

City of Detroit  
Office of the Ombudsman

4213-4225 West Davison  
OMB Investigation Number 25-0001-I



September 9, 2025

Bruce Simpson  
Ombudsman



BRUCE SIMPSON  
CITY OF DETROIT  
OFFICE OF THE OMBUDSMAN

COLEMAN A. YOUNG MUNICIPAL CENTER  
2 WOODWARD AVENUE, SUITE 114  
DETROIT, MICHIGAN 48226-3437  
PHONE 313•224•6000 TTY:311  
FAX 313•224•1911  
OMBUDSMAN@DETROITMI.GOV

## **Ombudsman Complaint/Background**

On November 26<sup>th</sup>, 2024 Ernestine Hawkins contacted the Ombudsman Office with concerns about the Garden Bug. A business located at 4213 and 4225 W. Davison and adjacent to the complainant. The complainant states the following:

That she owns a multi-unit property at 4202 & 4210 Waverly. The complainant further states that she is frustrated due to her tenants not being able to park at the noted location. Ms. Hawkins is currently rehabbing this property but has one tenant occupying a unit. However, this property will be able to accommodate four vehicles in the brick garage and four vehicles on the slab cement. Ms. Hawkins put down crushed cement in front of the garage on her property so that the residents could access it. The business at the noted location has very limited parking available for its patrons. The flower shop is open and operating without the proper licensing. It is also zoned as a residential property. According to the complainant, the business has also built a fence around the property without a permit. The fence around the property opens in the alley way, encouraging its patrons to access it. The business also accepts deliveries in the makeshift alley. The traffic in this small space often blocks the garage for Ms. Hawkins' residents. This is becoming a huge inconvenience as well as a safety hazard. Ms. Hawkins has incurred verbal abuse by a patron of the business as well as observed a patron urinating on her garage. Ms. Hawkins has contacted BSEED on several occasions, as well as DPD to no avail. What are the zoning laws that specify the minimum number of parking spaces needed based on this type of business? Should this business be closed based on licensing? What can we do to ensure Ms. Hawkins' residents are not inconvenienced because of the business?

## **Departments**

### **Detroit Land Bank**

*Please See Exhibit A, DLBA Purchase Agreements and Questions*

After investigating this complaint, it was confirmed that the business at the noted location was operating with improper zoning. This property operated as B2 (Local Business and Residential), although it was zoned as an R3 (Low Density and Residential).

A purchase agreement for the properties located at 4213 and 4225 West Davison was executed in January of 2022. These properties were sold as properties that were zoned for



residential use at the time of the agreement, although the DLBA knew they would be used for commercial purposes.

**It is important to note, that the purchase agreement provided by the DLBA to the new owner instructs them to obtain the proper zoning for the noted location.** Section 3a of the purchase agreement reads, “Optionee’s Proposed Use is inconsistent with the current zoning ordinances and regulations governing use of the Property. Optionee will make all necessary applications to obtain a variance or, if necessary, rezoning of the Property so that the Proposed Use is in compliance with zoning ordinances and regulations governing use of the Property. Optionee shall provide to DLBA documentation that all such approvals have been received.”

February 11, 2025, the DLBA amended the purchase agreement. Providing a deadline of August 6<sup>th</sup>, 2025, in order to give the owner additional time to engage the rezoning process and come into compliance. To date, the property is not in compliance.

### **Detroit Economic Growth Corporation**

*Please See Exhibit B, DEGC Answers to Ombudsman Questions*

According to the DEGC, on April 25, 2023 The Garden Bug was awarded a \$65,0000 grant through the 22<sup>nd</sup> round of Motor City Match. This business was later awarded another \$10,470 through Detroit Means Business on March 7<sup>th</sup>, 2024.

There were 129 businesses denied by Motor City Match for various reasons and 3 of those applications were withdrawn. There were also 501 businesses denied by Detroit Means Business for various reasons. Please note that 55 of the denials were due to grant funding running out. As noted above, The Garden Bug received funding from both programs.

The Ombudsman Office asked the DEGC, “How do Motor City Match and Detroit Means Business determine if an applicant is in compliance with all city codes and regulations?”

They responded by stating, “Historically, in the supplemental application, Attachment 3A, MCM asked what zoning district classification the project was located in and if their planned business was an allowable use. Since then and under new leadership, we’ve put more checks and balances in place to verify an applicant’s responses. As stated in our response to Question 2, we have our data analyst cross reference this data, now confirming it with zoning verification letters. For Detroit Mean Business, due to the funding being used



solely for professional services and being paid to the service providers and not the awardee, code compliance was not a requirement of the Business Assistance program. However, we ensured that the business was in good standing with LARA, had a business in the city, had a business that was at least two years old, and met all the other eligibility requirements. All service providers had to show proof of city clearance before becoming an approved service provider.”

### **Buildings Safety Engineering and Environmental Department (BSEED)**

*Please See Exhibit C, BSEED Correction Orders and Permits*

From May 31<sup>st</sup>, 2022 through October 7<sup>th</sup>, 2024 the property mentioned above had no interaction with BSEED in terms of enforcement. However, on October 14<sup>th</sup>, 2024 and January 31<sup>st</sup> BSEED issued the following violations:

Please see the violations on the next page.





City of Detroit  
Buildings, Safety Engineering and Environmental Department  
Property Maintenance Division  
Coleman A. Young Municipal Center  
2 Woodward Avenue, 4th Floor, Suite 412, Detroit, Michigan 48226  
(313) 628-2451 or E-mail [pm@detroitmi.gov](mailto:pm@detroitmi.gov)

## CORRECTION ORDER

10/14/2024

Record ID : PMB2011-00916

Type of Use : One Family

Location : 4225 W DAVISON  
Detroit, Michigan 48238

**Owner:**  
The Garden Bug LLC  
18901 Grand River  
Detroit, MI 48223

### INSPECTOR

Name : Ronald Youngblood

Phone : 313-480-0992

Email : [ronald.youngblood@detroitmi.gov](mailto:ronald.youngblood@detroitmi.gov)

### INSPECTION

Type : Complaint Inspection

Result : **FAIL**

ID : 32862931

The Property Maintenance inspected the above premises on 10/08/2024

Violations of the Detroit Property Maintenance Code and/or Official Zoning Ordinance were found to exist and corrections shall be made on or before the compliance date.

Compliance Date : 11/15/2024

If you have questions about or seek to dispute this notice, call (313) 628-2451, between 8:00 am and 4:00 pm Monday - Friday or E-mail [pm@detroitmi.gov](mailto:pm@detroitmi.gov)

## **Violations**

### **1 Additional Violation 1**

NON-COMPLIANT

Sec. 4-4-7. - Prohibited signs.

(5) Signs that are affixed to, painted on, or otherwise supported by a fence or screening wall;

Must remove signs.

### **2 Emergency Order - 8-15-41**

NON-COMPLIANT

Sec. 8-15-38. - Unlawful occupancy of buildings, premises, or structure; abatement.

Where a building, premises, or structure is determined by the Director of the Buildings, Safety Engineering, and Environmental Department or the Public Health Director to be:

(2) Altered, erected, or occupied contrary to state law, to this article, or to the 2019 Detroit City Code;

Legal use/lawful occupancy is Single Family Residential in an R3 Zoning District

Illegal use/ unlawful occupancy: Garden Center, Office: stores of a generally recognized retail nature

Sec. 50-12-554. - Seasonal outdoor sales.

(1) The seasonal outdoor sale shall be conducted in a B2, B3, B4, B5, B6, M1, M2, M3, M4, PCA, TM, or SD2 District;

You have until the compliance date on this correction order to obtain Change of Use permit for this property from Single Family Residential to Garden Center, Office: stores of a generally recognized retail nature.

If a permit will not be applied for nor obtained all items and materials must be removed and must discontinue use as retail until change of use is granted.

Telephone inquiries may be made between 8:00 am and 4:00 pm Monday - Friday

NOTE: YOU ARE REQUIRED TO OBTAIN A CERTIFICATE OF COMPLIANCE FOR YOUR PROPERTY. UNDER CERTAIN CONDITIONS, YOU MAY BE ENTITLED TO RECEIVE A TEMPORARY CERTIFICATE OF COMPLIANCE WHILE CORRECTIONS ARE IN PROGRESS.

TO RECEIVE THE REQUIRED CERTIFICATE OF COMPLIANCE FOR INSPECTION OR MAINTENANCE OF GRANT CONDITIONS, YOU MUST PERFORM THE FOLLOWING:

1. CORRECT ALL OF THE DEFICIENCIES LISTED ABOVE.
2. PAY THE REQUIRED INSPECTION FEES AS INVOICED.
3. CALL (313) 628-2451 FOR A RE-INSPECTION AFTER CORRECTION OF DEFICIENCIES AND PAYMENTS OF THE FEES AS INVOICED.
4. YOU MUST REGISTER YOUR RESIDENTIAL RENTAL PROPERTY.

YOUR FAILURE TO COMPLY WITH THE ABOVE WILL RESULT IN THE ISSUANCE OF ONE OR MORE TICKETS WHICH WILL BE HEARD AT THE CITY OF DETROIT, DEPARTMENT OF ADMINISTRATIVE HEARINGS, WHICH IS LOCATED AT 1004 COLEMAN A. YOUNG MUNICIPAL CENTER, DETROIT, MICHIGAN 48226

NOTICE OF REMEDIATION: UNLESS THE VIOLATION(S) ARE CORRECTED AND A FOLLOW-UP INSPECTION REQUESTED AT (313) 628-2451, PURSUANT TO SEC. 8-15-48 OF THE 2019 DETROIT CITY CODE, THE CITY OF DETROIT WILL CORRECT THE BLIGHT VIOLATION(S) AND THE ENTIRE COST OF ABATEMENT ACTIONS SHALL BE PAID BY THE OWNER (SEC. 8-15-48 OF THE 2019 DETROIT CITY CODE).



City of Detroit  
Buildings, Safety Engineering and Environmental Department  
Building Division  
Coleman A. Young Municipal Center  
2 Woodward Avenue, 4th Floor, Suite 408, Detroit, Michigan 48226  
(313) 224-3202 or E-mail [BLD@detroitmi.gov](mailto:BLD@detroitmi.gov)

## VIOLATION NOTICE

Record ID : PMB2011-00916

Jan 31 2025 12:0

Type of Construction :

Location : 4225 W DAVISON

The Garden Bug Lic  
18901 Grand River  
Detroit MI, 48223

Telephone inquiries may be made between  
8:30 am and 3:30 pm Monday - Friday

Inspection Type : Emergency Called Insp

Inspection Result : **FAIL**

Inspector : Corey Mason

Inspection ID : 32970610

The Building Division inspected the above premises on 01/31/2025 as required by law. Violations of the Building Code were found to exist.

The following orders are issued and correction shall be made on or before the compliance date unless otherwise specified below.

Compliance Date : **03/02/2025**

NOTE: YOUR ATTENTION IS DIRECTED TO THE COMPLIANCE DATE ON THIS NOTICE. FAILURE TO CORRECT VIOLATIONS, PROVIDE RESTITUTION AND REQUEST A REINSPECTION BY THE COMPLIANCE DATE WILL BE CAUSE FOR COURT ACTION. IF YOU CANNOT MAKE THE CORRECTIONS WITHIN THE SPECIFIED TIME AND YOU FEEL THERE IS A VALID REASON FOR DELAY, YOU MUST REQUEST AN OFFICE HEARING WITHIN THE SPECIFIED TIME FOR CORRECTIONS.

Please notify Building Division upon compliance of this violation.

IF YOU ARE NOT THE LEGAL OWNER/CONTRACTOR, PLEASE NOTIFY THE Building Division.

PMB2011-00916

[BLD@detroitmi.gov](mailto:BLD@detroitmi.gov)

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**Violations**

**RESIDENTIAL BUILDING PERMIT**

**1 RESIDENTIAL BUILDING PERMIT**

Submit an application for a special inspection on all work done without a permit. (Ord. 290-H, Sec. 12-11-12.5; 12-11-14.1)

NON-COMPLIANT

**2 RESIDENTIAL BUILDING PERMIT**

You are proceeding renovations without the benefit of a building permit. You are hereby ordered to stop all work until such time as plans and specifications are submitted, and approved by this department; the required building permit is applied for and obtained and a notice to proceed is issued. Ord 290H 12-11-27.1.

NON-COMPLIANT

Please notify Building Division upon compliance of this violation.

**IF YOU ARE NOT THE LEGAL OWNER/CONTRACTOR, PLEASE NOTIFY THE Building Division.**

PMB2011-00916

[BLD@detroitmi.gov](mailto:BLD@detroitmi.gov)

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One permit was pulled for electrical work at the noted location, however BSEED has determined through inspection on October 24, 2024 that the work was not complete. The comments read, "Not a final. Still in rough stages. Still in plan review. Not ready for inspections. Will call when ready."

**Accela** Civic Platform > **DETROIT**

**ELE2023-00299**

[Update](#) [Reset](#) [View Log](#) [Help](#)

**Record #**  
**ELE2023-00289**  
**Unit Nbr**  
**Floor**

**Address**  
4225 WEST DAVISON, 48238  
**Created By** ACA  
**No**  
**Inspection Type** \*  
Final Inspection  
**Request Date**  
10/22/2024  
**Inspection Contact Name**  
**Request Comment**

**Contact Phone Number**  
**Scheduled Date** \*  
10/24/2024  
**Scheduled Start Time**  
8 : 30 AM  
**Inspector** \* **Current User**  
Kurt Wissman  
**Department** \* **Current Department**  
ELE - Electrical Inspector  
**Inspection Date**  
10/24/2024  
**Status** \*  
Work Not Complete

**Record Comments**  
**Result Comment** **Standard Comments**  
Not a final. Still in rough stages. Still in plan review. Not ready for inspections. Will call when ready

[check spelling](#)

**Inspection Sequence Number**  
32883818



This property has been renovated, however there is no evidence of any other permits being pulled.

The Ombudsman Office discussed the fact that the property was illegally zoned with BSEED Director David Bell on January 30<sup>th</sup>, 2025. Director Bell agreed to investigate and close the business if it was operating with improper zoning. The business continued to operate without the proper zoning.

### **Department of Neighborhoods (DONS)**

The Department of Neighborhoods, through former District Manager Mona Ali worked with the owner and several other departments in an effort to bring them into compliance but was not successful. District Seven Manager Alexia Davis also worked diligently to assist the owner with completion of their November 2024 rezoning application and to bring them into compliance. The DONS performed the outreach required in the rezoning application on behalf of the owner in hopes of securing compliance, but again, this did not happen.

### **City Planning Commission (CPC)**

*Please See Exhibit D, CPC Reports*

CPC staff has consistently provided direction and assistance concerning this business. This assistance took place prior to the execution of a purchase agreement for the properties located at 4213 and 4225 West Davison. That assistance continued with the initial rezoning application that was started in July of 2021, although the application was not completed by the applicant. Another rezoning application submitted in November of 2024 was completed with the assistance of CPC staff as well.

On July 17<sup>th</sup>, 2025, CPC staff recommended a denial (The Commission adopted that recommendation) of the rezoning request for the properties located at 4213 and 4225 West Davison for various reasons stated in their report. Reasons such as traffic congestion and safety concerns. Parking concerns, concerns voiced by property owners during public comment, the limited size of the parcels and the suitability of the B2 zoning classification.



## Law Department

*Please See Exhibit E*

On May 14, the Law Department issued a letter that states, "The City of Detroit will allow your business known as the Garden Bug to operate at 4225 West Davison until July 4<sup>th</sup>, 2025, so long as you engage fully in the City Planning Commission's ordinance-driven zoning changing process. If by July 4<sup>th</sup>, 2025, the current zoning classification has not changed, you agree to shut the business down until the necessary zoning change is accomplished.

## Compliance

- The Garden Bug located at 4213 and 4225 has been open for business without being in compliance with city codes and ordinances despite being advised not to open until the property has been rezoned appropriately.
- The terms set for by the purchase agreement, as well as the amended agreement have not been met.
- One electric permit has been pulled but was never completed although the property has been renovated.
- The parcels in question have not been combined through the Assessor's Office. This is a requirement by the DLBA purchase agreement.

## Timeline

- |                          |  |
|--------------------------|--|
| <b>July of 2021-</b>     | A rezoning application is started with CPC but not completed.  |
| <b>January of 2022-</b>  | A purchase agreement is executed for the properties located at 4213 and 4225 West Davison.           |
| <b>April 25th, 2023-</b> | The Garden Bug was awarded a \$65,0000 grant through the 22 <sup>nd</sup> round of Motor City Match. |
| <b>November of 2023-</b> | DLBA issues a notice of default.   |





**March 7<sup>th</sup>, 2024-** This business was later awarded another \$10, 470 through Detroit Means Business on March 7<sup>th</sup>, 2024.

**October 14<sup>th</sup>, 2024-** BSEED issues first correction order to the noted location.

**November of 2024-** An application for rezoning was submitted to CPC.

**November of 2024-** The Ombudsman Office receives a formal complaint.

**March 6<sup>th</sup>, 2025-** CPC conducts a hearing to review the rezoning application.

**May 4<sup>th</sup>, 2025-** Law Department enters into an agreement with Garden Bug.

**July 17<sup>th</sup>, 2025-** CPC issues its recommendation of denial for rezoning.

### **Recommendations**

- If we choose to sell a property through the DLBA that is not zoned appropriately as it relates to its intended future use, we need provide more consistent monitoring of the purchaser and their progress to bring the property into compliance.
- BSEED should provide consistent enforcement of city codes and ordinances when violations are brought to their attention.
- DEGC has already agreed to cross reference the information that they have received from applicants participating in their grant programs.

### **Conclusion**

There were several departments that came into contact with the rezoning applicant and they were not able to bring this particular business into compliance. Due to inconsistency in enforcement, the properties located at 4213 and 4225 West Davison are not appropriately zoned to date for the business they would like to engage in.



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Secondly, in writing, through the DLBA purchase agreement, an incomplete rezoning application and other communication, it was stated that the zoning for the noted location was residential (R3). That zoning designation has not changed to date.

Chronologically, following the production of that documentation a Motor City Match application was submitted. Because of this we reiterate the DEGC response provided to the Ombudsman Office, “Historically, in the supplemental application, Attachment 3A, MCM asked what zoning district classification the project was located in and **if their planned business was an allowable use**. Since then and under new leadership, we’ve put more checks and balances in place to verify applicant’s responses. As stated in our response to Question 2, we have our data analyst cross reference this data, now confirming it with a zoning verification letters.”

At the time of this Motor City Match grant application submission, the zoning was not verified and as a result the grant was awarded.

# EXHIBIT A

DETROIT LAND BANK AUTHORITY  
500 Griswold Street, Suite 1200  
Detroit, Michigan 48226



3/19/2021

The Garden Bug LLC  
18901 Grand River  
Detroit, MI 48223

**RE: SALE OF PROPERTY**

Dear The Garden Bug LLC:

This letter constitutes an offer to deal by the Detroit Land Bank Authority (the "**DLBA**") to grant an option to sell real property in the City of Detroit identified in Exhibit A of the attached Option to Purchase and Develop and Agreement to Maintain Property (the "**Agreement**") for \$7,500.00 to The Garden Bug LLC ("**Optionee**") pursuant to the terms and conditions of the attached Agreement and subject to approval by the DLBA Board of Directors.

If Optionee accepts the offer to deal, Optionee shall return an original signed copy of the attached Agreement and a money order, cashier's check, or certified check payable to "Detroit Land Bank Authority" in the amount of \$ 750.00, to serve as an "Option Fee" as contemplated by Section 2 of the Agreement. If the Optionee exercises the option and enters into the Purchase & Development Agreement in Exhibit II (the "**Purchase Agreement**"), this Option Fee will be net against the Purchase Price according to the terms of Section 2 of the Agreement. If the Agreement is not approved by the DLBA Board of Directors within 90 days of DLBA's receipt of the signed Agreement and Option Fee, this offer will expire and the Option Fee shall be returned to the Optionee in full.

This letter is considered as an offer to deal only and is subject to approval by the Detroit Land Bank Authority Board of Directors.

**This offer to deal expires on April 22, 2021 if by such date the signed Agreement and Option Fee have not been delivered to DLBA.**

**DETROIT LAND BANK AUTHORITY**

## **OPTION TO PURCHASE & DEVELOP AND AGREEMENT TO MAINTAIN PROPERTY**

This Option to Purchase and Develop and Agreement to Maintain Property (this "**Agreement**") is entered into as of \_\_\_\_\_, 2021 (the "**Effective Date**"), by and between the Detroit Land Bank Authority, a Michigan public body corporate ("**DLBA**"), whose address is 500 Griswold Street, Suite 1200, Detroit, Michigan 48226, and The Garden Bug LLC, a Michigan limited liability company ("**Optionee**"), whose address is 18901 Grand River, Detroit, Michigan 48223. DLBA and Optionee are referred to from time to time in this Agreement individually as a "**Party**" and, together, as the "**Parties**."

### **RECITALS**

A. WHEREAS, DLBA has evaluated Optionee's application to purchase certain property located in the City of Detroit, County of Wayne, and State of Michigan, the legal descriptions of which are set forth on Exhibit I attached hereto (individually and collectively, the "**Property**"), in accordance with the terms and conditions of this Agreement; and

B. WHEREAS, Optionee's application or proposed use of all or some portion of the Property (the "**Proposed Use**") requires additional submissions or further information, more fully described as "**Compliance**" in Section 3 below; and

C. WHEREAS, the Parties intend to proceed to transact a sale of the Property upon achievement of Compliance.

### **AGREEMENT**

Now, therefore, in consideration of the foregoing premises, the mutual obligations of the Parties, and other good and valuable consideration, receipt of which is hereby acknowledged, the Parties hereby agree as follows.

1. **Grant of Option.** DLBA hereby grants Optionee the exclusive and irrevocable option to purchase the Property upon achievement of Compliance, provided that such Compliance occurs before expiration of the Option Term (as defined below), and according to the terms and conditions hereinafter set forth (the "**Option**").

2. **Option Fee.**

(a) **Fee.** DLBA acknowledges that Optionee has paid an option fee of \$ 750.00 (the "**Option Fee**").

(b) **Applicability if Option Exercised.** In the event that Optionee exercises the Option within the Option Term or any extension thereof and is not in default as to any other terms of this Agreement, said Option Fee shall first be applied to the Deposit of the Purchase Agreement, as defined below, and any remaining Option Fee balance shall apply toward the purchase price of the Property at closing on the sale of the Property. The Option Fee shall proportionally apply toward the purchase price of such Property on a per-square-foot basis at closing on the sale of such Property if any Option Exercise does not include all Property in this Agreement.

(c) **Failure to Exercise.** In the event the Optionee does not timely exercise the Option, DLBA shall be entitled to retain the Option Fee, and this Agreement shall become null and void and neither Optionee nor DLBA shall have any other liability, obligation or duty herein under or pursuant to this Agreement.

(d) **Due Diligence Termination.** If, during the first 60 days after the Effective Date, Optionee discovers any condition of the Property which in Optionee's sole discretion renders the Property unsuitable for the proposed development Optionee may deliver notice to DLBA terminating this Agreement. If DLBA receives such notice, the Option Fee shall be returned to Optionee in full, and this Agreement shall become null and void and neither Optionee nor DLBA shall have any other liability, obligation or duty herein under or pursuant to this Agreement.

3. **Compliance.** Over the course of the Option Term and until successful, Optionee shall diligently make commercially reasonable efforts to achieve all requirements described in this Section (such achievement, "**Compliance**").

(a) **Zoning.** Optionee's Proposed Use is inconsistent with the current zoning ordinances and regulations governing use of the Property. Optionee will make all necessary applications to obtain a variance or, if necessary, rezoning of the Property so that the Proposed Use is in compliance with zoning ordinances and regulations governing use of the Property. Optionee shall provide to DLBA documentation that all such approvals have been received.

(b) **Cost Estimates and Proof of Funds.**

(i) **Cost Estimates.** Optionee will provide to DLBA a commercially reasonable estimate of costs and expenditures required to construct the Proposed Use.

(ii) **Proof of Funding.** Optionee will provide commercially reasonable proof of funds to complete the Proposed Use. Proof of funds may include, but is not limited to, original bank statements, open equity lines of credit, and executed loan documents.

4. **Option Term.** Unless terminated earlier according to the terms of Section 9, the Option shall be exercisable by Optionee for 180 days from the Effective Date, provided that DLBA may grant extensions as provided in Section 5 ("**Option Term**").

5. **Extensions.**

(a) **First Extension.** If Optionee cannot timely achieve Compliance, but has made measurable progress and exercised diligence in pursuit of same, Optionee may apply to DLBA, in writing and no less than 30 days prior to the expiration of the Option Term, for an extension. Optionee will explain the reasons that the extension is required and provide an estimate of the revised date by which Optionee expects to achieve Compliance. DLBA will grant such request, extending the Option Term by 90 days (the "**First Extension**"). There will be no fee for the First Extension.

(b) **Additional Extensions.** If, during the First Extension, Optionee cannot timely achieve Compliance, but has made measurable progress and exercised diligence in pursuit of same, Optionee may apply to DLBA, in writing and no less than 30 days prior to the expiration

of the Option Term, as extended, for additional extensions. Optionee will explain the reasons that the extension is required and provide an estimate of the revised date by which Optionee expects to achieve Compliance. In DLBA's reasonable discretion, DLBA may grant 90-day extensions of the Option Term (each, an "***Additional Extension***"). Each Additional Extension will require payment of \$250.00, the sum of which will not be applicable to the purchase price under any subsequent Purchase Agreement.

6. **Exercise of the Option.** Optionee may exercise the Option by delivering written notice of exercise to DLBA following achievement of Compliance ("***Option Exercise***"). Such notice to DLBA shall include documentation sufficient to verify Compliance. To the extent the Property consists of more than one parcel, Optionee may not exercise the Option as to only a portion of the Property unless Optionee first relinquishes the Option as to the remaining portion of the Property.

7. **Sale of the Property.** Upon exercise of the Option, sale of the Property shall proceed according to terms set forth in a Purchase & Development Agreement (the "***Purchase Agreement***") substantially in the form attached hereto as Exhibit II. Within 15 days after Option Exercise, Optionee shall deliver to DLBA a signed Purchase Agreement sufficient for execution. If Optionee fails to timely sign and deliver the Purchase Agreement for any reason, DLBA shall be entitled to retain the Option Fee, and this Agreement shall become null and void and neither Optionee nor DLBA shall have any other liability, obligation, or duty pursuant to this Agreement.

8. **Maintenance of Property.** The Option is contingent on Optionee maintaining and, where applicable, securing the Property according to the following terms and conditions.

(a) Optionee shall, within 30 days from the Effective Date, secure and maintain the Property by: (i) clearing the Property of trash and debris and continuing to remove such trash and debris as needed; (ii) ensuring that the grass is neatly edged and does not exceed 6 inches; (iii) trimming all trees, shrubs, and other plant life as needed; and (iv) maintaining all sidewalks and other paved portions of the Property clear of snow and ice in a manner that makes it safe for pedestrians and within the timeframe currently required under City regulations.

(b) Optionee shall provide an update to DLBA evidencing such maintenance within 30 days from the Effective Date, and subsequently provide updates not less than every 90 days thereafter until the earlier of (i) the date of Option Exercise; or (ii) expiration of the Option Term. The updates shall be provided via first class mail or email to:

Detroit Land Bank Authority  
Attn: Gustaf Andreasen  
500 Griswold, Suite 1200  
Detroit, MI 48226  
gandreasen@detroitlandbank.org

9. **Termination.** The Option shall be of no further force and effect upon any of the following events:



(a) Expiration of the Option Term, subject to any extensions granted under Section 5;

(b) Optionee violates any of the terms and conditions of this Agreement and fails to cure such violation within 30 days after written demand by DLBA to correct said violation;

(c) Optionee notifies DLBA in writing that Optionee relinquishes its rights and obligations under this Agreement; or

(d) DLBA and Optionee close on the sale of any portion of the Property, provided that DLBA and Optionee may amend this Agreement in writing so that the Option continues to apply to any unpurchased remainder of the Property for which Optionee is still actively pursuing Compliance.

Upon termination, this Agreement shall become null and void and neither Optionee nor DLBA shall have any other liability, obligation, or duty pursuant to this Agreement, provided, however, that Optionee may relinquish the Option as to only a portion of the Property and retain the Option and all rights and obligations of this Agreement as to the remainder of the Property.

#### 10. **Right of Entry.**

(a) **Purpose.** DLBA grants Optionee a temporary license allowing access to the Property to Optionee and its employees, agents, contractors, or partners during the Option Term to permit ingress, egress, and maintenance of the Property as well as to inspect the Property and to make engineering and environmental tests and studies to determine the feasibility of the Proposed Use, including but not limited to soil boring and bearing tests and detailed surveying activities and such environmental due diligence as Optionee deems reasonably appropriate, provided such work does not interfere with demolition or site improvement activities of DLBA or the business use of any tenant in possession. All such testing shall be done at the risk and expense of Optionee. Optionee shall not use the Property for any other purpose or use except to secure, maintain, or study the Property as set forth above.

(b) **Test Results.** Purchaser will provide DLBA copies of the results of any environmental testing performed by Purchaser prior to the expiration of the Option Term or Option Exercise.

(c) **Liability & Indemnity.** To the extent permitted by law, DLBA assumes no liability or responsibility whatsoever with respect to Optionee's work on and maintenance or study of the Property. Optionee agrees to indemnify and hold harmless DLBA, its departments, agencies, boards, commissions, officers, agents and employees from all claims, demands, actions, or liability for any property damage or personal injuries sustained by any person arising from or related to Optionee's access of the Property, or from any act or omission of Optionee in exercising its rights under this temporary license. Optionee will promptly pay and/or reimburse DLBA for any and all costs or expenses incurred in defending against an action arising out of Optionee's work on and maintenance of the Property or any activities of Optionee in connection with Section 7 of this Agreement. Optionee shall provide notice to and incorporate this indemnification provision in

agreements with all employees, successors, assigns, agents and contractors working on the Property subject to this temporary license.

(d) **Insurance.** Optionee must obtain general liability insurance that provides full coverage for DLBA, its successors and assignees for all claims, demands, actions, suits, judgments and settlements for bodily injury or property damage arising out of Optionee's work on and maintenance of the Property. Optionee will maintain minimum policy limits in the amount of \$500,000.00 per occurrence for property damage, and \$1,000,000.00 per occurrence for bodily injury, with a \$2,000,000.00 aggregate. Within 30 days of the Effective Date, Optionee will provide DLBA a certificate of insurance listing DLBA as an additional insured. The insurance policy must provide that it may not be modified, cancelled, or allowed to expire without 30 days prior written notice to DLBA. At any time during the term of this temporary license, DLBA may request proof of insurance coverage from Optionee. Optionee will reimburse DLBA for any and all costs, expenses, and insurance premiums paid and/or incurred by DLBA due to Optionee's failure to maintain adequate insurance coverage.

**11. Integration; Modification.**

(a) This Agreement contains both DLBA's and Optionee's entire intentions and understandings in regard to the Property. This Agreement supersedes any prior agreements, whether written or oral.

(b) DLBA and Optionee may modify this Agreement only in a writing signed by both Parties. Any such modifications will become part of this Agreement by incorporation.

**12. Notice; Updates.** Except as otherwise expressly provided herein, all notices and communications hereunder must be in writing and will be deemed to have been given when either hand-delivered, sent by first class mail, sent by national overnight courier, or emailed.

Notice to Optionee should be sent to the address above set forth, another such other address as Optionee designates in writing to DLBA, or [maya.a.castleberry@gmail.com](mailto:maya.a.castleberry@gmail.com).

Notice to DLBA will be provided to:

Detroit Land Bank Authority  
Attn: Gustaf Andreasen  
500 Griswold Street, Suite 1200  
Detroit, Michigan 48226  
[gandreasen@detroitlandbank.org](mailto:gandreasen@detroitlandbank.org)

**13. Assignments.** Optionee may not assign, transfer, convey, or pledge its rights or obligations under this Agreement or with respect to the Property without the prior written consent of DLBA, which consent DLBA may withhold in its sole discretion.

**14. Miscellaneous.**

(a) **Severability.** If any one or more of this Agreement's provisions is/are held invalid or unenforceable in any respect, all other provisions will remain valid and enforceable as stated in this Agreement.

(b) **Captions.** The headings of the Sections and other subdivisions in this Agreement are for convenience only and shall not be used to construe or interpret the scope or intent of this Agreement or in any way affect the same.

(c) **Governing Law; Jurisdiction; Venue.** This Agreement is governed by applicable Michigan law. Optionee agrees, consents, and submits to the personal jurisdiction of any competent court in Wayne County, Michigan for any action brought against it arising out of this Agreement. Optionee agrees that service of process at the address and in the manner specified above will be sufficient to put Optionee on notice. Optionee also agrees that it will not commence any action against DLBA because of any matter whatsoever arising out of or relating to the validity, construction interpretation, and enforcement of this Agreement, in any courts other than those in the Wayne County, Michigan.

(d) **Binding Effect.** This Agreement will be binding on the heirs, devisees, legal representatives, claimants, successors, and assignees of the Parties.

(e) **Counterparts.** This Agreement may be executed in counterparts, each of which shall be deemed to be an original document but together shall constitute one instrument.

(f) **Waiver.** No waiver by either Party of any of its rights or remedies hereunder or otherwise will be considered a waiver of any other subsequent right or remedy. Except as expressly provided herein, no waiver by either Party of any of its rights or remedies hereunder or otherwise will be effective unless such waiver is evidenced in a written instrument executed by the waiving Party.

(g) **Dates.** If any date herein set forth for the performance of any obligations of DLBA or Optionee, or for the delivery of any instrument or notice as herein provided, should be on a Saturday, Sunday, or legal holiday, the compliance with such obligations (or such delivery, as the case may be) will be deemed acceptable on the next business day following such Saturday, Sunday, or legal holiday.

**[Signatures begin on the next page]**

The Detroit Land Bank Authority and The Garden Bug LLC have caused this Option to Purchase and Develop and Agreement to Maintain Property to be executed as of the Effective Date.

**DETROIT LAND BANK AUTHORITY**

Dated: \_\_\_\_\_

\_\_\_\_\_  
Jeanne Hanna  
Director, Dispositions

**THE GARDEN BUG LLC**

Dated: \_\_\_\_\_

By: \_\_\_\_\_  
Name: \_\_\_\_\_  
Title: \_\_\_\_\_

Signature page 1 of 1 of the Option to Purchase and Develop and Agreement to Maintain Property between DLBA  
and The Garden Bug LLC for 4213 and 4225 W Davison

## **EXHIBIT I**

### **The Property**

S DAVISON LOTS 1 THRU 3 EXC DAVISON AVE AS WD RUSSELL WOODS SUB L34 P3  
PLATS, W C R 14/195 116 X 52.66A

Parcel ID: 14005425-7

Commonly known as 4213 W Davison, Detroit, MI

S DAVISON LOT 4 EXC DAVISON AVE AS WD RUSSELL WOODS SUB L34 P3 PLATS, W C R  
14/195 35 X 52.6A

Parcel ID: 14005428.

Commonly known as 4225 W Davison, Detroit, MI

**[Remainder of page intentionally left blank]**

## **EXHIBIT II**

### **PURCHASE AGREEMENT**

(See attached)

## **PURCHASE & DEVELOPMENT AGREEMENT**

This Purchase & Development Agreement (this "**Agreement**") is entered into as of \_\_\_\_\_, 2021 (the "**Effective Date**"), by and between the Detroit Land Bank Authority, a Michigan public body corporate ("**DLBA**"), whose address is 500 Griswold Street, Suite 1200, Detroit, Michigan 48226, and The Garden Bug LLC, a Michigan limited liability company ("**Purchaser**"), whose address is 18901 Grand River, Detroit, Michigan 48223. DLBA and Purchaser are referred to from time to time in this Agreement individually as a "**Party**" and, together, as the "**Parties**."

1. **Property Description; Sale.** DLBA will sell and Purchaser will purchase real property located in the City of Detroit, County of Wayne, and State of Michigan, the legal descriptions of which are attached to this Agreement as Exhibit A (individually and collectively, the "**Property**"), in accordance with the terms and conditions of this Agreement.

2. **Purchase Price; Deposit; Taxes.**

(a) **Purchase Price.** The purchase price for the Property is \$7,500.00 (the "**Purchase Price**"). Purchaser will pay the Purchase Price in full at the time of closing on the sale of the Property (the "**Closing**"), less the amount of the Deposit (as defined in Subsection (b)).

(b) **Non-Refundable Earnest Money Deposit.** DLBA acknowledges that Purchaser has made a non-refundable earnest money deposit in the amount \$ 750.00 (the "**Deposit**"), and that this Deposit will be either (i) applied to the Purchase Price at Closing; or (ii) retained by DLBA if the transactions contemplated by this Agreement are not consummated for any reason.

(c) **Taxes and Other Charges.** Purchaser will be responsible for paying any outstanding taxes; solid waste fees; water, drainage, and sewer charges; or other recorded lien charges assessed against the Property prior to the Closing.

3. **Right of Entry and Maintenance.**

(a) **Right of Entry.** DLBA grants Purchaser a temporary license allowing access to the Property to Purchaser and its employees, agents, contractors, or partners beginning on the Effective Date and ending on the earlier of the date of Closing or termination of this Agreement to permit ingress, egress, and maintenance of the Property as well as to inspect the Property and to make engineering and environmental tests and studies as may be required or necessary for Purchaser to determine the feasibility of any proposed use, including but not limited to soil boring and bearing tests and detailed surveying activities and such environmental due diligence as Purchaser deems reasonably appropriate, provided such work does not unreasonably interfere with demolition or site improvement activities of DLBA or the business use of any tenant in possession. DLBA agrees to deliver prior notice to Purchaser of any such planned demolition or site improvement activities and notify Purchaser of any tenants in possession of the Property or any part thereof. All such testing will be done at the risk and expense of Purchaser. Purchaser will not use the Property for any other purpose or use except to secure, maintain, or study the Property as set forth above. To the extent permitted by law, DLBA assumes no liability or responsibility



whatsoever with respect to Purchaser's work on and maintenance or study of the Property. Purchaser agrees to indemnify and hold harmless DLBA, its departments, agencies, boards, commissions, officers, agents and employees from all claims, demands, actions, or liability for any property damage or personal injuries sustained by any person arising from or related to Purchaser's access of the Property, or from any act or omission of Purchaser in exercising its rights under this temporary license. Purchaser will promptly pay and reimburse DLBA for any and all costs or expenses incurred in defending against an action arising out of Purchaser's work on and maintenance of the Property or any activities of Purchaser in connection with this temporary license unless caused by DLBA's (or any of its departments', agencies', boards', commissions', officers', agents' and employees') gross negligence or willful misconduct. Purchaser will provide notice to and incorporate this indemnification provision in agreements with all employees, successors, assigns, agents and contractors working on the Property subject to this temporary license. Purchaser must obtain general liability insurance that provides full coverage for DLBA, its successors and assignees for all claims, demands, actions, suits, judgments, and settlements for bodily injury or property damage arising out of Purchaser's work on and maintenance of the Property with minimum policy limits in the amount of \$500,000.00 per occurrence for property damage, and \$1,000,000.00 per occurrence for bodily injury, with a \$2,000,000.00 aggregate. Within 10 days after the Effective Date, Purchaser will provide DLBA a certificate of insurance listing DLBA as an additional insured. The insurance policy must provide that it may not be modified, cancelled, or allowed to expire without 30 days prior written notice to DLBA (provided, however, if Purchaser's insurance provider or policy does not provide for such notice, then in lieu of such notice from the insurer, Purchaser covenants to provide such notice to DLBA). At any time during the term of this temporary license, DLBA may request proof of insurance coverage required under this Section from Purchaser. Purchaser will reimburse DLBA for any and all costs, expenses, and insurance premiums paid or incurred by DLBA due to Purchaser's failure to maintain insurance coverage required under this Section.

(b) **Maintenance of Property.** Beginning on the Effective Date and until Closing, Purchaser will secure and maintain the Property by: (i) clearing the Property of trash and debris and continuing to remove such trash and debris as needed; (ii) ensuring that the grass is neatly edged and does not exceed 8 inches in height; (iii) trimming all trees, shrubs, and other plant life as needed; and (iv) maintaining all sidewalks and other paved portions of the Property clear of snow and ice in a manner that makes it safe for pedestrians and within the timeframe currently required under City regulations.

#### 4. **Title and Financing.**

(a) **Title.** Prior to Closing, Purchaser may request that DLBA file and litigate a quiet title action in the Circuit Court of Wayne County, Michigan with respect to certain parts or all of the Property (the "***Quiet Title Action***") to remove any title defect or eliminate certain eligible liabilities. DLBA may, at its discretion, accept or decline Purchaser's request for any reason. The terms and conditions of DLBA's election to proceed with the Quiet Title Action will be memorialized by a separate agreement (the "***Title Services Agreement***") pursuant to which Purchaser would agree to authorize DLBA to file, litigate, and control the Quiet Title Action,

cooperate with DLBA in the litigation of the Quiet Title Action and pay DLBA for its services in addition to all associated costs. The Closing Date terms set forth in Section 5 will in no way be extended or tolled until the Title Services Agreement is fully executed.

(b) **Financing.** DLBA may, at its sole discretion, subordinate or assign its interests in the Property to assist Purchaser in obtaining any financing necessary for Purchaser to purchase the Property. Any such subordination or assignment agreement must be acceptable to DLBA, and DLBA has the complete discretion to make changes to its terms or to reject it for any reason.

5. **Closing.**

(a) **Time and Place of Closing.** DLBA will notify Purchaser of the prospective Closing date not less than 10 calendar days prior to the Closing, unless otherwise agreed between the Parties. The Closing will take place after satisfaction of the conditions to Closing as specified in this Section, but, unless tolled according to the terms of Section 3, the Closing date will not be more than 30 days from the Effective Date. The Closing will take place at DLBA's offices or such other location designated by DLBA.

(b) **Title Company.** DLBA, and only DLBA, may, at its sole discretion, elect to retain the services of a title company of its choice to complete the transfer of the Property.

(c) **Quit Claim Deed.** DLBA will convey its interest in the Property to Purchaser through a Quit Claim Deed (the "**Deed**"), substantially in the form attached to this Agreement as Exhibit B. Purchaser waives all warranties pertaining to the Property's condition and takes the Property "AS IS, WHERE IS, WITH ALL FAULTS," as described in Section 7.

(d) **Requirements.** DLBA's obligation to effect a Closing hereunder will be subject to the fulfillment by Purchaser of each of the following conditions precedent:

(i) **Resolution of Purchaser's Authority.** Purchaser will furnish to DLBA a copy of a resolution satisfactory to DLBA in form and substance, duly adopted by the Board of Directors or governing body of Purchaser, or an authorized vote of the partners, members or joint venturers, authorizing the execution, delivery, and performance of this Agreement and all other documents and actions contemplated hereunder. Purchaser will also furnish to DLBA an incumbency certificate, executed by the authorized representative of Purchaser, identifying the officers of Purchaser.

(ii) **Purchaser's Reconveyance Deed.** Purchaser will execute a Reconveyance Deed that reconveys the Property to DLBA (the "**Reconveyance Deed**"), substantially in the form attached to this Agreement as Exhibit C. If Purchaser is in breach of any of its obligations set forth in this Agreement, the Reconveyance Deed will be considered delivered to DLBA, and DLBA will have the right to accept and record the Reconveyance Deed at the Wayne County, Michigan Register of Deeds, as provided in Section 13.

(iii) **Proof Of Funds.** Purchaser will deliver a commercially reasonable estimate of costs and expenditures required to complete the Project(s), as defined in Appendix 1,

together with documentation of commercially reasonable financial resources sufficient to complete the Project(s).

(iv) **Documents and Legal Matters.** All documents reasonably requested by DLBA will have been submitted to DLBA and will be satisfactory in form and content as determined by DLBA.

(v) **Payment of Purchase Price and Closing Costs.** Purchaser will have tendered payment of the Purchase Price and the Closing costs payable by Purchaser.

(vi) **No Default.** There will exist no uncured Event of Default (as defined below) by Purchaser under this Agreement.

(e) **Payment of Expenses.** Purchaser will also pay the following expenses at Closing:

(i) any outstanding taxes; solid waste fees; water, drainage, and sewer charges; or other recorded lien charges assessed against the Property prior to the Closing.

(ii) costs related to preparation and filing of the Real Property Transfer Affidavit;

(iii) the title company's closing and escrow fees, if any; and

(iv) any title insurance premiums or other costs to issue a title policy without exceptions and any endorsements thereto required by Purchaser.

6. **DLBA Tax Capture.** Purchaser acknowledges that DLBA is entitled to a tax capture for the 5 tax years subsequent to transferring ownership of the Property in an amount equal to 50% of the property taxes collected on the property. The tax capture may be incompatible with tax abatements and lot combinations that are otherwise available to Purchaser and could prevent Purchaser from obtaining such abatements or lot combinations unless waived. DLBA will waive its right to the tax capture for purchasers seeking such tax abatements or lot combinations in exchange for a payment in addition to the Purchase Price. The waiver may be granted at Closing or any time thereafter upon payment by Purchaser.

7. **Property Condition and Indemnification.** DLBA hereby disclaims any warranty, guaranty or representation, express or implied, oral or written, past, present, or future, of, as to or concerning (a) the condition or state of repair of the Property, or the suitability thereof for any purpose; (b) the extent of any right-of-way, lease, possession, lien, encumbrance, easement, license, reservation, or condition in connection with the Property; (c) the compliance of the Property with any applicable laws, ordinances, or regulations of any government or other body, including, without limitation, compliance with any land use or zoning law or regulation, or applicable environmental rules, ordinances, or regulations; (d) title to or the boundaries of the Property; and (e) the physical condition of the Property, including, without limitation, the environmental condition of the Property and the structural, mechanical and engineering characteristics of the improvements to the Property. The sale of the Property will be on an "AS IS, WHERE IS, WITH ALL FAULTS" basis. Purchaser expressly acknowledges and agrees that

DLBA makes no warranty or representation, express or implied, or arising by operation of law, including, but not limited to, any warranty of condition, habitability, merchantability or fitness for a particular purpose, with respect to the Property, and Purchaser hereby expressly waives and releases any such warranty or representation. Purchaser will buy the Property based on its own investigations, and, by accepting title to all or part of the Property, acknowledges that it has conducted such investigations as it has deemed necessary or advisable. Purchaser will indemnify and hold DLBA and each of its officers, employees, agents and affiliates, and the successors, assigns, heirs and legal representatives of each of the foregoing (collectively, the "***DLBA Indemnified Parties***") free and harmless from and against any and all claims, damages, liabilities, losses, costs and expenses (including reasonable attorneys' fees and court costs incurred in connection with the enforcement of this indemnity) related to, resulting from, or in any way arising out of the physical condition of the Property or the ownership or operation of the Property prior to, on and after Closing. Purchaser's indemnification obligations set forth in this Section will survive Closing and will not be merged with the Deed.

8. **Limitation of Liability.** Purchaser understands and acknowledges that DLBA has acquired the Property through foreclosure or similar process, DLBA has never occupied the Property, and DLBA has little or no direct knowledge about the physical condition of the Property. Purchaser agrees that Purchaser is buying the Property "as is" (as more fully set forth in Section 7 of this Agreement).

Notwithstanding any provision to the contrary in this Agreement, DLBA's liability and Purchaser's sole and exclusive remedy in all circumstances and for all claims arising out of or relating in any way to the Agreement or the sale of the Property to Purchaser will be limited to no more than the Purchase Price. Purchaser agrees that DLBA will not be liable under any circumstances for any special, consequential, or punitive damages whatsoever, whether in contract, tort (including negligence and strict liability), or any other legal or equitable principle, theory, or cause of action arising out of or related in any way to any claim relating to this Agreement or the transfer of the Property to Purchaser, including the condition of the title.

9. **No Additional Inspection by Purchaser.**

(a) By executing this Agreement, Purchaser acknowledges and confirms that it is satisfied with the condition of the Property. Purchaser further acknowledges and confirms that it is not relying on any information provided or to be provided on behalf of DLBA or any statement, representation or other assertion made by DLBA or its employees or agents with respect to the Property. Purchaser further acknowledges and confirms that it has in all respects had an adequate opportunity to inspect and investigate the Property and all matters pertaining to its condition, use and operation and has completed all investigation and testing and other due diligence activities relating to the purchase of the Property, including without limitation such market and feasibility studies or analyses as Purchaser deemed necessary or desirable in order to satisfy itself as to market conditions applicable to the Property and with respect to any pollutant or hazardous materials on or about the Property, including lead-based paint or lead-based paint hazards. All testing,

inspections and investigations have been conducted at Purchaser's sole cost and expense and Purchaser hereby indemnifies DLBA, and holds DLBA harmless against any loss, costs, damage or expenses arising out of such testing, inspections and investigation performed by Purchaser, its agents, employees, independent contractors or assignees.

(b) In the event the Property includes residential structural improvements, DLBA will provide the Purchaser with the Environmental Protection Agency pamphlet "Protect Your Family from Lead in Your Home" and the "Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards" (collectively, the "**Lead Paint Disclosures**"). At Closing, Purchaser will execute Lead Paint Disclosures, if applicable.

10. **Representations and Warranties of Purchaser.** To induce DLBA to enter into this Agreement, Purchaser makes the following representations and warranties, which will be true and correct on the date of Closing (the "**Closing Date**"):

(a) Purchaser is authorized and permitted to enter into this Agreement and to perform all covenants and obligations of Purchaser hereunder and Purchaser's right to execute this Agreement is not limited by any other agreements. The execution and delivery of this Agreement, the consummation of the transaction described herein and compliance with the terms of this Agreement will not conflict with, or constitute a default under, any agreement to which Purchaser is a party or by which Purchaser is bound or violate any regulation, law, court order, judgment, or decree applicable to Purchaser. This Agreement is legally binding on and enforceable against Purchaser in accordance with its terms.

(b) There are no attachments, executions, assignments for the benefit of creditors or voluntary or involuntary proceedings under the Bankruptcy Code, 11 U.S.C. §101, et seq., or under any other debtor relief laws pending or threatened against Purchaser.

(c) If Purchaser is not a natural person or persons, Purchaser has been duly organized, is validly existing and is in good standing in the jurisdiction in which it was formed, and is qualified to do business in the State of Michigan. This Agreement is, and all documents executed by Purchaser and delivered to DLBA at the Closing will be duly authorized, executed, and delivered by Purchaser.

(d) No other action by Purchaser, no consent, approval, order or authorization of any person or entity that is not a party to this Agreement, and no permit, consent, approval, declaration or filing with any governmental authority is required for Purchaser to execute and deliver this Agreement or perform the transaction contemplated herein.

(e) Neither Purchaser nor any Affiliate (as defined below) has material unresolved blight or building code violations under the Detroit City Code.

(f) Neither Purchaser nor any Affiliate has been awarded another property by DLBA and then failed to (i) make the deposit on time; (ii) close the purchase on time, or (iii) satisfy the requirements to rehabilitate and have the property occupied on time.

The representations and warranties of Purchaser set forth above and elsewhere in this Agreement will survive Closing for a period of two years (the "***Survival Period***"), provided that if Purchaser is granted any extensions of time under Section 11, then the Survival Period will also automatically be extended for the same period. If DLBA determines during the Survival Period that Purchaser was in breach of any of Purchaser's representations and warranties in this Agreement as of the Closing Date, DLBA will have the right to retain the proceeds from the sale of the Property as liquidated damages and to pursue any of DLBA's remedies set forth in Section 13. Notwithstanding anything to the contrary, the Survival Period will end immediately upon DLBA's recording of a Release of Interest, as defined below, for each Property.

For purposes of this Agreement, "***Affiliate***" means any other person or entity: (a) in which Purchaser has an ownership interest, or (b) that, directly or indirectly, controls, is controlled by or is under common control with Purchaser; for the purposes of this definition, the term "control" means the possession, directly or indirectly, of the power to direct or cause the direction of the management and policies of the person or entity in question, whether by the ownership of voting securities, contract or otherwise.

11. **Purchaser's Obligation to Return the Property to Productive Use.**

(a) Purchaser will commence and complete the Project (as defined in Appendix 1) according to the terms set forth in Appendix 1 attached to this Agreement.

(b) When Purchaser considers all work on a Project to be complete, it will so notify DLBA. DLBA will thereafter make or cause to be made such inspection or, at DLBA's election, request that Purchaser provide any further documentation of completion of the Project. Upon DLBA's determination that the Project is complete, DLBA will record with the Wayne County, Michigan Register of Deeds a Release of Interest, substantially in the form attached to this Agreement as Exhibit D (each a "***Release of Interest***"), which will be conclusive acknowledgment by DLBA of Purchaser's satisfaction of its obligations under this Section. If DLBA determines the Project is not complete, DLBA will so notify Purchaser in writing indicating in what respects Purchaser has failed to implement the Project or is otherwise in default, and what measures and acts Purchaser will take or perform to cure such nonconformity or default. Purchaser will thereafter promptly complete the Project.

(c) If Purchaser cannot timely complete a Project, but has made measurable progress and exercised diligence in working to do so, Purchaser may apply to DLBA, in writing and no later than 30 days prior to the required Project completion date, for an extension, and in such writing Purchaser will explain the reasons that the extension is required and provide an estimate of the revised completion date. In DLBA's sole discretion, DLBA may grant Purchaser an extension of any length to complete the work or declare the Purchaser in default.

12. **Defaults and Events of Default.**

(a) **Default by Purchaser.** The occurrence of any one or more of the following events shall constitute a ***Default*** of this Agreement by Purchaser:

(i) Purchaser fails to complete the Project or otherwise report progress on implementation as specified by this Agreement.

(ii) Purchaser fails to pay real estate taxes or assessments or any part thereof on the Property when due, or places any encumbrance unauthorized by this Agreement, or suffers any levy or attachment to be made, or any materialman's, mechanic's, or construction lien or any other unauthorized encumbrance to attach.

(iii) Purchaser violates any of the terms and conditions of this Agreement, except as otherwise provided in this Section.

(iv) Any transfer of all or any part of the Property or of any right or interest in all or any part of the Property in violation of Section 19.

(v) If Purchaser is not a natural person or persons, any change of 10% or more in the ownership or distribution of the stock of the Purchaser or with respect to the identity of the parties in control of the Purchaser.

(b) **Failure to Cure Default.** Any such Default by Purchaser as set forth in Section 12(a)(i)-(iii) and Purchaser's failure to cure such Default within 30 days after written demand by DLBA to correct said Default will be deemed to constitute an ***Event of Default***. In the event Purchaser is in good faith contesting any amount due under Section 12(a)(ii), the Purchaser may, in lieu of paying said amount, deposit said amount in an escrow account which will be disbursed upon the resolution of the dispute, or if the amount relates to a construction lien, the Purchaser may bond over the lien in the manner prescribed by law. Any Default pursuant to Sections 12(a)(iv)-(v) are hereby deemed to be material, non-curable ***Event of Default*** without the necessity of any notice by DLBA to Purchaser thereof. DLBA may, in its sole discretion, waive in writing any Default or Event of Default by the Purchaser.

13. **DLBA's Remedies upon Purchaser's Default.** Upon an Event of Default, DLBA may seek any and all of the following as its remedies.

(a) DLBA will have the right to terminate this Agreement by providing written notice of termination to Purchaser and to retain the Purchase Price as liquidated damages. DLBA and Purchaser agree that (i) it would be impractical and extremely difficult, if not impossible, to fix actual damages that would be suffered by DLBA as a result of a breach of this Agreement by Purchaser; and (ii) the aforesaid liquidated damages are a fair and reasonable amount to be retained by DLBA as agreed and liquidated damages in light of DLBA's removal of the Property from the market and the costs incurred by DLBA and will not constitute a penalty or a forfeiture.

(b) In addition to the remedy provided in Subsection (a), DLBA may in its sole discretion take any one or more of the following actions:

(i) record the Reconveyance Deed at the Wayne County Register of Deeds Office, reconveying ownership of the Property back to DLBA;

(ii) take immediate possession of the Property;

(iii) enter and secure the Property;

(iv) remove all occupants and personal belongings from within the Property;

(v) take immediate ownership of all improvements and fixtures intended to be permanently attached to the Property; and

(vi) offer the Property for sale to other prospective purchasers, whether by auction or otherwise, or hold the Property.

Purchaser will indemnify and hold DLBA Indemnified Parties free and harmless from and against any and all claims, damages, liabilities, losses, costs and expenses (including reasonable attorneys' fees and court costs incurred in connection with the enforcement of the indemnity) related to, resulting from, or in any way arising out of DLBA exercising its remedial rights under the Reconveyance Deed and this Agreement.

14. **Post-Closing Property Inspection.** Purchaser will permit agents of DLBA, its investigators, or law enforcement officials to inspect the Property, without notice, until a Reconveyance Deed or Release of Interest has been recorded for each Property to verify compliance with Purchaser's obligations in Section 11.

15. **Brokerage.** If Purchaser has employed a broker or real estate agent in connection with the transactions contemplated by this Agreement, Purchaser agrees to indemnify, defend, and hold DLBA harmless from and against any claims for real estate broker's fees or any compensation sought by a broker or real estate agent employed by Purchaser in connection with the transactions contemplated by this Agreement unless otherwise agreed in writing.

16. **DLBA Authority.** DLBA has full power and authority to enter into this Agreement and to perform all its obligations hereunder, and has taken all action required by law, its governing instruments, or otherwise to authorize the execution, delivery, and performance of this Agreement and all the deeds, agreements, certificates, and other documents contemplated herein.

17. **Notice; Updates.** Except as otherwise expressly provided herein, all notices and communications hereunder must be in writing and will be deemed to have been given when either hand-delivered, sent by first class mail, sent by national overnight courier, or emailed.

Notice to Purchaser should be sent to the address above set forth, another such other address as Purchaser designates in writing to DLBA, or [maya.a.castleberry@gmail.com](mailto:maya.a.castleberry@gmail.com).

Notice to DLBA will be provided to:

Detroit Land Bank Authority  
Attn: Gustaf Andreasen  
500 Griswold Street, Suite 1200  
Detroit, Michigan 48226  
[gandreasen@detroitlandbank.org](mailto:gandreasen@detroitlandbank.org)



18. **Integration; Modification.**

(a) This Agreement contains both DLBA's and Purchaser's entire intentions and understandings in regard to the sale of the Property. This Agreement supersedes any prior agreements, whether written or oral.

(b) DLBA and Purchaser may modify this Agreement only in a writing signed by both Parties.

19. **Assignment; Notification upon Transfer of Property.** Until a Release of Interest is recorded, Purchaser may not assign, transfer, convey, or pledge its rights or obligations under this Agreement or with respect to the Property without the prior written consent of DLBA, which consent DLBA may withhold in its sole discretion.

20. **Miscellaneous.**

(a) **Severability.** If any one or more of this Agreement's provisions is/are held invalid or unenforceable in any respect, all other provisions will remain valid and enforceable as stated in this Agreement.

(b) **Captions.** The headings of the Sections and other subdivisions in this Agreement are for convenience only and will not be used to construe or interpret the scope or intent of this Agreement or in any way affect the same.

(c) **Governing Law; Jurisdiction; Venue.** This Agreement is governed by applicable Michigan law. Purchaser agrees, consents, and submits to the personal jurisdiction of any competent court in Wayne County, Michigan for any action brought against it arising out of this Agreement. Purchaser agrees that service of process at the address and in the manner specified above will be sufficient to put Purchaser on notice. Purchaser also agrees that it will not commence any action against DLBA because of any matter whatsoever arising out of or relating to the validity, construction interpretation, and enforcement of this Agreement, in any courts other than those in the Wayne County, Michigan.

(d) **Affiliates.** If any Affiliate of Purchaser will take any action, which, if done by Purchaser would constitute a breach of this Agreement, the same will be deemed a breach by Purchaser with right legal effect.

(e) **Binding Effect.** This Agreement will be binding on the heirs, devisees, legal representatives, claimants, successors, and assignees of the Parties.

(f) **Counterparts.** This Agreement may be executed in counterparts, each of which will be deemed to be an original document but together will constitute one instrument.

(g) **Waiver.** No waiver by either Party of any of its rights or remedies hereunder or otherwise will be considered a waiver of any other subsequent right or remedy. Except as expressly provided herein, no waiver by either Party of any of its rights or remedies hereunder or otherwise will be effective unless such waiver is evidenced in a written instrument executed by the waiving Party.

(h) **Dates.** If any date herein set forth for the performance of any obligations of any Party, or for the delivery of any instrument or notice as herein provided, should be on a Saturday, Sunday, or legal holiday, the compliance with such obligations (or such delivery, as the case may be) will be deemed acceptable on the next business day following such Saturday, Sunday, or legal holiday.

**[Signatures commence on following page]**

The Detroit Land Bank Authority and The Garden Bug LLC have caused this Purchase & Development Agreement to be executed as of the Effective Date.

**DETROIT LAND BANK AUTHORITY**

Dated: \_\_\_\_\_

\_\_\_\_\_  
Jeanne Hanna  
Director, Dispositions

**THE GARDEN BUG LLC**

Dated: 8/4/21

By:  
Name: Tina Castleberry  
Title: Owner

Signature page 1 of 1 of the Purchase & Development Agreement between DLBA and  
The Garden Bug LLC for 4213 and 4225 W Davison

## APPENDIX 1

Pursuant to and consistent with the terms of the Purchase & Development Agreement, Purchaser will improve the Property according to the following terms and conditions (the "**Project**"):

A. **Within 30 days after Closing**, Purchaser will provide photographs, receipts or other evidence showing that Purchaser is maintaining the Property according to the following minimum requirements, provided that the weather does not otherwise prohibit such maintenance: (i) clearing the Property as needed of trash and debris and continuing to remove such trash and debris; (ii) ensuring that the grass is neatly edged and does not exceed 6 inches; (iii) trimming trees, shrubs, and other plant material as needed; and (iv) clearing sidewalks and other paved portions of the property clear of snow and ice in a manner that makes it safe for pedestrians and within the timeframe currently required under City regulations.

Purchaser's maintenance obligations as to the Property will continue until DLBA records the Release of Interest after which point the premises of the Property will be maintained in a manner consistent with City regulations.

B. **Within 90 days after Closing, and at 90-day intervals until Project completion**, Purchaser will provide updated, documented progress and status information to DLBA, including, but not limited to photographs, receipts, or other evidence that the Property is being maintained according to the terms set forth in Subsection A; invoices or photographs evidencing the materials purchased to advance other work performed on the Property; and proof of progress toward implementation of the Project, such as plans, permits, drawings, specifications, or related documents respecting any improvements or landscaping.

C. **Within 365 days after Closing**, Purchaser will provide copies of Certificates of Acceptance as issued by the City of Detroit Buildings, Safety Engineering and Environmental Department for all permits necessary to return the Property to productive use.

Purchaser will further provide DLBA with any additional reports upon request by DLBA, and will diligently respond to DLBA's requests for further information or documentation in follow-up to any report. Consistent with Purchaser's obligations under this Agreement, Purchaser will make the Property available for review for verification of work performed as DLBA deems necessary.

## **EXHIBIT A**

### **The Property**

S DAVISON LOTS 1 THRU 3 EXC DAVISON AVE AS WD RUSSELL WOODS SUB L34 P3  
PLATS, W C R 14/195 116 X 52.66A

Parcel ID: 14005425-7

Commonly known as 4213 W Davison, Detroit, MI

S DAVISON LOT 4 EXC DAVISON AVE AS WD RUSSELL WOODS SUB L34 P3 PLATS, W C R  
14/195 35 X 52.6A

Parcel ID: 14005428.

Commonly known as 4225 W Davison, Detroit, MI

**[Remainder of page intentionally left blank]**

## **EXHIBIT B**

Quit Claim Deed  
(see attached)

## QUIT CLAIM DEED

The Detroit Land Bank Authority ("**DLBA**"), a Michigan public body corporate, whose address is 500 Griswold, Suite 1200, Detroit, Michigan, 48226, quit claims to The Garden Bug LLC, a Michigan limited liability company ("**Grantee**"), whose address is 18901 Grand River, Detroit, Michigan 48223, the following premises in the City of Detroit, Wayne County, Michigan:

Parcel 1: S DAVISON LOTS 1 THRU 3 EXC DAVISON AVE AS WD RUSSELL WOODS SUB L34 P3 PLATS, W  
C R 14/195 116 X 52.66A

Parcel ID: 14005425-7

Commonly known as 4213 W Davison, Detroit, MI

Parcel 2: S DAVISON LOT 4 EXC DAVISON AVE AS WD RUSSELL WOODS SUB L34 P3 PLATS, W C R 14/195  
35 X 52.6A

Parcel ID: 14005428.

Commonly known as 4225 W Davison, Detroit, MI

together with all and singular the tenements, hereditaments, fixtures, and appurtenances of that property, for the full consideration of Seven Thousand Five Hundred Dollars and No Cents (\$7,500.00). This conveyance is exempt from taxes pursuant to MSA 7.456(5)(h)(i); MCL 207.505(h)(i), MSA 7.456(26)(h)(i); MCL 207.526(h)(i).

## Notice of Deed Restriction

This property is conveyed pursuant to a Purchase & Development Agreement between DLBA and Grantee (the "**Agreement**") and on the express condition that Grantee fulfill all the terms and conditions applicable to Grantee set forth in the Agreement. If Grantee fails to fulfill all the terms of the Agreement applicable to Grantee, DLBA will have the right to reconvey the property back to its ownership which will be evidenced by the recording of a deed to that effect. Upon Grantee fulfilling all the terms and conditions applicable to Grantee set forth in the Agreement, DLBA will record a release of interest (a "**Release of Interest**").

Until a Release of Interest is recorded, Grantee is restricted from transferring or encumbering this property without the prior written consent of DLBA. If, prior to a Release of Interest being recorded, Grantee transfers or encumbers this property without the prior written consent of DLBA, DLBA will have the right to reconvey the property back to its ownership by the recording of a reconveyance deed.

**DETROIT LAND BANK AUTHORITY**

Dated: \_\_\_\_\_

STATE OF MICHIGAN )  
 ) ss  
COUNTY OF WAYNE )

**Jeanne Hanna**  
Director, Dispositions

This document was acknowledged, subscribed and sworn before me this   4   day of August, 2021, by Jeanne Hanna, Director, Dispositions, Detroit Land Bank Authority.

*Signature of Notary*

Printed name of Notary

Notary Public, State of Michigan, County of: \_\_\_\_\_; Acting in the County of: \_\_\_\_\_

My commission expires: \_\_\_\_\_

When recorded return to and subsequent tax bills to: The Garden Bug LLC 18901 Grand River Detroit, MI 48223	Drafted by: Robert G Spence Detroit Land Bank Authority 500 Griswold, Suite 1200 Detroit, Michigan 48226
--	---

## **EXHIBIT C**

Reconveyance Deed  
(see attached)



### **QUIT CLAIM DEED**

The Garden Bug LLC, a Michigan limited liability company, ("**Grantor**"), whose address is 18901 Grand River, Detroit, Michigan 48223, quit claims to the Detroit Land Bank Authority, a Michigan public body corporate ("**DLBA**"), whose address is 500 Griswold, Suite 1200, Detroit, Michigan, 48226, the following described premises located in the City of Detroit, County of Wayne, and State of Michigan:

Parcel 1: S DAVISON LOTS 1 THRU 3 EXC DAVISON AVE AS WD RUSSELL WOODS SUB L34 P3 PLATS, W C R 14/195 116 X 52.66A

Parcel ID: 14005425-7

Commonly known as 4213 W Davison, Detroit, MI

Parcel 2: S DAVISON LOT 4 EXC DAVISON AVE AS WD RUSSELL WOODS SUB L34 P3 PLATS, W C R 14/195 35 X 52.6A

Parcel ID: 14005428.

Commonly known as 4225 W Davison, Detroit, MI

together with all and singular the tenements, hereditaments, fixtures, and appurtenances of that property, for the full consideration of One Dollar (\$1.00). Such conveyance is in consideration of DLBA relinquishing its right to pursue an action based upon its right of reconveyance. This conveyance is exempt from taxes pursuant to MCL 207.505(a); MSA 7.456(5)(a), and MSA 7.456(26); MCL 207.526(a).

### **THE GARDEN BUG LLC**

Dated: 8/4/21

By:

Name: Tina Castleberry

State of Michigan                    )  
Wayne County                        )

Title: Owner

This document was acknowledged before me on August 4, 2021    by Tina Castleberry   , of The Garden Bug LLC.

*Signature of Notary*

*Printed name of Notary*

Notary Public, State of Michigan, County of:                     ; Acting in the County of:                     

My commission expires:                     

When recorded return to and send subsequent tax bills to: Detroit Land Bank Authority; Attn: Executive Director 500 Griswold, Suite 1200 Detroit, Michigan 48226
---

Drafted by: Robert G Spence Detroit Land Bank Authority 500 Griswold, Suite 1200 Detroit, Michigan 48226
---

## **EXHIBIT D**

Release Of Interest  
(see attached)

### RELEASE OF INTEREST IN REAL PROPERTY

1. The Garden Bug LLC ("**Purchaser**") purchased from the Detroit Land Bank Authority ("**DLBA**"), whose address is 500 Griswold Street, Suite 1200, Detroit, Michigan, 48226, the following real property (the "**Property**") in the City of Detroit, Wayne County, Michigan:

Parcel 1: S DAVISON LOTS 1 THRU 3 EXC DAVISON AVE AS WD RUSSELL WOODS SUB L34 P3 PLATS, W C R 14/195 116 X 52.66A

Parcel ID: 14005425-7

Commonly known as 4213 W Davison, Detroit, MI

Parcel 2: S DAVISON LOT 4 EXC DAVISON AVE AS WD RUSSELL WOODS SUB L34 P3 PLATS, W C R 14/195 35 X 52.6A

Parcel ID: 14005428.

Commonly known as 4225 W Davison, Detroit, MI

2. Purchaser acquired the Property subject to the conditions of a Purchase Agreement as reflected in a Quit Claim Deed recorded as listed below

Date Recorded: \_\_\_\_\_ Liber: \_\_\_\_\_

Instrument Number: \_\_\_\_\_ Page: \_\_\_\_\_

3. DLBA hereby agrees that all conditions of the Purchase Agreement have been satisfied or waived, and DLBA hereby releases any and all interest in the Property and the recording of this instrument provides notice of such release.

### DETROIT LAND BANK AUTHORITY

Dated: \_\_\_\_\_

STATE OF MICHIGAN )  
                                  ) ss  
COUNTY OF WAYNE )

\_\_\_\_\_  
**Jeanne Hanna**  
**Director, Dispositions**

This document was acknowledged, subscribed and sworn before me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by Jeanne Hanna, Director, Dispositions, Detroit Land Bank Authority.

\_\_\_\_\_  
*Signature of Notary*

\_\_\_\_\_  
*Printed name of Notary*

Notary Public, State of Michigan, County of: \_\_\_\_\_; Acting in the County of: \_\_\_\_\_

My commission expires: \_\_\_\_\_

Instrument Drafted By:

Robert G Spence, Detroit Land Bank Authority  
500 Griswold, Suite 1200, Detroit, Michigan 48226



## FIRST AMENDMENT TO PURCHASE & DEVELOPMENT AGREEMENT

This First Amendment To Purchase & Development Agreement (this "**First Amendment**") is entered into by and between Detroit Land Bank Authority, a Michigan public body corporate, located at 500 Griswold, Suite 1200 Detroit, Michigan 48226 ("**DLBA**"), and The Garden Bug LLC, a Michigan limited liability company whose address is 18901 Grand River, Detroit, Michigan 48223 ("**Purchaser**"), as of the First Amendment Effective Date. The "**First Amendment Effective Date**" of this Agreement will be the date of the last signature set forth below. DLBA and Purchaser are referred to from time to time in this First Amendment individually as a "**Party**" and, together, as the "**Parties**."

### RECITALS

A. On January 18, 2022, the Parties entered into a Purchase & Development Agreement attached to this First Amendment as Exhibit 1 (the "**Agreement**"), pursuant to which DLBA agreed to sell real property described in the Agreement (the "**Property**") subject to Purchaser's rehabilitation and maintenance of the Property. Capitalized terms not defined in this First Amendment have the meanings given them in the Agreement.

B. The Parties would like to amend the Agreement to extend the deadline to substantially complete the rehabilitation of the Property.

### AMENDMENT

In consideration of the mutual terms and covenants contained in this First Amendment, and other good and valuable consideration, the receipt and sufficiency of which the Parties acknowledge, the Agreement is amended as follows, subject to the terms of this First Amendment.

1. **Extension.** Pursuant to Section 12(c) of the Agreement, the Appendix 1 Section C deadline is extended to August 6, 2025.

2. **Notice; Updates.** Section 17 of the Purchase Agreement is modified to require Notice to DLBA to be provided to:

Detroit Land Bank Authority  
Attn: Taylor Rogers  
500 Griswold Street, Suite 1200  
Detroit, Michigan 48226  
Projects@detroitlandbank.org

3. **Extension Fee.** No extension fee is required to be paid by Purchaser to DLBA pursuant to this First Amendment.

4. **Force Majeure.** The Parties agree that no act or condition known by Purchaser or that should have reasonably been known by Purchaser shall be the basis of a force majeure invocation to toll any dates or times for performance by Purchaser of its obligations under the Agreement.

5. **Waiver.** No waiver by either Party of any of its rights or remedies hereunder or otherwise will be considered a waiver of any other subsequent right or remedy. Except as expressly provided herein, no waiver by either Party of any of its rights or remedies hereunder or otherwise will be effective unless such waiver is evidenced in a written instrument executed by the waiving Party.

6. **Effectiveness; No Representations.** This First Amendment, when executed by the Parties, will be effective as of the date stated above. Purchaser acknowledges and agrees that no representations have been made to it other than as appear in this First Amendment and that it has not relied on any such representations.

7. **Counterparts.** This First Amendment may be executed in any number of counterparts, each of which will be deemed an original and all of which when together will constitute one instrument.

8. **Ratification.** Except as amended or modified by this First Amendment, the Agreement is hereby ratified and confirmed and all other terms of the Agreement will remain in full force and effect, unchanged by this First Amendment.

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IN WITNESS WHEREOF, the Parties have duly executed this First Amendment To Purchase & Development Agreement as of the First Amendment Effective Date.


**DETROIT LAND BANK AUTHORITY**

Dated: 2/11/2025

By:  Jeanne Hanna  
Jeanne Hanna  
Director, Real Estate, Sales and Marketing


**THE GARDEN BUG LLC**

Dated: 2/11/2025

By:  Tina Castleberry  
Name: Tina Castleberry  
Title: Owner



**TO:** Bruce Simpson, City of Detroit Ombudsman

**FROM:** Tammy Daniels, CEO, Detroit Land Bank Authority 

**DATE:** April 18, 2025

**RE:** 4225 West Davison, 4722 Concord, 15722 Ashton

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In response to the questions received on April 17, 2025, the DLBA submits the following responses organized by property address:

**4225 West Davison**

By way of background, the DLBA issued a Notice of Default to Ms. Castleberry in November 2023. Our last communication with her was around March of 2024, when she indicated that she was working with BSEED and Zoning. The property was marketed, and a purchase agreement was entered into in January of 2022 for a purchase price of \$7,500 which included a 1,400 sq ft structure and the adjacent lot.

It came to our attention early this year that The Garden Bug has been open for business despite not having the necessary City approvals and rezoning as required. The DLBA reached out to Ms. Castleberry to express that it was imperative that she be operating with all required legal approvals. In an effort to work with her, the DLBA, BSEED, Zoning, DONs, and DEGC met in early February to discuss a path forward. During that call, all parties agreed to extend Ms. Castleberry's timeline by 6 months to allow her to pursue the path of rezoning, as required by the DLBA agreement.

Accordingly, on February 11, 2025, the DLBA and Ms. Castleberry executed an amendment to the agreement allowing her until August 6, 2025, to meet the relevant requirements. She is required to get into compliance with all zoning regulations, pull all necessary permits, and provide Certificates of Acceptance as issued by BSEED for all permits. From the DLBA's perspective, if she's unable to secure the necessary permits and certificates, and if the property is not properly rezoned, the *DLBA's remedy is to reconvey the property*. The amendment to the agreement was attached to the email.

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# EXHIBIT B





# DETROIT ECONOMIC GROWTH CORPORATION

## GROW HERE, WIN TOGETHER

**To:** Bruce Simpson, City Ombudsman

**From:** Sean Gray, Vice President, Small Business Services, DEGC

**CC:** Kevin D. Johnson, DEGC President and CEO

**Date:** July 28, 2025

**Re:** Response to Memo dated July 17, 2025, addressed to Kevin Johnson, DEGC President and CEO regarding 4225 W. Davison aka "The Garden Bug"

Please see below responses to the questions set forth in the above-referenced memorandum. The responses are being made on behalf of the Economic Development Corporation of the City of Detroit (EDC), which operates Motor City Match (MCM) and Detroit Economic Growth Association (DEGA), which operates Detroit Means Business (DMB).

**1. The business mentioned above was a Motor City Match recipient. Can you please provide their application date, the date they received their award and for how much?**

Garden Bug applied to Round 22 of Motor City Match on January 15, 2023. Round 22 awards were approved by the Economic Development Corporation (EDC) board of directors on April 25, 2023. Garden Bug was awarded a \$65,000 grant. After board approval, the businesses need to submit additional information prior to entering into a grant agreement and before we can begin disbursing their grant.

**2. What criteria did an applicant for Motor City Match have to meet at this time? Has the process or criteria changed since? Please explain in detail.**

At the time of Garden Bug's application, in order to be eligible to be considered for a financial assistance award, generally speaking, a business must have been opening a brick and mortar location in the City of Detroit and must have met certain eligibility requirements under the American Rescue Plan Act (ARPA), including individual impact, disparate impact on business class or industry, and/or geographic impact. Eligible applicants were then scored on the following criteria: vision and plan, experience and capacity, market opportunity, community support, and leverage. For initial applications that scored high enough, applicants were asked to complete a Supplemental Application, and a site visit was conducted.

- For a detailed description of eligibility and scoring criteria, please see Program Guidelines, dated August 2022, attached as **Attachment 1**.
-



# DETROIT ECONOMIC GROWTH CORPORATION

## GROW HERE, WIN TOGETHER

- A full PDF of the MCM application is attached as **Attachment 2A** – Round 22 Cash Track Application.
- Scoring breakdown can be found under **Attachment 2B** – Round 22 Cash Track Application Review Form.
- The form of Supplemental Application for Round 22 is attached as **Attachment 3A**.
- The scoring breakdown for the Supplemental Application for Round 22 can be found under **Attachment 3B** – Round 22 Cash Track Supplemental Review Form.
- Site visit Scoring Seet is attached as **Attachment 4**.

Yes, the Motor City Match process has changed and evolved since Round 22. Under new leadership, we have made updates to the application to require a zoning verification letter and complete or near complete design drawings, with a data analyst cross referencing all of the information submitted within the application with city and census data available online to ensure what the applicant has submitted is accurate. In addition, we also have added monthly check-in meetings with the City's Neighborhood Economic Development (NED) team where we share our finalist data with the NED team providing feedback.

**3. The business mentioned above was a Detroit Means Business recipient. Can you please provide their application date, the date they received their award and for how much?**

The Garden Bug applied for Business Assistance through Detroit Means Business on November 17, 2023. Their application was approved, allowing them to apply for a project, which they did on January 29, 2024. Their project was approved, and the three-party agreement was finalized on March 7, 2024. The award was \$10,470 and it paid for professional marketing services that included updating the business' website, creation of video content support, a photo shoot for social media, and graphic creation to assist with social media. The project was completed on May 25, 2024.

**4. What criteria did an applicant for Detroit Means Business have to meet at this time? Has the process or criteria changed since? Please explain in detail.**

In order to be eligible to be considered for a Business Assistance award, generally speaking, a business must have been at least two years old, based in Detroit, and must have met certain eligibility requirements under ARPA, including individual impact,



disparate impact on business class or industry, and/or geographic impact. Eligible applicants were then scored on the following criteria: business vision and plan review, employment impact review, community impact review, and business assistance need review. For applications that scored high enough, applications were accepted, business were onboarded, and they were eligible to apply for a project with a qualified service provider while funding remained.

- For a detailed description of eligibility and scoring criteria, please see Program Guidelines, attached as **Attachment 5** – DMB SBCRP Grant Program Guidelines FINAL.
- A full PDF of the form of DMB Business Assistance application is attached as **Attachment 5A** - Business Assistance Application.
- A PDF of the form of DMB Business Assistance Eligibility screening is attached as **Attachment 5B** - Business Assistance Eligibility Form.
- Scoring breakdown can be found under **Attachment 5C** - DMB Business Assistance Applicant Review Scoring.

This was a one-time program funded by the city's ARPA funds. The criteria and process remained the same during the length of the program.

### **5. How do Motor City Match and Detroit Means Business determine if an applicant is in compliance with all city codes and regulations?**

Historically, in the supplemental application, **Attachment 3A**, MCM asked what zoning district classification the project was located in and if their planned business was an allowable use. Since then and under new leadership, we've put more checks and balances in place to verify applicant's responses. As stated in our response to Question 2, we have our data analyst cross reference this data, now confirming it with zoning verification letters.

For Detroit Mean Business, due to the funding being used solely for professional services and being paid to the service providers and not the awardee, code compliance was not a requirement of the Business Assistance program. However, we ensured that the business was in good standing with LARA, had a business in the city, had a business that was at least two years old, and met all the other eligibility requirements. All service providers had to show proof of city clearance before becoming an approved service provider.



**6. Please provide a list of businesses that applied for Motor City Match and Detroit Means Business funding the same year as the Garden Bug but were denied. Please provide the reason for that denial.**

- Motor City Match – Please reference **Attachment 6** – MCM Cash Track Denied Applicants.
- DMB: Please reference **Attachment 7** - DMB Business Assistance Denied Applicants
  - Key for “Reason for Denial” column:
    - Low score: Businesses that were eligible to apply but received less than 70 points based on the scoring provided in question four.
    - Not eligible: Businesses that were in the eligibility stage had one of the following scenarios and were either not eligible or had not sent us the necessary proof to move onto to the application evaluation stage:
      - Not current in LARA
      - Business not located in the city of Detroit
      - Business not at least two years old
    - Funding Ran Out: Businesses that may or may not have been eligible, but due to the huge influx of applications a few months into the program, were not able to get through the pipeline before the Business Assistance funding was fully allocated.

**7. Did the DEGC or any of its subsidiaries assist the Garden Bug with receiving funding from Tech Town or Huntington Bank?**

No.



# PROGRAM GUIDELINES

## Table of Contents

1. Executive Summary
2. Program overview
  - a. Application Process
  - b. Award Details
  - c. Description of tracks
3. Eligibility Criteria
4. Selection Process
5. Grant and Loan Award Details – Cash & Restore Tracks
6. Building Owner Participation
7. Additional Information

# Motor City Match Program Guidelines

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## 1. EXECUTIVE SUMMARY

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### Detroit's Business Challenge

Since 2015, Motor City Match has served over 1,500 aspiring entrepreneurs in Detroit, helping to start, grow, and expand 100's of businesses. The program's focus remains on empowering Detroiters to use entrepreneurship as a tool for increasing their incomes and growing their wealth. Motor City Match recognizes that every business faces challenges unique to its vision, goals, and business model.

Following the onset of the Covid-19 pandemic, many Detroiters saw the development of their businesses delayed and derailed. Businesses owned by low- and moderate-income residents, entrepreneurs of color, or woman entrepreneurs, microenterprises, and businesses located in low-income communities experienced negative economic impacts of greater severity and duration than the small business community at large. Additionally, specific industries focused on hospitality and in-person service experienced a disproportionate negative economic as a result of the pandemic.

To mitigate the negative economic impact of the pandemic, Motor City Match has created a new framework for identifying appropriate support for formalizing, launching, designing, and funding projects. Motor City Match tackles the city's entrepreneurship challenges by matching Detroit businesses with the right support services, funding options, and available real estate. The program offers one-on-one consultations, subject specific workshops, technical assistance, access to professional services, site selection assistance, competitive grants, and loan counseling.

In addition to other program requirements, awarded entrepreneurs looking to start or expand their business in Detroit must locate within the City of Detroit for at least 3 years, provide verification of new jobs created or existing jobs retained, and demonstrate a benefit to the community.

### Our Goals

The overarching goals of Motor City Match is to help start new, permanent businesses, and expand existing businesses in Detroit's commercial corridors by providing tailored assistance throughout the business launch and growth process. More specifically, Motor City Match seeks to support economic mobility for underserved Detroiters through entrepreneurship by focusing on the following goals and outcomes:

- Mitigate the negative economic impacts of the COVID-19 Pandemic by serving the entrepreneurs that experienced the most severe negative economic impacts including
  - Businesses that experienced specific negative economic impacts as a result of the pandemic
  - low- and moderate-income resident owned businesses
  - minority-owned businesses
  - woman-owned businesses
  - microenterprises (businesses with 5 or fewer employees including the owner)
  - businesses located in low-income communities
  - businesses in industries disproportionately affected by the pandemic
- Economic mobility for Detroiters through entrepreneurship – increase incomes and grow wealth
- Distribute program resources equitably with a focus on low to moderate income Detroiters and underserved entrepreneurs
- Create jobs for low to moderate income Detroiters and underserved communities
- Increase access to capital for minority and women owned businesses
- Get business formalized and transactional within one year of completing their business plan
- Help businesses find the space appropriate to their model
- Eliminate blight by re-activating currently vacant space



# Motor City Match Program Guidelines

- Communicate clearly with awardees and partners

## 2. PROGRAM OVERVIEW

### A. Application Process

#### When to Apply

Motor City Match has been operating quarterly since June 2015. Awards will continue to be announced on a quarterly basis. Business and building owners have four opportunities each year to compete for technical assistance and financial assistance. The following dates provide the general schedule. Specific dates for each round will be posted in the application and on the Motor City Match Website. Application periods may be delayed or extended at the discretion of program staff.

Application Open and Close	Award Selection	Awards Notified
April 1 – May 15, 2022	May 15 – August 30, 2022	August 30, 2022
September 1 – October 1, 2022	October 1 – December 15, 2022	December 15, 2022
December 1, 2022 – January 1, 2023	January 1 – March 31, 2023	March 31, 2023
March 1 – April 1, 2023	April 1 – June 30, 2023	June 30, 2023
June 1 – July 1, 2023	July 1 – September 30, 2023	September 30, 2023
September 1 – October 1, 2023	October 1 – December 31, 2023	December 31, 2023
December 1, 2023 – January 1, 2024	January 1 – March 31, 2024	March 21, 2024
March 1 – April 1, 2024	April 1 – June 30, 2024	June 30, 2024

Awardees will be selected within 60 days of the closing of any application period. All applicants not selected for an award who would like to participate in subsequent rounds must re-apply each round for that award track.

#### Where to Apply

Start online at [www.motorcitymatch.com](http://www.motorcitymatch.com) to learn about eligibility and appropriate award tracks. Or go directly to the Motor City Match Application portal at <https://apply.motorcitymatch.com/submit>.

#### Application Assistance

Information sessions will be held periodically and will occur at least once per application period. The schedule of events will be posted at [www.motorcitymatch.com](http://www.motorcitymatch.com).

#### Application Confirmation

Applicants will receive an automatic confirmation email after submitting an application. It may take several days to process applications. Please note that an email address is **required** to receive confirmation that an application has been received.

### B. Award Details

Motor City Match offers competitive application tracks for two categories of businesses:

# Motor City Match Program Guidelines

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1. **Microenterprises** – businesses with 5 or fewer employees (including the owner)
2. **Small Businesses** – businesses with greater than 5 employees and fewer than 49 employees (including the owner)

## Two Types of Awards:

Motor City applicants compete for two types of awards: **Technical Assistance Awards** and **Financial Assistance Awards**. Sources of funding for different award types have specific policies that guide the selection of Motor City Match awardees. Technical Assistance Awards – the Plan, Develop, and Design Tracks – do not include any funds disbursed directly to awardees. Financial Assistance Awards – the Cash and Restore Tracks – include funding reimbursements directly to awardees. All Motor City Match Awards are funded directly by the City of Detroit through allocations of federal and city funds. Additional private philanthropic sources may be used to supplement public funding.

### 1. Technical Assistance Awards

Motor City Match technical assistance awards provide eligible awardees with technical assistance in the form of business services, access to classes and workshops, and one-on-one consultation including, but not limited to, business planning, financial management and design assistance. The cash value of Technical Assistance awards for each track will vary based on the unique needs of awardees. Technical Assistance will be approved at the discretion of Motor City Match Staff based on completion of program milestones and compliance with appropriate federal funding guidelines. Awardees will only receive Technical Assistance that can be demonstrated to aid in achieving the business goals laid out in their application. The value of all Technical Assistance awards are limited to the following initial allocation for each Technical Assistance Award Track.

- Plan - \$1,500
- Develop - \$3,500
- Design - \$25,000

Technical Assistance awardees are not automatically entitled to the maximum amount of Technical Assistance funding. Motor City Match staff can approve additional services beyond the initial Technical Assistance allocation at their discretion if an awardee is able to demonstrate urgent circumstances and a vital need for services; provided, however, that the value of all Technical Assistance awards for any one business will not exceed \$50,000 in any one award year.

*Please note that while each of the services offered through technical assistance awards has a value, there is no money exchanged between Motor City Match and the awardees for technical assistance services. Technical assistance may constitute taxable income to awardees.*

### 2. Financial Assistance Awards – Cash Track Grants and Restore Track Grants

Financial Assistance Awards are funded by the City of Detroit through allocations of federal and city funds or private philanthropic sources. As such, all grants will be awarded and disbursed in accordance with appropriate City of Detroit and federal guidelines.

**Motor City Match grants will not exceed \$100,000.** Motor City Match will issue monetary grants to qualified awardees based on eligibility criteria and program requirements. Matching grants can be used for the following eligible expenses:

#### Cash Track Grants

- Business and professional services necessary to complete the awarded project
- Technical assistance to support loan approval or accessing additional capital



# Motor City Match Program Guidelines

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- Construction costs including the following:
  - Design services and drawings
  - Exterior building renovations
  - Interior building renovations including necessary furniture, fixtures, and equipment
  - Code compliance, license fees and permit costs
- Working capital or operating costs necessary to offset financial hardship resulting from the Covid-19 pandemic including additional costs associated with COVID-19 mitigation tactics - barriers or partitions; enhanced cleaning; or physical changes to enable greater use of outdoor space

## Restore Track Grants

- Business and professional services necessary to complete the awarded project
- Technical assistance to support loan approval or accessing additional capital
- Façade Improvement costs including the following:
  - Design services and drawings
  - Exterior building renovations
  - Code compliance, license fees and permit costs
  - Physical improvements to parking lots, patios, and outdoor spaces
- Working capital or operating costs necessary to offset financial hardship resulting from the Covid-19 pandemic including additional costs associated with COVID-19 mitigation tactics - barriers or partitions; enhanced cleaning; or physical changes to enable greater use of outdoor space

**Grants are available for businesses that can't get any or all the financing they need to get open.**

Grants are not a substitute for readily available financing and a minimum of 10% owner equity is mandatory for consideration. Grant disbursement is subject to satisfaction of program milestones.

## C. Description of Award Tracks

Applicants will compete for financial and technical assistance. There are five tracks available: Plan, Develop, Design, Cash and Restore.

1. **Plan** – one-on-one consulting, classes and workshops, and access to technical assistance **for up to 15 entrepreneurs** seeking to refine, formalize, and launch a business idea
2. **Develop** – one-on-one consulting, classes and workshops, access to technical assistance and professional services for **up to 25 businesses** seeking to develop their idea, create a plan for growth, and choose an appropriate location for their next phase of development
3. **Design** – one-on-one consulting, classes and workshops, access to technical assistance and professional services **for up to 10 businesses** that have secured a location, settled on an appropriate growth plan, and need to create a design and program specific to that location
4. **Cash** – **Up to \$1,000,000 in grants and loans for up to 25 projects** that have secured a location, completed a business plan, have a plan to complete necessary architectural and design drawings, and have a comprehensive project plan with an itemized budget specific to the proposed project location. The maximum grant award is \$100,000 per project. Applicants must demonstrate a financial need and a lack of access to the necessary capital sufficient to complete the proposed project. Loans are facilitated through Motor City Match lending partners.
5. **Restore** – **Up to \$250,000 in grants and loans for up to 15 projects** that have been operating in a commercial location in the city of Detroit for one year (existing businesses) and are applying to complete a project in that location. Applicants must have a plan to complete necessary architectural and design drawings and have a comprehensive project plan with an itemized budget specific to the proposed project location.

***Grant award totals for the Cash Track and Restore Track in any single round may differ from suggested aggregate grant totals per round noted above based on the number of eligible applicants whose projects demonstrate a financial need or lack of access to capital. Total grant awards for all rounds will not exceed funding allocations designated in relevant Motor City Match operating contracts.***

# Motor City Match Program Guidelines

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## Technical Assistance Awards

1. **Plan Award.** *Business idea that needs formalizing and refining before launching:*
  - Up to 15 awardees may be selected
  - Applicants may be interviewed
  - Applicants may be asked to provide basic financial information to provide early indication of financial feasibility.
  - Award selection is subject to approval by the EDC Board of Directors.
  - Technical Assistance associated with this award expires 1 year after the date of approval by the EDC Board of Directors
2. **Develop Award.** *A transactional business seeking assistance developing and choosing the right strategy and space for growth:*
  - Up to 25 awardees may be selected.
  - Applicants may be interviewed.
  - Applicants may be asked to provide basic financial information to provide early indication of financial feasibility.
  - Applicants may be asked to provide documentation of revenue and business activity
  - Award selection is subject to approval by the EDC Board of Directors.
  - Technical Assistance associated with this award expires 1 year after the date of approval by the EDC Board of Directors
3. **Design Award.** *Business owners with a great idea and a great business plan that secured a space but don't have a plan for tenant improvements:*
  - Up to 15 finalists may be selected by Motor City Match staff.
  - From the 15 finalists, up to 10 awardees may be selected by Motor City Match staff.
  - Finalists may be interviewed.
  - Finalist applications will be required to provide the following information:
    - Written business plan
    - Lease or letter of intent
    - Any bids or cost estimates received from trade contractors as the basis for determining build-out needs and progress; and
    - Financial information to determine feasibility.
  - Awardees will be selected based on business application scores and supplemental information received.
  - Award selection is subject to approval by the EDC Board of Directors.
    - Awardees will be selected based on application scores and review of supplemental materials.
  - Technical Assistance associated with this award expires 1 year after the date of approval by the EDC Board of Directors

## Financial Assistance Awards

4. **Cash Track Award.** *Business owners with a great idea, a great business plan, a commercial space secured and a plan for renovation or build-out. Applicants must demonstrate financial need and the ability to complete the proposed project with one year of the first grant disbursement. They must have a budget for business start-up and/or build-out and know the gap in funding they need to raise to make their project a reality.*
  - Up to 50 finalists will be selected by Motor City Match staff.

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## Motor City Match Program Guidelines

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- From the 50 finalists, up to 25 awardees will be selected by a selection committee that may include industry experts, Detroit business owners and lenders.
  - Finalists will be interviewed, including discussions with a panel of lenders for consideration for financing if needed.
  - Finalists will be required to submit supplemental materials including but not exclusive to:
    - Written project plan
    - Detailed itemized budget
    - Lease or letter of intent
    - Cost estimates received from trade contractors
    - Personal and business financial information; and
    - Loan application and/or proof of funding.
  - Awardees will be selected based on business application scores and supplemental information received.
  - Applicants must demonstrate a financial need and lack of access to capital
  - A minimum of 10% project equity is mandatory for consideration.
  - Award selection is subject to approval by the EDC Board of Directors
  - Financial Assistance associated with this award must be accessed through an initial grant disbursement within 1 year of the date of approval by the EDC Board of Directors
- 5. Restore Track Award.** *Existing businesses proposing a renovations or improvements to a commercial space they have been open and operating in for at least one-year. Applicants must demonstrate financial need and the ability to complete the proposed project with one year of the first grant disbursement including a plan to complete necessary architectural and design drawings, and have a comprehensive project plan with an itemized budget specific to the proposed project location.*
- Up to 30 finalists will be selected by Motor City Match staff.
  - From the 30 finalists, up to 15 awardees will be selected by a selection committee that may include industry experts, Detroit business owners and lenders.
  - Finalists will be interviewed, including discussions with a panel of lenders for consideration for financing if needed.
  - Finalists will be required to submit supplemental materials including but not exclusive to:
    - Written project plan
    - Detailed itemized budget
    - Lease or letter of intent
    - Cost estimates received from trade contractors
    - Personal and business financial information; and
    - Loan application and/or proof of funding.
  - Awardees will be selected based on business application scores and supplemental information received.
  - Applicants must demonstrate a financial need and lack of access to capital
  - A minimum of 10% project equity is mandatory for consideration.
  - Award selection is subject to approval by the EDC Board of Directors
  - Financial Assistance associated with this award must be accessed through an initial grant disbursement within 1 year of the date of approval by the EDC Board of Directors

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## 3. ELIGIBILITY CRITERIA

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# Motor City Match Program Guidelines

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Participants in the Motor City Match program may be selected for multiple awards in different tracks based on qualifying criteria. General information related to the awarding process is included below:

- Motor City Match awards are provided on a competitive basis due to limited resources.
- Businesses are selected based on five criteria by Program staff and when applicable a selection committee.
- Businesses can compete to receive every award that Motor City Match offers.
- Awardees can apply to compete for higher award levels after receipt and successful completion of lower-level awards or satisfaction of entry requirements for that award level.
- Receipt and completion of an award does not guarantee selection for a higher award level.
- Completion of technical assistance awards does not guarantee selection for financial assistance awards, nor is it a pre-requisite for applying for financial assistance awards.
- All projects awarded a technical assistance award must adhere to applicable federal regulations as further described below.

## Who can apply?

The following section provides minimum requirements that businesses must meet to participate in Motor City Match. Applicants that do not meet the eligibility criteria will not be considered for Motor City Match services and awards.

**Microenterprises (businesses with 5 or fewer employees, including the owner) and Small Businesses (business with more than 5 employees and fewer than 49 employees, including the owner) are eligible to apply if they are structured as one of the following business types:**

- For-profit Sole Proprietorships, General Partnerships, Limited Partnerships (LP), Limited Liability Partnerships (LLP), Corporations (Inc., Corp.), Limited Liability Companies (LLC), Low-profit Limited Liability Company (LC3)
- Faith-based organizations, subject to 24 CFR § 570.200(j), participating in for-profit commercial activity
- Independently owned businesses that participate in retailers' cooperatives are eligible to apply; however, franchises are not eligible.
- Not-for-profit organizations that own real estate may apply as building owners to complete the activation of a space for use by an eligible for-profit entity.
- Not-for-profit organizations are ineligible to apply as businesses.

### *And fall under one of the following descriptions*

- A new business that is not yet transactional owned by a Detroit resident if that business plans to operate permanently in the city of Detroit
- An existing home-based, web-based, mobile, pop-up, or other business type that does not operate from a permanent location if owned by a Detroit resident and that business plans to operate permanently in the city of Detroit
- A new business whose owner resides outside the city of Detroit if the business has secured a commercial location in the city of Detroit with a letter of intent, lease, deed, land contract or similar legal agreement
- An existing business operating from a commercial location in the city of Detroit seeking assistance locating a new location in the city of Detroit
- An existing business with a commercial location in the city of Detroit planning expansion to an additional location in the city of Detroit
- An existing business in the city of Detroit seeking assistance for a location it has been operating in for one year or more
- The owner of a commercial property in the city of Detroit secured by a deed, land contract or similar legal agreement seeking commercial tenants or development assistance

# Motor City Match Program Guidelines

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## **Businesses being considered for awards must agree to the following:**

- Businesses must locate within the City of Detroit for at least 3 years following the award.
- Compliance with relevant technical assistance and financial assistance award requirements.
- Willingness to coordinate with financing professionals to assist in the underwriting and financing of the project.
- Personal financial statements, tax returns, and other financial documents may be requested for consideration of technical assistance awards and are required for consideration for grants and loans.

## **Business Location**

For eligibility and evaluation purposes, businesses will also be considered based on their location status at the time of application submittal.

1. **Businesses with No Permanent Location** – this includes new businesses, home-based, web-based, mobile, pop-up businesses and building owners that have not secured a tenant seeking support services for launching, expanding, or permanently locating in Detroit; these businesses are eligible to apply for the Plan and Develop Tracks
2. **Brick & Mortar Businesses** – this includes businesses located in a commercial space and building owners that have secured a tenant seeking support services or funding for launching or expanding in a permanent location in Detroit; these businesses are eligible to apply for the Plan, Space, Design, Cash, or Restore Tracks

## **Federal Funding Eligibility**

Award tracks are funded by the City of Detroit through allocations of federal and city funds or donations from private philanthropic sources, foundations, and lenders. Beginning July 1, 2022, Motor City Match is integrating federal funding from the American Rescue Plan Act (ARPA) State and Local Fiscal Recovery Fund (SLFRF) program.

ARPA SLFRF funding is allocated specifically to address the negative economic impacts that resulted from the COVID 19 pandemic. In addition to the requirements listed above, businesses applying for consideration for a Motor City Match award must demonstrate that they experienced a negative economic impact as a result of the COVID 19 pandemic in one of the following ways:

## **Individual Impact**

Businesses that experienced any of the following negative economic impacts are eligible for consideration of a Motor City Match Award:

- Unrealized investment in a business venture
- Loss of business revenue
- Difficulty covering business payroll
- Difficulty paying full obligation of mortgage or rent for a business location
- Difficulty covering operating costs
- Difficulty hiring staff necessary to operate at normal capacity

## **Disproportionate Impact on Specific Business Classes or Industries**

Additionally, businesses that are part of one of the following classes of business or specific industries are eligible for consideration for a Motor City Match Award:

- Minority-owned businesses
- Women-owned businesses
- Microenterprises (a business employing 5 or fewer employees, one of whom is the owner)
- Theatres, music venues, and performing arts companies
- Arcades, amusement services and sports or recreation venues
- Full-Service Restaurants, coffee shops, bars, and limited-service eating places

# Motor City Match Program Guidelines

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## Operating in an Impacted Geography

Finally, businesses that satisfy existing Motor City Match eligibility criteria and are located in a Qualified Census Tract (QCT) are eligible for consideration of a Motor City Match Award. A QCT is defined as:

- Census tracts where 50% or more of the households have incomes below 60% of AMI, or where the poverty rate (households with income at or below 185 percent of the Federal Poverty Guidelines (FPG) is 25% or higher.

## Additional Eligibility Information

Conflicts of Interest Federal grant rules require that both the EDC and recipients of Motor City Match awards be free of any actual, potential or perceived conflicts of interest in the making of Motor City Match awards. Federal grant rules further require that Motor City Match awardees establish conflict of interest policies that comply with federal grant rules. See 2 CFR Part 200 and 24 CFR § 570.611 for more information.

Consistent with 2 CFR § 570.611, the general rule is that no employee, agent, consultant, officer, board member, or elected official or appointed official of the EDC, the DEGC or the City of Detroit, or of a Motor City Match contractor or lending partner who are in a position to participate in a decision-making process or gain inside information with regard to the Motor City Match program, may obtain a financial interest or benefit from the Motor City Match program, or have a financial interest in any contract, subcontract, or agreement with respect to the Motor City Match program, either for themselves or those with whom they have business or immediate family ties.

EDC's conflict of interest policies require that Motor City Match applicants disclose as part of their applications whether the applicant, the applicant's immediate family members or any person with whom the applicant has business ties is employee, agent, consultant, officer, board member, or elected official or appointed official of the EDC, the DEGC or the City of Detroit, or of a Motor City Match contractor or lending partner. Upon receipt of an applicant's disclosure, the EDC will determine whether a conflict of interest exists and if the conflict can be mitigated and/or granted an exemption in accordance with EDC policies and federal regulations. ***NOTE: Failure to disclose an actual, potential or perceived conflict of interest may result in the rejection of a Motor City Match application, termination of a Motor City Match award, and/or the required repayment of any disbursed award funds, whether disbursed directly to the applicant or to a service provider on behalf of the applicant.***

### Please note the following:

- (1) Eligible business and property owners may designate a contact person to apply on their behalf;
- (2) Business owners that own vacant real estate for their future business location may apply as either a Building Owner or Business Owner
- (3) Businesses are limited to one application track per round. If a business owner submits multiple applications for the same business, (for different award tracks) only one application will be considered for an award.
- (4) A business or building awarded for Technical Assistance award after September 1, 2021 may not apply again nor be awarded for that same award track.
- (5) A business or building awarded for a Technical Assistance award track before September 1, 2021 may apply and be re-awarded for that track after September 1, 2021.
- (6) Businesses are limited to applying to the program for one business or business idea per round
- (7) Businesses expanding in place are not eligible to apply for Financial Assistance Awards.

## 4. SELECTION PROCESS

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### Scoring Criteria

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## Motor City Match Program Guidelines

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Businesses will be scored based on five criteria. Each criterion is worth 20 points. Applicants can earn up to 100 points:

1. **Vision and plan** for the business based on the soundness, completeness and creativity of the concept.
2. **Experience and capacity** of the business owners and key members of the business team.
3. **Market opportunity** to meet economic demand and advance business district revitalization.
4. **Community support** for new business including benefit to low to moderate income communities.
5. **Leverage** of business owner investment and other community investment initiatives in the area.

### Business Selection Process: Eligibility and pre-screening

- All applications that do not meet the eligibility requirements shall be considered non-responsive and discarded.
- All applicants shall self-select the award track to which they wish to apply, based on the requirements listed in the program guidelines.
- Motor City Match staff will review applications within each track, rank applications and select finalists for review when applicable. The finalist selection process is estimated to take approximately 30 days.
- If applicable, Motor City Match will notify all finalists in writing via email. Finalists may be asked to submit additional information for final consideration.
- Finalists will have a limited amount of time to turn in the required additional information.
- When applicable, program staff and a selection committee will use this information, along with the original application, to recommend awardees.

### Determining Project Viability & Feasibility

Motor City Match will provide two types of awards to Detroit businesses – Technical Assistance Awards and Financial Assistance Awards. Underwriting criteria for establishing the viability and feasibility of Financial Assistance Awards are described separately.

### Technical Assistance Awards:

Applications will be evaluated using five scoring criteria – vision and plan, experience and capacity, market opportunity, community support, and leverage. Awardees will be the applicants whose projects' high application scores indicate that they are relatively more viable and feasible than the applicant pool.

Once awarded, Motor City Match staff will work with awardees to further refine their projects by setting achievable goals with actionable steps. Staff does this indirectly – through subject specific workshops that provide information and explain processes – and directly through one-on-one consultations. All Technical Assistance Requests will be scrutinized to confirm services are in line with project goals before any Technical Assistance funds will be disbursed. A summary table of strategies for ensuring project viability and feasibility is below.

### Financial Assistance Awards

Grants are available for businesses that are not able to secure all of the financing needed to complete their project and open their business or perform necessary upgrades to the business they are currently operating. Grants are not a substitute for readily available financing or equity investment. Grants are used to fill the gap on projects. The financial gap is determined based on the total project cost, less the debt that the project is projected to sustain and the owner's equity investment. As a condition to the grant award, each project will be required to complete a "project financial plan" in collaboration with Motor City Match staff or technical assistance providers. The project financial plan will identify:

- All project costs and the corresponding sources and uses of funding on a line-item basis, including costs that will be paid for in-part or whole by Motor City Match grant funds.

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## Motor City Match Program Guidelines

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- Who is responsible (either the property owner or the business owner) for costs.
- Ownership of eligible costs. In other words, if Motor City Match grant funds are used to purchase equipment, the project financial plan will determine if the equipment belongs to the property owner or the business in compliance with applicable laws.

Business and building owners being considered for financial awards must agree to provide the following when applicable:

1. Business plan (new business) or growth plan (existing businesses)
2. Executed letter of intent or lease, a copy of a recorded deed, or land contract
3. Development plan including construction, renovation, or upgrade cost estimates and bids from contractors
4. Business financial information:
  - Interim balance sheet and income statement
  - Three years calendar/fiscal year-end balance sheets and income statements
  - Current accounts receivable aging
  - Current accounts payable aging
  - Three months bank statements for main operating account
  - Business organizing documents (articles of incorporation/formation, operating agreement, etc)
5. Personal financial information:
  - Signed and dated personal financial statement
  - Three years personal federal tax returns

Additional financial information may be requested by program staff to verify application information. A summary table of strategies for ensuring viability and feasibility of Microenterprises and Small Businesses Awarded a Cash Grant is presented below

A minimum of 10 % project equity is required as a baseline for consideration for grant awards and loan financing. These grants are designed to increase the business owner or building owner equity investment to help strengthen the case for financing or close the gap on the project when financing cannot be obtained. Equity will be verified by providing proof of assets or previous investment in a supplemental application submission.

## 5. FINANCIAL ASSISTANCE AWARD DETAILS – CASH & RESTORE TRACKS

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Completion of previous Technical Assistance awards does not qualify a project for consideration for Motor City Match grant funding and loans from one or more of the Motor City Match lending partners. Selection as a previous Financial Assistance (Cash Grant) awardee does not qualify a project for consideration for Motor City Match grant funding and loans from one or more of the Motor City Match lending partners. All Motor City Match grant funding will be awarded based on the evaluation of a current application for Financial Assistance awards.

All applications will be considered for grants and loans, however not all applications will receive grant funding or financing. Applicants must demonstrate a financial need that cannot be met by capital available to them. Grant making is contingent on review and selection by Motor City Match staff and a selection committee. Lending is contingent on the underwriting guidelines of each lending partner. Up to \$1,000,000 in grants will be made available to building and business owners in the Cash Track and \$250,000 will be made available to building and business in the Restore Track each round.

### Loan Financing



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## Motor City Match Program Guidelines

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**Motor City Match applicants will have the opportunity to apply for financing to a group of lending partners.** To simplify the process, applicants will fill out one application that will be reviewed by all lending partners all at the same time. This allows the applicant to save time while getting the best rates and terms possible. Motor City Match lending partners include but are not limited to:

- Invest Detroit
- Detroit Development Fund
- Michigan Women Forward
- ProsperUs Detroit
- CEED Michigan
- LISC Detroit
- CDC Small Business Finance

All Motor City Match grant awardees and finalists will be reviewed for consideration for financing from Motor City Match lending partners. In the event that Motor City Match lenders can't provide some or all the financing needed, those businesses will be considered for grants to fill the gap.

All finalists for Financial Assistance awards must complete a consolidated loan information form through the Motor City Match process to be considered for a grant. Please note, the process of submitting this information does not require that the business owner take on a loan.

### Grant Funding Levels and Requirements

**Grants are available for businesses that can't get any or all of the financing needed to open.**

Grants are not a substitute for readily available financing or equity investment. Grants are used to fill the gap on projects. The financial gap is determined based on the total project cost, less the debt that the project is projected to sustain and the owner's equity investment.

**Motor City Match grants are a maximum of \$100,000, not to exceed 50% of total project costs.**

Motor City Match will offer up to \$1,250,000 in grants each round. Both businesses and building owners will compete to access this pool of grant funding. Grants may only exceed 50% of the total project cost based on the financial gap if the total project cost is less than \$40,000.

**A minimum of 10% project equity is required as a baseline for consideration for grant awards and loan financing.**

These grants are designed to increase the business owner or building owner equity investment to help strengthen the case for financing or close the gap on the project when financing cannot be obtained.

**Grants are generally issued on a reimbursement basis and will be accessed on a "draw-down" basis.**

When sufficient capital to fund eligible expenses is not available to an awardee, "3-party" payment to vendors may be made available based on stipulations expressed in an awardee's Motor City Match Grant Agreement.

Grant making will use scoring from the selection process as decision-making criteria for grants. Additional decision-making criteria are as follows:

### Grant and Loan Underwriting Fundamentals

1. The project costs must be considered reasonable as determined by the Motor City Match staff and the selection committee.

## Motor City Match Program Guidelines

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2. All sources of the project financing must be committed. Prior to Motor City Match's commitment to awarding a grant, business and property owners will work with Motor City Match financial partners and technical assistance team to:
  - a. Verify that sufficient sources of funds have been identified to finance the project including opportunities to receive financing from Motor City Match lending partners;
  - b. All participating parties providing those funds have affirmed their intention to make the funds available; and
  - c. The participating parties have the financial capacity to provide the funds.
3. Motor City Match grant funds cannot be substituted for private, independent capital. In other words, Motor City Match grants will only be made to fill a financial "gap" on the project. If the project is able to be completely and independently funded through private sources, there is no need for public investment. In determining the "gap" on a project the Motor City Match selection committee will consider:
  - a. Whether the business or property owner has, or has not, applied for private financing.
  - b. Whether the degree of equity participation is, or is not, reasonable given general industry standards for rates of return and risk profile for similar projects and given the financial capacity of the business or property owner to make additional financial investments.
4. The project must be financially feasible.
5. To the extent practical, the return on the owner's equity investment cannot be unreasonably high.
6. There must be a minimum 10 % equity investment towards project costs.

### Timeline for Completion

Financial Assistance awards (grant funds) must be complete their first grant disbursement within one year of the award approval by the EDC board.

### Required Documentation

Business and building owners being considered for financial awards must agree to provide the following:

1. Business plan (new business) or growth plan (existing businesses)
2. Executed letter of intent or lease, a copy of a registered deed, or land contract
3. Development plan including construction, renovation or upgrade cost estimates and bids from contractors
4. Business financial information:
  - Certificate of assumed business name
  - Interim balance sheet and income statement
  - Three years calendar/fiscal year-end balance sheets and income statements
  - Current accounts receivable aging
  - Current accounts payable aging
  - Three months bank statements for main operating account
  - Business organizing documents
    - Articles of incorporation/formation (LLC, Corp)
    - Operating agreement (LLC only)
    - Partnership agreement (Partnership only)
    - Bylaws (Corp only)
5. Personal financial information:
  - Signed and dated personal financial statement
  - Three years personal federal tax returns
  - Last three years W-2's for each individual
  - Last two months personal bank/brokerage statement for all owners
  - Copy of divorce decree or bankruptcy discharge (if any)

# Motor City Match Program Guidelines

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## 6. Building Information:

- Property owners must be in good standing with the City of Detroit, Wayne County, State of Michigan and the Internal Revenue Service ("IRS").
- Properties must be clear of outstanding blight or dumping tickets
- Properties must be current on water and drainage bills with Detroit Water and Sewerage Department
- Property must be vacant on or before the date of the application submission, unless an exception is granted.

## Eligible Expenses and Policies

Each project will receive a project financial evaluation and notice of intention to provide grant funding. Projects that receive grant awards will be required to execute a grant agreement that outlines the terms and conditions for grant funding. Grant funds will be awarded to the business owner, building owner or both on a project-by-project basis.

As a condition to the grant award, each project will be required to complete a "project financial plan" in collaboration with Motor City Match technical assistance providers. The project financial plan will identify:

- All project costs and the corresponding sources and uses of funding on a line item basis, including costs that will be paid for in-part or whole by Motor City Match grant funds.
- Who is responsible (either the property owner or the business) for costs.
- Ownership of eligible costs. In other words, if Motor City Match grant funds are used to purchase equipment, the project financial plan will determine if the equipment belongs to the property owner or the business in compliance with applicable laws.

## Eligible Financial Assistance Award grant expenses include:

### Cash Track Grants

- Business and professional services necessary to complete the awarded project
- Technical assistance to support loan approval or accessing additional capital
- Construction costs including the following:
  - Design services and drawings
  - Exterior building renovations
  - Interior building renovations including necessary furniture, fixtures, and equipment
  - Code compliance, license fees and permit costs
- Working capital or operating costs necessary to offset financial hardship resulting from the Covid-19 pandemic including costs associated with COVID-19 mitigation tactics - barriers or partitions; enhanced cleaning; or physical changes to enable greater use of outdoor space

### Restore Track Grants

- Business and professional services necessary to complete the awarded project
- Technical assistance to support loan approval or accessing additional capital
- Façade Improvement costs including the following:
  - Design services and drawings
  - Exterior building renovations
  - Code compliance, license fees and permit costs
  - Physical improvements to parking lots, patios, and outdoor spaces
- Working capital or operating costs necessary to offset financial hardship resulting from the Covid-19 pandemic including costs associated with COVID-19 mitigation tactics - barriers or partitions; enhanced cleaning; or physical changes to enable greater use of outdoor space

## Eligible Expenses and Policies

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## Motor City Match Program Guidelines

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Each project will receive a project financial evaluation and notice of intention to provide grant funding. Projects that receive grant awards will be required to execute a grant agreement that outline the terms and conditions for grant funding. Grant funds will be awarded to the business owner, building owner or both on a project-by-project basis at the sole discretion of Motor City Match.

## 6. BUILDING OWNER PARTICIPATION

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### Award Eligibility

Building owners are eligible to apply for Technical Assistance Awards and Financial Assistance Awards. Building owner applications for Technical Assistance and Financial Assistance Awards will be evaluated based on the criteria set out in previous sections of this document and are subject to the same eligibility criteria as business owners, including any applicable federal funding requirements and guidelines.

### Motor City Match Property Database and Map

Additionally, building owners of vacant property may apply to have their space listed in the Motor City Match property database viewable on [motorcitymatch.com](http://motorcitymatch.com). Buildings that meet the criteria listed below will be included in the Motor City Match property database upon successful review of applications.

- All types of non-residential properties including, but not limited to, commercial, industrial, office, warehouse and co-working spaces will be considered.
- For-profit corporations, companies and not-for-profit organizations that own real estate may apply. For-profit property ownership entities may be Sole Proprietorships, General Partnerships, Limited Partnerships (LP), Limited Liability Partnerships (LLP), Corporations (Inc., Corp.), Limited Liability Companies (LLC), Low-profit Limited Liability Company (LC3)
- Property ownership entities must be formed or incorporated prior to submission of the application.
- Faith-based organizations that own real estate are eligible to apply, subject to 24 CFR § 570.200(j).
- Corporations and organizations that own multiple properties may apply for multiple properties but must submit *one application per property*.
- Owners of multi-unit buildings, with one or more vacant spaces, may apply for each available space within the multi-unit building. In this case, building owners should submit one application for each available unit or indicate the number of units and square footage of each unit on the application.

### Properties must meet the minimum conditions to be considered:

- Majority interest or shareholder in the property ownership entity must be 18 years of age or older.
- Properties must be structurally sound, with a roof in place, secured and safe for entry.
- Property owners must be in good standing with the City of Detroit, Wayne County, State of Michigan and the Internal Revenue Service ("IRS").
- Properties must be clear of outstanding blight or dumping tickets
- Properties must be current on water and drainage bills with Detroit Water and Sewerage Department
- Property must be vacant on or before the date of the application submission, unless an exception is granted.

## Motor City Match Program Guidelines

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### **Building owners being considered for inclusion in the database must agree to provide the following:**

- Proof of ownership such as warranty or covenant deed, or if a purchase agreement is in place, the deed held by the current property owner
- Access to the space and confirmation the space is vacant and safe
- Permission to allow contracted professionals to assess building conditions, construction needs, costs and other activities related to redevelopment and business feasibility
- Willingness to coordinate with financing professionals to assist in the underwriting and financing of the project.
- Personal financial statements, tax returns, and other financial documents of the building owner may be requested for consideration of technical assistance awards and are required for consideration for grants and loans
- Willingness to comply with all program terms and conditions, participate in public relations and program meetings
- Willingness to submit quarterly Building Status Updates that verify the building continues to meet the minimum conditions to be considered

### **Application Process**

#### **When to Apply:**

Building owners that would like to have their vacant property listed in the Motor City Match property database can apply at any time. Building Applications are available on a rolling basis. Motor City Match staff reserves the right to include and remove any building or available space from the MCM Property Database based on compliance with eligibility conditions. **Inclusion in the Motor City Match Property Database is not considered a Motor City Match Award and does not include access to any Technical Assistance or Financial Assistance. Further, Motor City Match makes no guarantees with respect to a building owner's ability to secure a tenant for the building listed on the Motor City Match Property Database.** As such, buildings chosen for inclusion in the "database" are not subject to EDC Board Approval.

#### **Where to Apply:**

Apply online at [www.motorcitymatch.com](http://www.motorcitymatch.com) or pick up a paper application at the Detroit Economic Growth Corporation, 500 Griswold #2200, Detroit MI 48226.

#### **Application Assistance**

Information sessions will be held periodically and will occur at least once per application period. The schedule of events will be posted at [www.motorcitymatch.com](http://www.motorcitymatch.com).

#### **Application Confirmation**

If applying online, applicants will receive an automatic confirmation email after submitting. If applying by mail or in person, applicants will receive a confirmation email once applications are processed. It may take several days to process applications. Please note that an email address is **required** to receive confirmation that an application has been received.

## **7. ADDITIONAL INFORMATION**

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### **Expectation of Awardees**

Award awardees will be expected to attend events where they will be connected to other award awardees

# Motor City Match Program Guidelines

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and resources. They will also be asked to share their story through a variety of media opportunities. These types of opportunities will be determined after awardees are announced.

All award awardees are expected to sign an acknowledgement of program terms in addition to relevant technical assistance or grant agreements.

*Technical assistance awards and financial assistance received pursuant this Agreement may be considered taxable income by the U.S. Internal Revenue Service, the Michigan Department of Treasury, and/or the City of Detroit Finance Department. Awardee is strongly urged to consult with a tax professional to determine the federal, state and/or city tax implications of receipt of financial or technical assistance. The Economic Development Corporation of the City of Detroit will issue a Form 1099 to each awardee.*

*Technical assistance awards and financial assistance funded with ARPA SLFRF funds are subject to guidelines set forth in 31 CFR Part 35, ARPA SLFRF Final Rule published January 27, 2022, and effective April 1, 2022. Motor City Match applicants will be screened for compliance with the ARPA Final Rule prior to the provision of any awards. Awardees must produce verifying documents that demonstrate a project's ability to qualify with relevant federal regulations upon request of MCM staff. Failure to do so may result in revocation of awards.*

## Use of Applicant Data

Applicant information will be shared with the Detroit Economic Growth Corporation (DEGC) for the purposes of providing direct follow-up to all applications. DEGC has a business attraction program that connects businesses to applicable business support services. If DEGC cannot directly help a business, they will recommend and connect the business owner with to one of their non-profit partner organizations that may be able to provide financial aid. Many of these non-profit partners are featured on the BizGrid, a list that is designed to help businesses find business support: [www.detroitbizgrid.com](http://www.detroitbizgrid.com).

## Confidentiality

Except as noted below, the EDC will not share Applicant proprietary and confidential data with any third parties except as need for the purposes of review during the award selection process and providing business support. Applicants should clearly mark such information as proprietary and confidential. Applicant data will not be sold.

NOTE; The EDC is a governmental body. Thus, documents in the EDC's possession are subject to disclosure under the Michigan Freedom of Information Act (FOIA). EDC will endeavor to not disclose any information of Applicant it believes to be exempt under the FOIA but, notwithstanding anything stated otherwise herein, the EDC cannot guarantee the confidentiality of Applicant's submissions and specifically does not warrant that the Application and any documents submitted therewith are exempt from disclosure under the FOIA. Accordingly, Applicants are advised that documents and information submitted to the EDC may become a public record. With respect to information which Applicant submits to the EDC as part of its Application, Applicants should give specific attention to the identification of information they deem confidential, commercial or financial information, proprietary information, or trade secrets and should appropriately mark such information as confidential prior to submission. Applicant should be prepared to provide justification why such marked information should not be publicly disclosed under the FOIA. Applicant is advised that, without notice to the Applicant and upon request from a third party, the EDC is required to make an independent determination as to whether the information may or must be divulged to that party and does not warrant that such information will be exempt from disclosure.

# Motor City Match Program Guidelines

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## Disclaimer

The information contained herein is subject to the actual grant-award documents and the written terms and conditions of the Motor City Match program and the Economic Development Corporation of the City of Detroit (EDC) which govern the program, as the same may be amended from time to time. EDC also reserves the right to make the final determination of any person's or organization's eligibility and/or qualifications for program benefits, and to make allocation of program benefits as it may, in sole discretion deem appropriate.

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## Round 22: Motor City Match Cash Application

### PROGRAM PARTICIPATION: IMPORTANT

This application is for the **Cash Award Track** - Awardees can receive **up to \$1,000,000 in grants and loans for up to 25 projects** that have secured a location, settled on an appropriate project plan, and created a design and program specific to that location. **The average grant award is \$50,000.** The maximum grant award is the lesser of \$100,000 or 50% of the total project cost.

*Applicants must demonstrate financial need and the ability to complete the proposed project with one year of the first grant disbursement. They must have a budget for business start-up and/or build-out and know the gap in funding they need to raise to make their project a reality.*

Cash Award track requirements:

- 1) Project plan or growth plan with sales projections and a realistic revenue model
- 2) Commercial location secured with a signed lease or letter of intent or deed
- 3) A sound understanding of the financial resources necessary to complete the project including the total cost of the project and funding need
- 4) Design specific to location and bids or other documentation that shows the costs for renovation, equipment and other necessary
- 5) Minimum 10% equity to invest in the project.

**Applications must be submitted prior to 11:59pm on Sunday, April 2, 2023, to be considered for an award.**

\*\*\* Previous Finalists \*\*\*



If you submitted an MCM Cash Application that was considered a **finalist in Round 18** (applied between September 15th and October 31st, 2021), a **finalist in Round 19** (applied between January 1st and February 7th, 2022), **finalist in Round 20** (applied between April 1st and May 15th, 2022), or a **finalist in Round 21** (applied between September 1st and October 3rd, 2022) **YOU ARE NOT REQUIRED TO FILL OUT THIS APPLICATION.**

Instead, previous MCM Cash Track finalists from Round 18, Round 19, or Round 20 can fill out a Round 22: MCM Cash Track Previous Finalist Application here:

<https://apply.motorcitymatch.com/submit/a34873e9-f798-47bd-a836-9d1891560d9d/round-21-cash-track-previous-finalist-application>) **Application Link**  
<https://apply.motorcitymatch.com/submit/d96aceff-689d-4b46-a32d-684e68e25c5f/round-22-mcm-cash-track-previous-finalist-application>)

**Business Name** (required)

Limit: 300 characters

Please enter the name of your business unless you are applying as a building owner. Building owners that own a vacant commercial space in the city of Detroit and need help activating that space should enter the address of their building.

## **A. Conflict of Interest, Funding Qualifications, & Demographic Reporting**

### **i. Conflict of Interest**

Disclosure that the applicant can be considered any of the following is required:

1. an employee, elected official or appointed official or officer of the City of Detroit government (the City)
2. a contractor affiliated with the Motor City Match program
3. the spouse or dependent of an employees or board member of the City, DEGC, and EDC, a contractors affiliated with the Motor City Match program, or a Motor City Match lending partner or juror

Upon receipt of this disclosure, the EDC will determine whether a conflict of interest exists and if the conflict can be mitigated and/or granted an exemption in accordance with EDC policies and federal regulations.

Failure to disclose an actual, potential or perceived conflict of interest may result in the rejection of a Motor City Match application, termination of a Motor City Match award, and/or the required repayment of any disbursed award funds, whether disbursed directly to the applicant or to a service provider on behalf of the applicant.

**Are you an employee, elected official or appointed official or officer of the City of Detroit government (the City)?** (required)

☐ Yes

☐ No

**Are you a contractor affiliated with the Motor City Match program?**

☐ Yes

☐ No

**Are you the spouse or dependent of an employees or board member of the City, DEGC, and EDC, a contractors affiliated with the Motor City Match program, or a Motor City Match lending partner or juror?**

☐ Yes

☐ No

## **ii. Funding Qualifications**

The Detroit Small Business Launcher Program, operating as Motor City Match, is funded through the Coronavirus Local Fiscal Recovery Fund (SLFRF) established under the American Rescue Plan Act (ARPA).

Only applicants to Motor City Match that are able to demonstrate their business experienced a qualifying negative economic impact as outlined in the SLFRF Final Rule are eligible to receive Motor City Match benefits funded through ARPA SLFRF. This form asks a series of questions to verify that Motor City Match Applicants experienced a negative economic impact as a result of the public health emergency tied to the coronavirus pandemic.

Motor City Match applicants can demonstrate they experienced a negative economic impact as a result of the pandemic in any one of several ways:

- as a business that experienced a specific negative economic impact
- as a business that is a member of a class or group that is presumed to have suffered a negative economic impact as a result of the pandemic
- as a business that is a member of a class or group that is presumed to have suffered a disproportionate negative economic impact as a result of the pandemic
- as a business that is located in a qualifying geography

**Have you experienced any of the following negative economic impacts since March, 3 2021?** (required)

- ☐ Reduction of household income
- ☐ Loss of employment
- ☐ Member(s) of households experienced unemployment
- ☐ Reduction in personal income from reduced labor needs
- ☐ Limited ability to participate in regular employment
- ☐ Unrealized investment in a business venture
- ☐ Self or Member(s) of households that experienced increased housing insecurity
- ☐ Self or Member(s) of households that experienced increased food insecurity
- ☐ None of the above apply

**Has your business experienced any of the following negative economic impacts since March, 3 2021?** (required)

- ☐ Loss of business revenue
- ☐ Difficulty covering business payroll
- ☐ Difficulty paying full obligation of mortgage or rent for a business location
- ☐ Difficulty covering operating costs
- ☐ Difficulty hiring staff necessary to operate at normal capacity
- ☐ None of the above apply

**Did any of the following events or circumstances effect your business since March 3, 2021?** (required)

- ☐ temporary closure - business closed but reopened
- ☐ reduced demand - fewer customers patronizing my business
- ☐ supply chain issues - can't get what I need to offer my goods or services
- ☐ lack of investment capital - not enough money to invest in necessary upgrades to accommodate pandemic related changes
- ☐ lack of bridge capital - not enough money to pay bills during business downturn
- ☐ changing business model - business operates more efficiently with reduced hours
- ☐ family commitments - changes in family dynamic have effected my ability to operate
- ☐ increases in monthly costs made my business unsustainable

**Does your business belong to one of the following industries?**

(required)

- ☐ Theatres, music venues, and performing arts companies
- ☐ Arcades, amusement services and sports or recreation venues
- ☐ Full-Service Restaurants, coffee shops, bars, and limited-service eating places
- ☐ None of the above apply

**Is the purpose of your project to complete covid prevention or mitigation measures?** (required)

- ☐ Yes
- ☐ No
- ☐ Partially

This includes costs associated with COVID-19 mitigation tactics - barriers or partitions; enhanced cleaning and safety measures or physical changes to enable greater use of outdoor space.

**ii. Demographic Information**

The following information will not be viewable by outside reviewers or shared with outside agencies. Demographic information will be used for reporting purposes to ensure Motor City Match is operating in compliance with the appropriate federal regulations for the use of funding from the American Rescue Plan Act (ARPA) State and Local Fiscal Recovery Fund (SLFRF) program and Community Development Block Grant (CDBG) funds distributed by the United States Department of Housing and Urban Development (HUD).

**Please select the designations that apply to your business - select more than 1 if applicable.** (required)

- ☐ Minority owned;

- ☐ Woman owned;
- ☐ Veteran Owned;
- ☐ LGBTQIA+;
- ☐ Person with a Disability;
- ☐ None of the above suggestions;
- ☐ Prefer not to answer;

**How many people are members of your household? (Please include yourself in your count, but do not count guests or live-in aides) (required)**

**How much do you estimate that your household income will be for the year 2022? (Please include the total income of all wage earning members of the household) (required)**

\$  USD

**How much do you estimate that your personal income will be for the year 2022? (Only count the income you will personally make) (required)**

\$  USD

**What is the highest level of education completed by the business or building owner? (required)**

- ☐ some high school
- ☐ high school graduate

- ☐ some college
- ☐ college graduate
- ☐ some trade or apprenticeship training
- ☐ completed trade or apprenticeship training
- ☐ some advanced or graduate degree work
- ☐ completed advanced or graduate degree
- ☐ prefer not to answer

This information will not be shared or made available to reviewers. It will only be used for anonymous reporting to ensure Motor City Match is in compliance with federal regulations.

## B. Owner Information

The following information will not be used in determining your application score, however residency information may be used to determine final eligibility for a Plan award.

**First & Last Name** (required)

**Home Street Address - list only your house number and street name, example: 1234 Maple Ave.** (required)

Please list the residential home address of the business owner. Note: PO boxes are not accepted.

**Home City** (required)

**Home State** (required)

**Home Zip Code** (required)

**Business Owner Email Address:** (required)

Please be mindful that Motor City Match will be sending communications through the Submittable platform to the email address you used to register your account with Submittable. If the email address you listed here is different that the email address associated with your account, you will need to regularly check both.

**How did you hear about Motor City Match? (check more than one if applicable)** (required)

- ☐ Television or radio story;
- ☐ Television or radio advertisement;
- ☐ Friend or relative;
- ☐ Business service provider;
- ☐ Facebook;
- ☐ Instagram;
- ☐ Twitter;
- ☐ Internet search for
- ☐ Billboard or direct mail;



☐ Other

**Phone Number** (required)



**What is your role in the business?** (required)

☐ Owner or Partner

☐ Manager

☐ Other

Choose all that apply

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**C. Business Information**

Information provided in this section does not affect your application score.

**If you have one, please enter your Business EIN** (required)

Enter your EIN with no spaces or dashes. Enter "NA" if you do not have an EIN.

Please note: An EIN is NOT required to receive a MCM Plan award.

An Employer Identification Number (EIN) is an identifying number that the Government assigns to an entity to identify the business. The EIN is a 9 digit number (for example, 12-3456789) assigned to corporations, partnerships, etc for tax filing and reporting purposes. You will need an EIN to receive Motor City Match awards, however an EIN is not required to apply to the program.

Link to EIN Application: <https://www.irs.gov/businesses/small-businesses-self-employed/how-to-apply-for-an-ein> (<https://www.irs.gov/businesses/small-businesses-self-employed/how-to-apply-for-an-ein>)

**If you have one, please enter your Business D-U-N-S number (required)**

Enter your DUNS Number with no spaces or dashes. Enter "NA" if you do not have a D-U-N-S number

Please note: A D-U-N-S number is NOT required to receive a MCM Plan award.

D-U-N-S Number assignment is free for all businesses and required to receive a grant from the program. You will need an DUNS Number to receive Motor City Match awards, however a DUNS Number is not required to apply to the program.

Apply here and receive your DUNS number in one business day.

Link to sign up for a DUNS Number: <https://www.dnb.com/duns-number/get-a-duns.html> (<https://www.dnb.com/duns-number/get-a-duns.html>)

**In just five words or less tell us what your business does or will do - example "cafe serving breakfast and lunch" (required)**

Can you tell prospective funders, building owners and other potential collaborators what your business does in a **clear and concise** manner?

**Is your business transactional - has your business made any sales or generated any revenue in the last 6 months? (required)**

- ☐ Yes, My business is transactional.
- ☐ No, My business is not transactional.

**Which of the following industry sectors best describes your business? (required)**

- ☐ Marijuana/Cannabis Industry
- ☐ Land and energy such as urban ag or renewable energy

- ☐ Construction
- ☐ Manufacturing of hard goods like machine parts
- ☐ Manufacturing of soft goods like apparel or food
- ☐ Wholesale trade / transportation or logistics
- ☐ Retail
- ☐ Restaurant/Café/Bar
- ☐ Arts / entertainment or hospitality
- ☐ Personal and neighborhood services
- ☐ Creative / information / science or professional
- ☐ Health / social and education

**Provide a more detailed description of your business in 50 words or less.** (required)

Limit: 100 words

What kind of business are you - what do you sell, to whom, and from where?

**Are you a previous Motor City Match award recipient?** (required)

- ☐ Business Plan Awardee (previously "Get Ready");
- ☐ Space Awardee (previously "Make a Match");
- ☐ Design Awardee (previously "Make a Plan");
- ☐ Cash Awardee (previously "Match your Cash");
- ☐ Building Awardee

☐ I have not received a Motor City Match award;

## D. Project Location Information

The Cash Track of Motor City Match is available for entrepreneurs starting a new business in a currently vacant commercial space. Businesses must have their location secured with a letter of intent, lease, deed, or other legal claim to the property. The following types of projects are eligible to receive an award:

- brand new businesses planning to open in a commercial space for the first time
- existing businesses that operate without a permanent location (online, pop-ups, shared spaces, etc.) planning to open in a commercial space
- a new, additional location to a business that is currently operating in a commercial space

## Which of the following describes your project and it's location?

(required)

- ☐ brand new business planning to open in a commercial space for the first time
- ☐ existing business that operates without a permanent location (online, pop-ups, shared spaces, etc.) planning to open in a commercial space
- ☐ a new, additional location to a business that is currently operating in a commercial space
- ☐ business currently operating from a commercial space seeking a different location
- ☐ an expansion of operation in my current commercial space
- ☐ I don't have a location secured in a currently vacant commercial space

## Project Address (required)

Country (required)

Select...



Address (required)

Address Line 2 (optional)

City (required)

State, Province, or  
Region (required)

Zip or Postal Code (required)

Please list the address of the location for which this application is requesting a grant. We need to know where your business will be permanently located. Do not list the address from which your business currently operates.

**Do you have a lease, letter of intent, deed, or other proof of ownership for the property relevant to this project application?**

(required)

☐ Yes

☐ No

**What is the total square footage your business will occupy?**





**Does your business own the space where you plan to open?**





(required)

☐ Yes

☐ No

**Please describe the current condition of your space, what renovations need to be completed and where you are in the process of building out your space. (required)**

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## E. Evaluation Questions

### 1. BUSINESS VISION AND PLAN

Motor City Match is looking for businesses and entrepreneurs that will provide impactful, sustainable contributions to our economy and our neighborhoods. Tell us what your business does or will do - what do you sell, what service do you provide - and how you will do it. Be concise, specific, and honest.

**Describe your vision for starting or growing your business in Detroit. (required)**

Limit: 100 words

**How long has your business been in operation? (required)**

☐ Not in operation, starting a new business

- ☐ less than 1 year
- ☐ between 1 and 3 years
- ☐ between 3 and 5 years
- ☐ more than 5 years

**What type of ownership structure do you currently have or plan to use?** (required)

- ☐ Sole Proprietorship
- ☐ General Partnership
- ☐ Corporation
- ☐ B Corporation
- ☐ S Corporation
- ☐ Limited Liability Company
- ☐ Limited Liability Partnership
- ☐ LC3 - Low-profit Liability Company
- ☐ Other
- ☐ I am not sure.

Please note, non-profits are not eligible to apply to the Motor City Match Business Owner Track.

**Tell Us More — Where are you in the process of starting or growing your business?**

Please note, we will be asking for proof based on the information you provide.

**Which of the following best describes business plan/project plan?**

(required)

- ☐ I do not have a business plan or a project plan
- ☐ I have a clear idea of how my business will work, but haven't written it down
- ☐ I have a partially written business plan or project plan
- ☐ I have a plan but it needs improvement
- ☐ I have a business plan but it does not relate specifically to the location I plan to open in
- ☐ I have a completed written business plan or equivalent document

**Which of the following best describes the financial projections for your business.** (required)

- ☐ I am not sure what the financial projections for my business are
- ☐ My business plan has financial projections based on previous sales and experience
- ☐ My business plan has financial projections based on market research and industry standards
- ☐ My business plan has financial projections but I'm not sure what they are based on
- ☐ I have a business plan, but it does not include financial projections

**Which of the following apply to your business currently.** (required)

- ☐ 1. I know what suppliers to purchase my inventory from;
- ☐ 2. I know how much I should charge for my goods or services;



- ☐ 3. I have all of the necessary equipment to produce my goods or deliver my services;
- ☐ 4. I have some of the necessary equipment to produce my goods or deliver my services;
- ☐ 5. None of the above;

## 2. EXPERIENCE AND CAPACITY

This section of the application asks basic questions about you and your experience as an entrepreneur. After all, you make the small business possible.

**What makes you or your team qualified and capable of making this business successful?** (required)

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Limit: 150 words

150 word limit.

**How many years experience do you and/or your team possess in the industry that your business is a part of?** (required)

- ☐ No experience, this is a totally new venture
- ☐ less than 1 year
- ☐ between 1 and 3 years
- ☐ more than 3 years but less than 5 years
- ☐ more than 5 years

**Have you or your team received any special training for your business? Check all that apply. (required)**

- ☐ 1. not sure what training is necessary for this business
- ☐ 2. we did not receive any training for this business
- ☐ 3. we trained ourselves by operating the business
- ☐ 4. we received formal training working in a similar business
- ☐ 5. we received formal training in an academic setting - high school, college, or graduate school
- ☐ 6. we received formal training from a trade school or trade organization
- ☐ 7. we possess transferable skills from a different industry

**Do you or your team have the necessary certifications or licenses to operate your business? (required)**

- ☐ we are not sure what licenses are needed
- ☐ we know what certifications or licenses are needed, but need assistance to attain them
- ☐ we have the necessary certifications or licenses to operate
- ☐ the business does not require any certification or licenses

**Please select any of the providers you have worked with previously. (required)**

- ☐ 1. The DEGC;
- ☐ 2. BUILD Institute;
- ☐ 3. TechTown;

**Which statement best describes demand for your business in Detroit?** (required)

- ☐ market research suggests my product or service is unique and not widely available in Detroit
- ☐ I have not researched demand for my product or service, but I have the skills and ability to make my business successful
- ☐ though my product or service is widely available in Detroit, research suggests demand for it exceeds supply
- ☐ friends, family, and colleagues have told me my product or service will be in high demand
- ☐ current demand for my product or services is more than I can meet without a new space or additional investment
- ☐ previous sales of my product/service in Detroit point towards demand and customer base

**Which of the following best describes your relationship to your customers?** (required)

- ☐ not clear on who my customers are
- ☐ I know who my customers are, but I do NOT have a plan to reach them
- ☐ I know who my customers are and have a plan to reach them, but have not executed the plan
- ☐ I regularly communicate with my customers

**Please tell us who your business is currently serving or plans to serve.** (required)

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- ☐ 4. LifeLine Business Consulting Services;
- ☐ 5. ProsperUS;
- ☐ 6. Best Practices Consulting Services;
- ☐ 7. Goldman Sachs 10,000 Small Businesses;
- ☐ 8. Wayne County Economic Development;
- ☐ 9. Detroit Means Business;
- ☐ 10. University of Michigan Detroit Neighborhood Entrepreneurs Project (DNEP)
- ☐ 11. SCORE;
- ☐ 12. Michigan Small Business Development Center;
- ☐ 13. Food Lab Detroit;
- ☐ 14. Michigan Good Food Fund
- ☐ 15. Black Leaders Detroit;
- ☐ 16. Metro Detroit Black Business Association;
- ☐ 17. Global Detroit;
- ☐ 18. Other;
- ☐ 19. None of the above

Please select all that apply

### **3. MARKET OPPORTUNITY**

This section of the application is about communicating how the location you choose to operate in helps you to achieve your goals. How does your place of business help you reach your customers. Tell us why Detroit is the right location for you, and why your business is right for specific neighborhoods or districts.

Limit: 100 words

**Which of the following is true about your business? Please check all that apply.** (required)

- Which of the following best describes how your business currently operates or plans to operate?** (required)





- ☐ my business will primarily make sales in-person
- ☐ my business will primarily make sales online
- ☐ in-person and online sales are a balanced part of my revenue model





## 4. COMMUNITY SUPPORT

In Detroit, a business can change the city and a neighborhood for the better. This section of the application is about making a difference.

TIP: One of the main objectives of the Program is to benefit low-to-moderate income populations. Please tell us how your business will benefit residents in the city by providing a service, job opportunities, and/or improving their quality of life.

**How will your business benefit the community?** (required)

**B** *I* U    

Limit: 150 words

150 words or less.

How will opening your business impact the quality of life in the surrounding area in terms of available services, job opportunities, or improved conditions?

**If you are awarded, how many people do you plan to employ in the first year after your award?** (required)

- ☐ 1, just myself
- ☐ 1.5-5
- ☐ 5.5-10
- ☐ 10.5 or more
- ☐ not sure

Please count yourself as 1 employee. Please count part time workers as 0.5 employees and full time workers as 1 employee.

**Do you intend to make a special effort to hire low to moderate income Detroit residents?** (required)

- ☐ I'd like to, but I'm not sure how reach and recruit low to moderate income Detroiters
- ☐ yes, I have a plan to reach and recruit low to moderate income Detroiters
- ☐ maybe, but my hiring will mostly be determined by who applies
- ☐ no, my hiring strategy does not prioritize workers from any specific place

**What types of jobs will you create?** (required)

Limit: 150 words

Provide a brief description of the types of jobs you'll create. You may include job titles, wage rates, or other information that describe employment opportunities at your new business.

**How much do you plan to pay your employees?** (required)

- ☐ not sure
- ☐ minimum wage
- ☐ more than minimum wage to the extent I can afford
- ☐ \$15 per hour or a living wage

**Will your business do any of the following? Check all the boxes that describe your impact on the community.** (required)

- ☐ 1. provide a good or service not currently available in the community;

- ☐ 2. offer higher quality goods or services than are currently available in the community;
- ☐ 3. offer affordable goods and services to low-moderate income Detroiters;
- ☐ 4. re-activate a space that is currently a hazard to the neighborhood;
- ☐ 5. offer goods or services that are equally accessible to all members of the community;
- ☐ 6. offer goods or services that improve the health, safety, or well-being of community members;
- ☐ 7. make special accommodations for elderly residents and community members with disabilities;
- ☐ 8. offer the opportunity for community members to purchase a stake through a co-op or other similar arrangement;
- ☐ 9. operate in a location where more than 50% of residents are low to moderate income;
- ☐ 10. none of the above apply to my business

## 5. LEVERAGE & BUDGET

This section is about investment in your business. This information helps determine the financial feasibility of the project. Please answer the questions to the best of your ability and be as straight-forward as possible.

TIP: We are looking for business owners that are willing to invest in their own project and explore multiple funding sources, including loans.

### Budget Template - Sources and Uses Explanation

The sources and uses template allows the Motor City Match team to get an understanding of how you plan to pay for your project. It helps us see at a glance which source of funding will cover each item on your budget or each use of funds.

To complete the Sources and Uses budget template:

- Enter each source of funding - your equity and any loans, investors, or other sources of funding - in Column A and the amount of funding secured in Column D.



- Enter each line item on your budget (use) in Column F, then the cost of each use in Column H
- Identify the source of funding that will pay for each use by typing the letter associated with each source (found in Column B) into Column I
- If there are some uses of funds that do not have a source of funding associated with them, leave Column I blank
- The formulas in the document will calculate whether or not there is enough funding from each source to cover each use and the total funding gap for the project as a whole

You should have received a sources and uses template in an email from the team. If you did not, you can download it here: **[Download Sources & Uses](https://www.dropbox.com/s/4e0ifbvp6fg7kwx/Sources%20and%20Uses_Template%20copy.xlsx?dl=0)** ([https://www.dropbox.com/s/4e0ifbvp6fg7kwx/Sources%20and%20Uses\\_Template%20copy.xlsx?dl=0](https://www.dropbox.com/s/4e0ifbvp6fg7kwx/Sources%20and%20Uses_Template%20copy.xlsx?dl=0))

## Project Budget

In order to seriously consider your project for a grant, the MCM team requires clarity on 3 things:

1. What is the total cost of your project?
2. How much money have you already invested and how much money do you have left to invest (including loans, investors, or any other sources of funding)?
3. How much money do you still need to complete your project?

**What is the total cost of your project? (A)** (required)

\$  USD

**How much money have you already secured for this project? (B)**

(required)

\$  USD

**How much money do you still need to complete your project? (C)**

(required)

\$  USD

The amount that you are still looking to raise should be equal to the total amount of your project minus the amount of funds you have already secured.

Example:  **$A - B = C$**

A: Total Project Cost

B: Amount Secured

C: Amount Needed

A: \$100

B: \$50

C = \$100 - \$50

Amount Needed = \$50

**Give a detailed description of the total project budget. (A) (required)**

**Describe the amount of funding you have secured to date. (B)**

(required)

Limit: 100 words

This should include loans secured, personal funds ready to invest, and any other funding the you invested or raised for your project.

**Tell is what work remains to be completed with the funding you are trying to raise. (C) (required)**

**Have you invested in your business to date?** (required)

- ☐ Yes
- ☐ No

**Please check any of the following that apply to your business.**  
(required)

- ☐ I have contacted a lender, but have not completed a loan application;
- ☐ I have applied for a loan and am waiting for a response;
- ☐ I have secured a loan.;
- ☐ I applied for a loan and was denied.;
- ☐ I have not applied for a loan.;

**Have you had conversations about funding your project with any of the following lenders?** (required)

- ☐ ProsperUs Detroit
- ☐ Michigan Women Forward
- ☐ CEED Michigan
- ☐ Detroit Community Loan Fund/ Biz Loan Fund
- ☐ CDC Small Business Lending
- ☐ Detroit Development Fund
- ☐ Invest Detroit
- ☐ Detroit LISC
- ☐ Detroit Economic Growth Corporation

- ☐ Kiva - crowdfunding
- ☐ Kiva - crowdfunding
- ☐ Honeycomb - crowdfunding
- ☐ Huntington Bank
- ☐ Lake Trust Financial
- ☐ First Independence Bank
- ☐ I have not contacted any lenders
- ☐ Other lender

**Which statement below best describes your business?** (required)

- ☐ I am not sure what the total costs will be to activate my business or complete my project
- ☐ I have a general idea of what my total costs will be, but no documents to verify them
- ☐ I have a specific range of what my total costs will be based on estimates or consultations with professionals
- ☐ I know what my total costs will be based on multiple bids from contractors

**Which of the following statements apply to your project?** (required)

- ☐ 1. I know the cost of furniture, fixtures, and equipment necessary to complete my project
- ☐ 2. I know the cost of activating mechanical, electrical, and plumbing systems for my project
- ☐ 3. I know the cost of permitting, licensing, zoning, and other related fees for my project

- ☐ 4. I know the program and activities for the space I plan to occupy
- ☐ 5. I have started the formal design process for the space I plan to occupy
- ☐ 6. I have completed the design process and construction documents for my project
- ☐ 7. I have bids for all of the necessary construction related to my project
- ☐ 8. I have pulled permits to complete construction
- ☐ 9. I have a signed lease or letter of intent that spells out tenant and landlord responsibilities for build-out
- ☐ 10. I offer job opportunities to high school and undergraduate students
- ☐ 12. none of the above are applicable

**Once you have secured all of the necessary funding, how long will it take to complete your project? (required)**

- ☐ 90 days or less
- ☐ 91 days to 6 months
- ☐ more than 6 months but less than 1 year
- ☐ more than 1 year

## **7. ATTACHMENTS**

This section of the application provides the opportunity to submit documents to help you make your case.

**Picture or video that illustrates your business or product**

Choose File

Select up to 5 files to attach. No files have been attached yet. You may add 5 more files.

Acceptable file types: .doc, .docx, .pdf, .gif, .jpg, .jpeg, .png, .tif, .tiff, .3gp, .avi, .flv, .mkv, .mov, .mp4, .mpg, .webm, .wmv, .ppt, .pptx, .xls, .xlsx

Upload a file. Up to five files are allowed.

### Awards or media about you or your business

Choose File

Select up to 10 files to attach. No files have been attached yet. You may add 10 more files.

Acceptable file types: .pdf, .doc, .docx, .txt, .rtf, .wpf, .odt, .wpd, .jpg, .jpeg, .gif, .tif, .tiff, .png, .mp3, .m4a, .wav, .aac, .wma, .mp4, .mov, .avi, .mpg, .3gp, .flv, .webm, .wmv, .mkv, .ppt, .pptx

Upload a file

### Please Upload an itemized budget or a completed Sources and Uses template (required)

Choose File

Upload a file. No files have been attached yet.

Acceptable file types: .csv, .doc, .docx, .odt, .pdf, .rtf, .txt, .wpd, .wpf, .gif, .jpg, .jpeg, .png, .svg, .tif, .tiff, .ppt, .pptx, .xls, .xlsx

The Sources and Uses Template was provided to you by the MCM Team. You should have received the template in an email from the team. If you did not, you can download it here: **[Download Sources & Uses](#)**

## 8. Review

Congratulations. You're almost done. Please pause to review your application before submitting. Please reread the terms and conditions to ensure your understanding or the program prior to submitting your application. Applicants for Round 20 of Motor City

Match will be notified of their final application status by July 11th, 2022. If you have any questions, please email us at [motorcitymatch@gmail.com](mailto:motorcitymatch@gmail.com) (<mailto:motorcitymatch@gmail.com>).

Save Draft

Submit Form

Drafts may be visible to the administrators of this program.

Your invoice is past due. Please contact [billing@submittable.com](mailto:billing@submittable.com) (<mailto:billing@submittable.com>) to make a payment.

## Form Fields

Menu

Name

Address

Short Answer

Long Answer

Dropdown List

Single Checkbox

Multiple Response

Single Response

File Upload

Table

Number

Social Security Number / ITIN

Employer Identification Number


Unique Entity Identifier

Date

Email

<https://www.submittable.com/help/organization>

LC

Back to forms (/forms/review)  Last Saved 2 years ago

Preview

Save



## Review Form Name (required)

R22 Cash: Scored Review Form

No Branch Assigned

Text Only

### E. Evaluation Questions

**B** *I* U H1 H2 H3   "   

Please mark the score that reflects the applicant's answer to the corresponding question in the "Cash" Application.

## 1. BUSINESS PLAN & VISION - Maximum 20 points

Motor City Match is looking for businesses and entrepreneurs that will provide impactful, sustainable contributions to our economy and our neighborhoods.



Tell us what your business does or will do - what do you sell, what service do you provide - and how you will do it. Be concise, specific, and honest.

**How long has your business been in operation? - Max. 5 points** (required)

- ☐ Not in operation, starting a new business - 3 points
- ☐ less than 1 year - 3 points
- ☐ between 1 and 3 years - 3 points
- ☐ more than 3 but less than 5 years - 4 points
- ☐ more than 5 years - 5 points

**What type of ownership structure do you currently have or plan to use? - Max. 2 points** (required)

- ☐ Any option selected - 2 points
- ☐ I am not sure - -3 points

If the applicant selected any of the options for this question they receive 5 points. We simply want to know whether or not they have determined how their business will operate. If they selected "I am not sure", they should get -3 points.

**Which of the following best describes your business plan? - Max. 4 points** (required)

- ☐ I do not have a business plan - -25 points
- ☐ I have a clear idea of how my business will work, but haven't written it down - 0 points
- ☐ I have a partially written business plan - 2 points
- ☐ I have a plan but it needs improvement - 2 points

I have a completed written business plan - 4 points

**Which of the following best describes the financial projections for your business? -**

**Max. 5 points** (required)

I am not sure what the financial projections for my business are- -10 points

My business plan has financial projections based on previous sales and experience - 4 point

My business plan has financial projections based on market research and industry standards - 4 points

My business plan has financial projections but I'm not sure what they are based on - 2 points

I have a business plan, but it does not include financial projections - -10 points

**Which of the following apply to your business currently? - Max. 4 Points** (required)

1. I know what suppliers to purchase my inventory from - 1 point

2. I know how much I should charge for my goods or services - 1 point

3. I have all of the necessary equipment to produce my goods or deliver my services - 1 point

4. I have some of the necessary equipment to produce my goods or deliver my services - 1 point

5. None of the above - -5 points

**2. EXPERIENCE AND CAPACITY -**

**Maximum 20 points**

This section of the application asks basic questions about you and your experience as an entrepreneur. After all, you make the small business possible.

**How many years experience do you and/or your team possess in the industry that your business is a part of? - Max. 5 points** (required)

- ☐ No experience, this is a totally new venture - 2 point
- ☐ less than 1 year - 2 points
- ☐ between 1 and 3 years - 3 points
- ☐ more than 3 years but less than 5 years - 4 points
- ☐ more than 5 years - 5 points

**Have you or your team received any special training for your business? Check all that apply. - Max. 6 points** (required)

- ☐ 1. not sure what training is necessary for this business - -2 points
- ☐ 2. we did not receive any training for this business - 0 points
- ☐ 3. we trained ourselves by operating the business - 2 points
- ☐ 4. we received formal training working in a similar business - 2 points
- ☐ 5. we received formal training in an academic setting - high school, college, or graduate school - 1 point
- ☐ 6. we received formal training from a trade school or trade organization - 1 point
- ☐ 7. we possess transferable skills from a different industry

This question helps us determine if Motor City Match should invest technical assistance or financial

resources in this business.

**Do you or your team have the necessary certifications or licenses to operate your business? - Max. 5 points** (required)

we are not sure what licenses are needed -  
-2 points

we know what certifications or licenses are  
needed, but need assistance to attain them -  
3 points

we have the necessary certifications or  
licenses to operate - 5 points

the business does not require any  
certification or licenses - 5 points

**Please select any of the providers you  
have worked with previously. - Max. 4  
points** (required)

If the applicant selected 0 agencies - 2  
points

If the applicant selected 1 agency - 3 points

If the applicant selected more than 1 agency,  
but less than 3 - 4 points

If the applicant selected 4 or more agencies  
- 4 points

This question helps us determine if Motor City Match  
should invest technical assistance or financial  
resources in this business.

**3. MARKET OPPORTUNITY - Maximum 20  
points**

This section of the application is about communicating how the location you choose to operate in helps you to achieve your goals. How does your place of business help you reach your customers. Tell us why Detroit is the right location for you, and why your business is right for specific neighborhoods or districts.

**Which statement best describes demand for your business in Detroit? - Max. 5 points**

- ☐ market research suggests my product or service is unique and not widely available in Detroit - 4 points
- ☐ I have not researched demand for my product or service, but I have the skills and ability to make my business successful - 1 point
- ☐ though my product or service is widely available in Detroit, research suggests demand for it exceeds supply - 4 points
- ☐ friends, family, and colleagues have told me my product or service will be in high demand - 2 points
- ☐ current demand for my product or services is more than I can meet without a new space or additional investment - 5 points
- ☐ previous sales of my product/service in Detroit point towards demand and customer base - 4 points

**Which of the following best describes your relationship to your customers? - Max. 4 points (required)**

- ☐ not clear on who my customers are - 1 point
- ☐ I know who my customers are, but I do NOT have a plan to reach them - 2 points

I know who my customers are and have a plan to reach them, but have not executed the plan - 3 points

I regularly communicate with my customers - 4 points

This question helps us determine if Motor City Match should invest technical assistance or financial resources in this business.

**Which of the following is true about your business? Please check all that apply. - Max. 6 points** (required)

1. my business has a logo and color scheme; - 2 points

2. my business has a website; - 1 point

3. my business has a facebook or instagram page; - 1 point

4. my business collects customer data from online or in-person interactions; - 1 point

5. an internet search for my business name results in accurate information about my hours, location, and operations; - 1 point

6. customers can or will be able to purchase my goods or book my services online; - 1 points

7. my business does not have an online presence because it is not operational - 0 points

8. none of the above are true - -5 points

This question helps us determine if Motor City Match should invest technical assistance or financial resources in this business.

**Do you have a digital strategy for your business? (this question will only be relevant if #7 was checked in the previous question) - Max. 2 points**

- ☐ Yes, I know what my social media and website will look like and how to execute my vision - 2 points
- ☐ Yes, but I'm not sure how to make my vision a reality - 1 point
- ☐ Not sure what my digital strategy will be - 0 points
- ☐ Social media, a website, or presence on the internet is not important for my business - 0 points

**Which of the following best describes how your business currently operates or plans to operate? - Max. 4 points (required)**

- ☐ my business will primarily make sales in-person - 2 points
- ☐ my business will primarily make sales online - 2 points
- ☐ in-person and online sales are a balanced part of my revenue model - 4 points

This question helps us determine if Motor City Match should invest technical assistance or financial resources in this business.

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#### **4. COMMUNITY SUPPORT - Maximum 20 points**

In Detroit, a business can change the city and a neighborhood for the better. This section of the application is about making a difference.

**TIP:** One of the main objectives of the Program is to benefit low-to-moderate income populations. Please tell us how your business will benefit residents in the city by providing a service, job opportunities, and/or improving their quality of life.

**If you are awarded, how many people do you plan to employ in the first year after your award? - Max. 5 points** (required)

1, just myself - -15 points

1.5-5 - 2 points

5.5-10 - 4 points

10.5 or more - 5 points

not sure - 0 points

This question helps us determine if Motor City Match should invest technical assistance or financial resources in this business.

**Do you intend to make a special effort to hire low to moderate income Detroit residents? - Max. 5 points**

I'd like to, but I'm not sure how reach and recruit low to moderate income Detroiters - 3 points

yes, I have a plan to reach and recruit low to moderate income Detroiters - 5 points

maybe, but my hiring will mostly be determined by who applies - 2 points

no, my hiring strategy does not prioritize workers from any specific place - -5 points

**How much do you plan to pay your employees? - Max. 5 points** (required)

not sure - 0 points

minimum wage - -3 points

more than minimum wage to the extent I can afford - 3 points

\$15 per hour or a living wage - 5 points



This question helps us determine if Motor City Match should invest technical assistance or financial resources in this business.

**Will your business do any of the following?  
Check all the boxes that describe your  
impact on the community. - Max. 5 points**

- ☐ If the applicant checked 1-2 box - 1 point
- ☐ If the applicant checked 3-5 boxes - 3 points
- ☐ If the applicant checked 6 or more boxes - 5 points
- ☐ If the applicant checked 0 options or "none of the above apply to my business" - -10 points

## **5. LEVERAGE - Maximum 20 points**

This section is about investment in your business. This information helps determine the financial feasibility of the project. Please answer the questions to the best of your ability and be as straight-forward as possible.

**TIP:** We are looking for business owners that are willing to invest in their own project and explore multiple funding sources, including loans.

**Have you invested in your business to date? - Max. 2 points (required)**

- ☐ Yes - 2 points
- ☐ No - 0 points

**Please check any of the following that apply to your business. - Max 4 points**

- ☐ I have contacted a lender, but have not completed a loan application - 2
- ☐ I have applied for a loan and am waiting for a response; - 4 points
- ☐ I have secured a loan; -4
- ☐ I applied for a loan and was denied; - 3
- ☐ I have not applied for a loan; - 0 points

**Have you had conversations about funding your project with any of the following lenders? - Max 4 points**

- ☐ No lenders - 0 points
- ☐ 1 lender - 2 points
- ☐ more than 1 lender - 4 points

**Which statement below best describes your business? - Max. 5 points (required)**

- ☐ I am not sure what the total costs will be to activate my business or complete my project - -25 points
- ☐ I have a general idea of what my total costs will be, but no documents to verify them - 1 points
- ☐ I have a specific range of what my total costs will be based on estimates or consultations with professionals - 3 points
- ☐ I know what my total costs will be based on multiple bids from contractors - 5 points

This question helps us determine if Motor City Match should invest technical assistance or financial resources in this business.

**Which of the following statements apply to your project? - Max. 5 points**

- ☐ If the applicant checked 1-2 box - 1 point
- ☐ If the applicant checked 3-5 boxes - 3 points
- ☐ If the applicant checked 6 or more boxes - 5 points
- ☐ If the applicant checked 0 options or "none of the above apply to my business" - -10 points

**Reviewer Comments:**

Please point out anything of note that you think should be considered or any points that need clarification.

**Should this application be further considered as a finalist based on potential community and economic impact regardless of the score it received?**

- ☐ No 

No Branch Assigned
- ☐ Yes 

Finalist

**Describe the potential community and economic impact that compels consideration of this applicant as a finalist:**

Limit: 200 characters

Your invoice is past due. Please contact [billing@submittable.com](mailto:billing@submittable.com) (mailto:billing@submittable.com) to make a payment.

## Form Fields

Menu  
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Short Answer

Long Answer

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Table

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[? \(https://www.submittable.com/help/organization\)](https://www.submittable.com/help/organization)

LC

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Preview

Save

### Additional Form Name (required)

Round 22 - Cash Track Supplemental Application

☐ Add Submission Fee ☐ Enable Collaboration

#### 1) THE BASICS

This section of the application asks basic questions about the status of your project.

\*\*\*Motor City Match is intended to provide assistance to **NEW** businesses and **EXPANDING** businesses located in the city of Detroit. If you are a business that is already open in a permanent brick & mortar location, or a business moving from one brick & mortar location to another, you are not eligible to receive resources from Motor City Match. Please consult our partner agency, **Detroit Means Business** (<https://detroitmeansbusiness.org/>), for resources.\*\*\*

Are you applying for an award for a new business or an additional location of an existing business? (required)

Yes, I  
am  
applying  
for  
an  
award

No Branch Assigned

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Ineligible

Are you applying for a Motor City Match  
Award for a business that will be located in

**a commercial space in the city of Detroit?**

(required)

☐ Yes

No Branch Assigned

☐ No

Ineligible

**Do you plan to remain in the location for which you are applying for a Motor City Match Award for at least 3 years after opening?** (required)

☐ Yes

eligible

☐ No

Ineligible

**Stop! Your project is not eligible for a Motor City Match Award.**

\*\*\*Motor City Match is intended to provide assistance to **NEW** businesses and **EXPANDING** businesses. If you are a business that is already open in a permanent brick & mortar location, or a business moving from one brick & mortar location to another, you are not eligible to receive resources from Motor City Match. Please consult our partner agency, **Detroit Means Business** (<https://detroitmeansbusiness.org/>), for resources.\*\*\*

**Location Information**

**Business Name** (required)

**Address where business will open** (required)

Country

Select...

Address

Address Line 2 (optional)

City

State, Zip or Postal Code  
Province,  
or  
Region

**In what zoning district classification is your project located?** (required)

Select...

If you are not sure what zoning district classification your project is in, you can click on the link to the city of Detroit Zoning Map Index and find your property location:

**Link to Zoning Map Index**

(<https://detroitmi.gov/departments/buildings-safety->



**Is your business use allowed in your zoning classification district?** (required)

- ☐ Yes, it is an allowable by-right use
- ☐ Yes, it is an allowable conditional use
- ☐ No, it is not an allowable use
- ☐ Not sure if my use is allowable

To find out whether your business is an allowable use of property in your zoning classification district, look up the allowable uses in the Detroit Zoning Ordinance starting on page 189. You can access the zoning ordinance at this link - **Detroit Zoning Ordinance** (<https://detroitmi.gov/Portals/0/docs/BSEE/ZONING%20ORD%208-11-16.pdf>)

**Total Square Footage** (required)

**Budget Information**

**What is the total cost of your project?**  
(required)

Please include **ALL COSTS** that are necessary to complete your project and get your doors open - build-

out, furniture, fixtures, equipment, permitting, legal fees, insurance, inventory, payroll, rent/purchase costs, etc.

### **Please explain the total costs of your project? (required)**

Please what the total cost of your project entails. For example, we'd like to know if your budget includes business start -up costs, building renovations, working capital, etc.

### **Budget Template - Sources and Uses Explanation**

The sources and uses template allows the Motor City Match team to get an understanding of how you plan to pay for your project. It helps us see at a glance which source of funding will cover each item on your budget or each use of funds.

To complete the Sources and Uses budget template:

- Enter each source of funding - your equity and any loans, investors, or other sources of funding - in Column A and the amount of funding secured in Column D.
- Enter each line item on your budget (use) in Column F, then the cost of each use in Column H
- Identify the source of funding that will pay for each use by typing the letter associated with each source (found in Column B) into Column I
- If there are some uses of funds that do not have a source of funding associated with them, leave Column I blank
- The formulas in the document will calculate whether or not there is enough funding from each

source to cover each use and the total funding gap for the project as a whole

You should have received a sources and uses template in an email from the team. If you did not, you can download it here: **[Download Sources & Uses](https://www.dropbox.com/s/4e0ifbvp6fg7kwx/Sources%20and%20Uses_Template%20copy.xlsx?dl=0)** ([https://www.dropbox.com/s/4e0ifbvp6fg7kwx/Sources%20and%20Uses\\_Template%20copy.xlsx?dl=0](https://www.dropbox.com/s/4e0ifbvp6fg7kwx/Sources%20and%20Uses_Template%20copy.xlsx?dl=0))

### **Please Upload your Sources and Uses template or other budget template.**

(required)

Choose File

The Sources and Uses Template was provided to you by the MCM Team. You should have received the template in an email from the team. If you did not, you can download it here: **[Download Sources & Uses](https://www.dropbox.com/s/4e0ifbvp6fg7kwx/Sources%20and%20Uses_Template%20copy.xlsx?dl=0)** ([https://www.dropbox.com/s/4e0ifbvp6fg7kwx/Sources%20and%20Uses\\_Template%20copy.xlsx?dl=0](https://www.dropbox.com/s/4e0ifbvp6fg7kwx/Sources%20and%20Uses_Template%20copy.xlsx?dl=0))

**How much money have you raised to date? Describe the sources of these funds, how you have invested them, or how you plan to invest them.** (required)

Please tell us how much money you have been able to secure. We want to know the sources of funds and how you've invested funds to date.

**How much money do you still need to raise to make this project a reality?** (required)

This answer should be the difference between the total project budget and money raised to date. This is what we refer to as the project's "financial gap." Motor City Match tries to help fill the gap through grants and/or loans.

Total project budget

- Money raised to date

= Money needed (financial gap)

**Tenants and Landlords: Who is responsible for building renovations? How much is each party investing in the project?**

(required)

Provide a detailed line item budget of tenant improvements. Include each improvement, the cost and who is responsible for paying for the improvement. For example:

Electrical - \$10,000 - Tenant

Plumbing - \$3,000 - Tenant

Facade - \$12,000 - Landlord

If you own the space your business is opening in, just tell us that here.

**If you receive a grant or loan, how will you use the funds? (required)**

Please provide a simple explanation of why you need these funds and specify how they will be used to make your project a reality.

**What is your desired schedule for completing the project?** (required)

If you are a business owner, when do you hope to complete this project and open for business. If you are a building owner, what is your schedule for completing improvements.

---

## Budget Details

**How much will you pay yourself and other owners of the business once you become operational?** (required)

Tell us how you plan to compensate yourself - a salary, hourly, a percentage of sales, a percentage of profit? Will your compensation increase over time? Do you plan to go without being paid?

**Please provide your business website and social media account names: (required)**

If you are selected as an awardee, we will post your business website and social media account links such as instagram, facebook, twitter, etc. to our Motor City Match website

## **2) FINANCING CONSIDERATIONS**

The Motor City Match Cash Track offers grants to fill a funding gap for the renovation or activation of a currently vacant commercial space. Because MCM Cash grants only cover a maximum of 50% of total project costs, many applicants will need to secure financing through loans, additional grants, or other funding sources.

This section asks for information that will be required to apply for loans, grants or other financing. **You are not required to complete a loan application at this time, but one is provided to help you familiarize yourself with the common requirements of loan and grant applications.**

Similarly, the Capital Readiness Checklist is a resource that lists the common requirements for grant and loan applications. It is likewise provided to help you gather the necessary documents and be prepared to apply for funding.

Before the Motor City Match Team can determine that funding gap, we must explore what additional capital is available to you. We ask that you familiarize yourself with the loan application and Capital Readiness checklist before connecting you with our community lending partners.

Providing information to Motor City Match is not a substitution for completing a loan application with a lender. You must still complete the required loan application with a lender for that lender to offer you a loan.

Permission to Share Information with Lenders (required)

☐

I give permission to share loan documents and application information with lenders

No Branch Assigned

☐

I give permission to lenders to perform a soft inquiry of my credit scores that

No Branch Assigned

will  
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No Branch Assigned

## Capital Readiness Checklist

Use this form as an aid to gathering and reviewing the necessary documents for completing a common loan application.

You can download the checklist here: **Capital**

**Readiness Checklist**

(<https://www.dropbox.com/s/4ejsyio262wok7v/Capital%20Readiness%20Checklist.pdf?dl=0>)

## Loan Application Template or Existing Loan Documents

Choose File

**IMPORTANT:** If you have already secured a loan or other source of financing for your business, please attach the loan package and closing documents here. Review the questions below. If questions ask for documents already included in your existing loan documents, you do not need to submit this information



again. Please note, updated personal financial information is still required.

If you did not receive an email with an attached copy of the loan application template, you can download it at this link: **Loan Application Template**  
([https://www.dropbox.com/s/txpeap9p8rvk4xt/Loan%20Application\\_Template.xlsx?dl=0](https://www.dropbox.com/s/txpeap9p8rvk4xt/Loan%20Application_Template.xlsx?dl=0))

**Have you had conversations about funding your project with any of the following lenders?**

- |                          |  |                    |
|--------------------------|--|--------------------|
| <input type="checkbox"/> | Prosperity Detroit Michigan Community Loan Fund / Biz Loan Fund          | No Branch Assigned |
| <input type="checkbox"/> | Women Forward CEE D Michigan Detroit Community Loan Fund / Biz Loan Fund | No Branch Assigned |
| <input type="checkbox"/> | CDC Small Business Lending   | No Branch Assigned |

Investment

Detroit

No Branch Assigned

Detroit

LISC

No Branch Assigned

Detroit

Economic

Growth

Corporation

Kiva

- crowdfunding

No Branch Assigned

Honeycomb

- crowdfunding

No Branch Assigned

If you selected "Other Lender", please list the lender(s) here:

### 3. BUSINESS FINANCIAL INFORMATION

This section of the application collects basic information on your business venture. If your business is in the pre-revenue stage please skip sections B-F if

you do not have this information.

### a) Business Plan

Choose File

If you did not include a business plan in your initial application, please upload it here.

### Notes on Financial Statements

#### Interim vs. Annual or Year-end Reports

- **Interim financial statements** are financial statements that cover a period of less than one year - monthly or quarterly reports are examples of interim statements
- **Annual or Year-end financial statements** are financial reports based on a 12-month consecutive time period - commonly a calendar year, but they can also be based on your business's fiscal year
- When MCM requests an "interim" statement, we would like to see a document that covers the amount of time from your business's last annual statement until the time of the application - so if you are filling out an application in June, please provide an interim statement from January through June

#### Three main documents make up your business's Financial Statements/Financial Reporting

- **1. Balance Sheet** - a balance sheet summarizes a company's assets, liabilities, and owners' equity at a specific date, and it is used to calculate the net worth of the business at a given point in time
- Assets include all items of cash and property held by your company - cash on-hand, accounts receivable, inventory, buildings, land or real-estate
- Liabilities include debts or other obligations of the business - accounts payable, taxes, payroll, mortgage or rent, debt-service
- **2. Income Statement or Profit & Loss Statement** - an income statement is the same as

a profit and loss or p&l statement, all three names refer to the same document; the purpose of a income statement or profit & loss statement is to measure a company's financial performance and profitability over a specific period of time by adding up revenue and subtracting expenses

- Revenue includes sales of goods and services and gains from long-term investments, sales of equipment, sub-leasing space
- Expenses include cost of goods sold, inventory, payroll, marketing, overhead (rent, utilities, insurance, and communication costs), losses, and debt service
- **3. Cash Flow Statement** - a document tracking the inflow and outflow of cash from operating, investing, and financing activities during a given time period; a cash flow statement helps you understand the solvency of your business
- Tracks the inflow of cash from sales, interest on investments, sales of equipment, against the outflow cash for cost of goods, payroll, taxes, purchases of equipment over a period of time

You can download templates of these forms at the links below:

1. **Balance Sheet - download**

(<https://www.dropbox.com/s/mqs4dv22hb951mp/Balance%20Sheet%20Template.xlsx?dl=0>)

2. **Income Statement/ P&L Statement - download**

(<https://www.dropbox.com/s/zz37d7z3yqoc2bk/Income-Statement-Template.xlsx?dl=0>)

3. **Cash Flow Statement - download**

(<https://www.dropbox.com/s/l97816q492ryrgj/Cash%20FlowStatement%20Template.xls?dl=0>)

## **b) Interim Balance Sheet and Income Statement/Profit & Loss Statement**

Choose File

Upload a file

## **c) Three Years Calendar/Fiscal Year End Balance Sheets and Income**

### **Statements/Profit & Loss Statements**

Choose File

Upload a file

### **d) Previous Year Federal Tax Returns**

Choose File

Upload a file

### **e) Current Accounts Receivable Aging**

Choose File

Upload a file

### **f) Current Accounts Payable Aging**

Choose File

Upload a file

### **g) Three months bank statements for main operating account (required)**

Choose File

Upload a file

### **h) Receipts that document investment in your new business venture or renovation since January 1, 2020 (required)**

Choose File

Upload files. Documentation of past investment will serve as important information to consider for leverage for grant and lending purposes. Please only include paid receipts that show investment already made and paid for.

## Other

Choose File

Upload a file

## 4. BUSINESS FORMATION INFORMATION

This section of the application collects information on how your business is formed. You are only required to complete the section that is relevant for your business type.

### How is your business set up? (required)

Corporation  
(see section a)

Corporation

Partnership  
(see section b)

Partnership

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secti  
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LLC

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Sole Prop

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Other

## a) CORPORATION

### Articles of Incorporation

Choose File

Upload a file

### Bylaws

Choose File

Upload a file

### **Current List Officers**

Choose File

Upload a file

### **b) PARTNERSHIP**

#### **Partnership Agreement**

Choose File

Upload a file

### **c) LIMITED LIABILITY COMPANY**

#### **Articles of Organization**

Choose File

Upload a file

#### **Operating Agreement**

Choose File

Upload a file

### **d) SOLE PROPRIETORSHIP**



**Certification of Assumed Business Name  
(filed copy)**

Choose File

Upload a file

**e) OTHER BUSINESS FORMATION**

**Supporting Documentation**

Choose File

Upload a file

**5. BUILDING AND CONSTRUCTION  
INFORMATION**

**Lease or Letter of Intent (required)**

Choose File

Upload a file

### Construction Documents

Choose File

Upload a file

### Construction Bids or Rehab Cost Analysis

Choose File

Upload any bids that support your total project budget

### Design Drawings

Choose File

Upload a file

### Deed

Choose File

Upload a file; you may need to request a copy from your landlord if you do not own the property

### DWSD Water Bill (required)

Choose File

Please include a copy of the most recent DWSD water bill for the address where your business will open. If you do not own your building your landlord may need to provide the bill. Existing buildings should have an account number even if water is not turned on, since properties are charged for sewage and storm water management.

## 6. PERSONAL FINANCIAL INFORMATION

Please complete the Personal Financial Statement form provided by the Motor City Match team. This document will help our lending partners determine whether or not you may qualify for a loan and the terms of the loan you qualify for.

**IMPORTANT:** Read the directions in the Personal Financial Statement before completing the form.

You can download the Personal Financial Statement Template at this link: **Personal Financial Statement Template**  
([https://www.dropbox.com/s/2fsi4lp2dgp2wvx/Personal%20Financial%20Statement\\_Template%20.xlsx?dl=0](https://www.dropbox.com/s/2fsi4lp2dgp2wvx/Personal%20Financial%20Statement_Template%20.xlsx?dl=0))

### Signed and dated **CURRENT** Personal Financial Statement for each individual

Choose File

This form was sent to you by the MCM team via email. You can download it here: **Personal Financial Statement Template**  
([https://www.dropbox.com/s/2fsi4lp2dgp2wvx/Personal%20Financial%20Statement\\_Template%20.xlsx?dl=0](https://www.dropbox.com/s/2fsi4lp2dgp2wvx/Personal%20Financial%20Statement_Template%20.xlsx?dl=0))

### Previous Year Personal Federal Tax Returns for each individual

Choose File

Upload a file

**Previous year W-2's for each individual** (required)

Choose File

Upload a file

**Last two months bank/brokerage statement for each individual** (required)

Choose File

Upload a file

**Copy of divorce decree of bankruptcy discharge (if any)**

Choose File

Upload a file

Your invoice is past due. Please contact [billing@submittable.com](mailto:billing@submittable.com) (mailto:billing@submittable.com) to make a payment.

Back to (/forms/

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years ago

Preview

Save

Menu ▾

? (<https://www.submittable.com/help/organization>)

LC ▾

## Form Fields

Name

Address

Short Answer

Long Answer

Dropdown List

Single Checkbox

Multiple  
Response

Single Response

File Upload

Table

Number

Social Security  
Number / ITIN

## Review Form Name (required)

Cash - Supplemental Application Review F

### MCM Supplemental Application Overview

The Supplemental Application process seeks to determine two things: a project's readiness and financial need. Readiness is determined by looking at the business plan, project budget, building condition, design drawings, construction bids, and existing track record. Need is determined by engaging with MCM lending partners in an informal underwriting process based on the financial information provided in this Supplemental Application. This application should be scored based on the clarity and completeness of the information provided.

### 1) The Basics




Employer  
Identification  
Number

Unique Entity  
Identifier

Date

Email

[Back to \(/forms/r forms review\)](#)  Last Saved 2 years ago

Does the applicant know the zoning requirements of their space? (required)

- ☐ Yes
- ☐ No

Is the total project budget clearly stated? (required)

- ☐ Very clear
- ☐ Somewhat clear
- ☐ Not clear

What is the total project budget?

Is the amount of money secured and invested to date stated clearly? (required)

- ☐ Very clear
- ☐ Somewhat clear
- ☐ Not clear

[Back to forms](#)

Are the sources and uses of the money secured and invested to date stated clearly? (required)

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- ☐ Very clear
- ☐ Somewhat clear
- ☐ Not clear

How much money has been secured and invested to date?

Is the amount of money still needed to complete the project (funding gap) stated clearly? (required)

- ☐ Very clear
- ☐ Somewhat clear
- ☐ Not clear

What is the project funding gap?

Has the applicant stated how grant or loan funds will be used? (required)

- ☐ Very clear
- ☐ Somewhat clear

**Has the applicant provided a realistic time frame for project completion?** (required)

- ☐ Yes  
☐ Not sure  
☐ No

**When is the planned project completion and business opening?**

## 2) Financing Considerations

**If the applicant uploaded a loan application or equivalent document, does it contain enough information to make a judgement about their loan readiness?**  
(required)

- ☐ Yes, there is enough information



Back to forms review

A form was uploaded, but it was not saved

No form was uploaded

☐ The applicant has already been approved for a loan

### Has the applicant contacted any lenders? (required)

- ☐ Yes, they contacted one lender
- ☐ Yes, they contacted multiple lenders
- ☐ No
- ☐ Not sure

## 3) Business Financial Information

Many applicants are new businesses and will not have all of the forms requested. In light of that, the only review questions for this section are based on the project's business plan.

**How accurate and realistic are the revenue projections contained in the business plan? (required)**

- Back to forms [View](#) [Last Saved 2 years ago](#)
- ☐ Very accurate and realistic
  - ☒ Somewhat accurate and realistic
  - ☐ Not accurate or realistic
  - ☐ No business plan provided

#### 4) Business Formation Information

Text block body text

**Did the business provide adequate proof of its legal status?**

- ☐ Yes
- ☐ No
- ☐ Not sure

#### 5) Building and Construction Information

Text block body text

**Based on the documents uploaded - construction documents and bids, design drawings - does the applicant have a reasonable and accurate sense of their project costs?**

(required)

Yes, the information provided

Back to forms I've already filled it out Saved  
Back to forms review) Maybe, but I need more information years ago

☐ No, the information does not back up cost estimates

 No information provided


## 6) Personal Financial Information

Text block body text

**Based on the personal financial information provided, is the applicant in a good position to be approved for a loan (required)**

- ☐ Yes
- ☐ Maybe, need more information
- ☐ No, they are not likely to be approved
- ☐ No information provided

## Overall Impressions

Back to forms/  Last Saved 2 years ago  
forms project that should be funded by  
**MCM** (required)

- ☐ Yes, I would be interested in funding this project or recommending it to another funder
- ☐ I'm interested, but I would need more information before making a decision
- ☐ Not sure, there's not enough information
- ☐ No, based on the information presented, this project isn't viable

**Please add any comments... What info do you need to make a judgement? Why is this a good or bad project? What suggestions do you have for the applicant**

Limit: 250 words

**Did the applicant upload a sources and uses template or equivalent document?** (required)

**Did the business upload a loan application or equivalent document?** (required)

- ☐ Yes
- ☐ Yes, partially complete
- ☐ No

**Did the applicant provide a clear, realistic business plan?** (required)

- ☐ Yes
- ☐ Yes, partially complete or unrealistic
- ☐ No

**Did the applicant provide a lease or letter of intent?** (required)

- ☐ Yes
- ☐ No

**Did the applicant provide construction documents?** (required)

- ☐ Yes
- ☐ Yes, partially complete

**Did the applicant provide construction bids or an equivalent document?** (required)

- ☐ Yes
- ☐ Yes, partially complete
- ☐ No, but has a clear plan for getting relevant docs
- ☐ No

**Did the applicant provide design drawings or an equivalent documents?** (required)

- ☐ Yes
- ☐ Yes, partially complete
- ☐ No, but has a clear plan for getting relevant docs
- ☐ No

**Did the applicant upload a personal financial statement or equivalent document?** (required)

- ☐ Yes
- ☐ Yes, but not enough information
- ☐ No

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forms    eview)  Last Saved 2  
years ago

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Your invoice is past due. Please contact [billing@submittable.com](mailto:billing@submittable.com)  
(mailto:billing@submittable.com) to make a payment.

## Form Fields

Menu

Name

Address

Short Answer

Long Answer

Dropdown List

Single Checkbox

Multiple  
Response

Single Response

File Upload

Table

Number

Social Security  
Number / ITIN

Employer  
Identification  
Number

Unique Entity  
Identifier

? (<https://www.submittable.com/help/organization>)

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Preview

Save

### Review Form Name (required)

Cash - Site Visit Review

MCM site Visit Overview

### 1) The Basics

What is the total project budget?

How much money has been  
secured and invested to date?



**What is the project funding gap?**


**When is the planned project completion and business opening?**

---

### **Building Condition**

Use this section to evaluate the condition of the building and the feasibility of the project.

- Are the necessary repairs achievable within the desired timeline?
- Do those repairs fall within the budget?
- Does the applicant have a good understanding of what repairs are necessary to achieve their specific project?



**EXTERIOR - What is the condition of and the extent of repairs necessary to the exterior?**

- ☐ Excellent, little or no rehab necessary
- ☐ Good, some achievable repairs
- ☐ Fair, lots of repairs necessary
- ☐ Poor, not sure repairs can be completed
- ☐ Not a feasible rehab even with an award

When responding to this question please consider the following:

- Roof
- Gutters
- Foundation
- Exterior Façade
- Driveway & Sidewalks
- Landscaping
- Porches

## EXTERIOR - Comments or Notes

Single Rating

Is the budget for the repairs and

Yes, it seems

3

Not sure

0

No, seems to

-1



No, seems to

-1



[+Add Option](#) [Upload a List](#)

(<https://submittable.help/new-features/new-release-how-can-i-upload-a-list-of-options-to-a-dropdown-list-multiple-response-or-single-response-field>)

Additional Instructions for Reviewer  
(optional)

**B** *I* U

- |   |   |   |                            |
|---|---|---|----------------------------|
| <input type="checkbox"/> Make Shareable | <input type="checkbox"/> Responses Required | <input type="checkbox"/> Enable Branching | <a href="#">Learn More</a> |
| <input type="checkbox"/> Inline         | <input type="checkbox"/> Auto Label         |   |                            |

Close

**INTERIOR - What is the condition of and the extent of repairs necessary to the interior?**



Excellent, little or no rehab necessary



Good, some achievable repairs



Fair, lots of repairs necessary



Poor, not sure repairs can be completed



Not a feasible rehab even with an award

When responding to this question please consider the following:

- Ceilings
- Walls
- Floors
- Doors
- Windows
- Electrical Outlets
- Lighting Fixtures
- Heat/air Source
- Basement
- Attic/crawl space

## **INTERIOR - Comments or Notes**

**Is the budget for the repairs and/or additions necessary to the INTERIOR accurate?**

☐ Yes, it seems accurate

☒ Not sure

☐ No, seems to low

☐ No, seems to high

**SYSTEMS - What is the condition of and the extent of repairs necessary to the building's systems?**

- ☐ Excellent, little or no rehab necessary
- ☐ Good, some achievable repairs
- ☐ Fair, lots of repairs necessary
- ☐ Poor, not sure repairs can be completed
- ☐ Not a feasible rehab even with an award

When responding to this question please consider the following:

- Mechanical - heating, cooling, ventilation, exhaust, water heater
- Electrical - wiring, power sources
- Plumbing - water capacity, sewerage, stormwater
- Electrical Outlets
- Lighting Fixtures
- Bathrooms - ADA compliance
- Basement
- Attic/crawl space

### **SYSTEMS - Comments or Notes**

**Is the budget for the repairs and/or additions necessary to the building's SYSTEMS accurate?**

- ☐ Yes, it seems accurate
- ☐ Not sure
- ☐ No, seems to low
- ☐ No, seems to high

## **2) Financial Information**

Text block body text

**How will the applicant fund their project - what lenders are they working with, will they pay with cash on hand, are there other investors?**

**What lenders or other funders should they contact?**

## Overall Impressions

**Do you think this is a viable project?** (required)

- ☐ Yes, I would be interested in funding this project or recommending it to another funder
- ☐ I'm interested, but I would need more information before making a decision
- ☐ Not sure, there's not enough information
- ☐ No, based on the information presented, this project isn't viable

**Does this project display sufficient readiness to be completed within 1 year?**

- ☐ I strongly believe it does
- ☐ I think so
- ☐ Not sure
- ☐ I don't think so
- ☐ Definitely not

**Does this project display  
sufficient funding clarity and  
financial need and to be  
completed within 1 year?**

I strongly believe it does

I think so

Not sure

I don't think so

Definitely not

**Please add any comments... What  
info do you need to make a  
judgement? Why is this a good or  
bad project? What suggestions do  
you have for the applicant**

Limit: 250 words



**DETROIT MEANS BUSINESS**  
Small Business Covid Relief Program (SBCRP)  
**BUSINESS ASSISTANCE GRANTS**  
**SMALL BUSINESS**  
**PROGRAM GUIDELINES**



# **Detroit Means Business SBCRP Grant Program Guidelines**

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## **Table of Contents:**

- I. Executive Summary**
- II. Program Overview**
  - a. Application Overview**
  - b. Award Details**
- III. Eligibility Criteria**
  - a. Who Can Apply?**
  - b. Additional Eligibility Information**
- IV. Selection Process**
- V. DMB (Detroit Means Business) BUSINESS ASSISTANCE Grant Details**
- VI. Additional Information**

## 1. EXECUTIVE SUMMARY

### Detroit Means Business

[Detroit Means Business](#) (DMB) was established in 2020 to support Detroit's small business community during the COVID-19 pandemic. DMB is Detroit's front door to entrepreneurial success and is dedicated to driving a strong small business community. Our work is guided by a group of committed Detroit small business owners, and supported by more than 60 public, private, and philanthropic leaders.

COVID-19 exacerbated existing challenges for Detroit small businesses, including the loss of customers, increased high-cost debt, and inconsistent talent retention and development. Business assistance is an important way for businesses to meet those challenges. Through business assistance, business owners can better understand key business elements including funding options, budgeting, loan term negotiation, credit repair, and technology integration. Detroit's small business ecosystem has business assistance available to help small businesses, but only about one in ten Detroit businesses has accessed these resources through local business support organizations.

#### Our Goal

Detroit businesses urgently need business assistance to mitigate the lasting impacts of COVID-19. From March 2021 to March 2023, approximately 108 Detroit retail businesses have closed, an average of one per week.

To combat the negative economic impacts of COVID-19 faced by small businesses, Detroit Economic Growth Association (DEGA) is a subrecipient of the City of Detroit for the administration of the Small Business Covid Relief Program (SBCRP). With funding provided under SBCRP, DEGA, through DMB, is offering **Business Assistance Awards** for qualified pre-approved services not to exceed \$25,000 each, with payments made directly to pre-qualified service providers (the "Program").

Detroit-based businesses seeking to participate in the Program must be able to demonstrate two or more years operating as a business in the City of Detroit, a benefit to the community, and how the business has been impacted by COVID-19.

The Program is funded by the American Rescue Plan Act (ARPA). As such, participation in the Program requires compliance with all relevant guidelines as described by the United States Department of Treasury in the final rule relating to ARPA. You can view the entire text of the final rule here: [ARPA Final Rule](#).

## 2. PROGRAM OVERVIEW

### A. Application Overview

#### When to Apply

Program applications will be accepted until April 30, 2024. Application review occurs bi-weekly, and grant awardees will be notified on a rolling basis. All awards will be determined by June 30, 2024.

#### Where to Apply

Apply online for business assistance or to become a business assistance service provider:

# Detroit Means Business SBCRP Grant Program Guidelines

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<https://www.detroitmeansbusiness.org/dmbba>

## Application Assistance

Information sessions and DMB Live recordings are posted: <https://www.detroitmeansbusiness.org/dmblive>.

## Application Confirmation

Applicants will receive an automatic confirmation email after submitting, and a confirmation email once applications are processed and whether the business was accepted or denied for the Program.

## B. Award Overview

**Business Assistance Awards** are funded by the American Rescue Plan Act (ARPA) dollars.

SBCRP Business Assistance Awards provide eligible awardees with Business Assistance provided by qualified service providers. The cash value of Business Assistance Grants will vary based on the unique needs of the awardees. Business Assistance will be approved at the discretion of Detroit Means Business based on DMB SBCRP application evaluations, and aid in achieving the business goals.

**The value of all Business Assistance Grants for any business will not exceed \$25,000 in any one award. Businesses may receive more than one award; however, only one award may be outstanding at any time. Business Assistance awardees are not automatically entitled to the maximum amount of Business Assistance funding.** Detroit Means Business will issue awardee grants to approved awardees based on their eligibility criteria and program requirements.

Business Assistance Grants encompass the following award needs:

- Accounting & Financial Education, Advising and Planning Services
- Food Based Business Services
- Digital Strategy, Marketing and Branding Services
- High-Growth Technology and Strategy Services
- Business Operation, Human Resources, and Legal Advising
- Construction, Architecture, and Space Related Services

**Grant disbursement is subject to satisfying program milestones.**

*Note: Each of the services offered through Business Assistance Grants has a value, there is no money exchanged between Detroit Means Business and the awardees for Business Assistance services. Business Assistance may constitute taxable income to awardees.*

## 3. ELIGIBILITY CRITERIA

### Who can apply?

The following section provides minimum requirements that businesses must meet to participate in the Program. Applicants that do not meet the eligibility criteria will not be considered for SBCRP Business Assistance Grants.

Organizations eligible to apply for these opportunities must be registered for-profit businesses in good standing with the State of Michigan with a business address located within the City of Detroit. To be eligible for assistance, your business must be structured as one of the following entity categories.

# Detroit Means Business SBCRP Grant Program Guidelines

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- Sole Proprietorship
- General Partnerships
- Limited Partnerships (LP)
- Limited Liability Partnerships (LLP)
- Corporations (Inc., Corp.)
- Limited Liability Companies (LLC)
- Benefit Corporations (B Corp)
- Low-profit Limited Liability Company (L3C)
- Faith-based organizations, subject to 24 CFR § 570.200(j) participating in for-profit commercial activity

*In addition, the business must meet at least **ONE** of the following eligibility requirements.*

**1. Individual Impact - Businesses that can demonstrate that they experienced any of the following negative economic impacts from the COVID 19 pandemic.**

- Unrealized investment in a business venture
- Loss of business revenue
- Difficulty covering business payroll
- Difficulty paying full obligation of mortgage or rent for a business location
- Difficulty covering operating costs
- Difficulty hiring staff necessary to operate at normal capacity

**2. Disproportionate Impact on Specific Business Classes or Industries** - Businesses that are part of at least one of the following classes of business or specific industries.

- Minority-owned businesses
- Women-owned businesses
- Veteran-owned businesses
- Microenterprises (a business employing 5 or fewer employees, one of whom is the owner)
- Theatres, music venues, and performing arts companies
- Arcades, amusement services and sports or recreation venues
- Full-Service Restaurants, coffee shops, bars, and limited service eating places

**3. Operating in an Impacted Geography - Businesses located in a Qualified Census Tract.** A Qualified Census Tract is any census tract where 50 percent or more of the households have incomes below 60 percent of the area median gross income, or where the poverty rate (households with income at or below 185 percent of the Federal Poverty Guidelines) is 25 percent or higher. [Click here for Qualified Census Tract maps.](#)

**Businesses being considered for awards must agree to the following:**

- Compliance with relevant Business Assistance award requirements,
- Willingness to coordinate with vendors to help deliver requested project services.

## **INELIGIBILITY CRITERIA**

The following businesses are NOT eligible for assistance:

- Firms engaged in activities that are prohibited by federal law or applicable law in the state of Michigan or City of Detroit
- Franchises
- Cannabis-related businesses and organizations
- Not-for-profit organizations
- Corporate-owned franchises
- Branch banks
- Pay day loan stores

## Detroit Means Business SBCRP Grant Program Guidelines

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- Pawn shops
- Astrology, palm reading
- Adult bookstores, strip clubs

### Additional Eligibility Information

Disclosure that the applicant can be considered any of the following is required:

1. An employee, elected official or appointed official or officer of the City of Detroit government (the City)
2. A contractor affiliated with the Detroit Means Business program
3. The spouse or dependent of an employees or board member of the City, DEGC (Detroit Economic Growth Corporation), and DEGA (Detroit Economic Growth Association), a contractors affiliated with the Detroit Means Business program, or a Detroit Means Business coalition partner

Upon receipt of this disclosure, the DEGA will determine whether a conflict of interest exists and if the conflict can be mitigated and/or granted an exemption in accordance with DEGA policies and federal regulations.

**NOTE:** *Failure to disclose an actual, potential, or perceived conflict of interest may result in the rejection of a Detroit Means Business application, termination of a Detroit Means Business award, and/or the required repayment of any disbursed award funds, whether disbursed directly to the applicant, or to a service provider on behalf of the applicant.*

### Please note the following:

- (1) Eligible business and property owners may designate a contact person to apply on their behalf,
- (2) Businesses are restricted to applying for only one SBCRP grant service request at a time, if a business owner submits multiple service requests only one application will be considered for an award.

## 4. SELECTION PROCESS

Businesses will be scored based on four criteria, while applicants can earn up to 100 points:

- A. **Vision and plan** for the business based on the clear articulation, and relevancy of benefit. (20 points)
- B. **Employment impact** of the business owners and stakeholders of the business. (25 points)
- C. **Community support** for new businesses includes benefits too low to moderate income communities. (25 points)
- D. **Business Need** of business owner investment and impact of Covid-19 in the business area. (30 points)

## 5. BUSINESS ASSISTANCE APPLICATION, APPROVAL, AND AWARD PROCESS

- A. Interested Detroit Based Businesses can apply for business assistance on the [DMB Website](#).
- B. Once you apply, your information is reviewed, scored, and verified by the *Review Team*. Acceptance and denial responses are received within 30 days of applying for business assistance.

## Detroit Means Business SBCRP Grant Program Guidelines

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- C. *Business Assistance Awardees* are required to execute a *Participation Agreement* with DEGA before the business assistance project request starts.
- D. **The business name, contact information, and description of approved vendors have been placed on the Detroit Means Business website [here](#).**
- E. Select a vendor from the list and send them an email to schedule a *discovery meeting*. During that meeting you and the vendor should agree on a *Scope of Work (SOW)*. The SOW best describes your service request needs.
- F. Once you have the SOW from the vendor, you are ready to apply for a project using the DMB Business Assistance Project Request Form. Please note that *an approved business may only have ONE approved project at a time!*
- G. Once your DMB Business Assistance PROJECT REQUEST Form has been received and reviewed, you will receive an email informing you of your request's decision.
- H. DEGA, the business, and service provider execute a three-party agreement setting forth the agreed SOW, budget, payment procedures and other terms.
- I. The Business Assistance Manager monitors the process of the approved project request.
- J. The business owner will email [dmbbusinessassistance@degc.org](mailto:dmbbusinessassistance@degc.org) once the *approved project request* has been completed.
- K. The business owner will then receive a link prompting them to COMPLETE the PROJECT REQUEST EVALUATION, in which the business will upload the approved invoice.
- L. The eligibility period will be from the date of notification of approval, with an expiration date of June 30, 2024, or until service eligibility has been fulfilled. All Project Request Evaluations must be completed by April 30, 2025, and services paid by June 30, 2025. Businesses will be responsible for paying for any projects completed outside of this timeline.



# 6. DETROIT MEANS BUSINESS SBCRP AWARD DETAILS

## Timeline for Completion

Business Assistance awards must be approved by June 30, 2024, and all projects must be completed and paid for by June 30, 2025.

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## 7. ADDITIONAL INFORMATION

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### Expectation of Awardees

Awardees will be expected to attend events where they will be connected to other award winners and resources. They will also be asked to share their story through a variety of media opportunities. These types of opportunities will be determined after awardees are announced.

All awardees must sign a Participation Agreement acknowledging Program terms along with relevant Business Assistance agreements.

*Business Assistance Grants received pursuant this Agreement may be considered taxable income by the U.S. Internal Revenue Service, the Michigan Department of Treasury, and/or the City of Detroit Finance Department. The awardee is strongly urged to consult with a tax professional to determine the federal, state and/or city tax implications of receipt of business assistance. The Detroit Economic Growth Association will issue a Form 1099 to each vendor and awardee.*

### Confidentiality

Except as noted below, the DEGA will not share a business's proprietary and confidential data with third parties except as needed for review during the award selection process, providing business support, and seeking funding under its subrecipient agreement with the City of Detroit. Applicants should clearly mark such information as proprietary and confidential. Applicant data will not be sold.

NOTE: Funding for the Program is provided to the DEGA as a subrecipient of the City of Detroit of ARPA funding. The City of Detroit is a governmental body. Thus, documents in the DEGA's possession may be provided to the City of Detroit and will be subject to disclosure under the Michigan Freedom of Information Act (FOIA). DEGA will endeavor to not disclose any information of a Program applicant or participant it believes to be exempt under the FOIA but, notwithstanding anything stated otherwise herein, the DEGA cannot guarantee the confidentiality of Program applicant or participant submissions and specifically does not warrant that the application and any documents submitted therewith or in connection with the Program are exempt from disclosure under the FOIA. Program applicants and participants are advised that documents and information submitted to the DEGA or DMB may become a public record. With respect to information which a business submits to the DEGA as part of its application, businesses should give specific attention to the identification of information they deem confidential, commercial, or financial information, proprietary information, or trade secrets and should appropriately mark such information as confidential prior to submission. A business should be prepared to provide justification why such marked information should not be publicly disclosed under the FOIA. Each business is advised that, without notice to the business and upon request from a third party, the DMB is required to make an independent determination



## **Detroit Means Business SBCRP Grant Program Guidelines**

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as to whether the information may or must be divulged to that party and does not warrant that such information will be exempt from disclosure.

### **Disclaimer**

The information contained herein is subject to the actual grant-award documents and the written terms and conditions of the Detroit Means Business program and the Detroit Economic Growth Association which govern the program, as the same may be amended from time to time. DMB also reserves the right to make the final determination of any person's or organization's eligibility and/or qualifications for program benefits, and to make allocation of program benefits as it may, in sole discretion deem appropriate.

Menu

[? \(https://www.submittable.com/help/organization\)](https://www.submittable.com/help/organization)

LC

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## DMB Business Assistance Approval Application

### Business Overview

The questions in the section help us to gather basic information about your business. They are required but will not be assigned a point value.

**What is your name?** (required)

First Name (required)

Last Name (required)

**What is your business name?** (required)

**What is your title?** (required)

**What is your email address?** (required)

**What is your phone number? (required)****Do you have a website? (required)**☐ Yes☐ No**What is your business address? (required)**

Country (required)

Address (required)

Address Line 2 (optional)

City (required)

State, Province, or  
Region (required)

Zip or Postal Code (required)

**In what Detroit City Council District is your business located?**  
(required)

You can find out where your business is located by using the Interactive District Map (<https://detroitmi.gov/webapp/interactive-district-map>).

**Which of the following best describes the stage of your business?**

(required)

These descriptions may not be an exact fit, but choose the one that most closely describes your business stage.

**When were your articles of organization filed with the State of Michigan?** (required)

You can search for your articles of organization at the Michigan Business Entity Search (<https://cofs.lara.state.mi.us/SearchApi/Search/Search>).

**What is your Michigan LARA ID number?** (required)

You can search for your Michigan LARA ID number at the Michigan Business Entity Search (<https://cofs.lara.state.mi.us/SearchApi/Search/Search>).

**Do you have an Employer Identification Number (EIN)?** (required)

- ☐ Yes
- ☐ No
- ☐ I don't know/I'd rather not share it

**File Upload (see below)**

Upload a file. No files have been attached yet.

Acceptable file types: .csv, .doc, .docx, .odt, .pdf, .rtf, .txt, .wpd, .wpf, .gif, .jpg, .jpeg, .png, .svg, .tif, .tiff

This optional file upload is for one of the following reasons:

1. If you LARA address is not in Detroit, but your business address is in Detroit, please upload a document proving that you do have a Detroit address.
2. If you LARA registration date is less than 2 years, but you have been in operation for over 2 years, please upload a document proving that.

**Select the industry that our business is most closely aligned with your business from the list below. (required)**

- ☐ Agriculture, Forestry, Mining
- ☐ Industrial, Manufacturing, Construction
- ☐ Energy, Utilities
- ☐ Transportation, Logistics
- ☐ Media, Advertising, Creative Industries
- ☐ Information Technology-Related Services (e.g., Cybersecurity, Data Infrastructure, Telecommunications)
- ☐ Healthcare
- ☐ Education
- ☐ Life Sciences
- ☐ Retail, Ecommerce
- ☐ Hospitality, Food, Travel, Entertainment
- ☐ Human Resources Services, Staffing
- ☐ Financial Services
- ☐ Professional Services, Law, Consulting
- ☐ Other

**How did you first hear about this opportunity to receive business assistance?** (required)

- ☐ Through my District Business Liaison
- ☐ At the Detroit Means Business Summit
- ☐ From a Detroit Means Business/Detroit Economic Growth Corporation/Motor City Match employee
- ☐ From a SBOA member
- ☐ From an article/news story
- ☐ From a friend/family member/colleague
- ☐ From social media
- ☐ From the DMB newsletter
- ☐ From a Business Service Organization
- ☐ Other

**Business Vision and Plan (20 points)**

The questions in the section below help us to evaluate the vision and plan behind your business.

**What product(s) or service(s) do you offer?** (required)

Limit: 500 characters

**Who is your target customer?** (required)

Limit: 750 characters

Please be as specific as possible in your target customer description. Is this an individual or business customer? If it is a business customer, what kind of businesses do you usually serve? What is the typical title of the buyer? If it is an individual, what are some of their characteristics?

**What problem does your product or service solve for your customers?** (required)

*Think about the problem from your customer's point of view.*

For example, if you owned a restaurant, a few examples of problems that you might solve are that your customer is hungry, or they need a way to experience something new, or they want to impress their companion.

**How does your product or service benefit your customer?** (required)

*Think about the benefit from your customer's point of view.*

For example, if you owned a Motown-themed restaurant, the benefits you could offer include helping customer go from hungry to delighted with a specialty menu of delicious food. You could help them experience something new by providing live music from Motown-themed acts. You could help them be impressive by having your restaurant in a uniquely designed building that features the iconic musicians and songs of Motown.

**What makes your business different from competitors?** (required)

*Think about how you are different from your customer's point of view.*

For example, if you owned a Motown-themed restaurant, you could be the only upscale restaurant in easy walking distance from the Motown Museum. You could make it easy for tour buses to park, and for large groups to eat and split the bill.

### Employment Impact (25 points)

The questions in the section below help us to evaluate the impact of your business as an employer in the city of Detroit.

#### How many W2/1099 employees do you currently have in your business? (Including business owner) (required)

Select...



Please include the number of full-time equivalent payroll employees, including yourself. Full-time is 30 hours or more worked weekly.

### Community Impact (25 points)

The questions in the section below help us to evaluate the impact of your business on the city of Detroit.

#### How many years have you been in business? (required)

#### Do you currently have, or plan to have, a physical commercial location in the city of Detroit? (required)

☐ Yes

☐ No

Physical commercial locations include office space, retail storefronts, industrial property, lab space, and distribution facilities

#### Given the definition below, is your company technology-based or technology-enabled? (required)

☐ Yes

☐ No



Technology-based companies develop their own software, hardware, and digital networks to provide their core product or service. Tech-enabled companies use existing digital tools to make their products and services more efficient and/or effective.

- Examples of a Tech-based company: an app developer, robotics, web design
- Examples of a Tech-enabled company: using Square to sell products. Using Vagaro to schedule appointments. Most organizations are tech-enabled companies!

**Given the definition below, is your company a software-enabled mobility company?** (required)

☐ Yes

☐ No

Mobility is the movement of goods and people around the world. Does your company use software to move goods and/or people over the land, air, and/or sea? Ex: moving company, food delivery service, food truck.

### **Business Assistance Need (30 points)**

The questions in the section below help us to evaluate your need for the business assistance services offered.

**What type(s) of negative Covid-related impacts have you experienced? (CHECK ALL THAT APPLY!) (required)**

☐ I have been negatively impacted as an individual

☐ I have been negatively impacted as a result of my business class and/or industry

☐ I have been negatively impacted based on my geographic location

Check all that apply

**Why do you need business assistance from Detroit Means Business at this time? (CHECK ALL THAT APPLY!)**

- ☐ I don't have the financial resources to hire a vendor to complete this project
- ☐ I don't have the time to complete this project myself
- ☐ I don't have the expertise required to complete this project
- ☐ I don't know anyone with the expertise to complete this project
- ☐ Other

Check all that apply

**In which of the 6 categories of services are you in need of professional services? (CHECK ALL THAT APPLY!) (required)**

- ☐ Accounting & Financial Education, Advising and Planning Services
- ☐ Food Based Business Services
- ☐ Digital Strategy, Marketing and Branding Services
- ☐ High-Growth Technology and Strategy
- ☐ Business Operations, Human Resources, and Legal Advising
- ☐ Construction, Architecture, and Space Related Services

Visit our website to view the subcategories and potential vendors that fall under these 6 categories of services.

Business Assistance | DMB ([detroitmeansbusiness.org](https://www.detroitmeansbusiness.org))

(<https://www.detroitmeansbusiness.org/dmbba>)

**What was your revenue for 2022? (required)**

Select... ▼

Estimated annual revenue in US dollars

## Demographic Information

We respect human diversity and understand that identity can be a sensitive and personal matter. The following questions are optional. We request this demographic information to improve the effectiveness of our organization and ensure that entrepreneurs who receive services equitably represent our community. Please note that your answers will not be assigned a point value.

### How would you describe yourself?

- ☐ American Indian or Alaska Native
- ☐ Arab and/or North African and Southwest Asian
- ☐ Asian
- ☐ Black or African American
- ☐ Latinx or Hispanic
- ☐ Multiracial
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ White
- ☐ Choose not to identify
- ☐ Other

### What is your age range?

### What is your country of birth?

We do not share individual immigration-related information.

**What zip code do you currently live in?**

**Please select your gender identity.**

- ☐ Female
- ☐ Male
- ☐ Non-binary
- ☐ Transgender
- ☐ Other not listed here
- ☐ Prefer not to say

**What are your pronouns?**

- ☐ he/him/his
- ☐ she/her/hers
- ☐ they/them/theirs
- ☐ ze/hir
- ☐ Choose not to identify
- ☐ Other

**What is the highest level of school you have completed or the highest degree you have received?**

**What is your preferred language to conduct business?**

**Save Draft**

**Submit Form**

Drafts may be visible to the administrators of this program.

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## DMB Business Assistance Eligibility Form

### Eligibility Criteria (aligned with federal funding requirements)

Organizations eligible to apply for these opportunities must be registered for-profit businesses in good standing with the State of Michigan with a business address located within the City of Detroit. In order to be eligible for assistance, your business must be structured as one of the following entity categories.

- Sole Proprietorship
- General Partnerships
- Limited Partnerships (LP)
- Limited Liability Partnerships (LLP)
- Corporations (Inc., Corp.)
- Limited Liability Companies (LLC)
- Benefit Corporations (B Corp)
- Low-profit Limited Liability Company (L3C)
- Faith-based organizations, subject to 24 CFR § 570.200(j) participating in for-profit commercial activity

*In addition, the business must meet at least **ONE** of the following eligibility requirements.*

**1. Individual Impact** - Businesses that can demonstrate that they experienced any of the following negative economic impacts as a result of the COVID 19 pandemic.

- Unrealized investment in a business venture
- Loss of business revenue
- Difficulty covering business payroll
- Difficulty paying full obligation of mortgage or rent for a business location
- Difficulty covering operating costs
- Difficulty hiring staff necessary to operate at normal capacity

**2. Disproportionate Impact on Specific Business Classes or Industries** - Businesses that are part of at least one of the following classes of business or specific industries.

- Minority-owned businesses
- Women-owned businesses
- Veteran-owned businesses
- Microenterprises (a business employing 5 or fewer employees, one of whom is the owner)
- Theatres, music venues, and performing arts companies
- Arcades, amusement services and sports or recreation venues
- Full-Service Restaurants, coffee shops, bars, and limited service eating places

**3. Operating in an Impacted Geography** - Businesses that are located in a Qualified Census Tract. A Qualified Census Tract is any census tract where 50 percent or more of the households have incomes below 60 percent of the area median gross income, or where the poverty rate (households with income at or below 185 percent of the Federal Poverty Guidelines) is 25 percent or higher. [Click here for Qualified Census Tract maps. \(https://www.huduser.gov/portal/qct/screen2.html\)](https://www.huduser.gov/portal/qct/screen2.html)

☐ **Please check this box if your official business address is located in the City of Detroit**

Please note that businesses located in Highland Park and Hamtramck are ineligible for business assistance at this time.

☐ **Please check this box if you have been in business for 2 years or more.**

Please note that a business has to have been in business for 2 years or greater to be eligible for Business Assistance.

**Is the business applying for assistance a for-profit entity? (required)**

☐ Yes

☐ No

☐ **Please check this box if your business is registered with the Department of Licensing and Regulatory Affairs (LARA) for the state of Michigan AND if you are in good standing.**

Your business must appear and be in good standing in the Michigan LARA Business Entity search (<https://cofs.lara.state.mi.us/SearchApi/Search/Search>)

**What kind of entity is the business applying for assistance?** (required)

Select...



**Have you experienced one or more of the Covid-related negative impacts in the categories listed above (individual, business class/industry, geography)?** (required)

☐ Yes

☐ No

Save Draft

Submit Form

Drafts may be visible to the administrators of this program.



### Business Vision and Plan Review (check all that apply) (20 Points)

- Clear articulation of product or service
- Detailed description of target customer, including demographics and/or psychographics, industry specifics
- Customer-oriented description of problem
- Customer-oriented description of benefit
- Clear, relevant, and value based articulation of business differentiation
- None of the above apply

Points

- 2
- 4
- 4
- 4
- 6
- 0

### Employment Impact Review (check all that apply) (25 Points)

- Currently has one or more employees
- Plans to retain employee(s)
- Plans to add one or more employees
- Plans to add 2-5 employees
- Plans to add 6 or more employees
- Milestone to add employees logically connects to employee growth
- None of the above apply

Points

- 7
- 2
- 4
- 4
- 4
- 4
- 0

### Community Impact Review (check all that apply) (25 Points)

- In business for four or more years
- Has or plans to have a physical commercial location
- Has or plans to have a physical commercial location in a Strategic Neighborhood Fund area
- Is a tech or tech-enabled company
- Is a mobility company
- None of the above apply

Points

- 5
- 5
- 5
- 5
- 5
- 0

### Business Assistance Need Review (check all that apply) (30 Points)

- Has experienced two or more negative Covid-based impacts
- Has two or more valid reasons to access DMB business assistance
- Had less than \$150,000 in revenue in 2022
- Had less than \$5,000,000 in revenue in 2022
- None of the above apply

Points

- 10
- 10
- 5
- 5
- 0

## MCM Denied Applicants

Declined Reason	Round	Submitter First Name	Submitter Last Name	Status	Date	Business Name
too early, next round; re-zoning needed	21	Shane	Overbey	Declined	9/19/2022 19:22	Artisan Contracting LLC
no site visit	21	Kimberly	Sanders	Declined	9/30/2022 22:13	Blasians Walk-In Salon
no site visit, no supplemental application	21	Liz	Blondy	Declined	9/22/2022 15:32	Canine To Five
Ineligible - franchise	21	Eric	Slater Jr	Declined	9/30/2022 0:27	Detroit Franchise Group LLC - DBA: The Peach Cobbler Factory Detroit
Ineligible - franchise	21	Lauren	Karmo	Declined	9/30/2022 15:39	EPIC Health
didn't explore loan funding, could get open without a grant	21	India	Solomon	Declined	10/3/2022 2:12	FluidSpaces (DBA CityShares)
business model unclear, unable to articulate business model	21	Tyra	Lopez	Declined	10/3/2022 2:46	Free Spirit Brands
no site visit	21	Denard	Haskins	Declined	10/2/2022 3:27	Gajiza, LLC
no site visit, no supplemental application	21	Aaron	Sanders	Declined	9/30/2022 19:10	Heavenly Chicken & Waffles
Ineligible - residential	21	Malik	phillips	Declined	8/31/2022 13:55	King Boys Entertainment LLC
no completed business plan; no outside funding source	21	Katherine	Perez	Declined	10/3/2022 1:51	La Ventana Cafe
low score, no funding	21	Erin	Guillen	Declined	9/1/2022 19:34	Motown Mopeds
too early	21	Rocky	Coronado	Declined	10/2/2022 3:36	Nepantla Cafe LLC
no brick and mortar, planning on new construction	21	Cathy	Schneider	Declined	9/23/2022 1:58	Old Western Market
Ineligible - residential	21	Dorian	Hill	Declined	8/30/2022 22:24	orion modern concepts inc
too early, next round	21	Courtney	Moore	Declined	9/30/2022 3:00	Phorks
initial score was too low to be considered a finalist	21	Peter	Surowski	Declined	9/30/2022 6:48	Shoryuken LLC
too early, next round; no site visit	21	Lendon	Crosby	Declined	9/26/2022 19:13	Stafford House - 9301 Oakland Avenue, Detroit, MI 48211
initial score was too low to be considered a finalist	21	Trice	Eddings	Declined	10/3/2022 2:46	Top notch care
no site visit, no supplemental application	21	Trina	Davis	Declined	10/3/2022 3:11	Wellness On The Rise LLC
large funding gap, no lenders contacted, not ready yet	22	Meg	Schubert	Declined	1/15/2023 13:29	2424 Vinyl, LLC
already open and operating	22	Dr. Sabrina	Evans	Declined	12/5/2022 17:04	Alpha One Agency, LLC
no supplemental application	22	Dirra	Castelow	Declined	1/9/2023 15:47	Ava's World Famous
no plan	22	Theodis	Brown	Declined	1/16/2023 1:54	B.I.G. , LLC. 7406 Grand River Detroit, MI
no location	22	Sam	Sesi	Declined	1/15/2023 21:25	Bennys Deli LLC
too early, next round	22	William	Smith	Declined	1/9/2023 18:38	Biltmore Development Group
too early, unrealistic budget	22	James	Bates	Declined	1/15/2023 23:00	Blew Boat Cigar Club
missing req. docs; large funding gap	22	Leon	Hunter III	Declined	12/25/2022 17:15	Craft One Enterprise Inc
no location	22	Sean	FRIDAY	Declined	1/6/2023 16:33	Diatomic Energy LLC (Diatomic)
large funding gap; no LOI/building	22	Travis	Gevedon	Declined	1/15/2023 20:11	Earneasyassetsllc
no plan	22	Emmy	Davison	Declined	1/15/2023 22:34	Essential Phlebotomy & Beyond LLC
Ineligible - residential	22	Infinite	Graphic Designs	Declined	1/16/2023 3:21	Infinite Graphic Designs LLC
large funding gap; denied loan	22	Alexandria	Williams	Declined	1/15/2023 21:59	Infinite Learning LLC
large funding gap; low score	22	Jocelyn	Goodman	Declined	1/15/2023 18:01	JC Transportation
no funding, denied loans	22	Kadesha	Henry	Declined	1/15/2023 10:24	Kadhack Institute
large funding gap	22	Juanita	Vaughn	Declined	1/16/2023 3:21	Odyssey Entertainment Company
no building	22	Cathy	Schneider	Declined	1/15/2023 23:25	Old Western Market
no site visit	22	AZ	Yeamen	Declined	1/16/2023 3:56	One Seven Spaces Inc
Ineligible - not in Detroit	22	Stephanie	Yvonne	Declined	1/13/2023 21:09	Premiere Hands
already open and operating	22	KYLE	CALDWELL	Declined	1/12/2023 21:07	Royal Team Entertainment
Ineligible - nonprofit	22	shirley	jimerson	Declined	12/14/2022 14:06	Shirley House of Hearts
no building; asking for funds to pay past bills	22	Beverly	Robinson	Declined	1/16/2023 0:46	Simply Dependable Transportation,LLC
no location	22	Shyann	Clark	Declined	12/18/2022 20:38	Studio44 Detroit
no plan; ineligible - nonprofit	22	Kanisha	Blake	Declined	12/14/2022 5:51	The Shampoo Bar
design app - should be considered for Design instead	22	Tialie	Simpson	Declined	1/16/2023 2:43	Tilyn Enterprises LLC
no lease, no plan	22	Joel	Topey	Declined	1/16/2023 1:37	Topey's Kitchen
no plan	22	Tracy	Herron	Declined	1/16/2023 5:00	Unique Urban Real Estate, Inc.
not ready, incomplete business plan	23	Cordell	Johnson	Declined	4/2/2023 18:28	10725 W McNichols
low score, construction costs do not seem accurate, funding gap	23	LynToshia	Washington	Declined	3/31/2023 4:28	13501 GRATIOT AVE DETROIT 48205
not ready, no business plan	23	KEVIN	PEYTON	Declined	3/22/2023 17:57	AWESOME AUTO TRANSPORTERS LLC
did not complete supplemental application	23	Sonya	Wheeler	Declined	4/2/2023 14:55	Casual Corner Coffee & Office Space
low score, large funding gap	23	Roslind	Davis	Declined	4/2/2023 18:31	Chef's Secret
did not complete supplemental application	23	Luke	Kittley	Declined	3/22/2023 18:47	Coffeehaus LLC
did not complete supplemental application	23	Elizabeth	Davis	Declined	3/30/2023 2:25	EtQ40 Corporation
did not complete supplemental application	23	Blanche	Foster	Declined	3/21/2023 1:23	Emmanuel House 1 & 2, DBA Peaceful Surroundings
too early, next round	23	alontae	pittman	Declined	3/8/2023 18:17	Flight Alert Plus LLC
initial score was too low to be considered a finalist	23	darryll	aaron	Declined	3/30/2023 20:21	FOODFEEN LLC
no site visit	23	Clarence	Archibald	Declined	4/3/2023 1:43	Great Lakes Property Management Group, LLC
too early next round, suggested to contact ID and DDF	23	Dana	Hale	Declined	3/16/2023 1:48	House of Homage, Inc.
did not complete supplemental application	23	Kim	Yokely	Declined	4/1/2023 0:18	Kimochi Detroit
did not complete supplemental application	23	Samuel	Wilson	Declined	4/3/2023 3:07	Kingdom Tots Daycare LLC
initial score was too low to be considered a finalist	23	Lavivian	Langston	Declined	4/2/2023 1:27	LaVivia's
too early, next round	23	Ajay	Das	Declined	4/2/2023 17:10	Menace Media LLC
did not complete supplemental application	23	Talfred	Waire	Declined	4/3/2023 0:55	On The Run Express
initial score was too low to be considered a finalist	23	Joseph	achtabowski	Declined	3/24/2023 4:10	PhocusTV Studios LLC
initial score was too low to be considered a finalist	23	Tomika	Williams	Declined	3/31/2023 16:25	Poshman LLC.
Ineligible - franchise	23	Mary-Liz	Benintende	Declined	3/13/2023 15:50	Pure Barre Detroit
had already been awarded a cash grant for this project	23	Brinda	Devine	Declined	3/18/2023 0:14	Purpose8 Real Estate, LLC
did not complete supplemental application	23	Jason	Phillips	Declined	4/1/2023 1:55	Roots Visual Designs, LLC- DBA: Detroit Ink Spot
did not complete supplemental application	23	Jalena	Gillette	Declined	4/3/2023 3:23	Sora Suites, LLC
no LOI or location	23	Terry	Campbell	Declined	4/3/2023 3:25	T's Finger Licking Grill LLC
initial score was too low to be considered a finalist	23	Tangie	Harris	Declined	3/29/2023 2:28	Tee Maries Cosmetology Campus
did not complete supplemental app, service provider at ProsperUs	23	Jonathan	Riley	Declined	3/23/2023 16:09	Telescope Vision LLC
did not complete a supplemental application	23	Kenneth	Miller	Declined	4/3/2023 1:36	The Oaks At Piety Hill
initial score was too low to be considered a finalist	24	Lance	Havelka	Declined	6/28/2023 21:05	13140 Charlevoix St, Detroit, MI 48215
initial score was too low to be considered a finalist	24	Patrice	Owens	Declined	6/20/2023 19:08	beautii by koko LLC
did not complete supplemental application	24	Ghailan	Pady	Declined	6/20/2023 23:56	BEST WHOLESALE FISH & SEA FOOD
too early, next round	24	cierra	McFarlin	Declined	7/10/2023 22:20	Birdie Mae's Brunch Bar
no architectural drawings, funding confusing, next round	24	Timothy	Bryant	Declined	6/30/2023 19:47	Bryant Park Market
Requested updated sources/uses based on contractor estimates for cafe b	24	Dante	Williams	Declined	7/31/2023 19:02	Cutz Cafe LLC
currently operating, upgrades they need to make are not hindering their o	24	Diane	Chekich	Declined	7/7/2023 2:51	D2 Solar LLC

Looking for new space	24	Marissa	Schuh	Declined	7/11/2023 2:26	Detroit School Of Gymnastics
no site visit	24	Dwayne	Crawford	Declined	6/23/2023 15:25	DOT & ETIA'S SHRIMP, LLC
already open and operating	24	melvie	berkery	Declined	7/10/2023 13:20	Dream Estates
Initial score was too low to be considered a finalist	24	Genevieve	Jackson	Declined	7/10/2023 23:54	Garden of Eve Learning Center
Requested updated sources/uses based on contractor estimates for self st	24	Taylor	Lydon	Declined	6/20/2023 1:34	Grosse Pointe Storage Co.
Initial score was too low to be considered a finalist	24	Brian	Pelcastre	Declined	7/8/2023 18:56	Helados Las Alegrias LLC
no site visit	24	LaStar	Taylor	Declined	7/3/2023 5:30	Hot Tub N Chill
already open and operating	24	Jeremy	Richardson	Declined	7/11/2023 4:00	Indian Village Depot LLC
no supplemental application submitted	24	Janica	Smith	Declined	6/28/2023 3:22	Janna Kay LLC
no building associated with project - requesting funds for mini golf course	24	Katrina	Lockhart	Declined	7/11/2023 1:34	Karasi Development Group, LLC
no supplemental application submitted	24	Micah	Hobdy	Declined	7/11/2023 20:52	Kidz Palace Learning 2 LLC
previous business still operating in space	24	Ameneh	Marhaba	Declined	6/27/2023 20:56	Little Liberia, LLC
Initial app score too low to move forward (no funding)	24	Lola	evans	Declined	7/1/2023 22:01	Lucania Lavish
Initial app score too low to move forward (no funding)	24	kennesha	smith	Declined	7/1/2023 2:17	MaryBelles LLC
withdrawn	24	Ajay	Das	Declined	7/10/2023 14:49	Menace Media
need updated sources/uses with contractor estimates	24	Charles	Bailey	Declined	7/3/2023 0:55	Motorcity Smoothie Food Court
not enough clarity on funding to award now	24	Racquel	Cook	Declined	7/3/2023 21:34	My Big Fat Shawarma
No drawings, no funding options	24	Cathy	Schneider	Declined	6/29/2023 0:52	Old Western Market
withdrawn	24	Rachel	Lutz	Declined	7/11/2023 2:13	Peacock Consulting LLC (Parent company: The Peacock Room)
withdrawn	24	Robert	Gardner	Declined	7/4/2023 0:14	PT in the D, LLC
Initial app score too low to move forward (no funding) (no training)	24	Traci	Gaymon	Declined	6/14/2023 2:35	Quality Hub Laundromat LLC
too low of an initial score to move forward as a finalist (no outside funding)	24	LaWanna	White	Declined	6/28/2023 16:15	RockStu Customz
too low of an initial score to move forward as a finalist	24	Sabrina	LaHamouth	Declined	7/9/2023 10:19	Sabmial Design's
not enough clarity on funding to award now - should re-apply when they h	24	Elliott	Hoffman	Declined	7/2/2023 19:40	Side Pull Beer Company
no site visit	24	Lauren	Glaps	Declined	7/11/2023 3:48	Sundrops Playschool
too low of an initial score to move forward as a finalist	24	Feliece	Miller	Declined	7/4/2023 2:37	The Big Ladle
already open and operating	21 PF	Willie	Brake	Declined	10/2/2022 15:07	All About Technology
Ineligible - residential	21 PF	Damari	Covington-Woods	Declined	9/27/2022 19:48	Brick Slayerz, Llc
already open and operating	21 PF	Dre	Sanford	Declined	9/27/2022 19:20	Dresan Fashion
secured all needed funding	21 PF	Matt	Tulpa	Declined	10/9/2022 19:37	Hero's Night
already open and operating	21 PF	jamonty	washington	Declined	10/9/2022 8:13	JATAM Professional Services
Investment company;building owner applied	21 PF	Geraldine	Harrison	Declined	10/9/2022 23:05	JLMG2 Investments LLC
already open and operating	21 PF	Isaac	Hester	Declined	10/6/2022 16:14	Kiddos Village Academy
Ineligible - residential	21 PF	Erwin	Harris	Declined	10/10/2022 3:57	More Life Foods LLC
too early, next round	21 PF	Jennifer	Lyon	Declined	10/9/2022 23:35	Primus Locus LLC
already open and operating	21 PF	Godwin	Ihentuge	Declined	10/6/2022 17:22	YumVillage West Village
too early in process	22 PF	Matt	Tulpa	Declined	12/26/2022 2:35	Hero's Night
too early in process	22 PF	AZ	Yeamen	Declined	6/3/2023 0:57	One Seven Spaces
too early, next round	22 PF	Trina	Davts	Declined	1/16/2023 4:39	Wellness On The Rise LLC
missing required docs	23 PF	LECTIA	JONES	Declined	4/1/2023 2:27	Crème Le Bleu Llc
large funding gap, no loans	23 PF	Denard	Haskins	Declined	4/2/2023 23:32	Gajiza, LLC
applied to previous finalist application without being a previous finalist, ne	23 PF	Lisa	Brown	Declined	4/7/2023 1:23	Plush Production Studio
application incomplete	23 PF	Mary	Gaddis	Declined	3/22/2023 19:59	Twistofsunshinellc
lots of repairs needed to building; budget not reflective of repairs	24 PF	James	Bates	Declined	7/9/2023 22:43	Blew Boat Cigar Club
no supplemental application submitted	24 PF	Sonya	Wheeler	Declined	8/7/2023 23:02	Casual Corner Coffee & Office Space
too early in lending process	24 PF	Martasha	Gadsden	Declined	8/9/2023 3:56	Cupcake Bar and Grill
investor funded project; supplemental application never submitted	24 PF	Matt	Tulpa	Declined	7/3/2023 2:36	Hero's Night
Over 500k funding gap, too early in loan process	24 PF	Dana	Hale	Declined	8/8/2023 17:57	House of Homage Inc.

\*Previous Finalist (PF)

## DMB Denied Applicants

Denial Reason	Status	Date	Current Review Stage	First Name	Last Name	Business Name
Low Score	Declined	10/19/2023 22:13	Business Approval Stage	Theresa	Dowdell	Culture Childcare Center
Low Score	Declined	10/24/2023 18:48	Business Approval Stage	David	Richter	Alpino Restaurant Operations, LLC
Low Score	Declined	9/19/2023 15:53	Business Approval Stage	CasSandra	Brown	Sandlin BA, LLC
Low Score	Declined	10/27/2023 1:41	Business Approval Stage	Carl	McAllister	Kamili Activewear
Low Score	Declined	10/25/2023 2:02	Business Approval Stage	Ramona	Douglas	My People Arise L.L.C.
Low Score	Declined	9/16/2023 1:55	Business Approval Stage	Bourhan	Ahmad	Le chef inc.
Low Score	Declined	10/25/2023 18:40	Business Approval Stage	DeMarco	Williams	Drill Defense Services
Low Score	Declined	11/17/2023 3:16	Business Approval Stage	Jamila	Jackson	Comprehensive Management Solutions, Inc
Low Score	Declined	10/25/2023 7:54	Business Approval Stage	Jeannette	Roberes	Bearly Articulating, LLC.
Low Score	Declined	9/16/2023 3:09	Business Approval Stage	Theresa	Withers	Malkia Essentials LLC
Low Score	Declined	10/29/2023 20:11	Business Approval Stage	Shun	Howell	1701 Fiber Group
Low Score	Declined	11/4/2023 1:10	Business Approval Stage	Deanna	Alexander	Hygiene on Wheels
Low Score	Declined	11/1/2023 21:53	Business Approval Stage	Annette	Anderson	1st Step Healthcare Training
Low Score	Declined	10/31/2023 14:11	Business Approval Stage	Jay	Williams	Miss Eva's Detroit
Low Score	Declined	10/26/2023 15:31	Business Approval Stage	Sasha	Monroe	Monroe sweets Llc
Low Score	Declined	11/3/2023 10:17	Business Approval Stage	Tiffany	Dezort	Eastside Roasterz
Low Score	Declined	9/23/2023 20:52	Business Approval Stage	Crystal	Brown	CircNova Inc.
Low Score	Declined	10/25/2023 17:46	Business Approval Stage	Davon	Mann	Mann Family Fitness
Low Score	Declined	10/26/2023 14:33	Business Approval Stage	Rashad	Torrence	Detroit Original Seafood Truck
Low Score	Declined	10/26/2023 20:50	Business Approval Stage	Gregory	Hall	Bovvy Mkt
Low Score	Declined	11/3/2023 3:18	Business Approval Stage	William	Brown	Legacy PC Support L.P. & Detroit Creative Design Collective LLC
Low Score	Declined	12/12/2023 3:19	Business Approval Stage	Erin	Bridges	Pink sand luxe
Low Score	Declined	10/20/2023 7:39	Business Approval Stage	Paige	Alston	Joyful Tykes LLC
Low Score	Declined	10/12/2023 16:46	Business Approval Stage	Alontae	Pittman	Flight Alert Plus LLC
Low Score	Declined	9/26/2023 20:08	Business Approval Stage	Aaron	Barber	BarberExpressLLC
Low Score	Declined	11/28/2023 23:26	Business Approval Stage	Jabari	Archer	Asim Investment Group
Low Score	Declined	11/15/2023 13:17	Business Approval Stage	Jarell	Farley	Hayesandchalmers all auto LLC
Low Score	Declined	11/15/2023 3:07	Business Approval Stage	Joyce	Harold	Jl Fitness
Low Score	Declined	10/2/2023 0:04	Business Approval Stage	Shantell	Surles	Lil Minds Matter Childcare
Low Score	Declined	10/31/2023 16:51	Business Approval Stage	Taniesha	Marzouc	Jamaican Mi Hungry LLC
Low Score	Declined	11/20/2023 21:00	Business Approval Stage	Rita	Henderson	Five Fold Publishing LLC
Low Score	Declined	10/16/2023 20:28	Business Approval Stage	Theresa	Dowdell	TP Home and Travel Services
Low Score	Declined	11/4/2023 21:09	Business Approval Stage	Markus	Braggs	Mactruck Productions
Low Score	Declined	12/6/2023 16:54	Business Approval Stage	Tiera	Moultrie	T Styles Graphics, LLC
Low Score	Declined	9/20/2023 20:56	Business Approval Stage	Lisa	Johanon	Peaches & Greens LLC
Low Score	Declined	11/28/2023 19:29	Business Approval Stage	John	Hanson	John Hanson
Low Score	Declined	11/7/2023 5:15	Business Approval Stage	Roxanne	Rodriguez	Under the Rainbow Events, LLC
Low Score	Declined	10/26/2023 7:59	Business Approval Stage	Alayah	Love	Pampered with love LLC
Low Score	Declined	12/7/2023 16:47	Business Approval Stage	Lakenya	Cooper	Inspiring Lives, LLC
Low Score	Declined	11/17/2023 1:44	Business Approval Stage	Nakia	Adams	Tna Blessed The Seniors Companion Llc
Low Score	Declined	10/26/2023 1:58	Business Approval Stage	ALICIA	JENKINS	FIXHER UPHER LLC
Low Score	Declined	11/16/2023 17:33	Business Approval Stage	Michael	Dedenbach	Detroit Clothing Circle
Low Score	Declined	10/16/2023 15:37	Business Approval Stage	Crystal	Yeager	Sistahs Braid Too
Low Score	Declined	12/6/2023 21:15	Business Approval Stage	Brittanie	El	Brittanie's prints and more LLC
Low Score	Declined	9/17/2023 15:43	Business Approval Stage	Charlene	Draine	SeaDrain, L3c
Low Score	Declined	12/15/2023 22:30	Business Approval Stage	Jacob	Rayford	Better Management Group
Low Score	Declined	11/17/2023 1:32	Business Approval Stage	Karynthia	Story	Hot Dog N It
Low Score	Declined	10/27/2023 19:08	Business Approval Stage	Tanisha	Owens	Xclusive Hair Capitol
Low Score	Declined	11/7/2023 0:34	Business Approval Stage	Ky'ronda	Tate	Queendom Nail Bar
Low Score	Declined	11/27/2023 2:56	Business Approval Stage	Leona	Gist Milton	What's The Dill, LLC
Low Score	Declined	12/27/2023 21:39	Business Approval Stage	Ivan	Alexander	Detroit Renaissance Project De
Low Score	Declined	12/2/2023 1:39	Business Approval Stage	LYNTOSHIA	WASHINGTON	LYN'S PLACE
Low Score	Declined	1/8/2024 6:18	Business Approval Stage	Ollie	Hall Jr	OKICH, LLC
Low Score	Declined	10/30/2023 16:38	Business Approval Stage	CANDICE	SIMONS	j'adore Detroit
Low Score	Declined	12/5/2023 22:49	Business Approval Stage	David	Woods	SBOY LLC
Low Score	Declined	12/5/2023 18:42	Business Approval Stage	Brea	McCamey	B.E., Bello Enterprise
Low Score	Declined	1/3/2024 23:04	Business Approval Stage	Darnell	Horton	Horton on homes
Low Score	Declined	11/27/2023 16:10	Business Approval Stage	Dorian	Hill	Orion modern concepts inc
Low Score	Declined	12/28/2023 21:22	Business Approval Stage	erykah	murphy	BEAM Sunglass Boutiue, LLC.
Low Score	Declined	12/18/2023 2:56	Business Approval Stage	Joaquin	Oyuela Marcovich	Huapi LLC
Low Score	Declined	12/3/2023 4:10	Business Approval Stage	Karlis	Pulley	Sweet Aroma Candle Company, LLC
Low Score	Declined	12/1/2023 13:39	Business Approval Stage	Markita	Stewart	Moment 4 Life Kreations
Low Score	Declined	12/4/2023 22:37	Business Approval Stage	Debra	Turnboe	Paradise Juice LLC
Low Score	Declined	1/2/2024 22:16	Business Approval Stage	Diamonique	Lynem	Balanced Spa llc
Low Score	Declined	12/7/2023 14:01	Business Approval Stage	Tychicus	Dewberry	DewTyme Entertainment Group
Low Score	Declined	9/20/2023 12:10	Business Approval Stage	Jonathan	Farley	Accesspoint transport llc
Low Score	Declined	12/12/2023 3:45	Business Approval Stage	Chengy	Gwengo	BioFuran Materials
Low Score	Declined	1/9/2024 17:41	Business Approval Stage	Robert	Brown	WoodWater
Low Score	Declined	11/16/2023 14:50	Business Approval Stage	Dion	Brown	HWB delivery service
Low Score	Declined	12/26/2023 16:15	Business Approval Stage	Sonya	Grice-Moyler	LIFE VISIONS DISTRIBUTION, LLC
Low Score	Declined	10/23/2023 15:44	Business Approval Stage	Jesus	Caudillo	DEG Dialysis Center
Low Score	Declined	1/9/2024 1:51	Business Approval Stage	Dejuan	Sparks	Loyalty is law
Low Score	Declined	11/13/2023 16:40	Business Approval Stage	Tamela	Todd	T & T Sip n Read LLC
Low Score	Declined	9/27/2023 0:50	Business Approval Stage	Sydnee	Turner	Sydgrafix, LLC
Low Score	Declined	12/20/2023 5:39	Business Approval Stage	Ashley	Patterson	42nd Street Events
Low Score	Declined	1/6/2024 23:36	Business Approval Stage	Asim	Williams	Ahdeah Labs LLC
Low Score	Declined	12/21/2023 0:33	Business Approval Stage	Imani	bibbins	Social media exchange llc
Low Score	Declined	10/27/2023 19:55	Business Approval Stage	Jocelyn	Sansom	Four Taste LLC

Low Score	Declined	12/5/2023 2:36 Business Approval Stage	Alan	Holt	12811 Hillview Properties LLC
Low Score	Declined	12/19/2023 3:03 Business Approval Stage	Joaquin	Oyuela Marcovich	Soul Property Management LLC
Low Score	Declined	12/12/2023 1:38 Business Approval Stage	Justin	Beach	Beachhousebooks lls
Low Score	Declined	10/26/2023 18:33 Business Approval Stage	Lakeisa	Williams	21st Century Salon
Low Score	Declined	9/21/2023 4:53 Business Approval Stage	Monique	Mcclendon	Career Outlook Staffing
Low Score	Declined	12/15/2023 17:45 Business Approval Stage	Wanda	Bynum	Spa-a-peel
Low Score	Declined	9/20/2023 2:52 Business Approval Stage	Debra	Turnboe	Paradise Juice LLC
Low Score	Declined	12/6/2023 11:56 Business Approval Stage	Letitia	McIntosh	Dfour4 Productions LLC
Low Score	Declined	12/8/2023 3:09 Business Approval Stage	Narissa	Carpenter-Harper	Hair I Am LLC
Low Score	Declined	11/21/2023 21:01 Business Approval Stage	Wendy	Ringo	Sugah Please Coffee House, LLC
Low Score	Declined	11/22/2023 5:59 Business Approval Stage	Salina	Tewelde	Red Sea Beauty
Low Score	Declined	12/22/2023 21:45 Business Approval Stage	Tina	Arroyo	Spectacle Society
Low Score	Declined	11/17/2023 13:15 Business Approval Stage	Ronita	Coleman	Coleman Allen LLC
Low Score	Declined	12/26/2023 18:35 Business Approval Stage	LaVar	Harris	Grow Futures Holdings LLC dba City Glow Yoga™
Low Score	Declined	11/11/2023 4:05 Business Approval Stage	Kenneth	Clay	RCK Express Services LLC
Low Score	Declined	12/26/2023 16:01 Business Approval Stage	Felecia	Banks	BGM Industries
Low Score	Declined	12/7/2023 0:35 Business Approval Stage	Anitra	Novak	Curve Thick
Low Score	Declined	10/25/2023 1:08 Business Approval Stage	William	Rucker	Rucker's Lawn Care Svcs
Low Score	Declined	11/9/2023 10:23 Business Approval Stage	Kim	Duncan	KMD Product
Low Score	Declined	11/9/2023 20:31 Business Approval Stage	Meiko	Krishok	Guerrilla Food LLC dba Pink Flamingo To Go
Not Eligible	Declined	1/9/2024 16:23 Business Approval Stage	Dominique	Harris	Purple Reign
Not Eligible	Declined	12/24/2023 20:10 Business Approval Stage	Ronald	Lee Jr	WHAT'S THE IRONY? PRODUCTIONS, LLC
Not Eligible	Declined	12/9/2023 3:27 Business Approval Stage	Raphael	Williams	Rocket Fuel Nutrition LLC
Funding Ran Out	Declined	1/22/2024 19:13 Business Approval Stage	shanthia	scales	THIAS DRYWALL & ALL
Funding Ran Out	Declined	1/28/2024 15:50 Business Approval Stage	Anthony	Hammond	Total Vision Enterprise
Funding Ran Out	Declined	1/29/2024 17:41 Business Approval Stage	Calvin	Turner	911 PAINT & HYDROPONIC SUPPLY, LLC
Funding Ran Out	Declined	1/16/2024 13:58 Business Approval Stage	Dale	Webster	Automotive Tumbling
Funding Ran Out	Declined	2/2/2024 18:42 Business Approval Stage	Jamilah	Wallace Glenn	JAHDSPACES, LLC
Funding Ran Out	Declined	1/19/2024 20:45 Business Approval Stage	JeQua	Halliburton	Jay Buys Detroit
Funding Ran Out	Declined	1/13/2024 18:19 Business Approval Stage	Marcellus	Wheeler	Urban Farm Development Managers LLC
Funding Ran Out	Declined	1/31/2024 13:29 Business Approval Stage	Matthew	Burnett	Maker's Row
Funding Ran Out	Declined	1/31/2024 3:03 Business Approval Stage	Rhett	Beard	CSM Distribution LLC
Funding Ran Out	Declined	1/16/2024 16:42 Business Approval Stage	Robert	Coronado	Corte Tropical
Funding Ran Out	Declined	2/13/2024 2:30 Business Approval Stage	Colleen	Jackson	Beauti Kafe LLC
Funding Ran Out	Declined	2/9/2024 5:51 Business Approval Stage	Jacqueline	Stephens	Executive Destiny Productions
Funding Ran Out	Declined	1/31/2024 7:13 Business Approval Stage	Briana	Matthews	Millibesocks llc
Funding Ran Out	Declined	2/4/2024 2:22 Business Approval Stage	Candace	Williams	Barks Fifth Avenue LLC
Funding Ran Out	Declined	1/16/2024 19:19 Business Approval Stage	Dana	Session	The Monarch Romm, LLC.
Funding Ran Out	Declined	2/10/2024 16:56 Business Approval Stage	Rita	Clark	Refresh Essentials, LLC
Funding Ran Out	Declined	1/28/2024 20:07 Business Approval Stage	Alecia	Steptoe	Serenity Star Enterprise LLC
Funding Ran Out	Declined	2/13/2024 11:36 Business Approval Stage	Mark	Schaffer	Gardner Property Management, Inc.
Funding Ran Out	Declined	1/25/2024 12:03 Business Approval Stage	Andrea	Thompson	Ladies Entrepreneur Empowerment Circle, LLC
Funding Ran Out	Declined	2/8/2024 10:33 Business Approval Stage	KENNETH	ESTELL	Men For A Better Society
Funding Ran Out	Declined	1/28/2024 5:27 Business Approval Stage	Kim	Duncan	KM
Funding Ran Out	Declined	1/30/2024 20:38 Business Approval Stage	Lorna	Cheatham	Clera's Creative Gifts, LLC
Funding Ran Out	Declined	1/26/2024 2:20 Business Approval Stage	Morgan	Threatt	BARE BASICS LLC
Funding Ran Out	Declined	1/31/2024 22:20 Business Approval Stage	TiAndra	Bowens	THE BOWENS GROUP LLC, DBA, CHEFTIS
Funding Ran Out	Declined	1/13/2024 20:26 Business Approval Stage	Candace	Cox-Wimberley	I Am A Genius
Funding Ran Out	Declined	2/7/2024 23:53 Business Approval Stage	Charisse	Chandler	Sparkle Dream Events LLC
Funding Ran Out	Declined	1/29/2024 21:26 Business Approval Stage	Christy	Houston	R.E.D PLATES, LLC
Funding Ran Out	Declined	1/16/2024 17:52 Business Approval Stage	LaKeisha	LaGrande	Natural Living By Design
Funding Ran Out	Declined	2/1/2024 21:19 Business Approval Stage	Regina	Jemison	Swift Energy Works LLC
Funding Ran Out	Declined	1/24/2024 4:04 Business Approval Stage	David	Pitts	David Herman Photos
Funding Ran Out	Declined	2/5/2024 4:13 Business Approval Stage	Ekow	Duker	WhatsEatLike, Inc.
Funding Ran Out	Declined	1/18/2024 22:09 Business Approval Stage	Gary	Cumbus	Global National Transformation
Funding Ran Out	Declined	1/28/2024 3:32 Business Approval Stage	George	Colley	Colley's Invention, Llc.
Funding Ran Out	Declined	1/23/2024 18:51 Business Approval Stage	hatem	atoui	royal car center inc
Funding Ran Out	Declined	1/31/2024 7:18 Business Approval Stage	Jaharah	Muhammad	Penny Love Fitness
Funding Ran Out	Declined	2/7/2024 4:05 Business Approval Stage	Jamaal	Brown	Moor Profit
Funding Ran Out	Declined	1/21/2024 14:24 Business Approval Stage	JARED	DAVIS	Jared Davis Photography, LLC
Funding Ran Out	Declined	1/14/2024 4:11 Business Approval Stage	Jawanza	Wilson	ACOBSTER 212 Distribution LLC
Funding Ran Out	Declined	1/11/2024 17:59 Business Approval Stage	LaLisa	Fields	Little People Day Care
Funding Ran Out	Declined	1/16/2024 0:55 Business Approval Stage	Marquetta	Turner	Phoenix Transformative Counseling Services
Funding Ran Out	Declined	1/27/2024 3:06 Business Approval Stage	Marty	Johnson	Legacy Solutions LLC
Funding Ran Out	Declined	1/12/2024 19:24 Business Approval Stage	Mirna	Hamade	Meero's Rich Bite LLC
Funding Ran Out	Declined	1/23/2024 20:13 Business Approval Stage	Mohamad	Soboh	Z MORNING PROPERTIES LLC
Funding Ran Out	Declined	2/8/2024 19:07 Business Approval Stage	KENIA	JONES	DETROIT CLOSET
Funding Ran Out	Declined	2/14/2024 1:40 Business Approval Stage	IzJayna	Harris	More Life Foods
Funding Ran Out	Declined	1/17/2024 12:31 Business Approval Stage	Kimberly	Robinson	Best Coffee Avor
Funding Ran Out	Declined	1/29/2024 15:54 Business Approval Stage	Mia	Anthony	SAFE HAVENS BEAUTY LLC
Funding Ran Out	Declined	1/18/2024 21:02 Business Approval Stage	Linda hi	Smith-Cummings	SOUL AMAZING LLC
Funding Ran Out	Declined	2/2/2024 15:32 Business Approval Stage	LADONNA	REYNOLDS	GOOD TIMES ON THE AVE
Funding Ran Out	Declined	1/18/2024 3:09 Business Approval Stage	Adrianne	Collins	Detroit EM News , L3C (Detroit Entertainers & Musicians News)
Funding Ran Out	Declined	1/26/2024 23:25 Business Approval Stage	Charles	Longstreet	Longstreet Law PLLC
Funding Ran Out	Declined	2/3/2024 0:21 Business Approval Stage	Darren	Riley	JustAir Solutions Inc.
Funding Ran Out	Declined	1/25/2024 22:02 Business Approval Stage	Deangelo	Hadley	Merchant
Funding Ran Out	Declined	2/1/2024 14:52 Business Approval Stage	Edmund	Roberson	E1040 Corporation
Funding Ran Out	Declined	1/26/2024 19:58 Business Approval Stage	Erin	Lake	EA Management LLC
Funding Ran Out	Declined	2/9/2024 7:48 Business Approval Stage	Erin	Bridges	Pink sand luxe inc

Funding Ran Out	Declined	1/24/2024 15:26	Business Approval Stage	Felecia	Banks	BGM Industries
Funding Ran Out	Declined	1/28/2024 22:17	Business Approval Stage	Jacqueline	Dunlap	Teachers Resource Network of Michigan
Funding Ran Out	Declined	1/26/2024 20:30	Business Approval Stage	Michael	Bruce	Michbruc Multimedia
Funding Ran Out	Declined	1/27/2024 15:31	Business Approval Stage	Michele	Clark	LIFT Life Coaching Solutions LLC
Funding Ran Out	Declined	2/8/2024 1:59	Business Approval Stage	Nezaa	Bandeled	Paradise Natural Foods
Funding Ran Out	Declined	1/24/2024 22:34	Business Approval Stage	Savannah	Minus	Dynamic Rentals LLC
Funding Ran Out	Declined	1/31/2024 3:25	Business Approval Stage	Sharon	Freed-moreland	3D Dance Divas and Divas
Funding Ran Out	Declined	1/30/2024 4:33	Business Approval Stage	Wanda	Hobbs	MI Notary Report
Funding Ran Out	Declined	1/30/2024 22:38	Business Approval Stage	Wayne	Washington	The Village Beauty and Barber Salon
Funding Ran Out	Declined	1/18/2024 16:17	Business Approval Stage	Cameron	Smith	Innovation Logistics
Funding Ran Out	Declined	1/16/2024 23:34	Business Approval Stage	Crystal	Angel	ANGELS ONLY
Funding Ran Out	Declined	2/10/2024 1:00	Business Approval Stage	Dana	Draper-Swan	A Slice of Joy. LLC
Funding Ran Out	Declined	1/23/2024 0:05	Business Approval Stage	HAMISSI	MAMBA	Baobab Fare LLC
Funding Ran Out	Declined	1/13/2024 4:32	Business Approval Stage	Hanna	Thomas	Xtra Hold
Funding Ran Out	Declined	1/17/2024 21:21	Business Approval Stage	Jeanett	Griffin (Napier)	Church Mother Bread LLC
Funding Ran Out	Declined	1/12/2024 4:06	Business Approval Stage	antonio	mcclain	1 mill towing
Funding Ran Out	Declined	2/7/2024 16:21	Business Approval Stage	Arika	Charleston Shorter	Little Stinkers LLC
Funding Ran Out	Declined	2/14/2024 16:45	Business Approval Stage	Brian	Blackwell	B-Well Home Improvements
Funding Ran Out	Declined	1/27/2024 0:00	Business Approval Stage	Chelsea	Mcdonald	Wuravita Enterprises
Funding Ran Out	Declined	1/20/2024 17:31	Business Approval Stage	Chula	Ramirez	Love, Laugh, Learn Early Childhood Care & Education Center
Funding Ran Out	Declined	1/25/2024 22:04	Business Approval Stage	Earraina	LaNier-Little	Poppin Top Hat, LLC
Funding Ran Out	Declined	1/22/2024 16:46	Business Approval Stage	Jeffery	Cruse	Clean Cut Dumpster Rental LLC
Funding Ran Out	Declined	1/22/2024 19:55	Business Approval Stage	Kayla	Parker	Parker Financial Group, LLC.
Funding Ran Out	Declined	1/11/2024 21:51	Business Approval Stage	Leon	Johnson	C & L Business Ventures LLC
Funding Ran Out	Declined	1/30/2024 1:57	Business Approval Stage	Nicole	McCall	My Lights and More LLC
Funding Ran Out	Declined	1/21/2024 5:23	Business Approval Stage	Patrice	Davis	Grannies Pound Cake
Funding Ran Out	Declined	1/11/2024 21:22	Business Approval Stage	Ru Shann	Long	Ru Shann's LLC
Funding Ran Out	Declined	1/22/2024 20:44	Business Approval Stage	Sabrina	Carter	Fly without Labels LLC
Funding Ran Out	Declined	1/30/2024 18:35	Business Approval Stage	T. Meiko	Krishok	Pink Flamingo Detroit
Funding Ran Out	Declined	1/12/2024 1:10	Business Approval Stage	Taylor	Lydon	Grosse Pointe Storage Co.
Funding Ran Out	Declined	1/12/2024 16:50	Business Approval Stage	Tempest	Giles	GM Enterprises Co.
Funding Ran Out	Declined	1/29/2024 18:48	Business Approval Stage	Wendy	Barber	Carefree Adult Foster Care
Funding Ran Out	Declined	2/2/2024 5:10	Business Approval Stage	Quiana	Broden	The Kitchen by Cooking with Que
Funding Ran Out	Declined	1/18/2024 1:12	Business Approval Stage	Bobby D	Lewis	Lewis Holdings Development LLC
Funding Ran Out	Declined	1/24/2024 21:45	Business Approval Stage	Danielle	Brown	Short & Sweet
Funding Ran Out	Declined	1/28/2024 7:20	Business Approval Stage	Lakeshia	Scott	I CAN'T Without COFFEE.
Funding Ran Out	Declined	1/16/2024 19:12	Business Approval Stage	Margaretta	Morris	Crave Her Ways LLC
Funding Ran Out	Declined	2/8/2024 21:56	Business Approval Stage	Tonja	Stapleton	Parkstone Development Partners
Funding Ran Out	Declined	2/5/2024 19:36	Business Approval Stage	Clifton	Jackson	Phoenix2egypt Catering
Funding Ran Out	Declined	2/5/2024 7:26	Business Approval Stage	Earl	McCullough	Q'UE MUSIC & ENTERTAINMENT PRODUCTION LLC
Funding Ran Out	Declined	2/6/2024 2:39	Business Approval Stage	Andrea	Gonzales	Covered Care Industries LLC
Funding Ran Out	Declined	2/14/2024 13:55	Business Approval Stage	Bethany	McAllister	Little Dragonfly Press, LLC
Funding Ran Out	Declined	2/5/2024 15:43	Business Approval Stage	Catherine	Torrence	Beyond Lemonade
Funding Ran Out	Declined	1/27/2024 19:06	Business Approval Stage	Charity	Dean	Rosa
Funding Ran Out	Declined	1/23/2024 15:13	Business Approval Stage	Chelsea	Thompson	Fashion Maid Services Llc
Funding Ran Out	Declined	2/2/2024 7:16	Business Approval Stage	Edith	Turner	Earth Goodness, LLC
Funding Ran Out	Declined	2/6/2024 17:29	Business Approval Stage	Embry	Webb	A-Mac Financial Services
Funding Ran Out	Declined	1/24/2024 6:13	Business Approval Stage	JAMILA	JACKSON	COMPREHENSIVE MANAGEMENT SOLUTIONS, INC
Funding Ran Out	Declined	1/31/2024 1:07	Business Approval Stage	Jessica	Stallings	Skinphorea Corktown (Skinphorea Facial Bar)
Funding Ran Out	Declined	1/30/2024 3:26	Business Approval Stage	Karron	Dodd	His Designs LLC
Funding Ran Out	Declined	2/5/2024 15:30	Business Approval Stage	Keirsten	Johnson	Kookies By Keirsten
Funding Ran Out	Declined	2/12/2024 23:47	Business Approval Stage	Kelly	Bishaw	Lovin Touch Learning Center
Funding Ran Out	Declined	1/29/2024 0:58	Business Approval Stage	Marjorie	Jenkins	Tutangle, LLC
Funding Ran Out	Declined	1/28/2024 21:30	Business Approval Stage	Marjorie	Jenkins	Jenkins Associates
Funding Ran Out	Declined	2/11/2024 17:02	Business Approval Stage	Marvin	Liddell	Marvelous Landscaping
Funding Ran Out	Declined	2/7/2024 20:22	Business Approval Stage	Michael	Wright	Wright Choice Investments LLC
Funding Ran Out	Declined	1/31/2024 21:50	Business Approval Stage	Mrs. Toy	Banks	Satisfied Life LLC
Funding Ran Out	Declined	1/27/2024 13:01	Business Approval Stage	Patricia	Johnson	Amazingly Clean Products LLC
Funding Ran Out	Declined	2/8/2024 21:39	Business Approval Stage	Ryann	Price	Malachite Creative Media
Funding Ran Out	Declined	2/2/2024 3:05	Business Approval Stage	Sammy	Wakefield	The Wakefield Global LLC
Funding Ran Out	Declined	1/25/2024 7:27	Business Approval Stage	Shanelle	Johnson	Lilli An's LLC
Funding Ran Out	Declined	2/2/2024 2:16	Business Approval Stage	Shinia	Malloy	Plenti Pastas Plus More Catering
Funding Ran Out	Declined	2/4/2024 23:37	Business Approval Stage	Tamela	Todd	T&T Sip n Read LLC
Funding Ran Out	Declined	1/27/2024 1:29	Business Approval Stage	Tenessa	Houston	Sertainley's Home Care LLC
Funding Ran Out	Declined	1/26/2024 19:35	Business Approval Stage	Torri	Hicks	YOUTHNIQUE LLC
Funding Ran Out	Declined	1/19/2024 1:12	Business Approval Stage	Caleb	Williams	Detroit Culture LLC
Funding Ran Out	Declined	1/12/2024 18:08	Business Approval Stage	joeneka	johnson	truefit4life distribution co llc
Funding Ran Out	Declined	1/10/2024 21:59	Business Approval Stage	Larresha	White	Precious Remedies LLC
Funding Ran Out	Declined	1/26/2024 3:22	Business Approval Stage	Shay	Dockery	The Museum Detroit Finest Creative Art Studios
Funding Ran Out	Declined	1/19/2024 3:16	Business Approval Stage	Andre	Peeples	Do Something Entertainment LLC
Funding Ran Out	Declined	1/10/2024 21:48	Business Approval Stage	Brea	McCamey	B.E., Bello Enterprise LLC
Funding Ran Out	Declined	1/15/2024 15:17	Business Approval Stage	Constance	Brooks	Image Merchandise LLC.
Funding Ran Out	Declined	1/27/2024 2:07	Business Approval Stage	Gregory	Thomas	Equistar Digital Systems LLC
Funding Ran Out	Declined	1/30/2024 3:31	Business Approval Stage	Jennifer	McCray	J. McCray Style
Funding Ran Out	Declined	2/9/2024 2:46	Business Approval Stage	Jomo	King	Ning Society LLC
Funding Ran Out	Declined	1/22/2024 17:32	Business Approval Stage	Justin	Fishaw	Simplified Clothing, LLC.
Funding Ran Out	Declined	1/16/2024 20:09	Business Approval Stage	LeAnna	Noble	REN Property Improvements, LLC
Funding Ran Out	Declined	1/18/2024 22:54	Business Approval Stage	Lewis	Matthews	LuMatt Enterprises
Funding Ran Out	Declined	1/9/2024 19:20	Business Approval Stage	Lisa	Wilmore	The Wilmore Agency, LLC

Funding Ran Out	Declined	1/31/2024 3:02	Business Approval Stage	Melody	Jolly	Mel's Hair Therapy LLC
Funding Ran Out	Declined	1/14/2024 3:16	Business Approval Stage	Patricia	Merriweather	FULL OF LOVE LLC / (dba) FOL DISTRIBUTION COMPANY
Funding Ran Out	Declined	1/13/2024 4:41	Business Approval Stage	Sonya	Grice-Moyler	Life Visions Distributions, LLC
Funding Ran Out	Declined	1/17/2024 1:57	Business Approval Stage	Stella	Safari	Zapenda
Funding Ran Out	Declined	1/17/2024 22:56	Business Approval Stage	Tanlesha	Marzouca	Jamaican Mi Hungry LLC
Funding Ran Out	Declined	2/6/2024 3:08	Business Approval Stage	Ajay	Das	Menace Media LLC
Funding Ran Out	Declined	1/24/2024 0:18	Business Approval Stage	MIKIAH	WESTBROOKS	BRIX WINE & CHARCUTERIE
Funding Ran Out	Declined	2/6/2024 3:53	Business Approval Stage	Ramy	Habib	EnBiologics, Inc.
Funding Ran Out	Declined	1/31/2024 5:36	Business Approval Stage	ALINA	J JOHNSON	JOHNSON CONSULTING SERVICES LLC
Funding Ran Out	Declined	2/12/2024 20:47	Business Approval Stage	Carline	Dugue	Marabou International
Funding Ran Out	Declined	1/15/2024 21:38	Business Approval Stage	Terra	Carter	Complete Image Manufacturing Co
Funding Ran Out	Declined	1/22/2024 3:59	Business Approval Stage	Tiffany	Cartwright	GLAM BODY SCRUBS
Funding Ran Out	Declined	1/29/2024 19:59	Business Approval Stage	Darrell	Washington	Stars Clothing Manufacturing Co.
Funding Ran Out	Declined	1/10/2024 22:25	Business Approval Stage	Laquita	Robinson	King and queen Tax Solution
Funding Ran Out	Declined	2/2/2024 19:42	Business Approval Stage	LaTonya	Moore	Let's Design with Tonya LLC
Funding Ran Out	Declined	2/12/2024 3:49	Business Approval Stage	Alyson	Nelson	Berry Yummy Treats
Funding Ran Out	Declined	2/10/2024 23:01	Business Approval Stage	Beverly	Palmerlee-Tate	Palmer-Lee Products LLC
Funding Ran Out	Declined	1/26/2024 0:16	Business Approval Stage	Christopher	Turner	Turner Distribution LLC
Funding Ran Out	Declined	1/26/2024 18:34	Business Approval Stage	Katrina	Belin	Pink Diamond Beauty Mall
Funding Ran Out	Declined	2/11/2024 6:12	Business Approval Stage	Marjorie	Jenkins	Tutangle, LLC
Funding Ran Out	Declined	1/20/2024 17:03	Business Approval Stage	Mignon'	Padilla	Beauty for Ashes Excellence
Funding Ran Out	Declined	2/3/2024 20:43	Business Approval Stage	Sharon	Oliver	Oliver's Ideas.LLC
Funding Ran Out	Declined	1/25/2024 21:18	Business Approval Stage	Sonya	Rivas	Casita Title Coordinating
Funding Ran Out	Declined	2/8/2024 10:37	Business Approval Stage	Terra	Castro	Detroit Body Garage
Funding Ran Out	Declined	1/30/2024 18:37	Business Approval Stage	Tiffany	Lee	Latiffany's Cusine
Funding Ran Out	Declined	2/1/2024 0:04	Business Approval Stage	Tissua	Franklin	Purposeful Educations
Funding Ran Out	Declined	1/11/2024 19:04	Business Approval Stage	Brittany	Holmes	Britt's Healing Hands LLC
Funding Ran Out	Declined	1/12/2024 23:55	Business Approval Stage	Damon	Cannon	Hired Muscle Moving
Funding Ran Out	Declined	1/13/2024 19:30	Business Approval Stage	Gregory	Sims II	Smokey Gs Smokehouse
Funding Ran Out	Declined	1/10/2024 23:51	Business Approval Stage	Dutchess	Hamilton	Global Foods Distribution Center
Funding Ran Out	Declined	1/28/2024 5:04	Business Approval Stage	Ikeia	McGee	J&K Delivery Services LLC
Funding Ran Out	Declined	1/12/2024 20:02	Business Approval Stage	Jarriel	Brown	Burst of Life LLC
Funding Ran Out	Declined	1/15/2024 4:04	Business Approval Stage	Jimalatice	Thomas	Mustardseed Detroit LLC
Funding Ran Out	Declined	1/22/2024 19:15	Business Approval Stage	Marcus	Jones	Exodus Realty Group
Funding Ran Out	Declined	1/13/2024 19:04	Business Approval Stage	Melissa	Major	Major Fresh LLC
Funding Ran Out	Declined	1/11/2024 18:52	Business Approval Stage	Nicole	Price-Jerks	Coljer Elite Business Group, LLC
Funding Ran Out	Declined	1/22/2024 19:26	Business Approval Stage	Tashawna	Hawkins	HP TAX PROFESSIONALS
Funding Ran Out	Declined	2/7/2024 19:35	Business Approval Stage	Deandre	Tucker	Butterfly Blossum
Funding Ran Out	Declined	2/5/2024 3:38	Business Approval Stage	Ollie	Hall Jr	OKICH, LLC
Funding Ran Out	Declined	2/13/2024 20:12	Business Approval Stage	Camille	Chism	Indigo Packaging and Consulting
Funding Ran Out	Declined	1/27/2024 5:58	Business Approval Stage	Adrienne	Green	JBA Distribution LLC
Funding Ran Out	Declined	1/29/2024 12:59	Business Approval Stage	Constance	Brooks	Image Merchandise
Funding Ran Out	Declined	2/7/2024 23:50	Business Approval Stage	Jerome	McMillan	New Millenium Books
Funding Ran Out	Declined	1/29/2024 16:49	Business Approval Stage	Jo	Cooper	Infinite Eco LLC
Funding Ran Out	Declined	1/28/2024 13:29	Business Approval Stage	Joyce	Motley	Car and Truck Advertising LLC DBA JBR Industries
Funding Ran Out	Declined	1/25/2024 17:53	Business Approval Stage	Kardice	Walls	Amazing flowers and Events llc
Funding Ran Out	Declined	1/27/2024 1:31	Business Approval Stage	Trina	Hutchings	Flavor With Favor
Funding Ran Out	Declined	1/29/2024 17:31	Business Approval Stage	Tyanieka	Jackson	POSHnFIT
Funding Ran Out	Declined	1/11/2024 0:06	Business Approval Stage	Enrique	Blanco	Pure Energy Michigan
Funding Ran Out	Declined	1/21/2024 0:56	Business Approval Stage	ShaWanna	Gajewski	Gajewski Homes LLC
Funding Ran Out	Declined	1/17/2024 3:37	Business Approval Stage	Jeehan	Nasir	Modestia Collection LLC
Funding Ran Out	Declined	1/11/2024 2:24	Business Approval Stage	Benitra	Smith	GTRA LLC
Funding Ran Out	Declined	1/22/2024 21:56	Business Approval Stage	Isaiah	Jordan	Oxford Cafe Detroit LLC
Funding Ran Out	Declined	1/16/2024 5:16	Business Approval Stage	Micah	Parker	M Parker Enterprises LLC
Funding Ran Out	Declined	1/13/2024 18:17	Business Approval Stage	Mlcia	Eddins	JOB Lactation
Funding Ran Out	Declined	1/16/2024 21:17	Business Approval Stage	Carl	Bentley	Atwater Bar Management
Funding Ran Out	Declined	1/31/2024 1:53	Business Approval Stage	Monica	Johnson	HOG 3.5, LLC
Funding Ran Out	Declined	1/27/2024 0:29	Business Approval Stage	Jason	Sharpe	Sharpe Carpentry LLC
Funding Ran Out	Declined	1/30/2024 18:32	Business Approval Stage	Theresa	Withers	Malkia Essentials LLC
Funding Ran Out	Declined	1/26/2024 18:44	Business Approval Stage	Shawn Renee	Forman	NowLedgeNow
Funding Ran Out	Declined	1/25/2024 18:20	Business Approval Stage	Jenaveve	Biernat	Meta Physica Wellness Center
Funding Ran Out	Declined	1/25/2024 19:08	Business Approval Stage	Ashley	Childress	Dream Stylez LLC
Funding Ran Out	Declined	2/5/2024 19:53	Business Approval Stage	Carlos	Parisi	PC Foods Group DBA Aunt Nee's
Funding Ran Out	Declined	1/19/2024 11:48	Business Approval Stage	Carmay	Claiborne	Krystalleers
Funding Ran Out	Declined	2/1/2024 3:39	Business Approval Stage	Damaria	Walker	Kitticco
Funding Ran Out	Declined	1/23/2024 18:04	Business Approval Stage	Terri	Gant	Abundantly Building Commerce
Funding Ran Out	Declined	1/11/2024 17:13	Business Approval Stage	Charlotte	Edwards	Cedwards LLC
Funding Ran Out	Declined	1/12/2024 16:00	Business Approval Stage	Clara	Griffin	The Event Suppliers LLC
Funding Ran Out	Declined	2/11/2024 23:59	Business Approval Stage	Ashia	Chhang	Austin Management Co LLC
Funding Ran Out	Declined	1/25/2024 18:20	Business Approval Stage	Jason	McGuire	ABC Professional Enterprise
Funding Ran Out	Declined	2/1/2024 17:53	Business Approval Stage	Cerano	Claiborne	Tribe Budget Logistics
Funding Ran Out	Declined	2/9/2024 1:13	Business Approval Stage	Walter	Moore III	Walt's Light Hauling & Snow Removal LLC
Funding Ran Out	Declined	1/29/2024 18:16	Business Approval Stage	Austin	Hill	AUSTIN LOGISTICS LLC
Funding Ran Out	Declined	1/22/2024 17:57	Business Approval Stage	Bobby D	Lewis	Lewis Holdings Development LLC
Funding Ran Out	Declined	1/31/2024 2:48	Business Approval Stage	Damaria	Walker	Kitticco
Funding Ran Out	Declined	1/14/2024 20:34	Business Approval Stage	Robert	Beverly	Made Whole Realty Solutions
Funding Ran Out	Declined	1/22/2024 21:52	Business Approval Stage	Stephanie	Orwenu	Ijeomalandartscapes LLC
Funding Ran Out	Declined	1/10/2024 18:04	Business Approval Stage	Thenia	Dixon	ReWearables
Funding Ran Out	Declined	2/12/2024 22:08	Business Approval Stage	JOSEPH	KATZ	Hollywood towing

Funding Ran Out	Declined	1/27/2024 7:11	Business Approval Stage	Jyonette	Mann	Nette's Boutique
Funding Ran Out	Declined	2/7/2024 12:44	Business Approval Stage	Lydia	Michael	Blended Collective
Funding Ran Out	Declined	1/30/2024 2:55	Business Approval Stage	Emmanuel	Smith	Mr. E in the D llc
Funding Ran Out	Declined	1/19/2024 17:36	Business Approval Stage	Terrell	Lipsey	RelCorp Inc
Funding Ran Out	Declined	1/18/2024 18:18	Business Approval Stage	Trecia	Blevins	Tr3ndsetter LLC
Funding Ran Out	Declined	2/8/2024 19:49	Business Approval Stage	BOBBY D	LEWIS	BDLS DEVELOPMENT LLC
Funding Ran Out	Declined	1/26/2024 9:21	Business Approval Stage	Chamise	Johnson	Trendy Vintage Super Store
Funding Ran Out	Declined	1/10/2024 20:46	Business Approval Stage	Joel	Thornton	SoulBrothers Catering LLC
Funding Ran Out	Declined	1/31/2024 13:34	Business Approval Stage	John	Smith	Grindtime Fitness LLC
Funding Ran Out	Declined	2/1/2024 17:05	Business Approval Stage	Juanzel	Smith	REAL Empire LLC dba Culture DET
Funding Ran Out	Declined	1/19/2024 18:28	Business Approval Stage	LaTisha	Byrd	A Ready Writer LLC
Funding Ran Out	Declined	2/13/2024 10:43	Business Approval Stage	Mark	Schaffer	Schaffer Landscaping, Inc
Funding Ran Out	Declined	2/5/2024 21:58	Business Approval Stage	Shiena	Sneed	SL Media LLC
Funding Ran Out	Declined	1/28/2024 3:18	Business Approval Stage	Wanda	Hobbs	Hobbs Notary LLC
Funding Ran Out	Declined	1/27/2024 21:48	Business Approval Stage	Terrell	Dixon	Presidential Construction Inc
Funding Ran Out	Declined	1/21/2024 16:33	Business Approval Stage	Michael	Singler	North Oak Standings LLC
Funding Ran Out	Declined	2/2/2024 3:27	Business Approval Stage	Deangelo	Hadley	Retail
Funding Ran Out	Declined	1/24/2024 20:40	Business Approval Stage	Dante	Williams	Cutz Lounge LLC
Funding Ran Out	Declined	1/23/2024 22:56	Business Approval Stage	Essence	Turner	Mommy At Home LLC. DBA Botanical Essence Natural Skincare
Funding Ran Out	Declined	1/19/2024 20:02	Business Approval Stage	Odell	Hines	I am real estate
Funding Ran Out	Declined	1/24/2024 13:27	Business Approval Stage	Roger	Hooper	
Funding Ran Out	Declined	1/18/2024 13:38	Business Approval Stage	Tabitha	Ramos	J&T's Kitchen
Funding Ran Out	Declined	2/8/2024 20:46	Business Approval Stage	Brandon	Reed	Reed's Party Rentals LLC
Funding Ran Out	Declined	2/14/2024 1:26	Business Approval Stage	Haleimah	Barnes	HB Helpers LLC
Funding Ran Out	Declined	2/4/2024 3:46	Business Approval Stage	Michelle	Williams	Dushee' International, LLC
Funding Ran Out	Declined	1/27/2024 3:42	Business Approval Stage	Raquel	Parker	K. N. C Services 2018
Funding Ran Out	Declined	2/13/2024 20:38	Business Approval Stage	Robert	Barksdale	Virtual Management Resource Group llc
Not Eligible	Declined	12/20/2023 16:19	Business Eligibility Stage	Alana	Murdock	Blissful Imagination
Not Eligible	Declined	1/16/2024 2:58	Business Eligibility Stage	Alexander	Morris	Morris Caregiving Services llc
Not Eligible	Declined	12/16/2023 18:45	Business Eligibility Stage	alontae	Pittman	flight Alert Plus llc
Not Eligible	Declined	12/6/2023 22:25	Business Eligibility Stage	Alontae	Pittman	Flight alert plus
Not Eligible	Declined	12/27/2023 0:40	Business Eligibility Stage	Andrea	Jackson	Khalipha's Katering LLC
Not Eligible	Declined	11/27/2023 22:56	Business Eligibility Stage	Antania	Thomas	Pretty Lady's
Not Eligible	Declined	1/18/2024 22:28	Business Eligibility Stage	Antoinetta	Jones	Marie Antionette Boutique, LLC
Not Eligible	Declined	12/21/2023 8:22	Business Eligibility Stage	Antoinetta	Jones	Marie Antionette Boutique, LLC
Not Eligible	Declined	11/30/2023 22:51	Business Eligibility Stage	Araceli	Hernandez	Florbella
Not Eligible	Declined	12/14/2023 16:51	Business Eligibility Stage	Arika	Charleston Shorter	Little Stinkers
Not Eligible	Declined	1/9/2024 3:08	Business Eligibility Stage	Brinda	Devine	Kornr Store, LLC
Not Eligible	Declined	12/29/2023 2:35	Business Eligibility Stage	Brittaney	Rainey	Rane
Not Eligible	Declined	12/13/2023 23:17	Business Eligibility Stage	Carmella	Hobson	Code x Rosella
Not Eligible	Declined	1/4/2024 13:20	Business Eligibility Stage	Ciera	Murden	TALKS WITH CEE: LIFE, CAREER, AND PERSONAL DEVELOPMENT, LLC
Not Eligible	Declined	1/18/2024 22:04	Business Eligibility Stage	Cierra	McFarlin	Birdie Mae's Brunch Bar
Not Eligible	Declined	12/9/2023 14:27	Business Eligibility Stage	Cierra	McFarlin	Birdie Mae's Brunch Bar LLC
Not Eligible	Declined	12/30/2023 0:21	Business Eligibility Stage	Curtis	Lyons	Lyons Legacy Planning
Not Eligible	Declined	12/10/2023 16:13	Business Eligibility Stage	DAndre	Herron	The Multus Group
Not Eligible	Declined	1/16/2024 14:05	Business Eligibility Stage	Dawn	Sanford	Shears And Shaves COSAN 3G
Not Eligible	Declined	12/5/2023 17:35	Business Eligibility Stage	Dion	Brown	HWB delivery service LLC
Not Eligible	Declined	1/19/2024 19:24	Business Eligibility Stage	Domonique	Jones	Detroit Queer Women LLC
Not Eligible	Declined	11/18/2023 17:02	Business Eligibility Stage	Ebony	Cochran	The Debt Survivor LLC
Not Eligible	Declined	1/10/2024 19:03	Business Eligibility Stage	Edward	Evans	EE HOLDINGS L.L.C
Not Eligible	Declined	1/9/2024 17:44	Business Eligibility Stage	Eric	Johnson	Raglin transport LLC
Not Eligible	Declined	12/25/2023 22:15	Business Eligibility Stage	Erika	Evans	All Black Everything Hospitality Group, LLC
Not Eligible	Declined	1/12/2024 21:48	Business Eligibility Stage	Erin Julianna	Ellison	Detroit Meditation & Yoga INC
Not Eligible	Declined	11/29/2023 17:57	Business Eligibility Stage	Eristotle	Pool	ZENITH CULINARY SERVICES
Not Eligible	Declined	11/18/2023 0:12	Business Eligibility Stage	Eristotle	Pool	Zenith Culinary Services
Not Eligible	Declined	11/19/2023 23:03	Business Eligibility Stage	Gabrielle	Reed	Detroit Berry Company
Not Eligible	Declined	12/20/2023 20:20	Business Eligibility Stage	Hunter	Phelps	Phelps Room Designs LLC
Not Eligible	Declined	1/16/2024 5:26	Business Eligibility Stage	Jacqueline	Sakaya	ETHANS GLOBAL LLC DBA BLUE DOVE PHARMACY
Not Eligible	Declined	12/23/2023 21:33	Business Eligibility Stage	Jacqueline	Jones	Crystal Eikcaj Skin and Hair Care, LLC
Not Eligible	Declined	1/5/2024 3:25	Business Eligibility Stage	Jamela	Jenkins	Next2Kin Care LLC
Not Eligible	Declined	1/5/2024 2:58	Business Eligibility Stage	Jamela	Jenkins	Ready Rescue Training Center LLC
Not Eligible	Declined	11/21/2023 21:56	Business Eligibility Stage	James	Adams	Con Amor Santiago, LLC
Not Eligible	Declined	1/12/2024 23:49	Business Eligibility Stage	Jantae'	Spinks	Someday
Not Eligible	Declined	12/17/2023 21:44	Business Eligibility Stage	Jeanine	Greeley	JW Property Group, LLC
Not Eligible	Declined	12/15/2023 19:16	Business Eligibility Stage	John	Wolff	Urban Electronics, Inc.
Not Eligible	Declined	12/5/2023 13:24	Business Eligibility Stage	Jonathan	Farley	Accesspoint All Auto
Not Eligible	Declined	12/12/2023 19:19	Business Eligibility Stage	Jordan	Ford	OhSoPressedNails
Not Eligible	Declined	12/16/2023 23:57	Business Eligibility Stage	Joseph	Humphreys	Catalogue Detroit
Not Eligible	Declined	12/21/2023 7:41	Business Eligibility Stage	Jyonette	Mann	Tough Blue Supplies
Not Eligible	Declined	1/17/2024 18:41	Business Eligibility Stage	Kathy H.	English	Alotta Locs Hair Suite LLC
Not Eligible	Declined	1/6/2024 23:43	Business Eligibility Stage	Kiron	draw	L.L.C. RIGHT SIDE OF THE FENCE LAWN CARE
Not Eligible	Declined	1/2/2024 18:30	Business Eligibility Stage	Kofi	Myler	ABC Co. Landscaping LLC
Not Eligible	Declined	1/12/2024 17:34	Business Eligibility Stage	LaDorma	Waters	Mauricio and Associates LLC
Not Eligible	Declined	12/20/2023 4:24	Business Eligibility Stage	Lauren	Bradford	Rue & Yarrow LLC
Not Eligible	Declined	1/5/2024 20:08	Business Eligibility Stage	Letrece	Wilbourn	LeTrece's Transportation Services
Not Eligible	Declined	1/5/2024 19:24	Business Eligibility Stage	Letrece	Wilbourn	LeTrece's Transportation Services
Not Eligible	Declined	12/10/2023 21:29	Business Eligibility Stage	MIKIAH	WESTBROOKS	BRIX WINE & CHARCUTERIE
Not Eligible	Declined	12/7/2023 22:49	Business Eligibility Stage	Mitchell	Bond	The Fellas Chicken and Ribs
Not Eligible	Declined	1/16/2024 3:14	Business Eligibility Stage	Mori	Anderson	Sandbox Dreams, Co.

6/4/2018



Not Eligible	Declined	12/6/2023 19:38 Business Eligibility Stage	Nathan	Russell	R and B Cohorts LLC
Not Eligible	Declined	12/20/2023 22:32 Business Eligibility Stage	Nayah	Johnson	Party Wit Me
Not Eligible	Declined	12/13/2023 23:59 Business Eligibility Stage	Noelle	Illionga	5th Pillar Hip Hop LLC
Not Eligible	Declined	1/5/2024 16:31 Business Eligibility Stage	Ollie	Hall Jr	OKICH, LLC
Not Eligible	Declined	11/23/2023 11:17 Business Eligibility Stage	Paris	Plain	Ultrium, LLC
Not Eligible	Declined	1/5/2024 6:03 Business Eligibility Stage	Raymond	Williams	DCP PLUMBING PRO LLC
Not Eligible	Declined	12/21/2023 0:20 Business Eligibility Stage	Ronald	Randolph	Virtual Guest Services
Not Eligible	Declined	11/28/2023 4:33 Business Eligibility Stage	Ronier	Golightly	Motor City Popcorn
Not Eligible	Declined	12/21/2023 1:51 Business Eligibility Stage	Sandra	Mack	Tailored Business Solution
Not Eligible	Declined	1/11/2024 17:25 Business Eligibility Stage	Sherie	Williams	Sabreena Beautiful
Not Eligible	Declined	12/31/2023 20:48 Business Eligibility Stage	Shiquita	McCaskell	OBJ Riders Enterprise
Not Eligible	Declined	12/30/2023 2:40 Business Eligibility Stage	Siobhan	McMeekins	Luxury Tax Service LLC
Not Eligible	Declined	1/18/2024 6:41 Business Eligibility Stage	Tanisha	Owens	Xclusive Hair Capitol LLC
Not Eligible	Declined	12/14/2023 3:29 Business Eligibility Stage	taylon	martin	I Am Taylon Taylor
Not Eligible	Declined	1/8/2024 20:14 Business Eligibility Stage	Theron	Walton	XAY & TREY LAWN SERVICE LLC
Not Eligible	Declined	1/7/2024 1:51 Business Eligibility Stage	T'Mando	Denson-EL	DEG Total Business LLC
Not Eligible	Declined	12/30/2023 2:08 Business Eligibility Stage	Tonia	Henderson	Te He Productions L.L.C. & CRESCENDO Dist. L.L.C.
Not Eligible	Declined	1/9/2024 21:07 Business Eligibility Stage	Tyronda	Cushman	BFF Catering LLC
Not Eligible	Declined	11/24/2023 22:47 Business Eligibility Stage	Veronica	Adams	Adams-Hale Tax Service
Not Eligible	Declined	11/21/2023 10:18 Business Eligibility Stage	Yulanda	Burgess	The Detroit Handmades Shoppe, LLC
Not Eligible	Declined	2/13/2024 11:06 Business Eligibility Stage	Kenneth	Estell	KP Legacy Properties
Not Eligible	Declined	2/6/2024 17:08 Business Eligibility Stage	Albert	Simpson	Select Transit LLC
Not Eligible	Declined	2/2/2024 6:12 Business Eligibility Stage	Alicia	Gray	Nanniesonthego248LLC
Not Eligible	Declined	1/26/2024 2:51 Business Eligibility Stage	AMBYR	WOMACK	The Alert Home Spa
Not Eligible	Declined	2/6/2024 15:26 Business Eligibility Stage	Andrea	Reed	Voitek Graphics LLC
Not Eligible	Declined	2/14/2024 14:57 Business Eligibility Stage	Angela	Johnson	Simply Made Naturals, LLC
Not Eligible	Declined	2/7/2024 20:49 Business Eligibility Stage	Antisia	KING	Mr. Levi's My-T-Fine Soul Sauce
Not Eligible	Declined	1/23/2024 0:38 Business Eligibility Stage	April	Bowie	Wonder Play
Not Eligible	Declined	1/24/2024 16:19 Business Eligibility Stage	Asha	Kendle	A&K plush
Not Eligible	Declined	1/29/2024 18:35 Business Eligibility Stage	Barbara	Allen	Fresh House Promotions
Not Eligible	Declined	2/4/2024 16:28 Business Eligibility Stage	Brandon	Moore	Delecreme clothing Llc
Not Eligible	Declined	2/5/2024 21:27 Business Eligibility Stage	BRIDGETT	TOWNSEND	JUKILUXE LLC
Not Eligible	Declined	2/5/2024 18:34 Business Eligibility Stage	BRIDGETT	TOWNSEND	SIMPLY FROZEN LLC
Not Eligible	Declined	2/5/2024 16:37 Business Eligibility Stage	Brittany	McGee	OptimizeEV, LLC
Not Eligible	Declined	2/8/2024 13:57 Business Eligibility Stage	Caeoline	Underwood	Grayson Family Living
Not Eligible	Declined	1/25/2024 20:29 Business Eligibility Stage	Chandler	McClarty	Distinct Swimwear LLC
Not Eligible	Declined	2/11/2024 2:38 Business Eligibility Stage	Charles P.	Thompson	Detroit Holdings and Development
Not Eligible	Declined	2/2/2024 23:34 Business Eligibility Stage	Chasity	Jones	Razzle Dazzle Nail Supply LLC.
Not Eligible	Declined	2/10/2024 18:56 Business Eligibility Stage	Cheriea	Merritt	Gia Distributors LLC
Not Eligible	Declined	2/13/2024 13:06 Business Eligibility Stage	Cheryl	Harris	Renee's Natural Hair and Body Care llc
Not Eligible	Declined	2/8/2024 4:21 Business Eligibility Stage	Corey	Pope	Young Empire Detroit Wireless
Not Eligible	Declined	1/23/2024 18:17 Business Eligibility Stage	Crystal	Brown	CircNova Inc
Not Eligible	Declined	2/3/2024 18:43 Business Eligibility Stage	Damari	Covington-Woods	BRICKSLAYERZ LLC
Not Eligible	Declined	1/25/2024 17:55 Business Eligibility Stage	DeAndre	Neal	Boundless Grind
Not Eligible	Declined	1/30/2024 20:35 Business Eligibility Stage	Demetrius	Taylor	Taylor Made Renovations llc
Not Eligible	Declined	2/5/2024 3:38 Business Eligibility Stage	Denise	Moore	True Heart Home Care, LLC (DBA) True Heart Products
Not Eligible	Declined	1/31/2024 21:41 Business Eligibility Stage	Deondra	Parks	The HUG Foundation (In Honor Of Brenda Denise Parks)
Not Eligible	Declined	2/1/2024 18:48 Business Eligibility Stage	Derrick D.	Lockhart Jr.	Ms. Sylvia's Popcorn
Not Eligible	Declined	2/8/2024 2:37 Business Eligibility Stage	Diana	Gomez	Tacos Hernandez Food Truck
Not Eligible	Declined	1/30/2024 14:44 Business Eligibility Stage	Doris	Reese	My Creation Station
Not Eligible	Declined	2/10/2024 2:30 Business Eligibility Stage	Ebony	Hardy	Healing Not Hurting
Not Eligible	Declined	1/24/2024 1:10 Business Eligibility Stage	Elana	King	HERE TO POUR™
Not Eligible	Declined	1/31/2024 20:53 Business Eligibility Stage	ERIN JULIANNA	ELLISON	ERIN JULIANNA LLC
Not Eligible	Declined	1/26/2024 15:56 Business Eligibility Stage	Falicia	Gardner	Byefaliciahairco
Not Eligible	Declined	2/6/2024 21:56 Business Eligibility Stage	Felicia	Maxwell	Fit4Life Health and Fitness LLC
Not Eligible	Declined	2/8/2024 18:40 Business Eligibility Stage	Francetta	Boyd	Page Medical Billing LLC
Not Eligible	Declined	1/25/2024 5:43 Business Eligibility Stage	Fred	Brown	Elohim Floss LLC
Not Eligible	Declined	1/25/2024 4:26 Business Eligibility Stage	Gia	Kim	UVAQ
Not Eligible	Declined	2/13/2024 14:02 Business Eligibility Stage	HERBERT	TURNER	FILTHY ROCKWELL LLC
Not Eligible	Declined	2/3/2024 0:30 Business Eligibility Stage	Jamar	Johnson	Jon Jamar
Not Eligible	Declined	1/22/2024 5:42 Business Eligibility Stage	Jasmin	Flowers	Spotlight Hair Collection llc
Not Eligible	Declined	1/22/2024 18:53 Business Eligibility Stage	Jason	Rios	The Shop Screenprinting LLC
Not Eligible	Declined	2/3/2024 2:42 Business Eligibility Stage	Jennifer	Lyle	Lush Yummies Pie Company
Not Eligible	Declined	2/8/2024 5:59 Business Eligibility Stage	Jerret	Johnson	I'M UT LEARNING
Not Eligible	Declined	1/23/2024 18:35 Business Eligibility Stage	Jessica	Black	Berry Clean Brands, Inc./ Berry Bot Soap Maker
Not Eligible	Declined	2/2/2024 0:20 Business Eligibility Stage	Joe	Bonnery	Joesdrywallandpainting
Not Eligible	Declined	1/28/2024 22:56 Business Eligibility Stage	Jonathan	Rucker	Zodiak Brand Enterprises, LLC
Not Eligible	Declined	1/23/2024 15:42 Business Eligibility Stage	Katy	Kelly	Total Reentry Solutions, Inc. formerly Power in Passion, LLC
Not Eligible	Declined	2/6/2024 13:38 Business Eligibility Stage	Kiarra	Hunter	Iamkiarrakthebrandllc
Not Eligible	Declined	2/11/2024 21:31 Business Eligibility Stage	Kimberly	Pearson	Kimberlys Stashings LLC
Not Eligible	Declined	1/31/2024 9:13 Business Eligibility Stage	Kimone	Campbell	Kimone Enterprise LLC
Not Eligible	Declined	2/10/2024 0:55 Business Eligibility Stage	Kortney	Colman	Krazy Kravings LLC
Not Eligible	Declined	2/7/2024 18:58 Business Eligibility Stage	Kwan	Jones	The Magik touch llc
Not Eligible	Declined	2/7/2024 23:47 Business Eligibility Stage	Latoya	Malone	Busy Bees Cleaning Services LLC
Not Eligible	Declined	1/23/2024 3:30 Business Eligibility Stage	Lauren	Glapa	June Detroit
Not Eligible	Declined	1/24/2024 16:12 Business Eligibility Stage	Mahmoud "Moo	Mattan	BrandXR
Not Eligible	Declined	2/4/2024 13:48 Business Eligibility Stage	Marcel	Paul	Broken in pieces apparel llc
Not Eligible	Declined	2/2/2024 20:17 Business Eligibility Stage	Mark-Anthony	Knox	Crummies Sweets And Treats LLC DBA Crummy's Cake Supply & Studio
Not Eligible	Declined	1/30/2024 23:28 Business Eligibility Stage	Marshawn	Denny	Visionhood

Not Eligible	Declined	2/9/2024 16:05 Business Eligibility Stage	Michael	Ferlito	Ferlito Group, LLC
Not Eligible	Declined	2/6/2024 0:46 Business Eligibility Stage	Michelle	Smart	Bags to Butterflies
Not Eligible	Declined	2/4/2024 2:28 Business Eligibility Stage	Michelle	Tutt	MTT Consulting
Not Eligible	Declined	2/12/2024 19:09 Business Eligibility Stage	Miranda	Smith	Moy Hair Essentials
Not Eligible	Declined	1/31/2024 18:17 Business Eligibility Stage	Monique	Davis	Heauxlistic Juice Bar
Not Eligible	Declined	2/1/2024 16:10 Business Eligibility Stage	Orlando	Morgan	Greedy Rice, LLC
Not Eligible	Declined	1/26/2024 16:51 Business Eligibility Stage	Orna	Spencer	BeautyGoGO, Inc.
Not Eligible	Declined	2/7/2024 10:39 Business Eligibility Stage	Paulette	Marshall	Namars Global Distribution,LLC
Not Eligible	Declined	2/13/2024 2:00 Business Eligibility Stage	Rachael	Woods	ARTLOFT
Not Eligible	Declined	2/5/2024 14:53 Business Eligibility Stage	Rachel	McCants	Production Bae
Not Eligible	Declined	1/28/2024 22:36 Business Eligibility Stage	Richard	Robinson Sr.	Double R Foods LLC
Not Eligible	Declined	2/5/2024 11:07 Business Eligibility Stage	Robert	Williams	Couture Level Curves
Not Eligible	Declined	2/5/2024 4:51 Business Eligibility Stage	ROBERT	SNEED	KENDRICK ENTERPRISES
Not Eligible	Declined	1/30/2024 18:14 Business Eligibility Stage	Rodney	Luke	Trembling Trees Tree Services
Not Eligible	Declined	2/11/2024 22:57 Business Eligibility Stage	Ronald	Butler	Energy Storage Safety Products International, LLC
Not Eligible	Declined	1/29/2024 18:50 Business Eligibility Stage	Ronald	Butler	Energy Storage Safety Products International, LLC
Not Eligible	Declined	2/13/2024 23:55 Business Eligibility Stage	Roslind	Davis	Chef's Secrets Corporation
Not Eligible	Declined	1/30/2024 18:27 Business Eligibility Stage	Rudy	Hosey	Balloon Ladil LLC
Not Eligible	Declined	2/13/2024 16:22 Business Eligibility Stage	Sarah	Feldman	Bespoke By Feldman
Not Eligible	Declined	2/12/2024 1:31 Business Eligibility Stage	Sasi	Prabhakaran	RoboWorkX
Not Eligible	Declined	1/30/2024 16:01 Business Eligibility Stage	Shanelle	Holt	Spa Serenity Lux
Not Eligible	Declined	1/31/2024 19:14 Business Eligibility Stage	STEFAN	SYSKO	SYSKO THINKING, LLC
Not Eligible	Declined	1/25/2024 13:05 Business Eligibility Stage	stephanie	keys	GIGATT
Not Eligible	Declined	1/30/2024 19:10 Business Eligibility Stage	Stephon	Hopkins	The Village Detroit
Not Eligible	Declined	1/28/2024 18:37 Business Eligibility Stage	Tiffani	Patterson	Grand Trolley
Not Eligible	Declined	2/6/2024 16:02 Business Eligibility Stage	Tiffany	Donaldson	True Images Counseling and Consulting, LLC
Not Eligible	Declined	1/23/2024 3:10 Business Eligibility Stage	Vanessa	De la Cruz Hernandez	The Boba Shop
Not Eligible	Declined	2/2/2024 20:39 Business Eligibility Stage	William	Slade	Kings of Honor LLC

# EXHIBIT C



City of Detroit  
Buildings, Safety Engineering and Environmental Department  
Property Maintenance Division  
Coleman A. Young Municipal Center  
2 Woodward Avenue, 4th Floor, Suite 412, Detroit, Michigan 48226  
**(313) 628-2451 or E-mail [pm@detroitmi.gov](mailto:pm@detroitmi.gov)**

## CORRECTION ORDER

10/14/2024

**Owner:**

The Garden Bug Llc  
18901 Grand River  
Detroit, MI 48223

**Record ID** : PMB2011-00916  
**Type of Use** : One Family  
**Location** : 4225 W DAVISON  
Detroit, Michigan 48238

**INSPECTOR**

**Name** : Ronald Youngblood  
**Phone** : 313-480-0992  
**Email** : [ronald.youngblood@detroitmi.gov](mailto:ronald.youngblood@detroitmi.gov)

**INSPECTION**

**Type** : Complaint Inspection  
**Result** : **FAIL**  
**ID** : 32862931

The Property Maintenance inspected the above premises on **10/08/2024**

**Violations** of the Detroit **Property Maintenance Code and/or Official Zoning Ordinance** were found to exist and corrections shall be made on or before the compliance date.

**Compliance Date** : **11/15/2024**

**If you have questions about or seek to dispute this notice, call (313) 628-2451, between 8:00 am and 4:00 pm Monday - Friday or E-mail [pm@detroitmi.gov](mailto:pm@detroitmi.gov)**

## **Violations**

### **1 Additional Violation 1**

NON-COMPLIANT

Sec. 4-4-7. - Prohibited signs.

(5) Signs that are affixed to, painted on, or otherwise supported by a fence or screening wall;

Must remove signs.

### **2 Emergency Order - 8-15-41**

NON-COMPLIANT

Sec. 8-15-38. - Unlawful occupancy of buildings, premises, or structure; abatement.

Where a building, premises, or structure is determined by the Director of the Buildings, Safety Engineering, and Environmental Department or the Public Health Director to be:

(2) Altered, erected, or occupied contrary to state law, to this article, or to the 2019 Detroit City Code;

Legal Use/lawful occupancy is Single Family Residential in an R3 Zoning District

Illegal use/ unlawful occupancy: Garden Center, Office: stores of a generally recognized retail nature

Sec. 50-12-554. - Seasonal outdoor sales.

(1) The seasonal outdoor sale shall be conducted in a B2, B3, B4, B5, B6, M1, M2, M3, M4, PCA, TM, or SD2 District;

You have until the compliance date on this correction order to obtain Change of Use permit for this property from Single Family Residential to Garden Center, Office: stores of a generally recognized retail nature.

If a permit will not be applied for nor obtained all items and materials must be removed and must discontinue use as retail until change of use is granted.

Telephone inquiries may be made between 8:00 am and 4:00 pm Monday - Friday

NOTE: YOU ARE REQUIRED TO OBTAIN A CERTIFICATE OF COMPLIANCE FOR YOUR PROPERTY. UNDER CERTAIN CONDITIONS, YOU MAY BE ENTITLED TO RECEIVE A TEMPORARY CERTIFICATE OF COMPLIANCE WHILE CORRECTIONS ARE IN PROGRESS.

TO RECEIVE THE REQUIRED CERTIFICATE OF COMPLIANCE FOR INSPECTION OR MAINTENANCE OF GRANT CONDITIONS, YOU MUST PERFORM THE FOLLOWING:

1. CORRECT ALL OF THE DEFICIENCIES LISTED ABOVE.
2. PAY THE REQUIRED INSPECTION FEES AS INVOICED.
3. CALL (313) 628-2451 FOR A RE-INSPECTION AFTER CORRECTION OF DEFICIENCIES AND PAYMENTS OF THE FEES AS INVOICED.
4. YOU MUST REGISTER YOUR RESIDENTIAL RENTAL PROPERTY.

YOUR FAILURE TO COMPLY WITH THE ABOVE WILL RESULT IN THE ISSUANCE OF ONE OR MORE TICKETS WHICH WILL BE HEARD AT THE CITY OF DETROIT, DEPARTMENT OF ADMINISTRATIVE HEARINGS, WHICH IS LOCATED AT 1004 COLEMAN A. YOUNG MUNICIPAL CENTER, DETROIT, MICHIGAN 48226

**NOTICE OF REMEDIATION: UNLESS THE VIOLATION(S) ARE CORRECTED AND A FOLLOW-UP INSPECTION REQUESTED AT (313) 628-2451, PURSUANT TO SEC. 8-15-48 OF THE 2019 DETROIT CITY CODE, THE CITY OF DETROIT WILL CORRECT THE BLIGHT VIOLATION(S) AND THE ENTIRE COST OF ABATEMENT ACTIONS SHALL BE PAID BY THE OWNER (SEC. 8-15-49 OF THE 2019 DETROIT CITY CODE).**



City of Detroit  
Buildings, Safety Engineering and Environmental Department  
Building Division  
Coleman A. Young Municipal Center  
2 Woodward Avenue, 4th Floor, Suite 408, Detroit, Michigan 48226  
(313) 224-3202 or E-mail [BLD@detroitmi.gov](mailto:BLD@detroitmi.gov)

## VIOLATION NOTICE

Record ID : PMB2011-00916

Jan 31 2025 12:00

Type of Construction :

Location : 4225 W DAVISON

The Garden Bug Llc  
18901 Grand River  
Detroit MI, 48223

Telephone inquiries may be made between  
8:30 am and 3:30 pm Monday - Friday.

Inspection Type : Emergency Called Insp

Inspector : Corey Mason

Inspection Result : **FAIL**

Inspection ID : 32970610

The Building Division inspected the above premises on **01/31/2025** as required by law. Violations of the Building Code were found to exist.

The following orders are issued and correction shall be made on or before the compliance date unless otherwise specified below.

Compliance Date : **03/02/2025**

**NOTE: YOUR ATTENTION IS DIRECTED TO THE COMPLIANCE DATE ON THIS NOTICE. FAILURE TO CORRECT VIOLATIONS, PROVIDE RESTITUTION AND REQUEST A REINSPECTION BY THE COMPLIANCE DATE WILL BE CAUSE FOR COURT ACTION. IF YOU CANNOT MAKE THE CORRECTIONS WITHIN THE SPECIFIED TIME AND YOU FEEL THERE IS A VALID REASON FOR DELAY, YOU MUST REQUEST AN OFFICE HEARING WITHIN THE SPECIFIED TIME FOR CORRECTIONS.**

Please notify Building Division upon compliance of this violation.

**IF YOU ARE NOT THE LEGAL OWNER/CONTRACTOR, PLEASE NOTIFY THE Building Division.**

## **Violations**

### **RESIDENTIAL BUILDING PERMIT**

#### **1 RESIDENTIAL BUILDING PERMIT**

Submit an application for a special inspection on all work done without a permit. (Ord. 290-H, Sec. 12-11-12.5; 12-11-14.1)

NON-COMPLIANT

#### **2 RESIDENTIAL BUILDING PERMIT**

You are proceeding renovations without the benefit of a building permit. You are hereby ordered to stop all work until such time as plans and specifications are submitted, and approved by this department; the required building permit is applied for and obtained and a notice to proceed is issued. Ord 290H 12-11-27.1.

NON-COMPLIANT

Please notify Building Division upon compliance of this violation.

**IF YOU ARE NOT THE LEGAL OWNER/CONTRACTOR, PLEASE NOTIFY THE Building Division.**

# ELE2023-00299

[Update](#)
[Reset](#)
[View Log](#)
[Help](#)

## Record #

[ELE2023-00299](#)

Unit Nbr

Floor

## Address

4225 WEST DAVISON, 48238

Created By ACA

No

Inspection Type \*

Final Inspection

Request Date

10/22/2024

Inspection Contact Name

Request Comment

Contact Phone Number

Scheduled Date \*

10/24/2024

Scheduled Start Time

8 : 30 AM

Inspector \* [Current User](#)

Kurt Wissman

Department \* [Current Department](#)

ELE - Electrical Inspector

Inspection Date

10/24/2024

Status \*

Work Not Complete

## Record Comments

Result Comment [Standard Comments](#)

Not a final. Still in rough stages. Still in plan review. Not ready for inspections. Will call when ready

[check spelling](#)

Inspection Sequence Number

32883818



# EXHIBIT D

Donovan Smith  
Chairperson

Vice Chair/Secretary

Marcell R. Todd, Jr.  
Director  
Christopher Gulock, AICP  
Deputy Director

**City of Detroit**  
**CITY PLANNING COMMISSION**  
208 Coleman A. Young Municipal Center  
Detroit, Michigan 48226  
Phone: (313) 224-6225 Fax: (313) 224-4336  
e-mail: [cpc@detroitmi.gov](mailto:cpc@detroitmi.gov)

Adrian-Keith Bennett  
Kenneth R. Daniels  
David Esparza, AIA, LEED  
Ritchie Harrison  
Gwendolyn A. Lewis, MBA  
Frederick E. Russell, Jr.  
Rachel M. Udabe

**REVISED REPORT**

**TO:** City Planning Commission

**FROM:** M. Rory Bolger, City Planner  
Timarie Szwed, City Planner

**RE:** The request of Tina Castleberry to rezone the property at 4213 and 4225 West Davison Avenue from an R3 (Low Density Residential) zoning classification to a B2 (Local Business and Residential) zoning classification  
**(RECOMMEND DENIAL)**

**DATE:** July 17, 2025

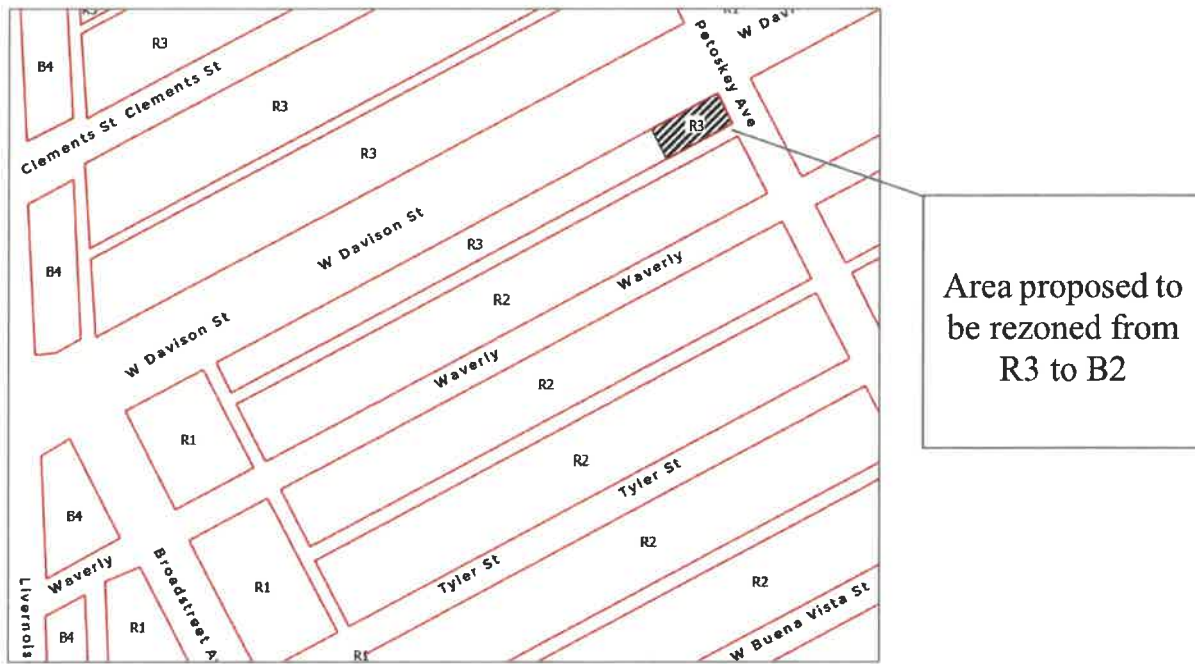
**RECOMMENDATION**

The City Planning Commission staff recommends **denial** of the request of Tina Castleberry to rezone the property at 4213 and 4225 W. Davison Avenue from the R3 (Low Density Residential) zoning classification to the B2 (Local Business and Residential) zoning classification.

**BACKGROUND AND REQUEST**

On March 6, 2025, the City Planning Commission (CPC) held a public hearing on the request of Tina Castleberry to amend Chapter 50, Article XVII, Section 50-17-60, District Map No. 58 of the 2019 Detroit City Code, to show a B2 (Local Business and Residential) zoning classification where an R3 (Low Density Residential) zoning classification is currently shown at 4213 and 4225 West Davison Avenue.

The subject properties are generally located on the southside of W. Davison Ave., west of Petoskey Ave., north of Waverly Ave., and east of Broadstreet Ave. The proposed rezoning is in Council District 7, in the Russell Woods neighborhood. The location is indicated on the map below:



The proposed map amendment is being requested to permit the legal operation of the existing seasonal outdoor garden center (“mercado”), Garden Bug, which utilizes an existing single-family residential structure undergoing renovations and the adjacent lot to the east, located at 4225 and 4213 W. Davison Ave. respectively. The existing R3 zoning classification does not allow for commercial use.

The applicant’s rezoning request responds to three blight violations issued by the Buildings, Safety Engineering and Environmental Department (BSEED) on January 31, 2025: 25026900DAH, failure to abate unlawful occupancy (\$580); 25026901DAH, unlawful change of use (\$140); 25026902DAH, unlawful land use (\$855).

The subject property at 4225 W. Davison has an existing improved single-family structure, which is currently undergoing renovations for commercial use and programing related to the garden center, while the majority of the center’s inventory is housed on the adjacent lot located at 4213 W. Davison. BSEED records indicate that Permit #38990 was issued on June 12, 1940 for a dwelling (2-family) at 4225 West Davison. In addition to the commercial uses listed in the application the properties and adjacent alley are used for weekly food distribution by a local organization by a local non-profit organization. The petitioner is not associated with the food distribution program, only allows the use of space.

The subject parcels were acquired by the petitioner from the Detroit Land Bank Authority (DLBA) in 2022, prior to receiving grant funding through the City of Detroit’s Motor City Match program. The petitioner received \$65,000 through a Motor City Match grant, along with an additional \$55,000 in both private and public grants, to fund the 2<sup>nd</sup> location of their seasonal outdoor garden center, which has operated on the subject parcels for three years. (The original Garden Bug is

located at 18901 Grand River.) The petitioner was, at the time of purchase from the DLBA, given a list of requirements to meet prior to opening the garden center's operations. The petitioner subsequently opened the garden center, prior to meeting all the required tasks set forth in the DLBA agreement submitted to the CPC at the time of the public hearing. Rezoning the property is one of the requirements that has not yet been met by the petitioner.

To meet compliance with the applicable city codes and regulations the petitioner has worked with various city departments over the last four years. The garden center remained in operation during this time, though not in compliance with Chapter 50 of the 2019 Detroit City Code, *Zoning*, which resulted in the aforementioned blight violations and fines. The petitioner has applied for the subject rezoning to come into compliance.

## **PUBLIC HEARING AND FOLLOW-UP**

On March 6, 2025, the CPC held the statutory public hearing regarding the proposed rezoning of 4213 and 4225 West Davison from R3 to B2. The petitioner opened the garden center for the season on April 26, 2025. This was confirmed by staff visits to the site and communication with residents of the area. The garden center was opened despite lacking proper permits and not being permitted by the current zoning.

### ***Public Comment and Communications***

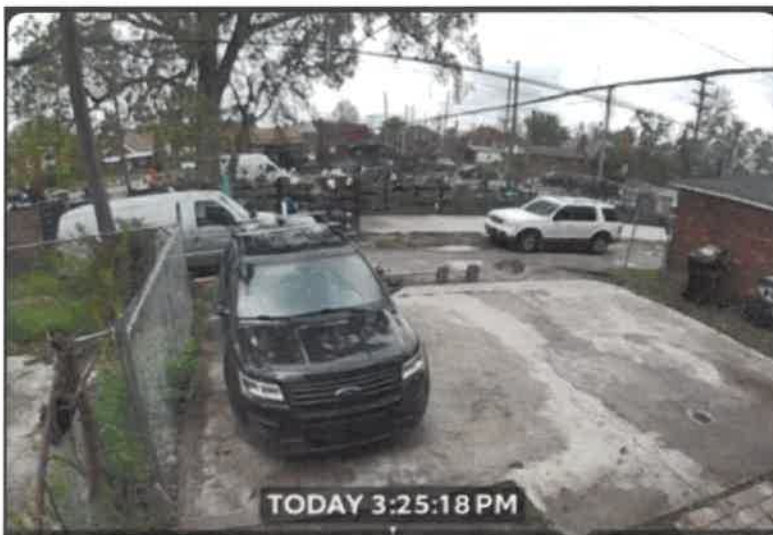
Prior to the public hearing, CPC staff received two letters of opposition and one letter of support regarding the proposed rezoning. At the time of the hearing, an adjacent property owner submitted letters of opposition and photographs, listing the following issues attributed to the garden center's operation:

- Increased traffic congestion on Petoskey Avenue
- Blocked access to the adjacent property owner's multi-family residential property during operating hours due to customer and delivery vehicles. The adjacent property owner has off street parking for tenants, only accessible by the shared alley. Images were provided as evidence of the stated issues.
- Blocked access for emergency vehicle entry via the shared alley during operating hours.
- Incidents of verbal abuse and indecency by garden center customers.
- Lack of response from City departments despite repeated complaints – a response did come through the Office of the Ombudsman, who connected the property owner with CPC Staff.

The letter of support, submitted by a nearby resident, cited the garden center's walkability and its role in hosting the Petoskey Sharing Table, a weekly outdoor food pantry.

During the public hearing, four members of the public spoke: three in opposition and one in support. Their comments aligned with the concerns and support outlined in the letters.

Following the public hearing the afore-mentioned adjacent property owner submitted additional images of the alley being blocked by patrons of the garden center, despite the petitioner creating space for parking. Some of these images can be seen below, all images will be attached to this report.



#### ***Commissioner Comments and Concerns***

During the public hearing, the Commission discussed the following (staff responses are included in italics):

- Traffic congestion and safety concerns related to customer and delivery activity at the garden center.

*A near-collision was reported to staff. The incident reportedly occurred over Mother's Day weekend due to a customer vehicle parked on W. Davison with hazard lights on.*

- Whether parking and standing are permitted on W. Davison.

*CPC staff conferred in person with the Department of Public Works/Traffic Engineering Division (DPW/TED) on July 10, 2025 concerning on-street parking on Davison. After looking into the matter, TED informed staff that Davison traffic in just one direction is over 25,000, with "...traffic backups during peak periods although three moving lanes and a center left turn lane is available. Permitting parking is not possible with this high volume and higher speed roadway." TED notes that "...any parking activity would increase the potential for traffic crashes." Staff is still awaiting an answer from DPW/TED to our question of whether signage restricting or prohibiting parking is missing and whether it would be replaced.*

*The at-grade Davison Avenue between the Jeffries Freeway (I-96) and the John C. Lodge Freeway (M-10) is a state owned (MDOT) trunkline—a fact subsequently reconfirmed with DPW/City Engineering on June 27, 2025. Davison Avenue becomes the below-grade Davison Freeway (M-8) at the Lodge, traverses the city of Highland Park and continues to the east side of Detroit beyond the Chrysler Freeway (I-5) near Conant Avenue.*

- Concerns from neighboring property owners and residents, both written and voiced during public comment, and whether these concerns could be adequately addressed.

*The neighboring property owner submitted a follow-up letter of concern to the Office of the Ombudsman. The letter indicated that the garden center continued to hinder access to the alley, despite the addition of space for parking.*

- Ownership of the subject parcels and compliance with DLBA land sale requirements.

*Staff verified that the petitioner does own the land, so long as they meet DLBA requirements. The DLBA extended the petitioner's deadline to comply with all regulatory requirements (stemming from the land sale, and communicated with the petitioner at that time) to August 6, 2025. Failure to do so will result in the property returning to DLBA inventory and loss of the petitioner's legal interest.*

*In addition to rezoning, the petitioner is also required to have the lots combined through the Office of the Assessor. CPC staff found that an incomplete application for a lot combination had been submitted, but no contact information was provided, so they had no way of informing the petitioner that they required additional information. CPC staff provided the petitioner with this information.*

- The limited size and shallowness of the parcels, and the suitability of the proposed B2 zoning classification.

*CPC staff conducted analysis of the lot's size and depth and the suitability of the B2 zoning for the proposed site. The findings are discussed later in this report under Staff Analysis.*

- If there had been efforts to acquire the adjacent western property, whether in full or part, to expand the garden center and provide adequate retail space and parking.

*The petitioner indicated that they do not have any interest in acquiring the land to the west of the subject property, and would not pursue this course of action.*

- The intended use classification – whether as a retail store or a landscape contractor's yard, which would require a B6 (General Services) zoning classification.

*CPC staff worked with staff from BSEED and P&DD to determine that the use would fit into the definition of Mercado, which is defined as: "Open air sales of new retail goods, produce, handcrafts, and the like. For zoning purposes, a mercado shall be considered the same as a store of a generally recognized retail nature whose primary business is the selling of new merchandise."*

Commissioners urged staff to meet with the Michigan Department of Transportation (MDOT) to explore possible measures to enhance vehicular and pedestrian safety in light of measures taken on other busy roadways within the city.

## **PLANNING CONSIDERATIONS**

### ***Surrounding Zoning and Land Use***

The zoning classification and land uses surrounding the subject parcel are as follows:

North:	R3 – developed with single- and multi-family residential
East:	PD – developed with religious use
South:	R2 – developed with multi-family and two-family residential
West:	R3 – undeveloped





As shown on the above zoning map, most parcels in the subject area are zoned residential, varying between R1, R2, and R3. Some parcels to the west along Livernois are zoned B4 (General Business), and the property immediately to the east is zoned PD (Planned Development). Additionally, there is a group of parcels with the R5 zoning classification north of W. Davison along Dexter Ave.

#### ***Comparison of Uses Permitted in R3 and B2 Zoning Classifications***

The proposed B2 zoning classification allows an additional 60 uses than the current R3 zoning classification. The additional uses vary in intensity and type.

A primary difference is that the current R3 zoning classification does not allow for any uses that fall into the “*Retail, service and commercial*” or “*Manufacturing and industrial*” use categories. The proposed B2 zoning classification allows for 45 uses categorized as “*Retail, service and commercial*” and 17 uses categorized as “*Manufacturing and industrial*”, of varying intensities.

The table below shows the number of uses allowed for each category by zoning classification, including a breakdown of uses allowed by-right (**R**) and those permitted as conditional (**C**) uses. A complete list of uses allowed in both zoning classifications is attached to this report.

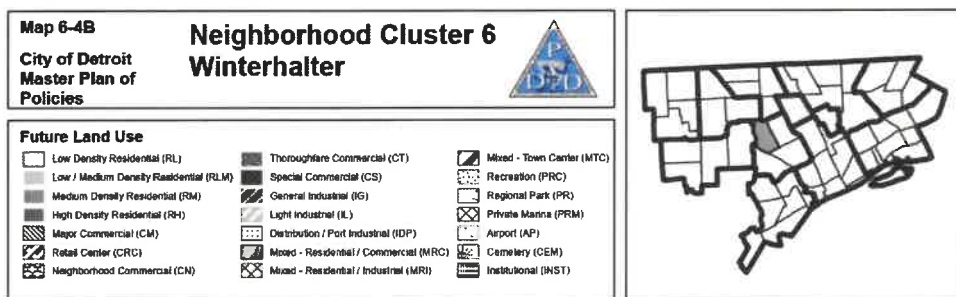
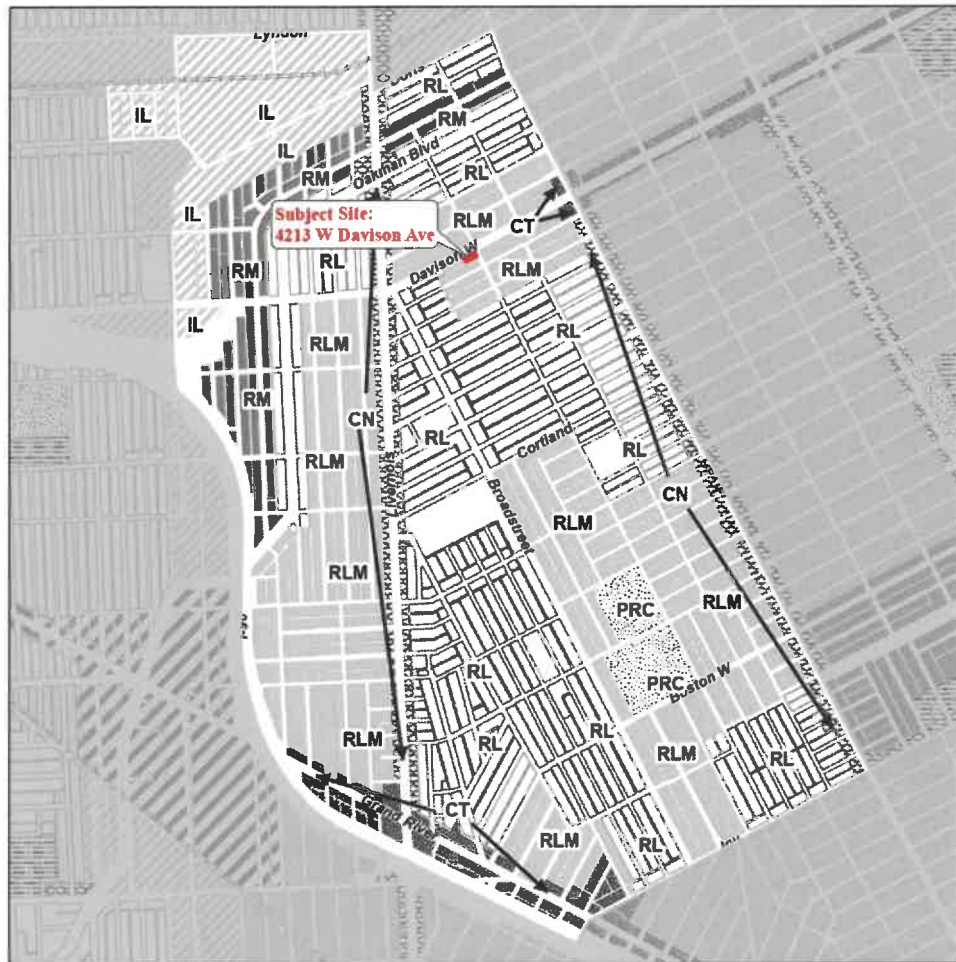


	<b>B2</b>			<b>R3</b>		
	<b>R</b>	<b>C</b>	<b>Total</b>	<b>R</b>	<b>C</b>	<b>Total</b>
<b>Residential</b>	8	11	17	9	6	<b>15</b>
<b>Public, Civic and Institutional</b>	13	6	18	11	6	<b>17</b>
<b>Retail, Commercial and Service</b>	25	20	45	-	-	-
<b>Manufacturing and Industrial</b>	9	8	17	-	-	-
<b>Other uses</b>	5	7	12	3	-	<b>3</b>
<b>TOTAL</b>	<b>60</b>	<b>51</b>	<b>106</b>	<b>23</b>	<b>12</b>	<b>35</b>

***Master Plan Consistency***

The following Master Plan Interpretation was provided by P&DD:

“The area to be rezoned is located in the Winterhalter neighborhood. It is designated Low-Medium Density residential (RLM). Such areas ‘... should have an overall density of 8 to 16 dwelling units per net residential acre. The areas are often characterized by two or four family homes with small yards, on-street parking, or garages with alley access. The residential classifications allow for neighborhood-scale commercial development.’ The proposed rezoning to the B2 district is **generally consistent** with the RLM designation, as it doesn’t change the overall character of the larger area, as it only comprises 0.2 acres and is located on the edge of the residential area and on a major road.”



## STAFF ANALYSIS AND RECOMMENDATION

The Zoning Ordinance provides eight criteria to be considered in determining the appropriateness of a zoning map amendment, as specified in Section 50-3-70. The criteria with staff analysis in *italics> are found below.*

- (1) Whether the proposed amendment corrects an error or meets the challenge of some changing condition, trend or fact.

*Staff finds no error on the existing zoning map; applicant seeks rezoning to “legalize” the current operation without benefit of permit.” Staff notes “no changing conditions.”*

- (2) Whether the proposed amendment is consistent with the Master Plan and the stated purposes of this chapter.

*Staff notes the Master Plan classification for subject property is RLM, low/medium residential. The Planning and Development Department finds the proposed B2 to be “generally consistent” with the Master Plan.*

- (3) Whether the proposed amendment will protect the health, safety, and general welfare of the public.

*Staff notes that speakers at the public hearing spoke of safety issues arising from traffic congestion around use of the alley by the unauthorized use. Correspondence in support of the “garden center” type of use and earlier meetings conducted by the city and with the community evidenced general support the proposed type of use.*

- (4) Whether the City and other service providers will be able to provide adequate public facilities and services to the subject property, while maintaining adequate levels of service to existing development.

*Staff notes that concerns were raised at the public hearing over customer dependance on alley use in the event of emergency vehicles needing alley access; providers of light, power, water, and telephone should not be affected.*

- (5) Whether the proposed rezoning will have significant adverse impacts on the natural environment, including air, water, soil, wildlife, and vegetation and with respect to anticipated changes in noise and regarding stormwater management. BENIGN USE...

*Staff anticipate no adverse impact on the natural environment; the current unauthorized use, while triggering concerns and complaints from those nearby, would seem to be a very benign use from an environmental perspective.*

- (6) Whether the proposed amendment will have significant adverse impacts on other property that is in the vicinity of the subject tract.

*Staff notes that at the public hearing, adverse impact on other property was noted: diminished access to their own property and concern over customer trespass on adjoining residential property. While acknowledging abrasive encounters between the unauthorized business and residents across the alley, the applicant emphasized the seasonal nature of the business (4 months open, 8 months closed). However, a rezoning to B2 allows for scores of land uses with no such seasonal expectation.*

- (7) The suitability of the subject property for the existing zoning classification and proposed zoning classification.

*Staff’s analysis of the subject property is that it is better suited for the existing residential zoning classification than to a business zoning classification because of the unusually shallow depth of the lots on this block on the south side of West Davison, 53 feet.*

*Uses permitted in districts such as B2 rely more on passing traffic than uses in R3 and, as such, need sufficient area for parking, loading, and maneuvering. Most B2 zoning lots, such as along West Seven Mile, West McNichols, and Fenkell, are situated on lots having 100 feet in depth with some as shallow as 80 or 90 feet in depth. The B2 district allows 113 by-right and conditional uses; the existing R3 district only allows 43 uses. With B2 uses, the coming-and-going of traffic is expected to be a much greater degree than with R3 uses. (See attached R3/B2 comparison table.)*

*Those few land uses currently operating on the south side of Davison between Broadstreet and Woodrow Wilson with similarly shallow frontage are typically situated on much wider zoning lots and/or multiple curb cuts off Davison.*

*The subject site contains 8,003 square feet of area (53 feet deep, 116 feet wide). Five of the other six land uses on similarly shallow lots on the south side of Davison between Broadstreet and Woodrow Wilson accommodate vehicles with wider lots resulting in lot areas of 9,234 sq. Ft. (3359 W. Davison), 11,550 sq. Ft. (3201 W. Davison), 23,265 sq. Ft. (3039 W. Davison), 15,400 sq. Ft. (2935 W. Davison), and 15,400 sq. Ft. 2479 W. Davison). (See attached illustration.)*

*The subject site suffers from historical factors beyond the applicant's control. It is located just east of where two of the city's street grids collide: the original French street layout of farms and streets and plats perpendicular to the Detroit River where streets run approximately north-northwest/south-southeast, like Dexter, Petoskey, and Broadstreet versus the American survey grid where streets run due north/south and east/west, such as Livernois, McNichols, Meyers. The intersection of Davison and Livernois and Broadstreet has been a dangerous one and has challenged traffic engineers for decades to enhance traffic safety, a task made more difficult by fast-moving traffic exiting from the Jeffries freeway, I-96, heading east toward the Davison freeway (built in 1941) and through Highland Park.*

*North of Grand Boulevard, Davison has been a main route from the west side to the east side and was likely the cause for Wayne County having taken fifty feet of the frontage along the south side of Davison to widen the busy roadway in 1928 and 1929. That street widening left the block holding the subject properties with precious little room for higher intensity land uses, such as those allowed under B2.*

*It is staff's considered opinion that the limited area and tightness of the subject site make the site more suitable for the kind of development allowed by the R3 zoning district than by the B2 zoning district.*

- (8) Whether the proposed rezoning will create an illegal "spot zone."**

*A rezoning to B2 would not be a likely candidate for an illegal spot zoning claim, given the Master Plan's view of B2 being consistent with the RLM designation and given the existing B4 zoning elsewhere on West Davison between Broadstreet and Woodrow Wilson.*

## **CONCLUSION**

In light of the public hearing results, contents of this report, and the approval criteria for map amendments, City Planning Commission staff respectfully recommends denial of the requested rezoning of 2413 and 2425 West Davison from R3 to B2.

Attachments:                West Davison shallow lot illustration  
                                     R3 / B2 use comparison table  
                                     Communications / Images from adjacent property owner

CC:                             Alexa Bush, Director, P&DD  
                                     Dara O'Byrne, Deputy Director, P&DD  
                                     Karen Gage, P&DD  
                                     Greg Moots, P&DD  
                                     Raymond Solomon, II, Chief of Staff  
                                     Conrad Mallett, Corporation Counsel  
                                     Bruce Goldman, Law Department  
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**Frederick E. Russell, Jr.**

July 25, 2025

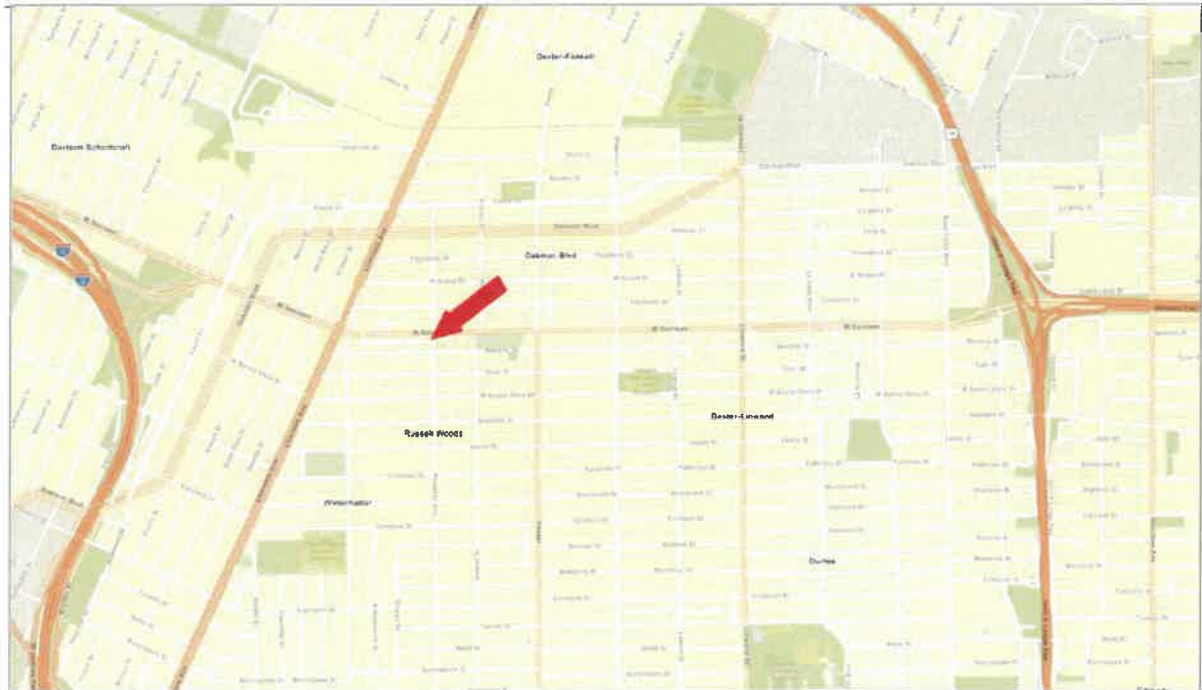
**HONORABLE CITY COUNCIL**

**RE: The request of Tina Castleberry to rezone the property at 4213 and 4225 West Davison Ave, from an R3 (Low Density Residential) zoning classification to a B2 (Local Business and Residential) zoning classification (RECOMMEND DENIAL)**

## REQUEST

The City Planning Commission (CPC) has received and processed the request of Tina Castleberry to rezone land at 4213 and 4225 W. Davison Ave. The request is to change the zoning from R3 (Low Density Residential) to B2 (Local Business and Residential) to permit a garden supply store.

## BACKGROUND



On March 6, 2025, the Detroit City Planning Commission (CPC) held a statutory public hearing on the request of Tina Castleberry, owner of the Garden Bug, L.L.C., to amend Article XVII,



Section 50-17-60, District Map No. 58 of the 2019 Detroit City Code, Chapter 50, *Zoning*, by rezoning the property at 4225 and 4213 West Davison Avenue from an R3 (Low Density Residential District) zoning classification to a B2 (Local Business and Residential District) zoning classification. The location is indicated on the map above by the red arrow.

The proposed map amendment has been requested to permit the legal operation of an existing seasonal outdoor garden center, the Garden Bug, which sits on two parcels, one with an existing single-family residential structure currently undergoing renovations and the undeveloped adjacent lot to the east, located at 4213 and 4225 W. Davison respectively. The current R3 zoning classification does not permit commercial uses.

The subject site is in District 7, adjacent to the Russell Woods-Sullivan local historic district. The site is generally bounded to the north by W. Davison St., to the east by Petoskey Ave., to the south by Waverly Ave., and to the west by Broadstreet Ave. The site is indicated as the red shaded area on the map above.



The Garden Bug seasonal outdoor garden center has operated occasionally on the subject property over the past three years. Operations of the garden center utilize the existing improved single-family structure, currently undergoing renovations, while most of the business operations, as well as storage of inventory, take place on the adjacent undeveloped lot. Additionally, the properties are used for weekly food distribution by a local organization. The petitioner is not associated with the food distribution organization but allows them to utilize the site.

The subject parcels were acquired by the petitioner from the Detroit Land Bank Authority (DLBA) in 2022. At the time of purchase the petitioner was provided a list of requirements that had to be met as part of the purchase agreement. To date, the petitioner has not met all requirements and has received a final extension deadline from the DLBA of August 6, 2025, to complete all

requirements, which includes the requested rezoning of the property, to avoid the property returning to the DLBA inventory.

Following the DLBA purchase, the petitioner received grant funding from several sources to fund the second location of the Garden Bug, which has operated on the subject property illegally for three years. The petitioner received \$65,000 through a Motor City Match grant, along with an additional \$55,000 of private and public grants.

Renovations and operations on the site have taken place without permits from the Building, Safety, Engineering and Environmental Department (BSEED). After submitting the request to rezone the property the petitioner was issued three blight violations by the BSEED on January 31, 2025: 25026900DAH, failure to abate unlawful occupancy (\$580); 25026901DAH, unlawful change of use (\$140); 25026902DAH, unlawful land use (\$855). Previous violation orders had been issued for renovations of the existing building taking place without the required permits.

To meet compliance with the applicable city codes and regulations, as well as to meet the requirements of the DLBA purchase agreement, the petitioner has worked with various city departments over the last four years. The garden center operated during this time, though not in compliance with Chapter 50 of the zoning code. The petitioner has made this map amendment request to come into compliance.

## **PUBLIC HEARING AND FOLLOW-UP**

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During the March 6, 2025 City Planning Commission (CPC) public hearing, Commissioners expressed concerns around the following: suitability of the site for uses permitted in the B2 zoning classification; adverse impacts on neighboring properties; traffic safety concerns on W. Davison between Broadstreet and Petoskey; the unusually shallow depth and small size of the subject property; and the possibility of creating an illegal “spot zone.”

### **Public Comment**

Prior to the public hearing, CPC staff received one letter of support and two letters of opposition with supporting photographs (see attached).

The letter of support, submitted by a nearby resident, cited the garden center’s walkability and its role in hosting the Petoskey Sharing Table, a weekly outdoor food pantry.

Letters of opposition were submitted by a neighboring property owner and included photographic support of their claims of adverse impacts:

- Increased traffic congestion on Petoskey Avenue
- Blocked access to the adjacent property owner’s multi-family residential property during operating hours due to customer and delivery vehicles. The adjacent property owner has off street parking for tenants, only accessible by the shared alley. Images were provided as evidence of the stated issues.
- Blocked access for emergency vehicle entry via the shared alley during operating hours.



- Incidents of verbal abuse and indecency by garden center customers.
- Lack of response to Waverly property owner from City departments despite repeated complaints – a response did come through the Office of the Ombudsman, who connected the property owner with CPC Staff.
- Abrasive encounters with the petitioner

During the public hearing, four members of the public spoke, including those that previously submitted letters: three in opposition and one in support. Their comments aligned with the concerns and support outlined in the aforementioned letters.

### **Public Hearing Follow-Up**

On April 26, 2025, the petitioner re-opened the unauthorized garden center for operation. This was done without the necessary permits and authorizations from the City. The petitioner was granted an extension from the DLBA, allowing until August 6, 2025, to meet all requirements originally set forth in the purchase agreement. If the petitioner is unable to meet these requirements the subject property can revert back to the DLBA inventory. The garden center, again operating illegally, closed for the season on July 4, 2025.

Following the CPC hearing the aforementioned adjacent property owner submitted additional images of the alley being blocked by patrons of the garden center, despite the petitioner creating space for parking. The images, as well as those submitted prior to the public hearing, are attached to this report.

Additionally, after the hearing, a resident reported a near-accident they were involved in due to a patron parked on W. Davison. The incident occurred over Mother's Day weekend when a patron parked in front of the garden center, mid-block, leading to sudden braking by multiple eastbound drivers.

## **PLANNING CONSIDERATIONS AND ANALYSIS**

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### **Surrounding Zoning**

As shown on the zoning map below, most parcels in the subject area are zoned residential, varying between R1, R2, and R3, with some R5 located north of W. Davison on Dexter Ave. Directly east of the subject property is a PD zoning classification. B4 zoning is seen along Livernois, on Dexter Ave. south of W. Davison, and W. Davison east of Dexter Ave.



Section 50-3-70 of the 2019 Detroit City Code provides eight criteria that must be considered when making recommendations and decisions regarding zoning map amendments. The following analysis is based on those criteria. The applicable criteria are shown in *italics*.

#### **Master Plan Consistency**

*Criterion #2. Whether the proposed amendment is consistent with the Master Plan and the stated purposes of this chapter*

The following Master Plan Interpretation was provided by P&DD:

“The area to be rezoned is located in the Winterhalter neighborhood. It is designated Low-Medium Density residential (RLM). Such areas ‘... should have an overall density of 8 to 16 dwelling units per net residential acre. The areas are often characterized by two or four family homes with small yards, on-street parking, or garages with alley access. The residential classifications allow for neighborhood-scale commercial development.’ The proposed rezoning to the B2 district is **generally consistent** with the RLM designation, as it doesn’t change the overall character of the larger area, as it only comprises 0.2 acres and is located on the edge of the residential area and on a major road.”

Maps depicting the total square footage of currently operating commercial uses on the southside of W. Davison between Broadstreet and Woodrow Wilson that are situated on lots with depths between 52’ – 55’ are attached to this report.

#### **Impact on Surrounding Property**

*Criterion #6. Whether the proposed amendment will have significant adverse impact on other property that is in the vicinity of the subject tract*

An adjacent property owner and residents have reported negative impacts from the illegal operation of the Garden Bug, supported by photographs submitted to the CPC. The images show customers and delivery vehicles frequently blocking access to off-street parking designated for tenants. Residents also raised health and safety concerns, noting that blocked access to the alley—still a public right-of-way—could hinder emergency vehicles. Parking is not allowed in the alley but is permitted on the adjacent owner’s paved yard, used by their tenants.

Additional concerns include inappropriate behavior by Garden Bug patrons toward the adjacent property and its owner, as detailed in submitted communications.

In response, the Garden Bug owner moved the rear fence to allow use of an existing cement slab for customer parking. However, the slab is not regulation depth for parking, and vehicles continue to partially block the alley. Attached photos show some customers still parking in the alley, obstructing access.

### **Traffic Impacts**

*Criterion #3. Whether the proposed amendment will protect the health, safety, and general welfare of the public*

The intersection of W. Davison, Livernois, and Broadstreet has long posed traffic safety challenges. Concerns about vehicle safety on W. Davison around the unauthorized garden center were raised with the CPC, particularly regarding the garden center’s practice of allowing deliveries that blocked a lane using traffic cones. The petitioner claimed BSEED approved this, but BSEED denied having jurisdiction over the MDoT-managed road.

These deliveries obstruct visibility for turns at Petoskey and Davison and create hazards for drivers navigating around parked vehicles. Traffic on W. Davison often exceeds the 35-mph limit, making any stopped vehicle especially dangerous in an area without other active businesses.

CPC staff contacted MDoT and the Department of Public Works/Traffic Engineering Division (TED) for clarity on parking legality in front of the garden center but received no definitive answer; however, DPW/TED noted that the heavy volume and speed of traffic on eastbound Davison preclude permitting parking on that block.

### **Permitted Uses**

*Criterion #7. The suitability of the subject property for the existing zoning classification and proposed zoning classification*

The proposed B2 zoning classification allows 60 uses more than the current R3 zoning classification. The additional uses vary in intensity and type. A primary difference is that the current R3 zoning classification does not allow for any uses that fall into the “Retail, service and commercial” or “Manufacturing and industrial” use categories. The proposed B2 zoning classification allows for 45 uses categorized as “Retail, service and commercial” and 17 uses categorized as “Manufacturing and industrial”, of varying intensities.

Uses permitted in the B2 zoning classification tend to rely on passing traffic and therefore need sufficient area for parking, loading and maneuvering. B2 uses are likely to have a much greater degree of coming-and-going than with R3 uses. After careful analysis of the subject property, CPC staff found that the site was more suitable for the types of uses allowed with the current R3 zoning classification than those allowed with the proposed B2 classification.

While the existing garden center is seasonal in nature, which may affect the overall impact it has on the surrounding area, a rezoning to B2 allows for scores of land uses with no such seasonal expectation, that would be permitted on the site following a rezoning.

### **Lot Size and Depth**

*Criterion #7. The suitability of the subject property for the existing zoning classification and proposed zoning classification*

Analysis of the subject property resulted in finding that the site is better suited to the existing residential zoning classification than to a business zoning classification due to the unusually shallow depth of the lots on this block. The lot is 53' deep with a frontage of 151', with a total square footage of 8,003. Most B2 zoning lots, such as along W. Seven Mile, W. McNichols, and Fenkell, are situated on lots having 100' in depth, with some having depths of 80' – 90'. The uncharacteristically shallow depth of the lots on the south side of West Davison resulted from the 1928 widening of Davison, which took 50 feet of the frontage.

Business and institutional uses currently operating on the south side of W. Davison between Broadstreet and Woodrow Wilson with similar depths are typically situated on much wider zoning lots and/or multiple parcels. These uses also include onsite parking with curb cuts off W. Davison. CPC staff conducted multiple site visits to the area, observing how businesses situated on lots of similar depths utilized the alleys that run along the rear of their properties, and found that the alleys are used for deliveries and trash pick-up, and few personal vehicles traverse them. Deliveries and trash pick-up are permitted in public alleys, with stipulations. An illustrative map depicting these businesses and the overall size of the sites used is attached to this report.

### **Possibility of Illegal Spot Zoning**

*Criterion #8. Whether the proposed rezoning will create an illegal "spot zone"*

A rezoning to B2 would not be a likely candidate for an illegal spot zoning claim, given the Master Plan's view of B2 being consistent with the RLM designation and given the existing B4 zoning elsewhere on W. Davison between Broadstreet and Woodrow Wilson.

## **CONCLUSION**

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After careful consideration of the information provided in the above report, particularly the approval criteria for amendments to the zoning map in section 50-3-70 of the 2019 Detroit City Code, the City Planning Commission is concerned with the following:

- The limited area and tightness of the subject site make the site more suitable for the kind

of development allowed by the current R3 zoning classification than by the proposed B2 zoning classification. The stark difference in type and intensity of permitted uses between the current and proposed zoning classifications supports the concern regarding appropriateness. Uses permitted in the B2 classification often rely on passing traffic to a greater degree than uses in R3 and, as such, need sufficient area for parking, loading, and maneuvering.

- The adverse impact on neighboring property owners and residents, as seen in attached documents and expressed by four individuals during public comment. The adverse impacts include issues caused by the blocking of the public alley separating the garden center and adjacent multi-family residential uses, namely obstructing access to the residents' off-street parking lot as well as trespassing by patrons.
- The ongoing safety issues faced at the intersection of W. Davison, Livernois, and Broadstreet, which have been worsened by the unauthorized garden center allowing deliveries that block a traffic lane and reduce visibility. In addition to these hazards, customers frequently park on W. Davison, further obstructing traffic and increasing the risk of accidents on a road where speeds often exceed the 35-mph limit. On July 17, 2025, the CPC unanimously approved a motion directing staff to investigate safety on W. Davison between Livernois and Woodrow Wilson and coordinate with relevant agencies. The aim is to reduce speeds, improve safety, and post clear no-parking signage between Broadstreet and Petoskey.
- The ability of emergency vehicles to access the alley as well as the adjacent properties, due to the access to the adjacent alley continually being blocked by deliveries and patrons of the garden center. Documentation on these issues has been submitted to CPC staff and can be found attached to this report.

While the CPC strongly supports new businesses and locally driven development and acknowledges the community benefits of a business such as the Garden Bug, the Commission finds that the proposed B2 zoning classification is not suitable for the subject site.

On July 17, 2025, the CPC unanimously voted to **RECOMMEND DENIAL** of the request of Tina Castleberry to rezone the property at 4213 and 4225 W. Davison from R3 to B2. A complementary motion directing CPC staff to investigate and coordinate all necessary parties to address the traffic safety concerns on W. Davison was also made, which received a unanimous vote of approval.

A resolution is provided below to indicate Your Honorable Body's concurrence with the recommendation of the City Planning Commission. Should City Council desire to hold a public hearing on this matter, then CPC staff should be directed to draft an ordinance and secure approval as to form the Law Department for introduction and the setting of a public hearing.

Respectfully submitted,

DONOVAN SMITH, Chairperson



Marcell R. Todd, Jr., Director

M. Rory Bolger, City Planner

Timarie Szwed, City Planner

Attachments:      Application for zoning change  
                         Public hearing notice  
                         Purchase agreement  
                         Master Plan Interpretation  
                         Communications / images from adjacent property owner  
                         Letter of support  
                         Site plan with design review comments  
                         BSEED Correction Order  
                         West Davison shallow lot illustration  
                         R3 / B2 use comparison table

CC:                    Alexa Bush, Director, P&DD  
                         Dara O'Byrne, Deputy Director, P&DD  
                         Karen Gage, P&DD  
                         Greg Moots, P&DD  
                         Daniel Arking, Law Department  
                         David Bell, Director, BSEED  
                         Jayda Philson, BSEED  
                         James Foster, BSEED  
                         Bruce Simpson, Ombudsman

**RESOLUTION**

**BY COUNCIL MEMBER \_\_\_\_\_ :**

**WHEREAS**, the City Planning Commission received an application, dated November 24, 2024, to rezone land in the City of Detroit at 2413 and 2425 West Davison from the R3 (Low-Density Residential District) classification to the B2 (Local Business and Residential District) classification; and

**WHEREAS**, the subject properties were issued blight violations on January 31, 2025 for the unauthorized use of the property, which violations could be addressed by the proposed rezoning; and

**WHEREAS**, on March 6, 2025, the City Planning Commission held the statutorily mandated public hearing at which adverse effects from the unauthorized use were noted; and

**WHEREAS**, the Planning Commission found the subject property was located on a block of uncharacteristically shallow lot depth due to the 1928 widening of Davison Avenue; and

**WHEREAS**, on July 17, 2025 the City Planning Commission voted to recommend denial of the rezoning request in light of conflicts arising from congested traffic and parking and having found the subject site to be more suitable to the 43 land uses permitted under the existing R3 zoning district classification than to the 113 land uses permitted under the proposed B2 zoning district classification;

**NOW THEREFORE BE IT RESOLVED**, that the Detroit City Council concurs with the recommendation of the City Planning Commission as detailed in its report dated July 25, 2025.

City Planning Commission  
202 Coleman A. Young Municipal Center  
Detroit, Michigan 48226  
(313) 224-6225 (phone)  
(313) 224-4336 (fax)

CPC File #: \_\_\_\_\_

Date of Filing: \_\_\_\_\_

RE: \_\_\_\_\_

### APPLICATION FOR A ZONING CHANGE

The City Council of the City of Detroit requires a report and recommendation from the City Planning Commission on all rezoning proposals before it takes final action. Please provide the following information regarding the proposal, so that the Commission may proceed in its review and processing of this request.

Section 61-3-3 of the Detroit Zoning Ordinance states that application for rezoning may be initiated by petition from:

1. all owners of the property that is the subject of the application;
2. the owners' authorized agents;
3. any review or decision-making body; or
4. other persons with a legal interest in the subject property, such as a purchaser under contract.

Petitions of the City Council are to be made through the City Clerk via separate written request prepared by the applicant or the completion of form available from the City Planning Commission.

The applicant will be notified at least seven (7) days prior to the meeting at which the proposal will appear on the Commission's agenda.

The applicant (or a representative of the applicant) is expected to be in attendance at the required public hearings to present the proposal and to answer any questions regarding the matter.

The City Planning Commission may request all necessary information pertaining to proposed ordinances for the regulation of development in carrying out its duties as set forth in Section 4-402 and 6-204 of the City Charter.

**Failure to answer all pertinent questions and to supply all of the requested information will delay processing of this proposal.**

**NOTE:** Applicants proposing a rezoning or modification to the PD (Planned Development), PC (Public Center), PCA (Restricted Central Business District) and the SD5 (Special Development District, Casinos) zoning district classifications must complete a different application which may be obtained from our office.

Signature of Applicant: *Julia Castilleberry*

Date: 7/29/21



### ZONING FEE:

Effective January 11, 1995, the applicant will be charged a fee for the processing of a rezoning application. The fee schedule is as follows:

Size of Property	Fee
One acre or less	\$350.00
Over one acre	\$350.00 for the first acre plus \$25.00 for each additional acre to a maximum of \$1,000.00

Payment of the fee must be in the form of a check or money order payable to the "City of Detroit – Treasurer". When the City Planning Commission has accepted payment, the applicant should formally submit the petition to the office of the City Clerk.

### ZONING CHANGE PROCEDURES:

A change in the zoning classification on property located within the City of Detroit requires action by the City Planning Commission (after the holding of a State-required public hearing) and approval by the City Council (after the holding of a Charter-required public hearing).

A change in zoning usually takes from three to four months to accomplish (from the date of submittal of the application to the effective date of the zoning change).

At each of the required public hearings, all owners of property, residents, businesses and known community organizations within 300 feet of the property in question are notified of the proposal and of the time, date and place of the hearing. The applicant will be responsible for posting public notice of the public hearing on the property in question in a manner acceptable to the Planning Commission. The persons so notified are invited to attend the hearing, hear presentations on what is being proposed, and express their opinions on the proposal if they so desire.

It is mandatory that the applicant, or the applicant's officially designated representative, attend both of the public hearings and justify to the satisfaction of the members of the City Planning Commission and the members of the City Council that the current zoning classification is inappropriate, and that the proposed change and resultant development can take place and be accomplished without adversely affecting the surrounding properties.

1. Name of Applicant: Tina Castleberry  
Address of Applicant: 238 California  
City, State & Zip Code: Highland Park, MI 48203  
Telephone Number: (313) 530-5296

2. Name of Property Owner: DETROIT LAND BANK AUTHORITY  
(If same as above, write "SAME")  
Address of Property Owner: 500 GRISWOLD STREET, SUITE 1200  
City, State & Zip Code: DETROIT, MI 48226  
Telephone Number: (313) 974-6869

3. Present Zoning of Subject Parcel: R3

4. Proposed Zoning of Subject Parcel: B4

5. Address of Subject Parcel: 4213 W Davison  
between Petoskey and Broadstreet  
(Street) (Street)

6. General Location of Subject Property: W. Davison, North of the Russel Woods Neighborhood

7. Legal Description of Subject Parcel: (May be attached)  
S DAVISON 1 THRU 3 EXC DAVISON AVE AS WD RUSSELL WOODS SUB L34 P3 PLATS, W C R 14/195 116 X 52.66A

8. Size of Subject Parcel (Dimensions): 53 x 116  
(Acreage): 0.139 ac

9. Description of anticipated development:

Seasonal Outdoor Garden Center

10. Reason why the present zoning classification is not appropriate and why the proposed zoning classification is more appropriate:

Current zoning of this vacant lot is residential, not commercial, which is what the planned development requires.

11. Zoning of Adjacent Properties:

To the North - R3 - Separated by W. Davison

To the South - R2 - Separated by Alley

To the East - R3

To the West - PD

12. Development of Adjacent Properties:

To the North - n/a

To the South - n/a

To the East - n/a

To the West - n/a

13. Community Organizations and/or Block Clubs contacted by applicant:

Group Name/Address	Contact Person/Phone Number
Department of Neighborhoods	Mona Ali (313) 236-3540
Russell Woods Block Club	Gardening Board Member (313) 444-3485

14. Adjacent Property Owners, Businesses or Residents contacted by Applicant:

Name	Indicate: Owner Business Resident	Address	Address of Adjacent Property	Phone
Kingdom Hall of Jehovah's Witnesses		4095 W Davison	4225 W Davison (our property)	(313) 931-5401

# EXHIBIT E



**LAW DEPARTMENT**

Coleman A. Young Municipal Center  
2 Woodward Avenue, Suite 500  
Detroit, Michigan 48226-3437

Phone 313•224•4550  
Fax 313•224•5505  
[www.detroitmi.gov](http://www.detroitmi.gov)

May 14, 2025

Ms. Tina Castleberry  
4225 W. Davison  
Detroit MI, 48238

Dear Ms. Castleberry:

The City of Detroit Law Department is aware that your flower shop and garden supply business is operating in a R3 zone district. Flower shops and garden supply businesses are only operable by right in B-1 or B-2 zoned districts. Motor City Match winners agree as a condition of the award to operate in compliance with all federal, state and local laws.

The City of Detroit will allow your business known as the Garden Bug to operate at 4225 W. Davison until July 4<sup>th</sup>, 2025, so as long as you engage fully in the City Planning Commission's ordinance-driven zoning change process.

If by July 4<sup>th</sup>, 2025, the current zoning classification has not changed, you agree to shut the business down until the necessary zoning change is accomplished.

By: Tina Castleberry  
Tina Castleberry

By: Conrad L. Mallett  
Conrad L. Mallett