

GRANT AND LOAN OPPORTUNITIES

ECONOMIC DEVELOPMENT

Grant Name:	Brownfield Redevelopment Grants and Loans	Description: Provides funding to investigate and remediate known sites of environmental contamination, which will be used for identified economic redevelopment projects. The goals of this program are to reuse abandoned, vacant, or underutilized properties that are known to be contaminated, and to promote environmental cleanups. Because grant funds are limited, most successful projects will be awarded a combination of grant and loan money.
Provider:	Michigan Department of Environmental Quality	
Contact Person:	Susan Sandell	
Telephone Number:	231-775-3960 x6312	
Email:	sandells@michigan.gov	
Application Due Date:	Applications are accepted throughout the year	
Expected life of Program:	Perpetual	
Maximum Grant/Loan Amount:	\$1 million	
Required Local Match:	No match required	
Eligibility:	Any city, village, township, or and authority or other public body created pursuant to state law. Eligible activities include environmental investigations and assessments, interim response and remediation necessary for the proposed development. Only one project may be awarded to an applicant during any fiscal year.	

Grant Name:	Business and Industry Direct Loans	Description: This provides loans to public entities and private parties who cannot obtain credit from other sources. Loans can be made for improving, developing or financing business and industry, creating jobs and improving the economic and environmental climate in rural communities.
Provider:	United States Department of Agriculture	
Contact Person:	Lee Bambusch	
Telephone Number:	517-337-6736 x1250	
Email:	lee.bambusch@mi.usda.gov	
Application Due Date:	Accepted year-round	
Expected life of Program:	Annual	
Maximum Grant/Loan Amount:	\$35,000-\$10 million	
Required Local Match:	None	
Eligibility:	Municipalities, cooperatives, corporations, partnerships, trusts, profit and nonprofit entities, Indian tribes, or other political subdivisions of State in areas other than cities of more that 50,000 people and their adjacent urban areas.	

Grant Name:	Business and Industry Guaranteed Loans	Description: This program helps create jobs and stimulate rural economies by providing financial backing for rural businesses. Loans may be used for working capital, machinery and equipment, buildings and real estate and certain types of debt refinancing.
Provider:	United State Department of Agriculture	
Contact Person:	Lee Bambusch	
Telephone Number:	517-337-6736 x1250	
Email:	lee.bambusch@mi.usda.gov	
Application Due Date:	Accepted year-round	
Expected life of Program:	Annual	
Maximum Grant/Loan Amount:	\$35,000 - \$25 million	
Required Local Match:	None	
Eligibility:	Areas other than cities of more than 50,000 people and their adjacent urban areas, a cooperative, corporation, partnership, trusts or other profit or nonprofit entity, Indian tribe or federally recognized tribal group, municipality, county or other political subdivision of a State.	

Grant Name:	Commercial & Industrial Rehabilitation/Redevelopment - Community Development Block Grants	Description: Grants are provided to communities for the rehabilitation and redevelopment of existing commercial and industrial facilities and sites. Funds can be used for real property acquisition, construction of public facilities, and rehabilitation or redevelopment of industrial properties.
Provider:	Michigan Economic Development Corporation	
Contact Person:	Joe Borgstrom / Karen Putnam (Allegan County)	
Telephone Number:	517-335-2104 / 517-335-1858	
Email:	borgstromj@michigan.org / putnamk@michigan.org	
Application Due Date:	Continuous	
Expected life of Program:	Perpetual	
Maximum Grant/Loan Amount:	Industrial: \$10,000 / Commercial: \$20,000	
Required Local Match:	10%; 2:1 private investment	
Eligibility:	Small cities, townships, and villages of less than 50,000 people and non-urban counties.	

Grant Name:	Community Development Block Grant	Description: In a continuing effort to impact the development and revitalization of Michigan's commercial centers, these funds are used for public infrastructure improvements in support of specific, private projects that will create private jobs and private investment in commercial centers.
Provider:	Michigan Economic Development Corporation	
Contact Person:	Joe Borgstrom / Karen Putnam (Allegan County)	
Telephone Number:	517-335-2104 / 517-335-1858	
Email:	borgstromj@michigan.org / putnamk@michigan.org	
Application Due Date:	January 30	
Expected Life of Program:	Annual	
Maximum Grant/Loan Amount:	\$20,000 per new, net private job	
Required Local Match:	10%	
Eligibility:	City, township, village	

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Grant Name:	Economic Adjustment Program (Sudden and Severe Dislocation)	Description: Grants are provided to organize and carry out a planning process to develop and implement local economic adjustment strategies in response to an actual or threatened economic dislocation. Implementation grants may be used to support activities identified in an adjustment strategy, such as creation of targeted business development and financing programs, implementation of infrastructure improvements, organizational development, or market research and analysis. To be eligible, dislocations must have occurred within the preceding 12 months or expected within the coming
Provider:	United States Economic Development Administration	
Contact Person:	Dave Bee, WMRPC	
Telephone Number:	616-774-8400	
Email:	dbee@wmrpc.org	
Application Due Date:	Accepted year-round	
Expected life of Program:	Perpetual	
Maximum Grant/Loan Amount:	None	
Required Local Match:	50%	
Eligibility:	State, political subdivision or a state consortium of such units, or and Indian tribe	

Grant Name:	Economic Development Infrastructure Program	Description: This program provides funds for infrastructure improvements necessary for the location, expansion, or retention of a specific for profit business .
Provider:	Michigan Economic Development Corporation	
Contact Person:	Joe Borgstrom / Karen Putnam (Allegan County)	
Telephone Number:	517-335-2104 /517-335-1858	
Email:	borgstromj@michigan.org / putnamk@michigan.org	
Application Due Date:	Accepted year-round	
Expected Life of Program:	Annual	
Maximum Grant/Loan Amount:	\$50,000	
Required Local Match:	10%	
Eligibility:	Local units of government with less than 50,000 in population and non-urban counties.	

Grant Name:	Economic Development Job Training Program	Description: This program provides instruction to adults who lack sufficient job preparation and performance skills that are necessary to enable them to function effectively in the workplace. This grant program is augmented by employer match that permits employers to develop and implement customized job training for job creation and improved job skills.
Provider:	Michigan Economic Development Corporation	
Contact Person:	Joe Borgstrom / Karen Putnam (Allegan County)	
Telephone Number:	517-335-2104 /517-335-1858	
Email:	borgstromj@michigan.org / putnamk@michigan.org	
Application Due Date:	Continuous	
Expected life of Program:	Based on available funds	
Maximum Grant/Loan Amount:	\$1 million	
Required Local Match:	None	
Eligibility:	Public school districts, intermediate school district, a community college, a public or private nonprofit college or university that awards at least 25% associate's degrees it awards, nonprofit organizations that provide school-to-work transition programs and state licensed accredited vocational or technical education programs, proprietary school licensed by the State Board of Education, service delivery area organized under the Job Training Partnership Act or a consortium of the above.	

Grant Name:	Economic Development Planning Grants	Description: This program provides funding to help communities accomplish project-specific public planning and design work which is likely to lead to an eligible economic development implementation project. Funding is available for costs associated with planning for economic development projects, including design and site planning. Downtown Market Plan and Countywide Economic Development Strategy
Provider:	Michigan Economic Development Corporation	
Contact Person:	Joe Borgstrom / Karen Putnam (Allegan County)	
Telephone Number:	517-335-2104 /517-335-1858	
Email:	borgstromj@michigan.org / putnamk@michigan.org	
Application Due Date:	Continuous	
Expected life of Program:	Perpetual	
Maximum Grant/Loan Amount:	\$50,000	
Required Local Match:	Dollar for dollar	
Eligibility:	Local units of government with fewer than 50,000 in population.	

Grant Name:	Freight Economic Development Programs	Description: This program offers financial assistance to non-transportation companies or local units of government in the development and/or expansion of business and industries.
Provider:	Michigan Department of Transportation	
Contact Person:	Rosemary Holland	
Telephone Number:	517-335-5280	
Email:	hollandr@michigan.gov	
Application Due Date:	Accepted year-round	
Expected life of Program:	Annual	
Maximum Grant/Loan Amount:	Up to 50% of the rail freight portion of the project	
Required Local Match:	None	
Eligibility:	Transportation companies, local units of government or community-based economic development organizations interested in expanding rail service in Michigan.	

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Grant Name:	Grants for Public Works and Development Facilities	Description: This program promotes long-term economic development in areas experiencing substantial economic distress. Funding is provided for infrastructure projects which attract new industry, encourage business expansion, diversify economies, and generate the creation of long term private sector jobs. Eligible projects include water and sewer facilities, port improvements, access roads, business incubator buildings, training centers, etc.
Provider:	United States Economic Development Administration	
Contact Person:	Dave Bee, WMRPC	
Telephone Number:	616-774-8400	
Email:	dbee@wmrpc.org	
Application Due Date:	30 days after application invitation	
Expected life of Program:	Annual	
Maximum Grant Amount:	None	
Required Local Match:	50%	
Eligibility:	State or local government agencies, public or private nonprofit organizations.	

Grant Name:	Industrial Development Revenue Bonds (IDRBs)	Description: This program provides funds to healthy, profitable firms locating or expanding in Michigan with capital cost savings stemming from the difference between taxable and tax exempt interest rates. A public-private partnership program that allows local units of government to acquire or purchase industrial real property, equipment, machinery, and associated property with municipal bonds secured by the revenue-producing potential of the industrial site.
Provider:	Michigan Economic Development Corporation	
Contact Person:	Joe Borgstrom / Karen Putnam (Allegan County)	
Telephone Number:	517-335-2104 /517-335-1858	
Email:	borgstromj@michigan.org / putnamk@michigan.org	
Application Due Date:	Third Monday of each month	
Expected life of Program:	Perpetual	
Maximum Grant/Loan Amount:	None	
Required Local Match:	None	
Eligibility:	Local units of government and private or quasi-private businesses.	

Grant Name:	Intermediary Relending Program	Description: This program provides loans to finance business facilities and community development projects in rural areas, including cities with a population of less than 25,000. Rural Business Programs lends these funds to intermediaries which in turn provides loans to recipients.
Provider:	United States Department of Agriculture, Rural Business-Cooperative Service	
Contact Person:	Lee Bambusch	
Telephone Number:	517-337-6736 x1250	
Email:	lee.bambusch@mi.usda.gov	
Application Due Date:	None	
Expected life of Program:	Annual	
Maximum Grant/Loan Amount:	\$3,000 - \$615,000	
Required Local Match:	None	
Eligibility:	Private nonprofit organizations, State or local governments, and Federally recognized Indian tribes and cooperatives.	

Grant Name:	Local Development Finance Authorities	Description: This program allows a community to utilize tax increment financing to fund public infrastructure improvements. This is a locally controlled legislative tool designed to promote economic growth and job creation.
Provider:	Michigan Economic Development Corporation	
Contact Person:	Joe Borgstrom / Karen Putnam (Allegan County)	
Telephone Number:	517-335-2104 /517-335-1858	
Email:	borgstromj@michigan.org / putnamk@michigan.org	
Application Due Date:	N/A	
Expected life of Program:	Perpetual	
Maximum Grant/Loan Amount:	N/A	
Required Local Match:	50%	
Eligibility:	Cities, villages, urban townships.	

Grant Name:	Local Technical Assistance	Description: This program provides funds to assist in solving specific economic development problems in distressed areas (i.e. plant closings, export promotion tourism development, technology transfer, skill training, minority enterprise, etc.). Technical assistance is used to provide information, data, and know-how in evaluating, shaping and implementing specific projects and programs that promote economic development in economically depressed areas.
Provider:	United States Economic Development Administration	
Contact Person:	Dave Bee, West Michigan Regional Planning Commission	
Telephone Number:	616-774-8400	
Email:	dbee@wmrpc.org	
Application Due Date:	Accepted year-round	
Expected life of Program:	Annual	
Maximum Grant/Loan Amount:	Announced in Federal Register	
Required Local Match:	50%	
Eligibility:	State or local government agencies, public or private nonprofit organizations, colleges, Indian tribes, or private firms or individuals.	

Grant Name:	Michigan Economic Development Fund	Description: This program provides funding for highway, road, and street projects necessary to support economic growth.
Provider:	Michigan Department of Transportation	
Contact Person:	Mike Kapp and Michael Leon	
Telephone Number:	517-335-1069	
Email:		
Application Due Date:	Accepted year-round	
Expected life of Program:	Quarterly	
Maximum Grant/Loan Amount:	Based on available funds	
Required Local Match:	20%	
Eligibility:	Michigan Department of Transportation, all county road commissions, and all city and village street agencies.	

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Grant Name:	Michigan Municipal Bond Authority	The Michigan Municipal Bond Authority assumes many of the responsibilities a municipality undertakes to complete borrowing. Communities can benefit from competitive interest rates, low individual borrower costs, no minimum loan size, and flexible financing schedules.
Provider:	Michigan Municipal Bond Authority	
Contact Person:	N/A	
Telephone Number:	517-373-2160	
Email:	treasmmba@michigan.gov	
Application Due Date:	May 1 and July 1	
Expected life of Program:	Perpetual	
Maximum Grant/Loan Amount:	The Authority can provide you with a debt service coverage test to determine the maximum amount you may be eligible to borrow.	
Required Local Match:	None	
Eligibility:	Cities, villages, townships, counties, school districts, colleges and universities, and commissions and authorities.	

Grant Name:	Rebuild Michigan	Description: Provides funds to launch a pilot Rebuild Michigan program in their area. This program is designed to foster partnerships, which will promote increased energy efficiency within a community. The primary focus is to reduce energy use in commercial, institutional, and multi-family buildings. Communities may also decide to include additional components such as developing renewable energy or alternative transportation fuels.
Provider:	Michigan Department of Consumer & Industry Services, Energy Office	
Contact Person:	Kelly Launder	
Telephone Number:	517-241-6223	
Email:	klaund@michigan.gov	
Application Due Date:	February 5	
Expected life of Program:	Annual	
Maximum Grant/Loan Amount:	\$25,000	
Required Local Match:	50%	
Eligibility:	Local units of government, energy-related nonprofit or other established organization.	

Grant Name:	Revitalization Revolving Loans	Description: This program is designed to facilitate redevelopment of brownfield sites by providing low-interest loans to evaluate contaminated or potentially contaminated sites, demolish dangerous or hazardous buildings, and take interim response actions required to investigate a site or demolish a building. This program promotes economic redevelopment and safe reuse of abandoned, vacant, or underutilized properties that are known or believed to be contaminated.
Provider:	Michigan Department of Environmental Quality	
Contact Person:	Environmental Response Division/Site Reclamation Unit	
Telephone Number:	517-373-9540	
Email:	N/A	
Application Due Date:	Applications are accepted throughout the year	
Expected Life of Program:	Perpetual	
Maximum Grant/Loan Amount:	None	
Required Local Match:	None required	
Eligibility:	Any county, city, township, village, or Brownfield Redevelopment Authority. Eligible activities include environmental evaluations, demolition of hazardous or dangerous buildings, and interim response activities required to facilitate evaluations and demolition.	

Grant Name:	Revolving Loan Fund	Description: This program provides funds to capitalize local revolving loan funds to complement other business assistance programs and services available to firms and entrepreneurs in the industry sector or in locations targeted by and adjustment strategy.
Provider:	United States Economic Development Administration	
Contact Person:	Dave Bee, West Michigan Regional Planning Commission	
Telephone Number:	616-774-8400	
Email:	dbee@wmrpc.org	
Application Due Date:	Varies	
Expected life of Program:	Varies	
Maximum Grant/Loan Amount:	Based on available funds	
Required Local Match:	Based on available funds	
Eligibility:	State and local units of government, community development corporations, nonprofit organizations, or Indian tribes.	

Grant Name:	Rural Business Enterprise Grants	Description: This program finances and facilitates the development of small and emerging private business, industry, and related employment for improving the economy in rural communities. Funds may be used for the acquisition and development of land and the construction of buildings, plants, equipment, access streets and roads, parking areas, utility and service extensions, refinancing, fees for professional services, technical assistance and related training, startup costs and working capital, financial assistance, production of television programs, and for rural distance learning networks, etc.
Provider:	United States Department of Agriculture, Rural Business-Cooperative Service	
Contact Person:	Lee Bambusch	
Telephone Number:	517-337-6736 x1250	
Email:	lee.bambusch@mi.usda.gov	
Application Due Date:	None	
Expected life of Program:	Annual	
Maximum Grant/Loan Amount:	\$2,000 to \$500,000, average: \$83,309	
Required Local Match:	None	
Eligibility:	Public bodies and nonprofit corporations serving rural areas such as States, counties, cities, townships, and incorporated towns and villages, boroughs, authorities, districts and Indian tribes and State reservations which will serve rural areas.	

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Grant Name:	Rural Business Opportunity Grants	Description: This program provides funds to promote sustainable economic development in rural communities with exceptional needs. Grant funds may be used to assist in the economic development of rural areas by providing technical assistance, training, and planning for business and economic development.
Provider:	United States Department of Agriculture, Rural Business-Cooperative Service	
Contact Person:	Lee Bambusch	
Telephone Number:	517-337-6736 x1250	
Email:	lee.bambusch@mi.usda.gov	
Application Due Date:	None	
Expected life of Program:	Annual	
Maximum Grant/Loan Amount:	\$3,000 to \$615,000. Average: \$98,684	
Required Local Match:	none	
Eligibility:	Nonprofit corporations, public bodies and rural areas other than cities of more than 50,000 people and their adjacent urban areas.	

Grant Name:	Rural Economic Development Loans and Grants	Description: This program promotes rural economic development and job creation projects, including funding for project feasibility studies, start-up costs, incubator projects, and other reasonable expenses for the purpose of fostering rural development.
Provider:	United States Department of Agriculture, Rural Business-Cooperative Service	
Contact Person:	Lee Bambusch	
Telephone Number:	517-337-6736 x1250	
Email:	lee.bambusch@mi.usda.gov	
Application Due Date:	May be filed on any working day during the month	
Expected life of Program:	Perpetual	
Maximum Grant/Loan Amount:	Loans: \$450,000 / Grants: \$200,000	
Required Local Match:	20%	
Eligibility:	Electric and telephone utilities that have current loans with the Rural Utilities Service (RUS) or Rural Telephone Bank loans or guarantees outstanding and are not delinquent on any Federal debt or in bankruptcy proceedings.	

Grant Name:	Tourism Projects under CDBG	Description: This program provides funds for tourism projects judged to be a "base industry" in a particular local area. Priority is given to projects with a leverage ratio of 2 to 1 or greater, costs per job created of \$10,000 or less, creation of ten jobs or more, and local government participation of 10% or more in infrastructure costs. 51% of jobs must be available to low and moderate income persons. Marketing strategy and support from recognized travel organization required.
Provider:	Michigan Economic Development Corporation	
Contact Person:	Joe Borgstrom / Karen Putnam (Allegan County)	
Telephone Number:	517-335-2104 /517-335-1858	
Email:	borgstromj@michigan.org / putnamk@michigan.org	
Application Due Date:	Accepted on a continuous basis	
Expected life of Program:	Case by case basis	
Maximum Grant/Loan Amount:	\$500,000	
Required Local Match:	Minimum 10%	
Eligibility:	Local units of government	

Grant Name:	Urban Land Assembly Program	Description: This program provides loans to eligible municipalities in the acquisition and assembly of certain real property for revitalizing the economic base of cities experiencing distress and decline.
Provider:	Michigan Economic Development Corporation	
Contact Person:	Joe Borgstrom / Karen Putnam (Allegan County)	
Telephone Number:	517-335-2104 /517-335-1858	
Email:	borgstromj@michigan.org / putnamk@michigan.org	
Application Due Date:	Accepted on a Continuous basis	
Expected life of Program:	Case by case basis	
Maximum Grant/Loan Amount:	Based on available funds	
Required Local Match:	50%	
Eligibility:	Local units of government with an unemployment rate more than 70% of the annual average statewide unemployment rate; growth in population less than 75% of the state's average growth rates; or a change in state equalized value less than 50% of the state's 5-year average.	