



MEDC “Match on Main” Covid-19 Grant Application

Offered by the Jackson Downtown Development Authority

Where the Money Comes From

The Match on Main – COVID-19 Response Program, offered by the Michigan Economic Development Corporation (MEDC) 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. 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.

How the Program Works

Businesses located within the boundaries of the Downtown Development Authority (DDA) must submit a short application directly to the DDA. The DDA will then select businesses to be included in our application to the MEDC. If the DDA’s application is approved by the MEDC, funds will then re-granted via the DDA. ***Please note that inclusion in the DDA’s application does not guarantee funding, as your application to us is the first step in a multi-layered process.*** 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.

Who Can Apply

Below is a list of application criteria:

1. The business is located within the boundaries of the Jackson Downtown Development Authority
2. 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)
3. The business is operating as a for-profit business
4. The business has 25 employees or less
5. The business is headquartered in Michigan
6. The business demonstrates it has been affected by the COVID-19 outbreak

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. Ineligible businesses include 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. Please note that these requirements come directly from the MEDC.

How to Apply

Downtown businesses must complete a short application and submit it to the DDA ***no later than Wednesday, May 27, 5 pm.*** We apologize for the tight timeline, and please note that we are operating under the guidelines set-forth by the MEDC. Late or incomplete applications will not be accepted. All materials must be emailed to Cory Mays, DDA Executive Director, at cmays@cityofjackson.org Please put “MEDC Grant Application” in the subject line of your email, and please include all necessary documents in pdf format.

COVID-19 Related Impacts COVID-19	Has your business realized a significant financial hardship related to COVID-19?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Related Impacts (Continued)	<i>Please describe the impacts COVID-19 has had on your business below.</i>		
	<i>If your business received funding support from the MEDC's Match On Main – COVID-19 Response Program, how would you use the funds?</i>		

Previous MEDC Grants or Loans	<i>Have you received financial support from any of the following Michigan Economic programs?</i>	
	Michigan Small Business Relief Program: The Michigan Small Business Relief Program created by the MSF includes grants and loans administered in conjunction with the regional economic development organizations (EDOs). More information here: here: https://www.michiganbusiness.org/about-medc/covid19/small-business-relief-program/	<input type="checkbox"/> Yes
		<input type="checkbox"/> No
		<input type="checkbox"/> Unsure
Local Questions & Considerations	In order to help identify which businesses receive funding locally, the Jackson Downtown Development Authority would also like small business applicants to answer the following questions.	
	QUESTION 1: Please describe how you plan to use these grant funds	
	QUESTION 2: Please describe your involvement with downtown events & activities	

	QUESTION 3: Please describe any DDA funds you have received in the past ten years (façade loan, small business loan, sign grant, etc.)

****Upon application completion, please submit to:**

All applications must be received by 5 pm on Wednesday, May 27th, 2020. All materials must be emailed to Cory Mays, DDA Executive Director, at cmays@cityofjackson.org in pdf format. We apologize, but no mailed or incomplete applications will be accepted.

APPENDIX A: FY 2020 Income Limits Summary

Jackson County, MI

FY 2020 Income Limit Area	Median Family Income	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Jackson, MI MSA	\$66,400	Very Low (50%) Income Limits (\$)	23,250	26,600	29,900	33,200	35,900	38,550	41,200	43,850
		Extremely Low Income Limits (\$)*	13,950	17,240	21,720	26,200	30,680	35,160	39,640	43,850*
		Low (80%) Income Limits (\$)	37,200	42,500	47,800	53,100	57,350	61,600	65,850	70,100

