100 LINCOLN WAY EAST, CHAMBERSBURG, PA 17201. PHONE: 717–264–7101

Downtown Chambersburg Inc.

Business Improvement Microgrants

September 2026

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Introduction

The purpose of the Downtown Chambersburg Inc. (DCI) Business Improvement Microgrant is to stimulate private business investment and better enable business attraction, retention, and expansion in the Main Street Matters designated area of downtown Chambersburg. Small businesses are the backbone of Chambersburg's economy, and their health and growth are directly tied to the health and growth of our Main Street, as well as our Main Street's ripple effect on the regional and statewide tourism and economic landscape. Businesses and properties in this core area have been described as the "front door of our community." How we support and care for the front door in downtown Chambersburg will have a powerful impact on how we view ourselves and how others view our community.

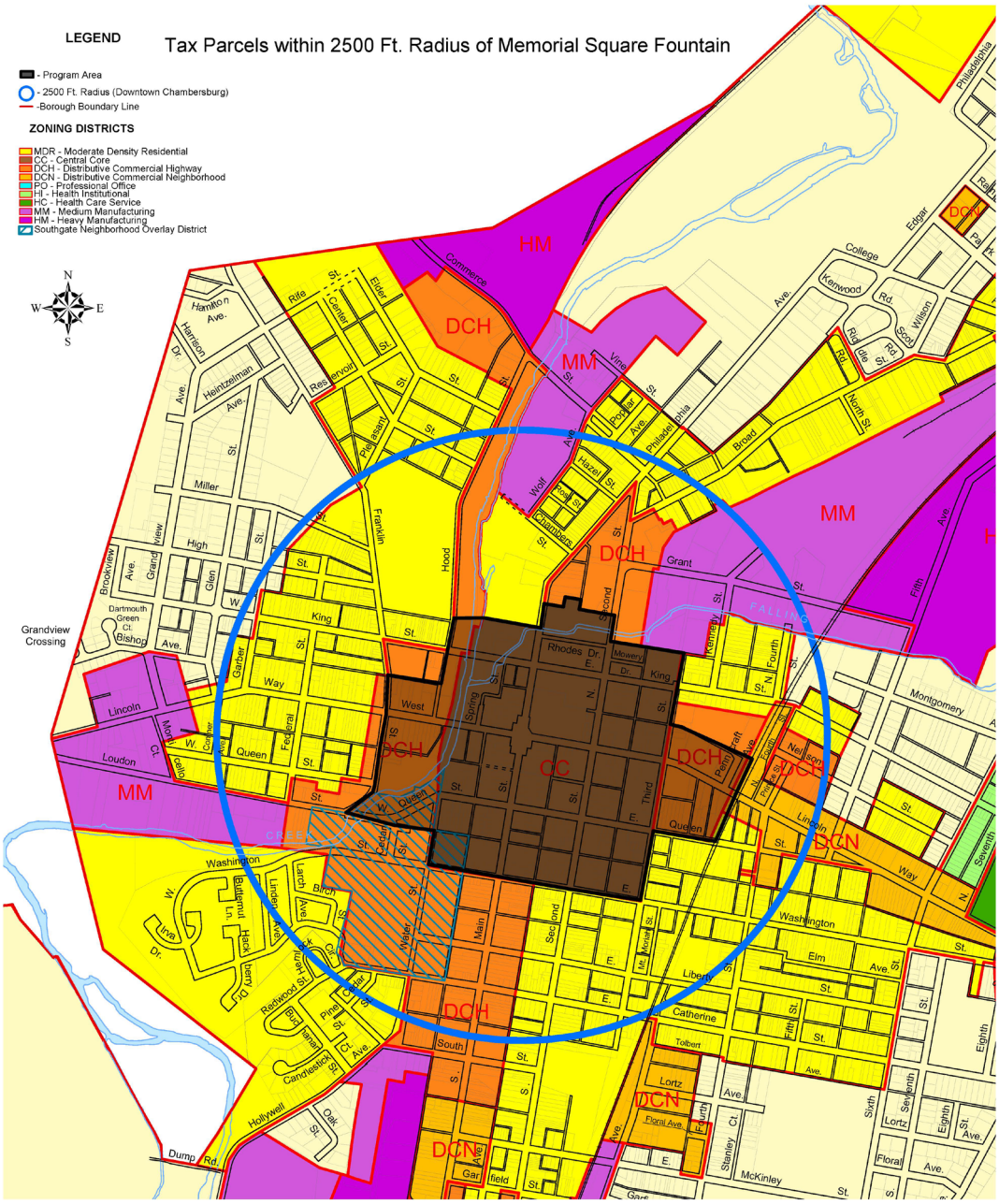
By granting property owners and businesses within this core district financial support, we will:

- Ensure diverse, small, women-, minority-, and veteran-owned businesses in and around our core district share in the benefits of revitalization efforts in our downtown
- Stimulate private investment in downtown properties and businesses
- Position the Main Street Matters designated area as an inviting and cohesive tourism destination
- Preserve the architectural heritage of downtown properties
- Maintain a safe downtown
- Support the preservation and growth of businesses in our core neighborhoods
- Create positive community enhancements and a robust job market in and around our downtown

The Business Improvement Microgrants (Microgrants) are separate from other grants and loans offered by DCI, the Borough of Chambersburg, the Greater Chambersburg Chamber of Commerce, and other organizations.

Program Boundaries

Applicant must be within the circle that defines the Main Street Matters designated area as shown below:



Microgrants

Microgrants of up to $5,000 are available. Microgrants are funded through the Main Street Matters Program, an initiative of Pennsylvania's Department of Economic Development and administered through DCI. Microgrants are limited to existing commercial properties and small businesses within the geographic boundaries described in these guidelines. Residential buildings are not eligible; however, commercial buildings with mixed business and residential may be eligible.

Either a property owner or an owner of a business may apply for and receive grant funding through the Microgrant program, though applications involving physical alterations to a building require approval from the property owner. Each property within the boundary area may apply for up to two Microgrants.

Eligible applicants:

Microgrants of up to $5,000 are available to existing businesses that are:

- Located within the geographic bounds outlined in these guidelines
- Do not have overdue loans with DCI
- Contributors to DCI's mission of positively affecting the look, feel, and experience of downtown Chambersburg

Priority may be given to businesses that contribute to DCI's stated vision of downtown Chambersburg as a crossroads where art and diversity unite, local food and diverse international cuisine combine, new ideas and traditional values converge, and vibrant and healthy lifestyles abound. Priority may also be given to new applicants.

Eligible expenses:

- Capital purchases
- Structural or interior improvements
- Hardware, software, and connectivity upgrades
- Professional marketing and promotions activity

Ineligible expenses:

- Salaries/benefits
- Operation costs, including rent/mortgage and utilities
- Inventory
- Consumable supplies
- Fees to secure other funding
- Labor provided by the owner of property or proprietor of business
- Facade or exterior projects (DCI administers a facade program as well and encourages eligible business to explore that funding stream.)

Microgrants require a dollar-for-dollar match.
Microgrants are reimbursed after project expenses are incurred.

Application Fee
There is a one-time non-refundable application fee of $100 payable to DCI upon application submission.

Application Steps
The following is a step-by-step guide for application. It is recommended that a potential applicant review the process with a DCI representative prior to initiating a project.

1) Review the Microgrant guidelines and application.

2) Identify that the project is within the eligible geographic boundary and that the applicant and expenses are eligible under the Microgrant program.

3) As applicable to your project, review the Design Guidelines, US Department of the Interior's "Standards for Treatment of Historic Properties," available at the DCI office.

4) Consider the potential for the project to be covered under the Pennsylvania Prevailing Wage Act. Additionally, it is the responsibility of the applicant to abide by Borough of Chambersburg code. All projects must also adhere to PA State's Nondiscrimination Statement.

5) Obtain three quotes or bids for the project, or a justification as to why such may not be obtained. Justifications are accepted only in instances where obtaining three quotes is not feasible, such as limited suppliers in the area or highly specialized expertise or product.

6) Complete the application form, including signature from property owner if applicable. Attach quotes and include a $100 check made out to DCI for the application fee.

7) Arrange a pre-project visit by a DCI representative.

8) Upon approval, a contract will be executed between applicant and DCI. At this point the applicant becomes a subgrantee.

9) Complete project within 120 days of contract approval, unless stated otherwise in the contract.

10) After completion, contact DCI for a project review. All subgrantees must provide invoices and proof of payment. Proof of payment includes credit card statement or the front and back of a cancelled check, redacted as needed. Construction projects require a certificate of liability for each contractor paid through the grant.

11) DCI submits reimbursement request to the state. DCI will communicate progress, including if additional items are needed.

12) Once approved by the state, the state will issue a reimbursement check to DCI within 30–35 days.

13) Once DCI receives the funding, a check will be issued to the subgrantee.

Microgrants reimburse half the cost of each project, up to $5,000. Total eligible activities may be more than $10,000; however, this Microgrant only reimburses a maximum of $5,000 per project.

Subgrantees are required to maintain the building as a commercial entity for a minimum of three (3) years following completion of the funded activities. If commercial use is discontinued within the three-year period, all funds received from the Microgrant program must be returned to DCI.

The Review Committee
Members of the Vitality Committee are appointed by the Executive Committee of DCI and are responsible for reviewing Microgrants. The Vitality Committee consists of a minimum of three members. One member will be designated as the chair and responsible for conducting the application review process, documenting results, and making formal approval recommendation to the DCI Board of Directors. The DCI Board of Directors has final approval on all Microgrants.

Design Standards
DCI, respecting Downtown Chambersburg as a designated Historic District, has adopted the U.S Department of Interior's "Standards for Treatment of Historic Properties." Please refer to the published copy of these guidelines (a copy of which can be found at DCI's office). While the Vitality Committee expects applicants to develop their project in good faith with the advice given in the "Standards for Treatment of Historic Properties," we also recognize that each project has unique aspects that require a degree of flexibility.

Prevailing Wage Requirements
Prevailing Wage requirements are generally applicable to grants for construction, demolition, reconstruction, alteration, repair work, renovations, build-out and installation of machinery and equipment with a project cost in excess of $25,000. Any questions as to final prevailing wage obligations should be directed to the Bureau of Law Compliance at 1(800) 932-0665.

The Pennsylvania Prevailing Wage Act (43 P.S. & 165-1 et seq.; 34 Pa. Code & 9.101 et seq.) may be applicable to this project. If applicable, the subgrantee is responsible for including prevailing wage rates in all bid documents, specifications, and construction contracts pertaining

to the project. The Department of Labor and Industry (L&I) has final authority to make all prevailing wage requirements.

Direct questions to Downtown Chambersburg Inc., 100 Lincoln Way East, Chambersburg, PA 17201. (717) 264-7101, ext. 204.