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# MATCH ON MAIN

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COVID-19 RESPONSE PROGRAM GUIDELINES



**MICHIGAN  
ECONOMIC**  
DEVELOPMENT  
CORPORATION

## How the Match on Main – COVID-19 Response Program Works:

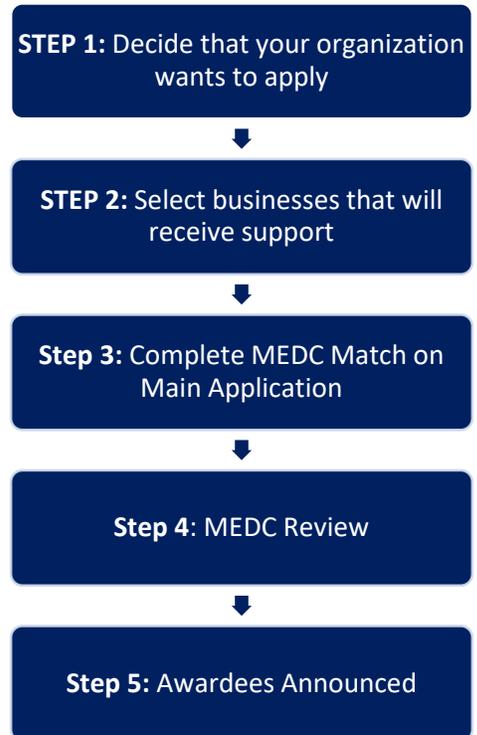
The Match on Main – COVID-19 Response Program temporarily expands the MEDC’s Match on Main Program and will provide up to \$50,000 to local downtown management organizations to administer to eligible small businesses located in traditional commercial districts, including downtowns, neighborhood and commercial districts, or areas planned and zoned for concentrated commercial development. This temporary expansion increases access for additional communities, expands eligible activities, and eliminates match requirements for businesses.

This program serves as a tool for local units of government, Downtown Development Authorities, or other downtown management organizations that desire to support place-based businesses located in their traditional downtowns by providing grant funding to eligible businesses in response to the COVID-19 crisis.

The local unit of government, Downtown Development Authority, Main Street organization, or other economic development organization that represents the downtown will serve as the grant applicant and may apply for up to \$50,000 to administer to small businesses located within their traditional commercial district. The maximum contribution to any one business is capped at \$10,000. The minimum contribution to any one business must be at least \$2,000.

The applicant will determine which businesses are selected for inclusion in the application for support and at what desired grant amounts. A summary of program requirements can be found in the Program Fact Sheet (Appendix A).

The application window is May 13, 2020 through May 29, 2020. All applications will be due by 5pm on Friday, May 29, 2020.



### Step 1: Decide to Apply for Funding

#### Who can apply?

Local units of government, downtown development authorities, Main Street organizations, Community Development Corporations, or other economic development organizations that represent a downtown, traditional commercial district, a neighborhood commercial corridor, or an area planned and zoned for concentrated commercial development may serve as the grant applicant for Match on Main – COVID-19 Response Program. The MEDC will be looking to prioritize applicants that demonstrate a past history of supporting businesses within the district for which they are applying.

In addition, the applicant must be representing a district that is located within a community that is Certified or Engaged in the [Redevelopment Ready Communities Program](#).

If a community has multiple organizations that could be considered qualified applicants, the organizations should communicate with one another to avoid competing application submissions. Please note that the MEDC will only award grant funds to one qualified applicant under each grant agreement. If multiple applications for the same community are submitted, they must represent different traditional commercial

districts within the community. If multiple applications are submitted on behalf of the same district, both applications will be denied.

**What type of businesses qualify for funding?**

Applicants must certify that **EVERY** business included in their application meets **ALL** eligibility criteria for the application to be considered. If an application includes businesses that do not meet the eligibility requirements, the MEDC reserves the right to remove that business from consideration. Preference will be given to applications that include businesses with owners who financially qualify as low-to-moderate income based on federally supplied data; however, all businesses that meet the criteria below are eligible to apply.

**Businesses must meet all of the following eligibility requirements:**

- The business is located within the boundaries of the community the applicant serves
- The business is located within a traditional downtown, historic neighborhood commercial district, or area planned and zoned for concentrated commercial development
- The business sells products and/or services face to face AND has a physical location within a traditional downtown, historic neighborhood commercial district, or area planned and zoned for concentrated commercial development (Ex. The business has a storefront location in downtown)
- The business is operating as a for-profit business
- The business has 25 employees or less
- The business is headquartered in Michigan
- The business demonstrates it has been affected by the COVID-19 outbreak

**Ineligible businesses:** non-profits, franchises, businesses located in strip malls, “big box” retailers, marijuana related businesses and/or any other business deemed ineligible by the MEDC.

*In addition, the businesses included in the application must not have received or been approved to receive support from the Michigan Strategic Fund’s Small Business Relief Program (Grant or Loan) as administered in conjunction with regional economic development organizations or an MEDC Match on Main Grant within the last 24 months.*

**How can businesses use the grant funding from the Match on Main – Covid-19 Response Program?**

Grants may be used for working capital to support payroll expenses, rent, mortgage payments, utility expenses, COVID-19 relief or recovery expenses or other similar expenses that occur in the ordinary course of business. Additional needs identified by the business and supported by the local community may also be considered at the sole discretion of the MEDC.

**Step 2: Select Businesses that will be included in the Application**

**Who is responsible for selecting the businesses to include in the application?**

The applicant will identify the businesses that are recommended for grant support through the Match on Main – COVID-19 Response Program. The applicant may apply for up to \$50,000 to administer to small businesses located within their district. The maximum contribution to any one business is capped at \$10,000, the minimum amount must be at least \$2,000. This means that a minimum of 5 businesses or a maximum of 25 businesses must be selected for potential funding. Within these funding limitations, the applicant will

determine which businesses will be included in the application for support and at what desired grant amounts.

**How should an applicant determine if a business is eligible?**

The MEDC has provided a Local Business Worksheet (see Appendix C) to assist applicants with determining if a business is eligible. Please note for any business that receives funding from this program, the Local Business Worksheet will be required to be submitted. The Local Business Worksheet is completed by the business owner and provided to the applicant.

**Once eligible businesses apply, how should the local applicant determine which businesses to include in their application?**

The MEDC recognizes that applicants may be inundated with local businesses needing additional financial assistance as a result of the COVID-19 crisis. Because selecting local businesses out of multiple applications may be difficult, the MEDC has provided an example Business Scoring Matrix Document (Appendix D) that local entities can use to prioritize which businesses will be included in the application.

*The local business selection process is completely determined by the local entity. The Business Scoring Matrix document is \*OPTIONAL\* to be used as a reference in creating a transparent process for selection and will not be required as part of the application submission.*

**Once the businesses have been selected by the applicant, how should they be reported to the MEDC?**

Once the applicant has determined which businesses are eligible and a priority for its application, the applicant will compile the eligibility information into the Selected Businesses List (Appendix E). **This Selected Business List will be required as part of the Match on Main – COVID-19 Response Program application.**

### **Step 3: Complete MEDC Match on Main – COVID-19 Response Grant Application**

**What type of questions are included in the application?**

The application for the Match on Main – COVID-19 Response Program will be available online at the [miplace.org](http://miplace.org) website. A copy of the full application is also available for reference in Appendix B. The first section of the application will ask questions to determine an applicant’s eligibility to participate in the Match on Main-COVID Response program. The second section will ask narrative questions and require document submissions that will be used to score applications. The last section will ask applicants to certify their application for submission.

There are three attachments requested as part of the application:

- REQUIRED: The Selected Business List (Appendix E)
- REQUIRED: Business Map
- OPTIONAL: Business Scoring Matrix Document (Appendix D)

**The application will need to be completed in one attempt;** therefore, it is important that applicants have all of the above information on-hand at the time of submission. Applicants may wish to record their answers in a separate word document and gather all required attachments before starting the application. Please note that all narrative questions have a 350-word limit; all attachments must be (4MG) or smaller.

**Where do applicants submit their completed applications?**

The application for the Match on Main – COVID-19 Response Program will be available online at the [www.miplace.org/matchonmain](http://www.miplace.org/matchonmain). To reference the application prior to submitting online, please refer to Appendix B.

## Step 4: MEDC Review

### How will the MEDC be evaluating applications?

Applications will be evaluated on a variety of factors, including but not limited to:

- **Fit with community vision/priority/strategy:** Competitive applicants will outline and provide examples of how this funding will support existing small businesses within their downtown or eligible district, as well as why this program aligns with the mission, vision and/or strategic priority of the applicant.
- **Applicant capacity and program management plan:** Competitive applicants will have demonstrated a history of managing small business or other funding programs (i.e. façade program). Each applicant must have a clearly defined plan for program management and a process for disbursing funds, as well as the ability to disburse funds within 30 days of receipt of the MEDC funds. The MEDC expects funds to be disbursed by the applicant as quickly as possible. In any event, all funds must be disbursed by the applicant within 60 days.
- **Partnership and Resource Leveraging:** Competitive applicants will articulate how their organization assists small businesses with leveraging additional resources available through local, regional, state or federal organizations and will identify a plan to support small businesses with accessing additional resources in the future. In addition, a competitive applicant will reference specific small business resources that they use or plan to use within their district. Technical assistance and financial assistance programs and/or partnership will be given equal consideration.
- **Overall impact of MoM-COVID-19 funds within the “District/Downtown”:** Competitive applicants will describe how Match on Main-COVID-19 Program funds will impact businesses in their district, as well as describe whether or not local or regional programs are available and have been utilized by small businesses within their district.
- **Transparent Process for Identifying Selected Businesses:** Competitive applicants will define and articulate a transparent process for identifying selected businesses. A transparent process may include use of the Business Scoring Matrix Document provided by the MEDC or other scoring mechanism developed by the community.
- **Identification and Eligibility of Selected Businesses:** Competitive applications will clearly identify eligible businesses by uploading a completed Selected Business List (Appendix E). **Additional preference will be given to applications that include multiple businesses whose owners meet federally defined low-to-moderate income thresholds (See Appendix G).** If a business owner does not meet these thresholds, applicants may still include the business in their application. The low-to-moderate income qualification is only a preference of the program. **A business owner failing to meet the low-to-moderate income threshold does not disqualify the business from inclusion in the application.**

In an effort to evenly disperse funding across the state, the Match on Main – COVID-19 Response Program review team will select a minimum of one grantee from each of the 10 Prosperity Regions using the scoring criteria above. The application with the highest score from each prosperity region will be selected. The remaining grantees will be selected based on competitive scores applied state-wide.

Additional factors that may be considered include – but not limited to – the total amount of funding requested by the applicant is consistent with the program guidelines, the application is consistent with the program guide, an applicant being located in a geographically disadvantaged area as defined by either a State Opportunity Zone or State HUBZone **AND/OR** a community qualifying as certified in the Redevelopment Ready Communities program or the Michigan Main Street program will be applied.

## Step 5: Awardees Announced

### What is the timeline for announcement of awardees?

The MEDC is planning to notify applicants of grant award decisions on or about Wednesday, June 10, 2020. Applicants will be notified by email.

### Compliance and Reporting Requirements

If an application is approved for funding, Match on Main – COVID-19 Response Program grantees must verify that they are willing to comply with all MEDC requirements, including but not limited to, marketing, promotions, reporting and compliance. Grantees will be expected to issue sub-grants to the selected businesses and require reporting and compliance to the applicant in order for the applicant to report and comply with MEDC requirements. A background check will be conducted on the individual managing the grant for the applicant. Additional Terms and conditions related to these requirements will be defined in the final grant agreement. To reference the Compliance and Reporting paperwork required for this program, please reference Appendix F.

### Anticipated Program Timeline (subject to change)

| Wednesday, May 13, 2020                                                                                                                         | May 13-29, 2020                                                                                                      | Friday, May 29, 2020                                                                    | Wednesday, June 10, 2020                                                                                                                                                                                       | Late June                                                                                                      | December 31, 2020                                                                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Match on Main-COVID-19 Response Program Announcement</li> <li>• Program Documents Available</li> </ul> | <ul style="list-style-type: none"> <li>• Application window opens</li> <li>• State-wide office hours held</li> </ul> | <ul style="list-style-type: none"> <li>• All Applications will be due by 5pm</li> </ul> | <ul style="list-style-type: none"> <li>• Applicants notified of grant award decision.</li> <li>• Background check forms will be given to awardees and must be submitted to the MEDC within 24 hours</li> </ul> | <ul style="list-style-type: none"> <li>• Grant agreements executed &amp; disbursement requests made</li> </ul> | <ul style="list-style-type: none"> <li>• Final compliance reporting due to the MEDC</li> </ul> |