

# Main Street Matters Program

PROGRAM GUIDELINES  
July 2025



Pennsylvania  
Department of Community  
& Economic Development



Commonwealth of Pennsylvania  
Josh Shapiro, Governor

PA Department of Community & Economic Development  
[dced.pa.gov](http://dced.pa.gov)



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## Section I – Statement of Purpose

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The Commonwealth of Pennsylvania, through the Department of Community and Economic Development (DCED) is committed to creating and maintaining healthy, vibrant main streets and communities.

The **Main Street Matters program** (MSM) is designed to support our downtown cores and surrounding neighborhoods with tools to create healthy, vibrant, and welcoming communities. Funding is available to support revitalization efforts in planning, business support, aesthetic improvements, and the increase of safety and security. Main Street Matters funding is processed under the authority of Section 3 of the Act of May 10, 1939 (P.L. 111, No. 51), known as the Commerce Law. Funding was appropriated for this program under Section 1719-H of Subarticle B of the Act of April 9, 1929 (P.L. 343, No. 176) known as the Fiscal Code.

*\*Note: Communities may wish to consider designation through the MSM program as a Main Street or Elm Street. For more information, please review the MSM Program Designations Guidelines.*

## Section II – Eligible Applicants

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- Units of local government (counties, cities, boroughs, townships, towns, and home rule municipalities)
- Redevelopment and/or housing authorities
- Nonprofit organizations to include economic development organizations, housing corporations, etc.
- Community development corporations
- Business improvement districts, neighborhood improvement districts, downtown improvement districts, and similar organizations incorporated as authorities

## Section III – Eligible Uses of Funds

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### A. Planning Grants

#### 1. Activities

Planning grants are available to address a particular need or circumstance within a community, undertake a study relevant to an identified need, or study the results of implementing a specific activity. Planning activities may include, but are not limited to:

- a. Planning toward designation under the MSM Program,
- b. Implementing a business development survey in preparation of a business development strategy and/or preparation of the business development strategy,
- c. Planning for the establishment of a Neighborhood Improvement District, Business Improvement District, or a Downtown Improvement District, and
- d. Architectural, engineering, legal, consulting, and other soft costs and fees required to implement a construction project designed to improve and/or revitalize a neighborhood or community such as streetscape, anchor building, or development projects. Priority consideration will be given to projects that can demonstrate secured funding for the construction project.

**2. Funding Requirements and Limitations**

- a. Planning grants may not exceed \$50,000.
- b. Planning grants require a match of 25% of the total eligible project cost. Grant requests from designated Main and Elm Street programs should refer to the MSM Main and Elm Street Match Requirements outlined in Appendix I.
- c. Applications to develop planning applications to work toward designation under the MSM program as a Main Street or Elm Street must include a plan to support a program manager for the five-year period of designation. Documentation may include commitment letters or fundraising history and, at a minimum, must demonstrate the ability to obtain funding (not necessarily committed funds).

**B. Façade Grants**

**1. Activities**

Façade grants are available to stimulate private investment in properties, foster an attractive environment, and preserve the architectural heritage of properties and communities. The grant funds may be used for primary street-facing exterior building improvements in a defined target area of a downtown or neighborhood such as storefront signs, exterior façade painting, design assistance, etc. Communities requesting façade grant funding will be responsible for the administration of a local façade grant program which meets the general requirements below.

**2. Funding Requirements and Limitations**

- a. Façade grants may not exceed \$100,000, unless the applicant demonstrates:
  - i. an interest in additional funding; and
  - ii. a great need and a reasonable plan to expend funds within the anticipated grant contract activity period; and
  - iii. DCED determines that additional funds are warranted.
- b. A dollar-for-dollar match is required for façade grants. Grant requests from designated Main and Elm Street programs should refer to the MSM Main and Elm Street Match Requirements outlined in Appendix I with the following exceptions:
  - i. Façade improvements for non-residential buildings and rental properties must be matched dollar-for-dollar and are not eligible for a match waiver.
  - ii. Façade improvements for homeowners must be matched dollar-for-dollar for owners with an income above 120% of the median income for the community.
- c. Applicants must provide documented demand for façade funding to include the names, addresses, and estimated project costs for interested parties in the target area.
- d. Grant funds for each façade (home or storefront) improvement may not exceed \$10,000, unless DCED determines that additional funding is warranted. Façade funding may not be used on out-buildings located on a property, any interior work, or landscaping and general site improvements to sidewalks and paved areas.
- e. Labor provided by the owner of the property is not an eligible cost for reimbursement or match consideration.

- f. Applicants must provide, at the time of application, the design guidelines and procedures for the local façade grant program to include, at a minimum:
  - i. **Established program boundaries** – Consideration should be given to the number of properties that can be assisted within the targeted area.
  - ii. **Design standards** – Design guidelines and standards should be developed by a local committee and distributed to local property owners to maximize the impact of rehabilitation. Note: Designated Main Street programs seeking national accreditation should follow the US Department of the Interior’s “Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings.”
  - iii. **Defined eligible applicants and activities** – This should address policies regarding ownership and discuss policies for rented or leased properties. Eligible work activities must be specified.
  - iv. **Policies and procedures** – A clearly outlined, step-by-step application, contracting, inspection, and payment process should be included. The guidelines should have written policies to rely on if disputes arise. All necessary forms and contract documents should be provided.

## C. Business Improvement Grants

### 1. Activities

Business Improvement Grants are available to stimulate private business investment and better enable business attraction, retention, and expansion in the defined target area of a downtown or neighborhood. Grants funds will be awarded to an eligible applicant to support a local program providing microgrants and/or forgivable microloans.

Microgrants may be used by established businesses for capital purchases; structural or interior improvements; hardware, software, and connectivity upgrades; and professional marketing and promotions activities.

Microloans may be used by established or new small businesses for capital purchases; structural or interior improvements; hardware, software, and connectivity upgrades; professional marketing and promotions activities; and operating expenses. Microloans may also be used by businesses for employee salaries and benefits, operations costs including rent or mortgage assistance, utility bills, inventory, consumable supplies, or fees to secure other financing.

### 2. Funding Requirements and Limitations

- a. Business Improvement Grants may not exceed \$100,000, unless the applicant demonstrates:
  - i. an interest in additional funding; and
  - ii. a great need and a reasonable plan to expend funds within the anticipated grant contract activity period; and
  - iii. DCED determines that additional funds are warranted.
- b. A dollar-for-dollar match is required for the business improvement grant. Grant requests from designated Main and Elm Street programs should refer to the MSM Main and Elm Street Match Requirements outlined in Appendix I.
- c. Applicants must provide documented demand for business improvement grant funding to include the names, addresses, estimated project costs, and type of funding (microgrant/loan) for interested parties in the target area.
- d. Microgrant funds for each eligible business may not exceed \$5,000.
- e. Forgivable microloan funds for each eligible business may not exceed \$25,000.

- f. Microgrant funds may not be used for salaries/benefits, operations costs including rent or mortgage, utility bills, inventory, consumable supplies, or fees to secure other financing.
- g. Labor provided by the owner of the property and/or proprietor of the business is not an eligible cost for microgrants or forgivable microloans.
- h. Applicants must provide, at the time of application, guidelines and procedures for the local business improvement program to include, at a minimum:
  - i. Established program boundaries – Consideration should be given to the number of properties that can be assisted within the targeted area.
  - ii. Defined eligible applicants and activities – This should address policies regarding ownership and discuss policies for rented or leased properties and intended local use of microgrant and forgivable loan funding. Eligible work activities must be specified and, at a minimum, meet the requirements established by the MSM guidelines.
  - iii. Policies and procedures – A clearly outlined, step-by-step application, review, and fund disbursement process should be included. The guidelines should have written policies to rely on if disputes arise. All necessary forms and contract documents should be provided. Applications which include a forgivable microloan component for local business assistance programs must also include information on how the loan fund is to be administered, including all information required in Appendix II – Administration of Revolving and Forgivable Loan Funds.

## **D. District Development Grants**

### **1. Activities**

District development grants are available for large public and private development projects which improve the buildings, housing units, and infrastructure associated with downtowns and commercial districts and residential areas and neighborhoods adjacent to the community's downtown or commercial district, as well as for public safety and permanent aesthetic improvements for these districts. District development activities may include, but are not limited to:

- a. Acquisition, rehabilitation or restoration of older or under-utilized buildings for immediate reuse supporting other community development goals, including those which qualify for listing in the National Register of Historic Places or are an anchor building in a community.
- b. Demolition of blighted structures with a plan for committed private or public development and/or site maintenance.
- c. Site improvements to support the construction of new housing units or commercial structures.
- d. Acquisition, rehabilitation, and/or new construction of:
  - i. Housing resulting in homeownership or rental opportunities.
  - ii. Mixed-use buildings which contain a combination of distinct and separate commercial and residential uses.
  - iii. Commercial buildings which support opportunities for the location of new businesses and commercial enterprises.
- e. Rehabilitation of owner-occupied residential properties.
- f. Public infrastructure improvements such as:
  - i. Road rehabilitation or construction, streetscape improvements, and water and sewer improvements.
  - ii. Extension of service through public rights-of-way, including widening of roadways and upgrades to water, sanitary, or storm sewers.

- g. Purchase and installation of police cameras, street lighting, and other infrastructure which contributes to improved public safety outcomes.
- h. District development grants may also be available to help a Main Street or Elm Street district recover from a disaster event, such as flooding or fire.

## 2. Funding Requirements and Limitations

- a. District development grants require a minimum 50% match of the total project cost and may not exceed \$1,000,000.
- b. Grant requests from designated Main and Elm Street programs should refer to the MSM Main and Elm Street Match Requirements outlined in Appendix I.
- c. Projects that benefit for-profit or private sector individuals or entities are eligible as follows:
  - i. Funding assistance for projects which benefit a for-profit or private sector entity can be conveyed through a grant, loan, or combination of a grant and a loan, with all funding required to pass through an eligible applicant to the MSM program.
  - ii. For assistance conveyed via a loan, the loan must be repaid to the local agency receiving grant funds and deposited into an existing or, if establishing a Revolving Loan Fund (RLF) for the first time, a newly created RLF. Such projects are subject to the following requirements:
    - DCED must review and approve the financial underwriting of the loan and all loan terms and conditions.
    - Applications should include the following information regarding the proposed loan:
      - Proposed terms and conditions of the loan to include annual interest rate, amortization period, description and value of collateral, and position of real estate encumbrance,
      - Business history of proposed borrower,
      - Financial documentation from the borrower evidencing the borrower's ability to pay back the loan, and
      - Draft loan documents.
    - The existing or proposed RLF program guidelines must be submitted for review and approval in accordance with the instructions in Appendix II – Administration of Revolving Loan Funds.
    - Reporting requirements are outlined in Appendix II – Administration of Revolving Loan Funds.
- d. Entities which intend to apply for grant support for private or for-profit projects must receive pre-approval from DCED prior to applying for grant assistance.

## **E. Accessible Housing Grants**

### **1. Activities**

Accessible housing grants are available to undertake accessibility improvements to housing units for people with permanent physical disabilities in order to allow the individuals to reside in their current home rather than an institution or to return to the community from an institution. Eligible activities include:

- a. Construction, renovation, and/or installation of adaptations, including the cost to evaluate the beneficiary's need with regard to the installation of the proposed modification(s).
- b. Adaptive modifications, such as ramps, lifts, door-widening, visual doorbells, audio phones, visual phone signalers, etc., that will improve the ability of a person with permanent, physical disabilities to enter and exit the home.
- c. Adaptive modifications, such as widening hallways, lowering kitchen counters, enlarging bathrooms, adding grab bars, etc., that will increase the ability of a person with permanent, physical disabilities to perform activities of daily living.
- d. Adaptive modifications that do not extend beyond the original footprint of the housing unit that will enable a person with a permanent, physical disability to remain in the home and prevent institutionalization.
- e. Other items not included above but clearly demonstrated as integral to the person with the disability remaining in the home.

### **2. Funding Requirements and Limitations**

- a. Accessible housing grants may not exceed \$300,000.
- b. A dollar-for-dollar match is required for accessible housing grants.
- c. Applicants must demonstrate coordination with other local funding sources to address homes with building code deficiencies that also need home modifications. Note: Applicant is not required to manage the coordinating funds.
- d. Applicants must provide existing or proposed local program guidelines for DCED review and approval.
- e. Applications must include a description of:
  - i. How this program will address the needs of each program beneficiary and the program service area,
  - ii. The anticipated number of persons with permanent, physical disabilities that will benefit from the program,
  - iii. The nature and extent of collaboration among existing local organizations in the planning and implementation of the program,
  - iv. The outreach component of the program providing information and promoting public awareness,
  - v. Secured sources of funds for this project,
  - vi. Additional sources of funds available to undertake other major home repairs such as Act 137, HOME Investment Partnership, Community Development Block Grant (CDBG), etc., and how those resources will be coordinated,
  - vii. How the quality of life and the quality of housing for persons with permanent, physical disabilities will be maintained and improved,

- viii. How the program will build capacity in the local community and relevant local organizations to plan and implement home modification programs, and
  - ix. How follow-up measures will be conducted to ensure that appropriate modifications are properly installed and that the program beneficiary has been trained to utilize the modifications.
- f. The ultimate owner/user of these grants must be a public entity, a charitable nonprofit, or an income-eligible homeowner or renter. Income-eligible homeowners/renters include low-, moderate-, and middle-income homeowners may not exceed 120% of the area median income.
  - g. Modifications, renovations, etc. to a group home or some form of an assisted living facility are not eligible activities.
- 3. Funding Priorities**
- a. Applications demonstrating the following:
    - Preference will be given to persons with permanent, physical disabilities at risk of becoming institutionalized or persons of any age with permanent, physical disabilities moving from an institution into the community.
    - Applicant will serve an area that does not have an existing home modification program in place. Requires documentation regarding the availability of programs in the local area.
    - The program will make the best use of limited funds and leverage other resources.
    - The program will achieve an economy of scale by providing services in a multi-jurisdictional or regional area.
  - b. Programs giving preference to people with very low income, as defined by the US Department of Housing and Urban Development's (HUD) Section 8 Income Guidelines, or those people below poverty level as defined by the Federal Poverty Income Guidelines, whichever is more advantageous to the beneficiary. These two standards include persons at or below 50% of the area median county income and persons at or below 100% of the Federal poverty level.

## **F. Implementation Grants**

### **1. Activities**

Implementation grants are available to assist designated MSM program communities in implementing critical components of their approved Five-Year Strategy. Implementation grant activities may include, but are not limited to:

- a. Signage,
- b. Program promotion and advertising, and
- c. Implementation of a business retention program.

### **2. Funding Requirements and Limitations**

- a. Implementation grants may not exceed \$100,000. Designated programs may only receive one implementation grant per designation.
- b. Eligible applicants are limited to current designated MSM program communities.
- c. Designation status does not guarantee approval of the funding request.

- d. Funds may not be used for the daily costs to operate an office (utilities, rent, travel and/or conference fees, etc.) or consumable supplies consistent with the operation of an office (connection fees, paper, etc.).
  - i. Match Requirements: No match required for the first \$50,000 in requested grant funding.
  - ii. Any grant funds requested in excess of \$50,000 will be matched as follows:
    - Designated Main Street programs are required to match 50%.
    - Designated Elm Street programs are required to match 10%.

## **Section IV – Application Procedures**

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Potential applicants are strongly encouraged to communicate with the appropriate DCED Regional Office about the proposed project prior to submission of an application. Regional Office staff serve as a source of technical assistance, program knowledge, and contribute to the funding decision-making process. See Appendix III – DCED Regional Offices for contact information.

To apply for funding, the applicant must submit DCED’s electronic Single Application for Assistance (ESA) – [grants.pa.gov](https://grants.pa.gov). Required supplemental information outlined in Appendix IV must be attached electronically to the application on the Addenda tab. Applications will be accepted between July 1, 2025 and August 31, 2025.

## **Section V – Application Evaluation**

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DCED determines the competitiveness of proposed Main Street Matters projects by conducting a quantitative analysis based on the following criteria:

- Status and performance as a designated Main Street or Elm Street to include the proposed project’s relationship to a credible Five-Year Strategy.
- Strategic importance.
- Community impact.
- Economic impact.
- Level of secured private sector investment leveraged.
- Level of secured local financial support.
- Financial need.
- Economic conditions of the proposed project region.
- Operational capacity.
- Project readiness.

## **Section VI – Contracting, Payment, and Closeout Processes**

### **A. Contracting with DCED**

- Upon approval of an application by DCED, a grant agreement (contract) will be issued electronically to the applicant explaining the terms and conditions of the grant to include the approved scope of work. The contract must be electronically signed within 45 days from the emailed date or the offer may be withdrawn by DCED.
  - At the time of application, DCED will request the name, title, and email address of two individuals authorized to execute a contract, if awarded. DCED staff will verify the accuracy of information prior to contracting, as necessary.
- A fully executed contract between the applicant (hereafter referred to as grantee) and DCED is required prior to disbursement of funds. Costs incurred prior to full execution of the contract are incurred at the grantee's own risk.
- Requests to modify the contract scope of work, budget, or contract activity period, must be submitted in writing to the program office. Grantees are responsible for monitoring contract activity, progress, and budget and must make requests for modification a minimum of 3 months prior to the end of the contract activity period to allow ample time for review, approval, and processing of requests.

*Note: Request does not guarantee approval. Costs incurred outside of the approved scope of work, budget, or contracted activity period are incurred at the grantee's own risk prior to formal, written approval by DCED.*

### **B. Requests for Payment**

- Funds will be disbursed on a reimbursement basis, unless DCED determines that another method of disbursement is warranted. Grantees must, at a minimum, incur the project costs prior to requesting disbursement of grant funds.
- All payment requests must be submitted using the approved payment request form received with the fully executed contract and must include copies of invoices, bid tabs, construction contracts and/or other approved documentation verifying total costs incurred by the grantee.
  - Grantees working in partnership or on behalf of other entities must submit an executed Cooperation Agreement outlining the responsibilities of each party, and the ability to incur costs in relation to the grant, and containing a statement requiring that all rules and regulations included in the grant contract must be followed by both parties with regard to the project.
- Payment requests require at least 45 days for processing.

## Section VII – General Requirements, Restrictions and Limitations

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1. Projects should not commence (i.e. executing vendor contracts and/or issuing notices to proceed) prior to the approval of Main Street Matters Program funding.
  - a. In limited circumstances, DCED may consider requests to incur costs associated with the project, generally match costs, prior to the approval of the application. All requests should be submitted, in writing, [dced-msm@pa.gov](mailto:dced-msm@pa.gov).
2. DCED may waive the limitations on funding and requirements for match if DCED determines that a waiver is warranted.
3. Funds must be used for new projects and may not be used for refinancing or reducing existing debt or obligations.
4. All project costs must be incurred within the contract activity period to be considered for reimbursement.
5. Budgeted contingency costs are limited to 5% of documented construction and/or infrastructure costs.
6. Reasonable costs associated with *administration of the grant* during the contract activity period are eligible for reimbursement.
  - a. Staff time must be documented with time sheets, activity logs, and wage information.
  - b. Costs to prepare the Main Street Matters application are *not eligible* for reimbursement.

## Section VIII – Miscellaneous Program Requirements

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### A. Nondiscrimination

No assistance shall be awarded to an applicant under this program unless the applicant and the project user certify to DCED that the applicant and the project user shall not discriminate against any employee or against any person seeking employment by reason of race, gender, creed, color, sexual orientation, gender identity or expression, or in violation of the Pennsylvania Human Relations Act, which prohibits discrimination on the basis of race, color, religious creed, ancestry, age, sex, national origin, handicap or disability, or in violation of any applicable federal laws. All contracts for work to be paid with grant funds must contain the commonwealth's official nondiscrimination clause.

### B. Project Records

The applicant must maintain full and accurate records with respect to the project and must ensure adequate control over related parties in the project. DCED requires access to such records, as well as the ability to inspect all work, invoices, materials, and other relevant records at reasonable times and places. Upon request of the program office, the applicant must furnish all data reports, contracts, documents, and other information relevant to the project.

### **C. Certification of Expenses**

The applicant shall sign a payment request form certifying that the expenses were incurred and were in accordance with the scope of work approved by DCED. In lieu of a formal project audit and prior to final closeout of the grant agreement, the applicant shall be required to submit copies of all canceled checks verifying the expenditure of the Main Street Matters program proceeds and required match. Copies of canceled checks shall include those from the grantee and sub-grantee (if applicable). Bank statements may also be submitted if electronic payment of the expenditure occurred.

### **D. Bidding**

If the grantee is a political subdivision or other entity for which open and competitive bidding procedures have been established by law, it shall comply with those statutory bidding procedures. If not, the grantee shall comply with open and competitive bidding procedures in awarding any contracts in excess of \$10,000 for construction, reconstruction, demolition, alteration and/or repair, for acquisition of machinery and equipment, or for engagement of the services of a professional consultant, when such contracts are funded at least 50% with funds made available under the contract. In order to comply with open and competitive bidding procedures the grantee must obtain a minimum of three arms-length bids from contractors who are capable of performing the services requested.

### **E. Prevailing Wage**

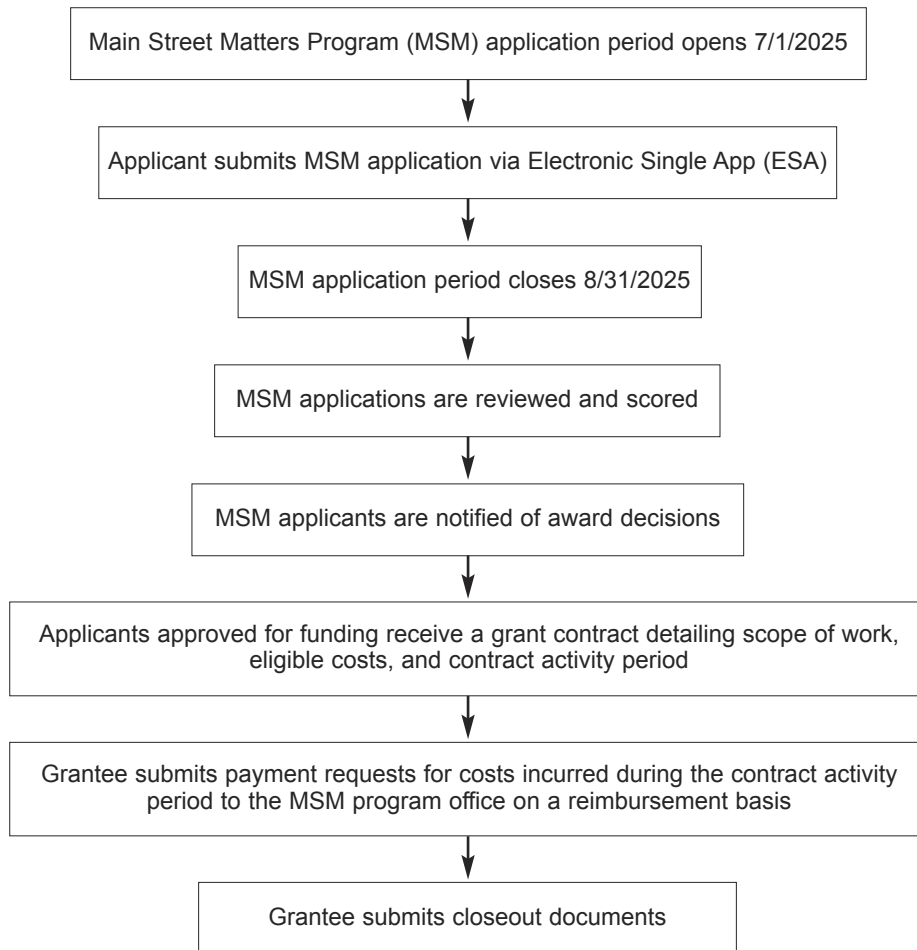
The Pennsylvania Prevailing Wage Act (43 P.S. § 165-1 et seq.; 34 Pa. Code § 9.101 et seq.) may be applicable to a project funded under this program. Prevailing Wage requirements are generally applicable to grants for construction, demolition, reconstruction, alteration, repair work, renovations, build-out and installation of machinery and equipment in excess of \$25,000. If applicable, the grantee is responsible for including prevailing wage rates in all bid documents, specifications, and construction contracts pertaining to the Project. The Department of Labor and Industry (L&I) has final authority to make prevailing wage applicability determinations. Questions may be directed to (717) 787-3681.

### **F. Conflict of Interest Provision**

An officer, director, or employee of an applicant who is a party to or has a private interest in a project shall disclose the nature and extent of the interest to the governing body of the applicant, and may not vote on action of the applicant concerning the project, nor participate in the deliberations of the applicant concerning the project.

## Section IX – Program Flow Chart

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## **Section X – Program Inquiries**

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Program inquiries should be directed to:

Department of Community and Economic Development  
Center for Community Enhancement  
Main Street Matters Program  
Commonwealth Keystone Building  
400 North Street, 4th Floor  
Harrisburg, PA 17120-0225

Telephone: (717) 787-6245

Email: [dced-msm@pa.gov](mailto:dced-msm@pa.gov)

# Appendix I – Designated Main and Elm Street Match Requirements

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## Section I – General Requirements

Designated Elm Street Programs are under the following requirements for MSM Program funding:

- Projects require a match of 10% of the total project cost.
- Sources of match may include:
  - Local, private, or public sources.
  - Cash and/or documented in-kind services or goods.

Designated Main Street Programs are under the following requirements for MSM Program funding:

- Projects require a match of 25% of the total project cost.
- Sources may include local, private, or public sources.

## Section II – Match Waiver Requests

The match requirement may be reduced to 10% of total project cost if it is determined that the requirement would constitute a hardship upon the municipality or an agency designated by the municipality. A formal letter making this request along with appropriate detail to justify a hardship must accompany the application. A hardship exists if the municipality meets one of the following criteria:

- Municipality is declared financially distressed under the Act of July 10, 1987 (P.L. 246, No. 47), known as the Municipalities Financial Recovery Act or Act 47.
- The amount of required match for the application exceeds 5% of the municipality's annual operating budget.
- 20% or more of the municipality's population falls below 150% of the Federal Poverty Level. For municipalities which have populations that exceed 75,000 residents, 20% or more of the population in the census tracts at and adjacent to the proposed project site must meet this requirement to qualify for this type of hardship waiver.

## Appendix II – Administration of Revolving and Forgivable Loan Funds (RLF)

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Grantees awarded funding as a grant-to-loan in accordance with the program guidelines and grant contract are required to administer and report the activity of the resulting or existing Revolving Loan Fund (RLF) as follows:

### Section I – Administration

#### A. Request for payment/disbursement of grant funds

1. In addition to the required payment request form, grantees are required to submit the following for review and approval prior to payment:
  - a. Draft and/or executed loan documents to include loan agreement, mortgage and note.
    - If draft documents are approved for payment, the grantee must submit a copy of the executed loan documents upon execution.
    - If the loan is structured as a forgivable loan under a business improvement program, the mortgage requirement is waived.
  - b. RLF Guidelines that, at a minimum, must:
    - Be consistent with Main Street Matters Program guidelines,
    - Identify eligible borrowers,
    - List loan requirements, limits, and payment policies, and
    - Describe the loan review and award processes.

#### B. RLF Account and Use of Funds

1. Grantees must establish a separate, interest-bearing RLF account with the capacity to track and monitor loan payment receipts, interest, administrative costs, program income, expenditures, new loans, etc.
2. Contract funds must be deposited into the RLF and remain in the RLF until they are disbursed to the borrower. Interest earned on the original grant funds, prior to initial disbursement to the borrower, must be returned to DCED.
3. Interest income (includes general interest earned on recycled idle funds and interest received with loan payments), loan payments, and other program income (such as loan processing fees, etc.) accumulated must remain in the RLF until re-loaned to eligible borrowers. Requests to expend funds in the RLF in another manner must be approved, in writing, by DCED prior to the expenditure of such funds.

### Section II – Reporting Requirements

Grantees are required to submit two reports to DCED:

- Active Contract Loan Report
- Revolving Loan Fund Report

Failure to submit timely reports may affect the grantee's ability to access funding and payment from all of DCED's programs.

**A. Active Contract Loan Report (ACLR)**

The ACLR tracks loan payments received by the grantee from the original borrower until the loan is satisfied and must be filed with DCED until the grantee is notified that the contract has been permanently closed. The report form is available at [dced.pa.gov/msm](http://dced.pa.gov/msm).

1. Reports must be filed, on a form provided by DCED, by January 31 and July 31 of each year as follows:
  - a. Email reports to [dced-msm@pa.gov](mailto:dced-msm@pa.gov), preferably with a subject line identifying the grantee, county, and date of report (e.g. “ACLR - CREDC, Harrisburg/Cumberland Counties, 7-15-16”)
  - b. Reference DCED Contract number(s) providing funds.

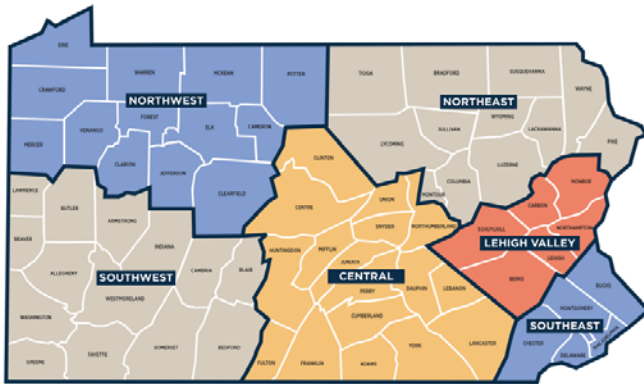
**B. Revolving Loan Fund Report (RLFR)**

The RLFR tracks all funds deposited into and loaned from the RLF according to the submitted and DCED-approved RLF Guidelines. The report form is available at [dced.pa.gov/msm](http://dced.pa.gov/msm). Reports must be filed, on a form provided by DCED, by January 31 and July 31 of each year as follows:

1. Email reports to [dced-msm@pa.gov](mailto:dced-msm@pa.gov) preferably with a subject line identifying the grantee, county, and date of report (e.g. “RLF - CREDC, Harrisburg/Cumberland Counties, 7-15-16”)
2. The first RLF report must be submitted to DCED when the initial loan documents are executed and the funds are transferred to the borrower. If loan payments are deferred, submission of the RLF report is still required to include a foot note indicating the start date of payments.

## Appendix III – DCED Regional Offices

### Pennsylvania Department of Community and Economic Development dced.pa.gov



#### **Southeast**

*Bucks, Chester, Delaware, Montgomery, and Philadelphia counties*

Department of Community and Economic Development  
**Michael Shorr**, Director  
1650 Arch Street, Suite 2500  
Philadelphia, PA 19103  
(215) 560-3793  
Fax: (215) 560-5832  
[mshorr@pa.gov](mailto:mshorr@pa.gov)

#### **Northeast**

*Bradford, Columbia, Lackawanna, Luzerne, Lycoming, Montour, Pike, Sullivan, Susquehanna, Tioga, Wayne, and Wyoming counties*

Department of Community and Economic Development  
**Paul Macknosky**, Director  
2 North Main Street  
Pittston, PA 18640  
(570) 963-4122  
Fax: (570) 654-6315  
[pmacknosky@pa.gov](mailto:pmacknosky@pa.gov)

#### **Lehigh Valley**

*Berks, Carbon, Lehigh, Monroe, Northampton, and Schuylkill counties*

Department of Community and Economic Development  
**Fadia Halma**, Director  
449 Wild Mint Lane  
Allentown, PA 18104  
(717) 877-8481  
[fhalma@pa.gov](mailto:fhalma@pa.gov)

#### **Central**

*Adams, Centre, Clinton, Cumberland, Dauphin, Franklin, Fulton, Huntingdon, Juniata, Lancaster, Lebanon, Mifflin, Northumberland, Perry, Snyder, Union, and York counties*

Department of Community and Economic Development  
**Madra Clay**, Director  
400 North Street, 4<sup>th</sup> Floor  
Commonwealth Keystone Building  
Harrisburg, PA 17120-0225  
(717) 720-7397  
[maclay@pa.gov](mailto:maclay@pa.gov)

#### **Southwest**

*Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Fayette, Greene, Indiana, Lawrence, Somerset, Washington, and Westmoreland counties*

Department of Community and Economic Development  
**Johnna Pro**, Director  
301 Fifth Avenue, Suite 250  
Pittsburgh, PA 15222  
(412) 565-5098  
Fax: (412) 565-2635  
[jopro@pa.gov](mailto:jopro@pa.gov)

#### **Northwest**

*Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Forest, Jefferson, McKean, Mercer, Potter, Venango, and Warren counties*

Department of Community and Economic Development  
**Christi Martone**, Director  
100 State Street, Suite 205  
Erie, PA 16507  
(814) 871-4241  
[cmartone@pa.gov](mailto:cmartone@pa.gov)

## Appendix IV – Application Supplemental Items

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In addition to the electronic [Single Application for Assistance](#) and items specifically outlined in Section III of the funding guidelines, applicants shall submit the following:

1. **Detailed Project Description** – Provide a narrative which discusses all of the following:
  - a. A detailed description of the proposed project,
  - b. Explanation of the need for grant funding,
  - c. Explanation of the intended use of grant funds,
  - d. Identification of the municipality or municipalities participating in and/or benefitting from the project,
  - e. A description of how the community as a whole benefits from the proposed project and how the public will be served,
  - f. The anticipated employment, investment, and/or community impact of the project, and
  - g. If applicable, indicate consistency with or priority in existing comprehensive, community development, or economic development plans or strategies.
2. **Cost Justification** – Façade, business improvement, and accessible housing projects shall provide a spreadsheet documenting demand for funding to include, at a minimum, the names, addresses, and estimated project costs for interested parties. All other projects shall provide a thorough and detailed estimate for the total project costs prepared by an engineer or other qualified professional. The estimate should be dated and current (within one year of application submission) and be accompanied by copies of signed and dated quotations, bids, contractor estimates, sales agreements or other documentation verifying project cost estimates. Acquisition costs must also be supported by an appraisal that was completed within one year of application submission.
3. **Resolution or Notification of Municipal Entities**
  - a. Public sector applicants must provide a resolution duly adopted by the applicant’s governing board formally requesting the grant, designating an official to execute all documents, describing briefly the project scope, and identifying the requested (or maximum requested) grant amount.
  - b. All other applicants must provide copies of formal letters of notification provided to the municipalities, to include counties, that may be affected by the project. Applicants are encouraged to request letters of support from affected public sector entities.
4. **Match** – As required, matching funds are defined as those funds in addition to the requested grant funds necessary to complete the proposed project and must be secured at the time of application submission. Applications must include copies of signed and dated funding commitment letters from all other project funding sources. Funding commitments or term sheets provided by lending institutions must include the term, rate, and collateral conditions, and must be signed and dated. **Keystone Communities Program funds are not an eligible match source.**
5. **Project Map** – Submit a map of sufficient size and quality to describe the project location with regard to the nature of the application (e.g., Google Map image).
6. **Financials** – Provide a copy of the applicant and/or project user’s latest audited financials.

*\*Note: Upon receipt and review of the application, DCED may identify additional information necessary to complete review of the funding request.*