



March 4, 2026

Dear White Cloud Downtown Business Owners,

The City of White Cloud is pleased to announce that local businesses have the opportunity to apply for funding through the Michigan Economic Development Corporation's Match on Main Grant Program. This program supports new and expanding businesses located in downtown districts by providing grant funding for eligible business improvements and investments.

For this program, the City of White Cloud serves as the "Applicant Organization" and will submit the grant application to MEDC on behalf of selected businesses. The City will assist with collecting required information, preparing the application, and managing grant reporting and compliance if a project is awarded funding.

Business owners should not be discouraged by the paperwork associated with the program. The City will work closely with applicants throughout the process to help simplify the requirements and ensure all materials are properly prepared. Our goal is to help local businesses successfully access this funding opportunity.

At this time, the most important items for interested businesses are completing and returning Appendix C (Local Business Application Worksheet) and Appendix G. If your business is new or has been operating for less than one year, a business plan will also be required. These materials must be submitted to the City of White Cloud by April 1, 2026 by noon.

Business owners are strongly encouraged to meet with John Wallace prior to the city's deadline to review project ideas, confirm eligibility, and ensure all materials are ready for submission. This timeline allows the City approximately two weeks to review applications and strengthen the grant narrative and supporting information before submitting to MEDC, helping improve the competitiveness of the application.

The City of White Cloud is committed to supporting our local businesses and encouraging investment in our downtown. One of the reasons the City pursued and obtained MEDC Redevelopment Ready Communities (RRC) 'Essentials' certification was to open the door to funding opportunities like this that support local business growth and community development.

If you are interested in applying or would like more information, please visit the City's website. Under "Public Notices," you will find the Match on Main Grant link with all the relevant program information and application materials. We encourage interested



businesses to review the program criteria, eligibility requirements, and required documentation prior to meeting with John Wallace or myself to discuss your project.

While the application timeline for this grant is relatively short, it presents an excellent opportunity for businesses to receive funding that can help launch, expand, or strengthen their operations in ways that may not otherwise be possible.

The City is committed to supporting our local businesses and we are here to help guide you through the process. Please do not hesitate to reach out with questions or to schedule a time to discuss your project.

Thank you,

April Storms
City Manager



MICHIGAN ECONOMIC
DEVELOPMENT CORPORATION

Match on Main Grant Program (FY26) City of White Cloud – Local Program Timeline

The City of White Cloud will serve as the Applicant Organization for the Michigan Economic Development Corporation (MEDC) Match on Main Grant Program and will submit applications on behalf of eligible downtown businesses. Below is the local timeline and process for businesses interested in applying.

March 3, 2026 – MEDC Application Window Opens

- The White Cloud City Council authorized the City Manager to serve as the Grant Administrator and directed the City to facilitate the Match on Main grant application process on behalf of eligible downtown businesses.
- The City will promote and share information about this program and work with interested businesses to assist in preparing their grant applications. The City will be responsible for submitting the final grant application to the Michigan Economic Development Corporation (MEDC) on behalf of the selected businesses.

****April 1, 2026 – 12:00 PM (Noon) – Local Business Application Deadline****

- Eligible businesses must submit their completed application and all required attachments to the City of White Cloud by 12:00 PM (noon). Late submissions may not be considered.
- City Hall will be closed Thursday, April 2, 2026 in observance of Good Friday.

April 6 – April 16, 2026 – Local Review and Scoring

- The City will review submitted applications, verify eligibility, and complete a local scoring process.
- Following review, the City will select up to two (2) businesses for submission to the MEDC Match on Main program. The City will then complete and submit the official grant application through the MEDC portal.

April 20, 2026 – MEDC Application Deadline

- The City must submit the final Match on Main grant application through the MEDC portal www.miplace.org by 5:00 PM.

July 2026 – Grant Awards Announced

- Applicant Organizations will be notified of award status following Michigan Strategic Fund (MSF) Board approval.
- Awardees will participate in a training webinar outlining next steps and program requirements. Award dates are subject to change by MEDC.

September 2026 – Grant Agreements Executed

- Following a successful background review, grant agreements will be issued to the Applicant Organization (City of White Cloud). Selected businesses will then move forward with project implementation according to MEDC program requirements.



Match on Main Grant Program – 2026

Local Business Application Guide

The **Match on Main Grant Program**, administered by the Michigan Economic Development Corporation (MEDC), provides funding to support new or expanding businesses located in downtown and traditional commercial districts.

This guide outlines the **required documents, application process, and deadline** for businesses seeking to apply through the **City of White Cloud**.

Program User Guide

The City Manager has provided the MEDC **Match on Main Program User Guide** for your reference prior to completing the application process. Applicants are *strongly encouraged to review this guide carefully* before submitting their materials.

Please pay particular attention to the yellow **highlighted sections**, which identify important eligibility requirements, program expectations, and application guidance that will assist you in completing a **competitive and compliant application**. The yellow Appendix forms below must be returned by the grant deadline. The forms highlighted in blue are for your reference as a resource.

Reviewing this information in advance will help ensure that your project aligns with MEDC program requirements and funding priorities.

Match on Main Documents & Appendices

Blue - included for your reference - Forms A, F & J) -

Yellow - Must be completed and **returned** - Forms C & G)

Appendix A - At a Glance Program Fact Sheet (*Included for your reference*)

Appendix B - Community Information and Certification Form (*Completed by the City*)

Appendix C - Local Business Application (*Included - must be returned to the City by April 1, 2026 at 12:00 PM*)

Appendix D - Local Business Scoring Sheet & Community Checklist Alignment (*Completed by the City*)

Appendix E - Local Business Score Comparison (*Completed by the City*)

Appendix F - Timeline (*Included for your reference - amended by City Manager*)

***Appendix G - Michigan Strategic Fund Background Certification Form** (*Included - must be returned with your application by April 1, 2026*)

Appendix H - Scope Change Request Form (*If approved, the City will provide this after the grant contract is signed should changes to your original project request be necessary*)

Appendix I - Grant Disbursement & Final Report Form (*If approved, the City will provide this after the grant contract is signed*)

Appendix J - Frequently Asked Questions (FAQs) (*Included for your reference*)



Exhibit A – MSF Program Guidelines - *City Resolution 2026-10 (Completed by City & Adopted 03/03/26)*

Website: <https://www.miplace.org/small-business/match-on-main/>

APPLICATION DEADLINE

All applications must be submitted to the City Manager by: April 1, 2026 — 12:00 PM (Noon)

Applications received **after this deadline may not be considered.**

The City of White Cloud may submit **only two (2) completed grant applications** to the **Michigan Economic Development Corporation (MEDC)** for funding consideration.

All local applications will be reviewed and evaluated using the City's established scoring criteria. Applications will undergo a competitive review process prior to submission to MEDC. Applicants will be notified if their project is **not selected for submission to MEDC for funding consideration.**

Assistance with the Application

Businesses seeking assistance with the **application process, eligibility questions, project scope, or available resources** are encouraged to contact the City staff below:

April Storms, City Manager & Grant Administrator

Email: citymanager@cityofwhitecloud.org

Phone: 231-689-1194

Office Hours:

Monday – Thursday

7:00 AM – 5:00 PM

John Wallace, Zoning Administrator / Contracted City Planner

Cell: 231-519-5720 (*available during non-office hours*)

Office Hours:

Tuesday: 1:00 PM – 5:00 PM

***Available by appointment Tuesdays during these hours to assist with the grant application and process.*



MICHIGAN ECONOMIC DEVELOPMENT CORPORATION

Match on Main (FY26) Program Fact Sheet

Program Overview

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 located in Michigan's downtowns and commercial corridors.

Grant funding supports defined, place-based projects that help activate commercial districts, strengthen local economies, and encourage private investment.

Grant Amount

- Up to \$25,000 per project
- Each Applicant Organization may submit up to two applications per funding round
- Each application supports one eligible business

Who Applies

Small businesses do **not** apply directly to the MEDC.

Applications are submitted, administered, and managed by an **Applicant Organization**, such as:

- Local units of government
- Downtown Development Authorities (DDAs)
- Michigan Main Street organizations
- Other eligible downtown management, business support, or community development organizations

Applicant Organizations must represent communities designated as either:

- **Essentials or Certified** Redevelopment Ready Communities®, or
- **Select or Master** level Michigan Main Street communities

Eligible Businesses

Selected businesses must:

- Be located within a traditional downtown, historic neighborhood commercial corridor, or an area zoned for concentrated commercial development
- Operate from a **physical storefront** and sell products and/or services **face-to-face**

- Be for-profit or nonprofit and **headquartered in Michigan**
- Have, or secure, **site control** prior to application submission
- Be able to provide a **minimum 10% cash match** toward total project costs

Businesses that have previously received Match on Main funding are generally ineligible, with limited exceptions for prior COVID-19 relief programs.

Eligible Uses of Funds

Grant funds may be used to reimburse **eligible, paid project expenses**, including:

- Technical assistance and design services
- Interior building renovations
- Permanent or semi-permanent outdoor space activation
- Marketing, technology upgrades, and point-of-sale systems
- Inventory purchases for retail goods

All expenses must be consistent with the approved project scope.

How Funding Works

- Match on Main is a **reimbursement-only** program
 - Grant funds are released after the project is fully completed
 - The Applicant Organization submits **one final reimbursement request** to the MEDC
 - Approved funds are released to the Applicant Organization, which reimburses the business
-

Project Changes & Timing

- Projects must be completed **as approved** in the application and grant agreement
 - **Scope changes or significant delays** must be communicated to the MEDC in advance
 - Eligible expenses may be incurred on or after the date the application is submitted and are reimbursable only after project completion and approval.
-

Important Note

This fact sheet provides a high-level overview of the Match on Main program. The **Program User Guide and grant agreement** govern all program requirements, eligibility determinations, and reimbursement decisions.

2026

MATCH ON MAIN

PROGRAM USER GUIDE



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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.