements, including:

- The business is located within the geographic boundaries of the Applicant Organization's district
- The business is located within a traditional downtown, historic neighborhood commercial corridor, or an area zoned for concentrated commercial development
- The business operates from a physical storefront and sells products and/or services face-to-face
- The business has, or will obtain, site control prior to application submission
- The business is for-profit or nonprofit and headquartered in Michigan
- The business can meet the required ten percent (10%) cash match

Relocation of the business after application submission and prior to completion of the approved project may result in forfeiture of the award.

Ineligible Businesses

Ineligible businesses include franchises (including independent contractor agreements), strip-mall locations (unless within an approved mixed-use district), big-box retailers, and businesses primarily selling marijuana, CBD, or tobacco products.

Businesses that have previously received Match on Main funding are ineligible, except for businesses awarded funds through the Match on Main COVID-19 Response Program or other MEDC/MSF COVID-19 relief programs.

Eligible Expenses

Eligible expenses must relate to a defined project at a permanent commercial location and must be paid by the business to an independent third party.

Eligible uses of funds include, but are not limited to:

Technical assistance and design services

- Expenses for technical assistance items for design and layout of interior or exterior space, such as conceptual renderings of the interior or exterior floor plan, merchandise layout, other interior or exterior design concepts, construction drawings, plans or specifications for interior or exterior space activation.

Interior building renovations

- Expenses for interior building renovation items, including rehabilitation of floors, walls, ceilings, rooms, electrical systems, heating, ventilation, and air conditioning (HVAC), lighting and lighting fixtures, furniture and display elements, installation of permanent kitchen or other equipment, and fire suppression or other code compliance items.

Permanent or semi-permanent outdoor space activation

- Expenses for permanent or semi-permanent activation of an outdoor space, including a dining area, beer garden, or other place-based outdoor activation. Exterior signage, doors and windows may be permitted as an eligible expense if part of a larger outdoor space activation project.

Marketing, technology upgrades, point-of-sale systems, operational changes

- Expenses for general marketing, technology to assist in connecting with customers (example: website upgrades or e-Commerce integration), operational changes (example: shifting from dine in to carry out), or the purchase of a point-of-sale system.

Inventory purchases

- Inventory expenses for retail goods

Ineligible Expenses

Ineligible expenses are exterior improvements that could be considered as general maintenance, repairs, landscaping, or other non-place-based outdoor activation; employee wages, salaries or benefits; rent, mortgage, land contract or building or land lease payments, utilities; leases for equipment, vehicle leases, vehicle payments; taxes, interest or

insurance; professional fees; federal, state, or local application, licensing, permit or similar fees; bank or other lender financing, interest; inspection fees or costs; credit card processing fees; property acquisition; projects on residential property.

Incurring Eligible Expenses

Eligible expenses may be incurred on or after the date the application is submitted and are reimbursable only after project completion and approval. Any expenses incurred prior to grant execution are at the sole risk of the business.

Program Match

The selected business must provide a minimum ten percent (10%) cash match toward the total project cost.

Step 2: Selecting the Business for Match on Main

The Applicant Organization is responsible for selecting the eligible business included in each application. Selection decisions are made locally and must be transparent, documented, and free from conflicts of interest.

Conflict of Interest

Applicant Organizations must identify and manage any actual or perceived conflicts of interest related to business selection, grant administration, or fund management. Individuals with conflicts must recuse themselves from decision-making.

Step 3: Completing the MEDC Application

In addition to the Local Business Application Worksheet, Applicant Organizations must complete the Community Information & Certification Form (Appendix B). This form confirms Applicant Organization eligibility, documents the local business selection process, and certifies compliance with Match on Main program requirements.

This form replaces the scored community application used in prior program years.

Step 4: MEDC Review

Applications are evaluated based on Applicant Organization capacity, business viability, project readiness, private investment, and overall program impact.

Step 5: Awarding Grants

Award notifications, grant agreement execution, reimbursement procedures, and compliance obligations are administered between the MEDC and the Applicant Organization. The selected business participates in reporting and certification requirements but is not a signatory to the grant agreement.

Grant Fund Disbursement

At a Glance: Match on Main Disbursements

- Match on Main is a reimbursement-only grant program.
- Grant funds are released after the project is fully completed.
- One final disbursement request is submitted per project.
- All expenses must be paid, eligible, and within the approved scope.
- Incomplete documentation may delay reimbursement.

Match on Main is a reimbursement-based grant program. Grant funds are reimbursed after the approved project is fully completed, and all required documentation has been submitted and approved by the Michigan Economic Development Corporation (MEDC).

Key Disbursement Principles

- Grant funds will not be advanced or paid incrementally by the MEDC.
- The project must be 100% complete and consistent with the approved scope of work.
- All costs must be paid in full prior to submitting a reimbursement request.
- Reimbursement is limited to eligible expenses only, up to the approved award amount.

Disbursement Process

Once the project is complete, the Applicant Organization must submit one final reimbursement request to the MEDC. The request must include the following:

- Exhibit C – Key Milestone Number One Reimbursement Request, signed (from the grant agreement)
- Exhibit D – Company Acknowledgement Form, signed (from the grant agreement)
- Appendix I – Grant Disbursement and Compliance Form, completed and signed
- Paid receipts and invoices demonstrating eligible expenses totaling the grant amount plus the required match
- A minimum of three (3) photographs clearly demonstrating project completion

Once the MEDC reviews and approves the reimbursement request, grant funds will be released to the Applicant Organization, which is responsible for reimbursing the business.

Important Notes

- Incomplete or inaccurate documentation may delay reimbursement.
- Expenses incurred outside the approved project scope may be deemed ineligible.
- The MEDC reserves the right to request additional documentation as part of its review.

Project Scope Changes

The Match on Main award is approved based on the specific project scope, budget, and timeline described in the application and incorporated into the grant agreement. Applicant Organizations and businesses are expected to complete the project as approved.

If changes become necessary, the MEDC must be notified in advance so eligibility and compliance can be reviewed.

When to Notify the MEDC

The MEDC must be notified if a proposed change:

- Alters the type, purpose, or location of the project
- Substitutes or removes major budget line items
- Results in a material change to design, layout, or use of space
- Affects the overall intent of the project

Minor adjustments that do not affect eligibility or project intent may not require approval; however, Applicant Organizations are encouraged to contact the MEDC whenever uncertainty exists.

Scope Change Review Process

To request approval of a scope change, the Applicant Organization must submit a written request to the MEDC grant manager that includes:

- A description of the proposed change
- The reason the change is necessary
- An updated project budget, if applicable
- Confirmation that the revised scope continues to meet program requirements

The MEDC will review the request and confirm whether the proposed change is approved, approved with conditions, or not approved.

Expenses incurred outside the approved scope, or prior to receiving MEDC approval, may be deemed ineligible for reimbursement.

The Match on Main award is approved based on the specific project scope, budget, and timeline described in the application and incorporated into the grant agreement. Any changes to the approved scope must be reviewed and approved by the MEDC in advance.

What Is a Scope Change?

A scope change includes, but is not limited to:

- Changes to project activities or deliverables
- Substitution or removal of major expense categories
- Material changes to design, layout, or use of space
- Changes in vendors that affect cost, eligibility, or project intent
- Shifting funds between eligible categories in a way that alters the original project intent

Minor administrative adjustments that do not affect eligibility or project intent may not require approval; however, when in doubt, notify the MEDC.

Scope Change Approval Process

1. The Applicant Organization must notify the MEDC in writing as soon as a potential scope change is identified.
2. The request must include:
 - A description of the proposed change
 - The reason for the change
 - An updated budget, including third party cost estimates
 - Confirmation that the revised scope remains compliant with program requirements
3. The MEDC will review the request and determine whether the change is approved, conditionally approved, or denied.

Unapproved scope changes may result in partial or full denial of reimbursement.

Project Timeline & Delays

Projects funded through Match on Main are expected to follow the timeline outlined in the grant agreement. Eligible expenses may be incurred beginning on the application submission date and must be incurred within twelve (12) months following execution of the grant agreement, unless an extension is approved.

Managing Project Delays

The MEDC recognizes that unanticipated delays may occur. Applicant Organizations should notify the MEDC as soon as a delay is identified if the delay may affect the approved project timeline.

Early communication allows the MEDC to provide guidance and determine whether adjustments may be considered.

No Cost Time Extension Requests

Requests for timeline extensions must be submitted in writing prior to the project end date and should include:

- An explanation of the cause of the delay
- A proposed revised project completion date
- Confirmation that the project scope remains unchanged, or identification of any requested scope changes

Extension requests are reviewed on a case-by-case basis and are subject to MEDC approval.

Failure to notify the MEDC of material delays may result in reimbursement delays or denial of eligible expenses.

Projects funded through Match on Main are expected to adhere to the timeline outlined in the grant agreement. Eligible expenses may be incurred beginning on the application submission date and must be incurred within twelve (12) months following execution of the grant agreement, unless an extension is approved.

Managing Delays

The MEDC recognizes that construction schedules, permitting, supply chains, and other factors may cause delays. Early communication is critical.

The Applicant Organization must notify the MEDC as soon as a delay is identified if:

- Project completion may exceed the approved timeline
- Circumstances arise that materially affect project feasibility
- External factors impact the ability to complete the project as approved

Extension Requests

Requests for timeline extensions must:

- Be submitted in writing prior to the project end date
- Include an explanation of the delay and a proposed revised completion date
- Confirm that the project scope remains unchanged (or identify any requested scope changes)

Approval of extensions is not guaranteed and is subject to MEDC review.

Failure to Notify

Failure to notify the MEDC of significant delays or timeline risks may result in:

- Denial of reimbursement
- Reduction of the reimbursable amount
- Termination of the grant agreement

Appendices

List of Match on Main Documents & Appendices

Available on our website at <https://www.miplace.org/small-business/match-on-main/>

Program User Guide

- Appendix A At a Glance Program Fact Sheet
- Appendix B Community Information and Certification Form
- Appendix C Local Business Application Worksheet
- Appendix D Local Business Scoring Sheet & Community Checklist Alignment
- Appendix E Local Business Score Comparison
- Appendix F Timeline
- Appendix G MSF Background Certification Form
- Appendix H Scope Change Request Form
- Appendix I Grant Disbursement & Final Report Form
- Appendix J FAQ's
- Exhibit A MSF Program Guidelines

Applicant Resources

Customizable Slide Deck

Match on Main Marketing Assets