

Bloomington Urban Enterprise Association Meeting

AGENDA for June 10, 2026, at 12 p.m.

This meeting will be held In-person in the **McCloskey Conference Room (Suite 150, City Hall, 401 N. Morton St)** and may also be accessed via Zoom at the following link:

<https://bloomington.zoom.us/j/84576005312?pwd=SERpaXRLenV0U0J6dXlCNTVGVMNPUT09>

Meeting ID: 845 7600 5312

Passcode: 953182

Bloomington Urban Enterprise Association meetings can be watched on CATS TV, available here:

<https://catstv.net/>.

Materials for this meeting can be found on the Bloomington Urban Enterprise Association's website, which is located at the following address: <https://bloomington.in.gov/business/buea/meetings>

1. Roll Call

- Approval of Minutes - May 2026

2. Financial Report

3. Director's Report & Old Business

- Updated Grant Language
- In Kind & Match Waiver Proposal
- That's the Rub - Business Building Improvement Grant

4. New Business -

- Phonebox Core Assessment & Key Results

5. General discussion

6. Adjournment

Board Membership

Pursuant to applicable law and policy, and in compliance with Indiana Code 5-14-9-6, the following details are provided regarding the officers serving on this committee:

Name	Appointed By	Term
Heather Robinson, Chair	Mayor	2/1/2024 - 1/31/2028
Felisa Spinelli, Vice Chair	Common Council	2/1/2023 - 1/31/2027
Kate Rosenberger	Common Council	2/1/2025 - 1/31/2029
Katarina Koch	Common Council	2/1/2026 - 1/31/2030
Virginia Githiri	Mayor	2/1/2024 - 1/31/2028
Jane Kupersmith	Mayor	2/1/2024 - 1/31/2028
Michael Hover	Mayor	2/1/2024 - 1/31/2028
Brad Wisler	Mayor	2/1/2024 - 1/31/2028

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Development at 812-349-3419 or e-mail esd@bloomington.in.gov and provide your name, contact information, and a link to or description of the document or web page you are having problems with.

City of Bloomington - Bloomington Urban Enterprise Association - Meeting Minutes

Meeting Information

Date: Wednesday, May 13, 2026

Time: 12:00 PM

Location: City Hall, Bloomington, Indiana

Notice: Meeting was appropriately posted and noticed.

Additional Notes: Hybrid meeting (in-person and video conference).

Attendance

Board Members Present:

- Virginia Githiri (remote)
- Felisa Spinelli (remote)
- Michael Hover
- Katarina Koch
- Heather Robinson
- Jane Kupersmith
- Kate Rosenberger
- Brad Wisler

Staff Present:

- De de la Rosa, Economic & Sustainable Development (Staff Liaison)
- Taegan Garner, Administrative Assistant

Guests:

- None noted.

1. Call to Order

Meeting called to order at 12:00 PM. A quorum was present. Virginia Githiri and Felisa Spinelli participated remotely via video conference.

2. Approval of Minutes – March 2026

Minutes from March 2026 were reviewed (no April meeting was held). Katarina Koch noted her first name was misspelled in two places; the correction was acknowledged.

Motion: To approve March 2026 minutes as corrected. (Hover)

Second: Seconded. (Kupersmith)

Roll Call Vote:

- Felisa Spinelli – Yes
- Virginia Githiri – Yes
- Michael Hover – Yes
- Heather Robinson – Yes

- Jane Kupersmith – Yes
- Kate Rosenberger – Yes

Result: Minutes approved.

3. Director's Report

- **Legal Counsel:** Dana Kerr will cover for Alex Pratt during leave. Legal questions should be directed to the Director.
- **New EZID Participants:** Two new potential participants identified. (1) TradeWiz Contractor Accelerator (West Kirkwood, behind Clinton Hurst)—an accelerator supporting tradespeople in business ownership via networking, legal, and accounting resources. (2) A second applicant is under review pending resolution of prior paperwork.
- **Business Economic Enhancement Scholarship:** Three scholarships approved in Q1—the most to date for this period. Grant line expected to be fully expended soon.

4. Financial Report

The director presented the grant expenditure summary as of May 2026 via a shared spreadsheet.

Education Grants:

- MCCSC: Check hand-delivered.
- Lemonade Day (Boys and Girls Club): Grant distributed; program teaches youth entrepreneurship.
- Total expended: \$77,500; remaining balance: \$15,000 (Resident Economic Independence Scholarships).

Entrepreneurship – Cook SBDC Grant: \$45,000 budgeted; no expenditures to date. Contract pending.

Business Economic Enhancement Scholarships: Three approved, totaling \$3,200; remaining balance: \$68,000.

Amplify Day Passes (formerly Mill Zone): No expenditures. Director promoting usage at the resource desk.

Arts Grants: No expenditures recorded. Payments in process; full update pending due to Arts Director search and consultant transition.

Zone Improvement – Minor Repair Grants: Two approved; ~\$8,100 remaining. Third application recently received.

SEAL Grants: Director and Assistant Director of Sustainability Sean Mia discussed expending two potential SEAL grants from the BUEA line, as the city budget line is expected to be fully utilized.

Historic Facade Grant: Increased by \$40,000 to \$90,000 to accommodate First Christian Church grant. Payment processing initiated.

Small Business Safety and Security Grant: \$5,000 expended for Fox Capital (carried over from prior year). No new applications this year.

Business Building Improvement: Two grants approved: The Rub (approved in December, now posting to the current year) and WonderLab (approved last month).

Business Accessibility Modification: No requests or expenditures.

Spreadsheet Correction: A board member identified three cells that used addition instead of subtraction. Corrected total balance: \$152,536.

Quarterly Financial Statements: Statements from German American Bank were not received in time for the quarterly report. The full financial report will be presented in June. A board member requested that the Director work with the Controller's Office to expedite access to statements.

Resident Economic Independence Scholarships: Maximum award is \$1,250, paid directly to the institution. Director to send the grant packet to a newer board member.

5. New Business

Election of Secretary:

The secretary position has been vacant since Mary Morgan's term ended in January. The chair nominated Michael Hover to fill the role.

Motion: To approve Michael Hover as Secretary.

Second: Seconded.

Roll Call Vote:

- Felisa Spinelli – Yes
- Kate Rosenberger – Yes
- Virginia Githiri – Yes
- Jane Kupersmith – Yes
- Heather Robinson – Yes
- Katarina Koch – Yes
- Brad Wisler – Yes
- Michael Hover – Yes

Result: Michael Hover elected as Secretary.

6. General Discussion

Grant Language Revisions – Version 1.0:

Taegan Garner presented draft options for revising grant eligibility language, stemming from the WonderLab grant discussion at the prior meeting:

- Option 1 – No Change: Retain current language; use Minor Repair Grant's "routine maintenance" ineligible expense clause as interpretive guidance.
- Option 2 – Define Eligible/Ineligible Labor Costs: Add explicit language to guidelines with application examples for budgeting.
- Option 3 – In-Kind Matching: Allow in-kind contributions (including volunteer labor) to count toward the required match. Noted as administratively complex without existing staff follow-up capacity.

Discussion highlights:

- The board favored Option 2, preferring affirmative language identifying eligible costs.
- In-kind matching (Option 3) drew significant discussion. Supporters cited benefits for cash-limited organizations; concerns centered on tracking and verification without the current administrative infrastructure.

- Felisa Spinelli noted that the board previously moved away from matching requirements to make grants accessible to businesses that cannot afford to match funds. She expressed concern about the burden that match requirements place on small business owners who often do not draw regular salaries.
- Staff clarified current match requirements: Minor Repair Grant – no match; Safety and Security – 50%; Building Improvement – 50%; Accessibility Modification – 25%.
- One board member noted that in-kind without administrative follow-up is functionally equivalent to no match, and proposed adding a no-match option to Version 2.0.
- Board reached consensus to request Version 2.0, including: explicit eligible labor cost language; in-kind matching with administrative guidance and percentage options; a no-match option; and updated eligibility language per bylaw criteria.
- Eligibility language update needed: the first line of the criteria must reflect that grants are available to businesses/nonprofits in the zone or to those primarily serving zone residents (per bylaws). Three bylaw criteria (proximity, economic impact, service to zone residents) to be incorporated.

Action Item: Staff to prepare Version 2.0 of grant language revisions for the June 2026 meeting, including eligible labor options, in-kind matching with percentage guidance, a no-match option, and updated bylaw-based eligibility language.

Arts and Culture Grants – Approval Process:

The board member asked about the arts grant approval. Staff clarified that arts grants go through the BAC's committee process and that BUEA provides final fiduciary approval via an omnibus review at the end of each cycle.

Historic Facade Grant – Pending Application:

Application tabled pending contractor estimates again. Expected to be presented at the June meeting.

7. Adjournment

Meeting adjourned at approximately 1:02 PM.

Next Meeting: Wednesday, June 10, 2026.

Director's Report

Grant Overpayment – Secretly Group Safety and Security Grant

A review of grant disbursements identified an overpayment to Secretly Group related to the Safety and Security Grant award. The overpayment resulted from an internal processing error in which the original grant request amount was disbursed instead of the board-approved figure. As matching funds are a required condition of this grant, the required match was accounted for in the board's approval, resulting in a corrected award of \$2475. However, the recipient was paid \$3300 – an overpayment of \$825. The recipient has been notified in writing and has been asked to return the difference no later than July 9, 2026.

Contract with SMG

Contract with Stone Municipal Group has been signed, and they are evaluating the submitted EZIDs. Meetings with SMG will resume later this month.

Financial Report

No first quarter financial report-

We are experiencing difficulties obtaining statements from German American Bank, which is making it challenging to reconcile our first-quarter financial statements. These ongoing issues with timely bank statement reconciliation are hindering our ability to make informed decisions regarding project funding.

To address this, we are evaluating our collection, approval, payment, and reconciliation processes and considering implementing view-only access to accounts for the executive director. This change would alleviate the administrative burden on our financial agents - the Director of ESD and the Deputy Controller- by simplifying the process of obtaining the documents required for quarterly reporting and monthly maintenance.

Additionally, staff is exploring online banking tools that could enhance our control over transactions and improve visibility. The current banking tools lack the necessary flexibility for efficient management.

Our goals are to:

1. Enhance access for designated financial agents and visibility
2. Improve end-to-end process in four key areas - collection, approval, payment, and reconciliation
3. Increase the overall efficiency and promptness of reporting

Budget vs Grant disbursement

- Equations have been corrected in the sheet
 - Education - \$77.5K C/D, 15K balance
 - Entrepreneurship - \$48.2K C/D, \$7800 Balance
 - Arts & Culture - \$25K C/D, \$185K balance
 - \$25k to Constellations - Operations Grant
 - Zone Improvement - ~\$51K C/D, \$159K balance
 - That's the Rub removed. Will be accounted for should the board approve the grant.

Grants - Education:	2025 Budget	2025 disbursed	2025 Balance	2026 Budget	Disbursed/ Committed in 2026	Balance	Description
School Grants (MCCSC Foundation)	\$ 50,000.00	\$ (50,000.00)	\$ -	\$ 75,000.00	\$ (75,000.00)	\$ -	Annual commitment - 25k increase for 2026
Resident Economic Independence Scholarships	\$ 15,000.00	\$ (1,790.00)	\$ 13,210.00	\$ 15,000.00	\$ -	\$ 15,000.00	a scholarship to attend post-secondary classes to further their economic independence
Lemonade Day	\$ 2,500.00	\$ (2,500.00)	\$ -	\$ 2,500.00	\$ (2,500.00)	\$ -	Annual Commitment to the Boys & Girls Club supporting youth entrepreneurship
Sub-Total	\$ 67,500.00	\$ (54,290.00)	\$ 13,210.00	\$ 92,500.00	\$ (77,500.00)	\$ 15,000.00	

Grants - Entrepreneurship:	2025 Budget	2025 disbursed	2025 Balance	2026 Budget	Disbursed/ Committed in 2026	Balance	Description
Ivy Tech/SBDC/Cook Center	\$ 45,000.00	\$ (90,000.00)	\$ (45,000.00)	\$ 45,000.00	\$ (45,000.00)	\$ -	Annual grant agreement
Business Economic Enhancement Scholarship	\$ 10,000.00	\$ (2,400.00)	\$ 7,600.00	\$ 10,000.00	\$ (3,200.00)	\$ 6,800.00	Used to pay for economic development classes, business workshops, professional organization membership dues, or conference
Dimension Mill Zone day passes	\$ 1,000.00	\$ (1,000.00)	\$ -	\$ 1,000.00	\$ -	\$ 1,000.00	1-day pass per to work at the Mill
Uncategorized grants	\$ 10,000.00	\$ -	\$ 10,000.00	\$ -	\$ -	\$ -	Moved to BBIG
Unbudgeted Grants	\$ 10,000.00	\$ -	\$ 10,000.00	\$ -	\$ -	\$ -	Moved to BBIG as funds have not been utilized multiple years
Sub-Total	\$ 76,000.00	\$ (93,400.00)	\$ (17,400.00)	\$ 56,000.00	\$ (48,200.00)	\$ 7,800.00	

Grants - Arts and Culture:	2025 Budget	2025 disbursed	2025 Balance	2026 Budget	Disbursed/ Committed in 2026	Balance	Description
Arts Incubator	\$ 100,000.00	\$ -	\$ 100,000.00	\$ 100,000.00	\$ -	\$ 100,000.00	ADA-accessible construction costs & professional development program for resident artists
Bloomington Arts Commission Arts Project and Operations grants	\$ 50,000.00	\$ (27,982.00)	\$ 22,018.00	\$ 50,000.00	\$ (25,000.00)	\$ 25,000.00	Discretionary spending on City-led arts initiatives, including \$25,000 to Waldron Arts Center operating expenses
City Arts Programming	\$ 40,000.00	\$ (40,000.00)	\$ -	\$ 40,000.00	\$ -	\$ 40,000.00	Bloomington Arts Commission Arts Project and Operations grants
Unbudgeted grants	\$ 20,000.00	\$ (14,620.00)	\$ 5,380.00	\$ 20,000.00	\$ -	\$ 20,000.00	Assistance for the O.T. 987 installation in the Trades District
Total	\$ 210,000.00	\$ (82,602.00)	\$ 292,602.00	\$ 210,000.00	\$ (25,000.00)	\$ 185,000.00	

Grants - Zone Improvement:	2025 Budget	2025 disbursed	2025 Balance	2026 Budget	Disbursed/ Committed in 2026	Balance as of May 2026	
Direct Assistance Small Business (BUEA Minor Repair Grant) & Community Support	\$ 25,000.00	\$ (2,000.00)	\$ 23,000.00	\$ 10,000.00	\$ (1,820.00)	\$ 8,180.00	<i>New funding- physical improvements, emergency assistance, and financial aid.</i>
SEEL Energy Efficiency Grant Program	\$ 20,000.00	\$ -	\$ 20,000.00	\$ 20,000.00	\$ -	\$ 20,000.00	<i>Administered by Sustainability (ESD)</i>
Historic Façade Grant	\$ 50,000.00	\$ (30,000.00)	\$ 20,000.00	\$ 90,000.00	\$ (40,000.00)	\$ 50,000.00	<i>Historic building improvements</i>
Small Business Safety & Security	\$ 35,000.00	\$ (22,996.25)	\$ 12,003.75	\$ 30,000.00	\$ (5,000.00)	\$ 25,000.00	<i>To Improve the general security of businesses</i>
Business Building improvement	\$ 30,000.00	\$ (45,557.77)	\$ (15,557.77)	\$ 40,000.00	\$ (4,094.16)	\$ 35,905.84	<i>To assist small business owners in updating and improving internal and external structures</i>
Business Accessabilty Modification	\$ 25,000.00	\$ (7,276.50)	\$ 17,723.50	\$ 20,000.00	\$ -	\$ 20,000.00	<i>To help business owners complete ADA modifications to meet requirements</i>
Total	\$ 185,000.00	\$ (107,830.52)	\$ 77,169.48	\$ 210,000.00	\$ (50,914.16)	\$ 159,085.84	

Grants Include:

Bobbi Boos, Bloomington Farm Stop Collective - BMRG	\$820.00	Sarah Cheney, Bloomington Athletic Massage - BEE	\$1,200.00
Eric Weingold, GM - World Foods Market - BMRG	\$1,000.00	Kaytee Lorentzen, The Greater Bloomington Chamber of Commerce- BEE	\$1,200.00
WonderLab Museum of Science, Health & Technology (Lydia Potter) - BBIG	\$4,094.16	Adnan Javeed, STEP Inc - BEE	\$800.00
Lisa Keplinger -That's the Rub, LLC- BBIG	\$6,550.00	Justin Fox - Fox Capital 415 LLC - S&S	\$5,000
First Christian Church of Bloomington (DOC)	\$40,000.00		

Bloomington Urban Enterprise Association

Grants & Scholarships

The following programs can be found at [Bloomington CiviForm](#)

2026 Business Economic Enhancement Scholarships -

Scholarships of up to \$1,200 will be awarded to support professional development opportunities that further the economic stability of a business or organization operating within the Zone for at least 12 months.

- Applicants must own a business or non-profit within the Zone that has operated for at least 12 months.
 - Applications are accepted on a rolling basis and reviewed quarterly, with a lifetime maximum of \$ 1,200.00 per business.
 - The scholarship may be used to pay for economic development classes, business workshops, professional organization membership dues, or conference registration fees for the business owner or any business employee.
 - Applications must be received at least one month before the start of the class(es) or activity for which the scholarship is being awarded.
- After the application is completed, BUEA staff will reach out to the Applicant requesting proof of payment for the course, workshop, dues, or registration fees, or an invoice from the organization conducting the training if you would like BUEA to pay the organization directly.

Resident Economic Independence Scholarship

For residents who have lived in the Zone for at least 12 months. Up to \$750/semester for two semesters.

- Applications are accepted on a rolling basis and reviewed quarterly.
- Residents who have lived in the Zone for at least 12 months may apply for a scholarship to attend post-secondary classes to further their economic independence. Check your address here- [Zoning and Economic Development Map](#).
- The scholarship can be applied to any course (college, trade school, or other special training) that advances the applicant's skills as a workforce member.
- The BUEA will pay for two classes, including textbooks, or up to \$750.00 a semester, whichever is less, up to a lifetime maximum of \$1,500.00 in educational assistance.
- Funds are limited and awarded on a first-come, first-served basis. Applications must be received at least one month before the start of the class(es) for which the scholarship is being used.

Capital Improvement Grants

Eligibility Criteria:

- Business:
 - Must be a small business (defined as fewer than 50 employees or less than \$5 million in annual revenue).

- It must be located within the Bloomington Urban Enterprise Zone.
- The business must have been operational for at least six months.
- Non-profit organization
 - Must be a registered 501(c)3 with fewer than 25 paid employees.
 - It must be located within the Bloomington Urban Enterprise Zone.
 - The business must have been operational for at least six months

Ineligible Expenses:

- Routine maintenance (e.g., cleaning, cosmetic upgrades).
- Purchases of new equipment or supplies not related to repairs.
- Debt repayment or refinancing of existing loans

Applications require a detailed budget for expenses associated with improvement, including the following:

- Total project cost
- Portion of the project to be funded by the grant
- Cost of materials
- Contracted Labor cost
- In-kind staff labor costs associated with the improvement project outside of regular staff hours

BUEA Minor Improvement Grant

Preface:

The BUEA Minor Improvement Grant is available to small businesses and non-profit organizations in the Bloomington Urban Enterprise Association's (BUEA) downtown zone. Applicants are limited to a single Minor Improvement Grant per fiscal year. This grant may not be used to support the purchase of weapons or devices that may cause physical harm to humans or animals. The BUEA staff and board have the right to refuse to approve any project they deem unsuitable for this grant.

Purpose:

This grant program is designed to provide financial support to small businesses and non-profit organizations needing minor repairs and improvements. The goal is to help companies and non-profit organizations maintain operations by addressing urgent needs that may otherwise disrupt business continuity. The grant provides up to \$1,000 in funding, helping businesses quickly resolve issues and continue serving their customers.

Eligibility Criteria:

- Business:
 - Must be a small business (defined as fewer than 50 employees or less than \$5 million in annual revenue).
 - It must be located within the Bloomington Urban Enterprise Zone.

- The business must have been operational for at least six months.
- Non-profit organization
 - Must be a registered 501(c)3 with fewer than 25 paid employees.
 - It must be located within the Bloomington Urban Enterprise Zone.
 - The business must have been operational for at least six months.
- Business or Non-profit organizations may not have received the following grants within the last 12 months.
 - Business Building Improvement Grant - award over \$5000
 - Safety & Security Grant - award over \$5000
 - Business Accessibility Grant -award over \$5000
 - Historic Facade Grant

Types of Repairs Covered:

- Minor repairs needed to maintain safe operations (e.g., plumbing, electrical, HVAC).
- Repairs to physical infrastructure that directly impact business operations (e.g., window replacements, door repairs).
- Repairs that address accessibility concerns (e.g., ramp fixes, handrails).
- Fixing or upgrading signage or exterior issues that affect business visibility and customer access.

Ineligible Expenses:

- Routine maintenance (e.g., cleaning, cosmetic upgrades).
- Major renovations or structural overhauls.
- Purchases of new equipment or supplies not related to repairs.
- Debt repayment or refinancing of existing loans.

Funding Amount:

- Grants are available up to \$1,000 per business, with no matching funds required.

Application Process:

- **Application Submission:**
 - Complete the online application form, including a repair description, its impact on business operations, and the estimated cost.
 - Provide at least one estimate from a licensed contractor or service provider for the proposed repair work.
 - Or quotes, receipts or invoices of equipment or material purchased for owner-completed/self-performed work

Review Process:

- Applications will be reviewed on a rolling basis.
- The BUEA staff may contact businesses for additional information or clarification.

Grant Disbursement:

- The applicant must submit receipts and proof of completed repairs within **30 days of fund disbursement**.

Small Business Safety & Security Grant

Available on a rolling basis, reviewed quarterly.

This grant aims to improve the Enterprise Zone's overall safety and security. The Safety & Security Grant is for small business owners seeking to enhance their businesses' overall security within the Enterprise Zone.

A total of \$30,000 will be awarded in the 2026 fiscal year. The maximum award amount will be at the BUEA board's discretion. However, the staff recommends a maximum award of \$5,000 per Applicant.

- Application Requirements
 - A cost estimate, a "before" photo, plans, and all other pertinent information regarding project costs.
 - Assessments must consist of breakdowns of materials/product lists.
 - Images/video of "before" status.
 - Describe their business security system project and the contractor's quote or invoice.
 - Applicants must attach proof of business address, i.e., a utility bill, the current lease, or deed.
 - Applicant must be able to match at least 25% of the requested funding.
 - Example: If you are requesting \$5,000, you must demonstrate \$1,250 in personal funds for the project.
 - A business security system project must have one or more primary purposes:
 - Crime reduction
 - Theft prevention
 - Vandalism prevention
 - An approved security system must be installed within the funding period.
 - Applicant must submit "after" photos and a short report to the board before the termination date of the memorandum of understanding (MOU)
 - Applicants are limited to a one-time-only grant award
 - **This grant may not be used to support the purchase of weapons or devices that may cause physical harm to humans or animals.**
 - **The Board holds the right not to approve any project it deems unsuitable for this grant.**

Business Building Improvement Grant

Available on a rolling basis, reviewed quarterly.

This grant aims to improve the physical condition of business buildings in the Enterprise Zone and

promote economic vitality and community beautification. This grant seeks to assist small business owners in updating and improving internal and external visual improvements, preservation, and structural integrity.

A total of \$40,000 will be awarded in the 2026 fiscal year. The maximum award amount will be at the BUEA board's discretion. However, the staff recommends a maximum award of \$5,000 per Applicant.

- Application Requirements
 - Applicant must be able to match at least 50% of the requested funding.
 - Example: If you are requesting \$5,000, you must demonstrate \$2,500 in personal funds for the project.
 - A cost estimate, a "before" photo, plans, and all other pertinent information regarding project costs.
 - Assessments must consist of breakdowns of materials/product lists.
 - Proof of business address, i.e., utility bill, the current lease, or deed.
 - Images/video of "before" status.
 - Describe their building improvement project and the contractor's quote or invoice.
 - Projects eligible for grant approval include
 - exterior painting/cleaning, historical restoration, awnings, roofs, guttering, replacing windows, and repairing sidewalks. Ineligible projects include new signage.
 - Exterior improvements must follow the style approved in the downtown design plan. If the building is in a historic district, a Certificate of Appropriateness must be obtained before any work begins.
 - Work on the property may start after board approval.
 - A contractor registered with the city must do construction work and obtain any necessary permits before applying.
 - Applicant must submit "after" photos and a short report to the board before the termination date of the memorandum of understanding (MOU)
 - BUEA can rebate the property owner after the work is complete, provided the Applicant provides a final invoice, copies of canceled checks for the Applicant's share, and "before" and "after" photos of the completed work. However, the Board reserves the right to provide funding if improvements or repairs are in progress.
 - **Applicants are limited to a one-time-only grant award.**
 - **The Board holds the right not to approve any project it deems unsuitable for this grant.**

Accessibility Modification Grant

Available on a rolling basis, reviewed quarterly.

The Accessibility Modification Grant provides grant funding to help small businesses make their facilities ADA-accessible and promote inclusive practices for people with disabilities. This grant aims to improve BUEZ's social and physical environment by implementing accessibility modifications in the

Enterprise Zone. It aims to help business owners complete ADA modifications that do not meet requirements because of grandfathered plans. Businesses can use the funding to update their ADA-accessible areas, entrances, signage, low shelves, restroom accessibility, and parking spaces.

A total of \$20,000 will be awarded in the 2026 fiscal year. The maximum award amount will be at the discretion of the BUEA board. However, the staff recommends a maximum award of \$5,000 per Applicant.

- Application Requirements
 - Applicant must be able to match at least 25% of the requested funding.
 - Example: If you are requesting \$ 5,000, you must demonstrate \$1,250 in personal funding for the project.
 - Applicants must attach proof of business ownership address, such as a utility bill, lease, or deed.
 - Applicants must briefly describe their accessibility modification project and the contractor's receipt or invoice.
 - Eligible projects include improving accessible areas, signage, entrances, low shelves, restroom accessibility, sidewalks, and parking spaces.
 - Work on the property may begin after approval of the application.
 - The application must include a cost estimate, a "before" photo, plans, and all other pertinent information regarding project costs. Assessments must consist of breakdowns of materials/product lists. The owner selects contractors.
 - Applicant must submit "after" photos and a short report to the board before the termination date of the memorandum of understanding (MOU)
 - BUEA can rebate the property owner after the work is complete, provided the Applicant provides a final invoice, copies of canceled checks for the Applicant's share, and "after" photos of the completed work. However, the Board reserves the right to provide funding if improvements or repairs are in progress.
 - **Applicants are limited to a one-time-only grant award.**
 - **The Board holds the right not to approve any project it deems unsuitable for this grant.**

Historic Facade Preservation Grants -

This grant is currently unavailable through CiviForm.

Please contact noah.sandweiss@bloomington.in.gov for information about this program.

Grants of up to \$10,000 with 100% matching required

BUEA allocates a limited annual funding pool to businesses to rehabilitate and preserve historic facades in the Urban Enterprise Zone. Grants are designed to protect and enhance Bloomington's landmark character by preserving and rehabilitating its historic downtown and maintaining the structural integrity of its places of business.

Summary:

Grants are awarded for up to \$10,000 and require the Applicant to match at least 100% of the grant

amount.

I.e., an applicant would need a total facade rehabilitation project cost of \$20,000 to be eligible for the full \$10,000.

- Commercial, non-profit, and industrial properties are eligible for the grant.
- The grant may be used only for costs associated with actual, approved façade rehabilitation and other expenses required by applicable building codes.
- Grants are awarded on a rolling basis until annual funds are exhausted.

The Historic Preservation Commission will review all applications before approval.

The Mill Day Pass Program

For residents who live in the Zone. Up to 1-day pass per month through December 31, 2026, to work at the Mill—Bloomington's Center for Coworking and Entrepreneurship, located at 642 N. Madison St. (Just north of City Hall and across from Upland Brewing). Reserve your work area. [Enterprise Zone Resident Day Pass](#)

Incentives - Can be found at: [Zone Business](#)

Tax Incentives

BUEA offers tax incentives that are among the most immediate and robust in the economic development sector. Urban Enterprise Zones are intended to encourage neighborhood development and economic growth through tax and regulatory relief to entrepreneurs and investors who launch businesses in the area. The following describes the tax incentives for involvement, which serve as recruitment tools for the EZs:

Enterprise Zone Investment Deduction

Real Property Tax Investment Deduction:

The Enterprise Zone Investment Deduction is available to businesses within the Bloomington Urban Enterprise Zone that invest in real property outside the Tax Increment Finance district. Each EZID has a 10-year life, as described in Indiana Code (IC) 5-28-15 and IC Title 6. Tax benefits for employers participating in the Enterprise Zone program include:

Personal Property Tax Investment Deduction:

The EZID personal property tax deduction reduces the increase in the assessed value of a business's tangible personal property investment within the enterprise zone. The deduction may be declared for up to ten years. Qualified investments at an EZ location include:

- The purchase of new manufacturing or production equipment;
- Costs associated with the repair, rehabilitation, or modernization of an existing building and related improvements;
- On-site infrastructure improvements and
- Costs associated with retooling existing machinery.

How the EZID Works

Participation in the EZID programs requires the annual filing of the forms listed below and the annual payment of participation fees—a percentage of the tax savings—that support the program’s administration at the state and local levels and all local programming.

To receive the benefit:

1. Email BUEA@bloomington.in.gov to inquire about your investment.
2. Register your investment with the BUEA by filing an EZB-R form by June 1, the first year of your increase in assessed value, and for each year you wish to claim the benefit.
3. Report your investments by filing the EZ-2 with the Monroe County Auditor’s office between March 1 and May 15 annually.
4. You must pay your participation fees annually after the registration year by paying the amount listed on your EZID invoice to the BUEA and the AIEZ (Association of Indiana Enterprise Zones)

Employee Income Tax Deduction (IC 6-3-2-8)

Employees who live and work in an enterprise zone may qualify for an income tax deduction. To qualify, the employee must:

- Work for a business, nonprofit, or government entity in the enterprise zone.
- Spend at least 90% of their work time on tasks related to the business in the zone.
- Perform at least 50% of their work in the zone during the year.
- Live in the enterprise zone.

The tax deduction is the smaller of:

- 50% of their income is earned in the zone, or
- \$7,500.

Capital Improvement Grants PROPOSED Eligibility Language Updates

The following language clarifies eligibility requirements for existing BUEA capital improvement grants: Business Building Improvement, Safety and Security, and Accessibility

Eligibility Criteria:

- **Business:**
 - Must be a small business (defined as fewer than 50 employees or less than \$5 million in annual revenue).
 - It must be located within the Bloomington Urban Enterprise Zone.
 - The business must have been operational for at least six months.
- **Non-profit organization:**
 - Must be a registered 501(c)3 with fewer than 25 paid employees.
 - It must be located within the Bloomington Urban Enterprise Zone.
 - The business must have been operational for at least six months

Ineligible Expenses:

- Routine maintenance (e.g., cleaning, cosmetic upgrades).
- Purchases of new equipment or supplies not related to repairs.
- Debt repayment or refinancing of existing loans

Applications require a detailed budget for expenses associated with improvement, and may include the following:

- Total project cost
- Portion of the project to be funded by the grant
- Cost of materials
- Contracted Labor cost
- In-kind staff labor costs associated with the improvement project outside of regular staff hours

In-Kind Labor Match Option

Overview

To reduce the financial burden on participating businesses, applicants may use eligible labor costs associated with project implementation as an in-kind match contribution. This option recognizes the value of time and effort invested by business owners and employees in completing grant-funded projects.

Under this provision, documented labor costs may be applied toward the applicant's required match obligation. The value of approved labor contributions will reduce the amount of cash match required from the applicant.

Proposed Grant Guideline Language

Applicants may count eligible labor costs directly related to implementing the proposed project as an in-kind contribution toward the required match.

To utilize this option, applicants must:

- Estimate the total number of labor hours required to complete the project.
- Identify the employees or positions contributing labor to the project.
- Calculate the estimated labor value using hourly wage rates.
- Provide a detailed labor cost breakdown as part of the application.

The total value of approved labor contributions will be deducted from the applicant's required match amount. Labor contributions may only be applied to activities directly related to the approved project and must be reasonably documented.

Benefits

- Reduces the upfront financial burden on participating businesses.
- Recognizes the value of owner and employee time invested in project implementation.
- Improves accessibility for small businesses with limited cash resources.
- Provides flexibility while maintaining a local investment requirement.

Administrative Considerations

- The term "in-kind match" may be unfamiliar to some applicants and will require additional guidance and examples within program materials.
- Applicants will need to complete labor calculations and provide supporting documentation.
- Verification of labor contributions may be challenging under current grant administration procedures and may require enhanced recordkeeping requirements.
- Clear eligibility standards should be established to ensure consistency across applications.

EXAMPLE: In-Kind Labor Match Worksheet

Business Name:

Project Name:

Match Calculation

Required Match Amount:

Total Estimated Labor Contribution:

Adjusted Cash Match Amount

Adjusted Cash Match Formula:

(Required Match Amount – Eligible Labor Contribution = Adjusted Cash Match Amount)

Labor Contribution Detail

Employee/Position	Project Activity	Estimated Hours	Hourly Rate	Total Labor Value

Total Labor Contribution Value: Certification

I certify that the labor costs identified above are directly related to the proposed project and represent a reasonable estimate of the time required to implement the project.

Business Representative:

Title:

Signature:

Date:

Match Waiver Option for Small Businesses

Overview

To increase access to grant funding for small businesses, eligible applicants may request a waiver of the required matching funds contribution. This option is intended to support businesses with limited financial capacity while still encouraging investment and growth within the designated zone.

Businesses that meet established eligibility criteria may receive a **full waiver of the match requirement**, allowing them to access grant funds without providing a cash match.

Proposed Grant Guideline Language

Applicants may request a waiver of the required match contribution if they meet all of the following criteria:

- Employ fewer than 50 full-time and part-time employees.
- Generate less than \$1,000,000 in annual gross revenue.
- Maintain a physical business location within the designated zone.

Applicants seeking a match waiver must complete the Match Waiver Request Form and may be asked to provide documentation verifying eligibility, including employee counts, annual revenue information, and proof of business location.

Approval of match waivers is subject to review by the grant administrator and available program funding.

Benefits

- Reduces financial barriers for small and emerging businesses.
- Increases participation among businesses that may not otherwise have the resources to provide a cash match.
- Simplifies the application process by eliminating match calculations.
- Directly targets assistance to businesses most in need of financial support.
- Encourages investment and business growth within the zone.

Administrative Considerations

- Additional documentation may be required to verify employee count, annual revenue, and business location.
- Must establish a clear and consistent review process for waiver requests.
- Businesses receiving a waiver may receive a proportionally larger public investment than businesses providing a match.
- Demand for grant funding may increase if the waiver option significantly lowers participation barriers.
- Clear eligibility thresholds and documentation requirements will be necessary to ensure fairness and transparency.

EXAMPLE: Match Waiver Request and Certification Form

Purpose

The Bloomington Urban Enterprise Association (BUEA) recognizes that the required 50% matching contribution may present a financial barrier for some small businesses operating within the Urban Enterprise Zone. To support equitable access to BUEA funding opportunities, eligible applicants may request a waiver of the standard 25-50% match requirement.

Approval of a match waiver is not automatic and is subject to review and approval by the Bloomington Urban Enterprise Association.

Eligibility Requirements

To qualify for a waiver of the 25-50% matching requirement, an applicant must meet the following criteria:

1. The business is physically located within the Bloomington Urban Enterprise Zone at the time of application and throughout the project period.
2. The business employs fewer than 50 full-time and part-time employees.
3. The business has an annual gross revenue of less than one million dollars (\$1,000,000), based on the last fiscal year.

Waiver Review Process

All waiver requests will be reviewed by BUEA staff and/or the BUEA Board. Approval will be based on verification that the applicant meets all eligibility requirements.

The BUEA may:

- Approve the waiver request.
- Approve a partial waiver.
- Request additional documentation; or
- Deny the waiver request.

Keplinger, Lisa (3295)

Program Name : buea-building

Status: Submission Confirmation

Submit Time: 2025/09/08 at 2:58 PM EDT

BUEA Major Building Improvement Grant Program Overview

I have read and understand the grant overview.

Answered on : 2025-09-08

Project Location - Please verify the project location is in the Bloomington Urban Enterprise Zone.

205 N College AVE
STE 160
Bloomington, IN 47404

Answered on : 2025-09-08
Meets eligibility

Organization Name

That's the Rub, LLC

Answered on : 2025-09-08

How did you hear about this program?

Andrea de la Rosa

Answered on : 2025-09-08

Applicant Name

Lisa Keplinger

Answered on : 2025-09-08

Job Title or Role

Owner

Answered on : 2025-09-08

Email

lisa@thatstherub.com

Answered on : 2025-09-08

Phone Number

+1 812-672-4782

Answered on : 2025-09-08

Additional Contacts

Jim Keplinger - 812-733-4546
Emily Sjoerdsma 812-333-3393

Answered on : 2025-09-08

Additional Contacts - \$this's Email Address

jim@thatstherub.com

Answered on : 2025-09-08

Additional Contacts - \$this's Email Address

emily@thatstherub.com

Answered on : 2025-09-08

What type best describes your organization? (restaurant, retail, school, etc.)

Health Care Services

Answered on : 2025-09-08

Organization Tax Classification Sole Proprietor, LLC, S-Corp, C-Corp, Partnership, Co-Op, Non-Profit, LLP
LLC

Answered on : 2025-09-08

Years in Operation

14

Answered on : 2025-09-08

Organization Mailing Address

205 N College Ave
Suite 130
Bloomington, IN 47404

Answered on : 2025-09-08

How many employees does your organization have?

13

Answered on : 2025-09-08

Organization Website

www.thatstherub.com

Answered on : 2025-09-08

Please describe your organization in a few sentences. What are your origins, purpose, mission, and/or goals?

Results Oriented Massage Therapy, massage as health care

Answered on : 2025-09-08

Have you previously received a BUEA Improvement Grant?

No

Answered on : 2025-09-08

Is your facility located within a historic district?

Yes

Answered on : 2025-09-08

Does your organization own or lease your facility?

Lease

Answered on : 2025-09-08

Property Owner Name

CFC, Inc CFC, Inc

Answered on : 2025-09-08

Property Owner Email Address

Janda.Bain@cfcproperties.com

Answered on : 2025-09-08

When does your current lease period end?

03/30/2026

Answered on : 2025-09-08

Do you intend to renew your lease?

Yes

Answered on : 2025-09-08

Please check the box to confirm that you are in communication with your facility's owner about this grant program.

Confirm

Answered on : 2025-09-08

Please upload a letter of approval for the intended improvements from the property owner if you are leasing your space.

[Paint Quote - Downstairs Only.jpg](#)

Answered on : 2025-09-08

Total Funding Request (Suggested max \$10,000 - Funding requests over 10k may require in-person board review.)

6550.00

Answered on : 2025-09-08

Basic Project Details - Please give a description of your improvement project

Patch, prime and paint walls of all treatment rooms and hallways in Suite 160, however this quote I found out missed a room and I don't have the estimate on that yet.

Answered on : 2025-09-08

Project Start Date

11/03/2025

Answered on : 2025-09-08

Project End Date

11/05/2025

Answered on : 2025-09-08

Does this project require a Certificate of Appropriateness due to historic designation or documentation that the Historic Preservation Program Manager has confirmed that you do not need a COA (such as a copy of an email)?

No

Answered on : 2025-09-08

Please upload photos of the project prior to improvements or "before" pictures.

[Wall 1.jpeg](#)

[Wall 2.jpeg](#)

[Wall 3.jpeg](#)

[Wall 4.jpeg](#)

[Wall 5.jpeg](#)

[Wall 6.jpeg](#)

[Wall 7.jpg](#)

[Wall 8.jpeg](#)

[Wall 9.jpeg](#)

[Wall 10.jpeg](#)

[Wall 11.jpeg](#)

Answered on : 2025-09-08

Please upload quotes, invoices or receipts for the improvements.

[Paint Quote - Downstairs Only.jpg](#)

Answered on : 2025-09-08

Are you applying for any other grants or sources of funding for your project, from the City of Bloomington or otherwise? Please describe the sources, amounts, and funding status.

n/a

Answered on : 2025-09-08

If you are applying for the Business Building Improvement Grant, can you match up to 50%

of your total funding request?

No

Answered on : 2025-09-08

Please upload a document or spreadsheet with a simple project budget, including your matching funding.

[Paint Quote - Downstairs Only.jpg](#)

Answered on : 2025-09-08

How would participating in this program help address the needs of your organization and facility(ies)?

It would mean a more pleasant space to be in since it's been so long since it's been painted. It would also help with the maintenance of the building.

Answered on : 2025-09-08

Standard Signature

Yes

Answered on : 2025-09-08

Hidden Questions :

Address must be located inside the Bloomington Urban Enterprise Zone (BUEZ).

N/A

If you have received BUEA Improvement grants within the past 12 months, tell us which grant(s) have you received and the awarded amount(s).

N/A

Please upload your Certificate of Appropriateness (COA), or documentation (such as a copy of an email) that the Historic Preservation Manager confirmed that you do not need a COA.

N/A

JEFF CLARK PAINTING LLC
15 N MYRA ST
WORTHINGTON IN 47471

Proposal

PROPOSAL NO.	DATE 7/11/25
BID NO.	ARCHITECT
TO CFC INC	WORK TO BE PERFORMED AT: GRAHAM BUILDING
ADDRESS 101 W KIRKWOOD AVE	ADDRESS # 160
CITY, STATE BLOOMINGTON IN	CITY, STATE THE RUB
PHONE NO.	DATE OF PLANS

We hereby propose to furnish the materials and perform the labor necessary for the completion of

INTERIOR WALLS

Area below for additional description and/or drawings.

- 4 MESSAGE ROOMS
- 1) PATCH HOLES, TAPE BASE BOARDS
 - 2) PRIME WALLS TO COVER STAINS
 - 3) PAINT WALLS BACK TO SAME COLOR
- \$ 3,200.00

HALLWAY + LOBBY AREA

- 1) PATCH HOLES, TAPE BASE BOARDS
 - 2) PRIME ALL WALLS
 - 3) PAINT ALL WALLS BACK TO SAME COLOR
- \$ 3,350.00

Material is guaranteed to be as specified, and the above work to be performed in accordance with the drawings and specifications submitted for above work and completed in a substantial workmanlike manner for the sum of SIX THOUSAND FIVE HUNDRED AND FIFTY Dollars (\$ 6,550.00) with payments to be made as follows.

Respectfully submitted

Per

Jeff Clark

Note - This proposal may be withdrawn by us if not accepted within 90

ACCEPTANCE OF PROPOSAL The above prices, specifications, and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payments will be made as outlined above.

Signature

Signature

6/10/2026



6/10/2026

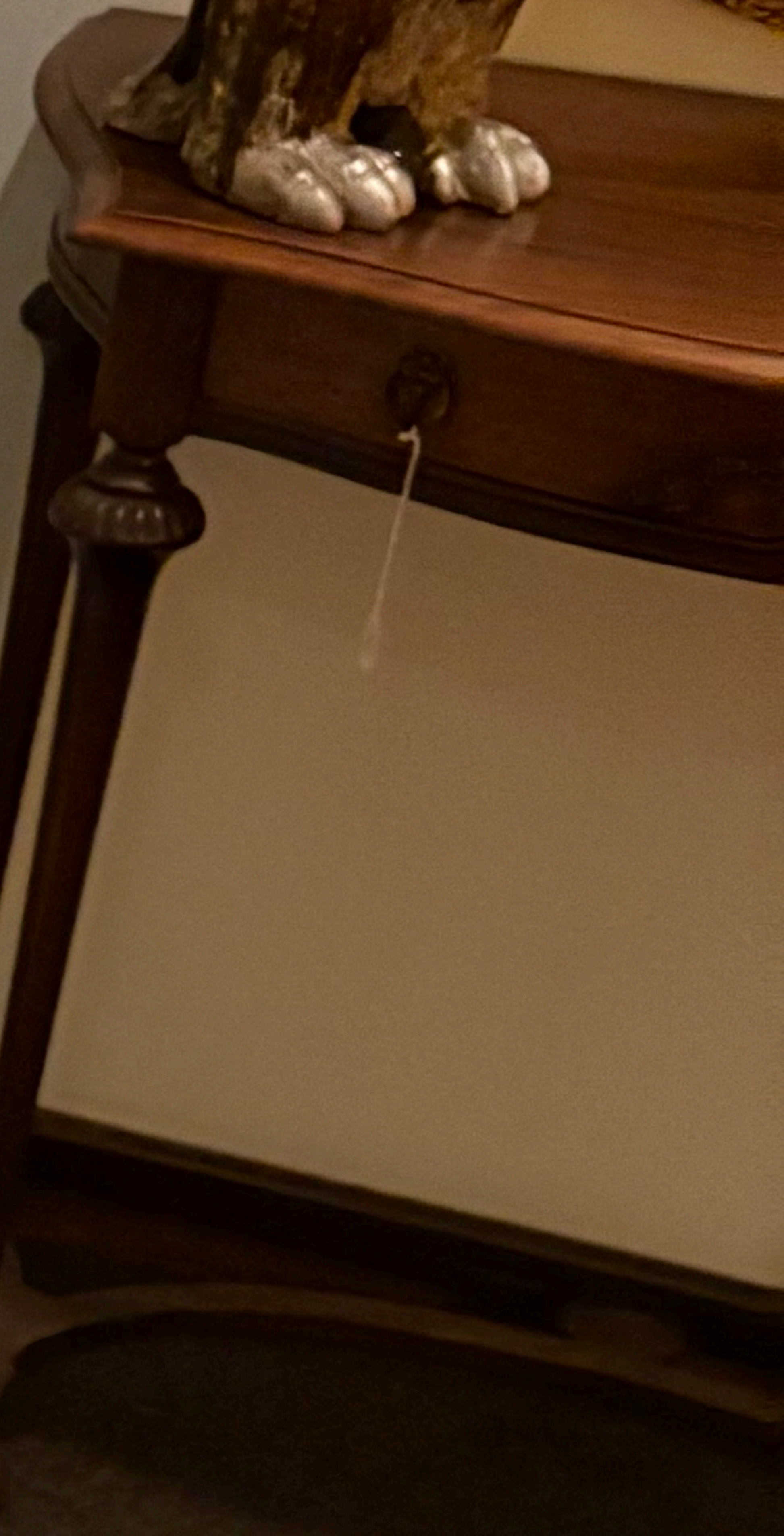
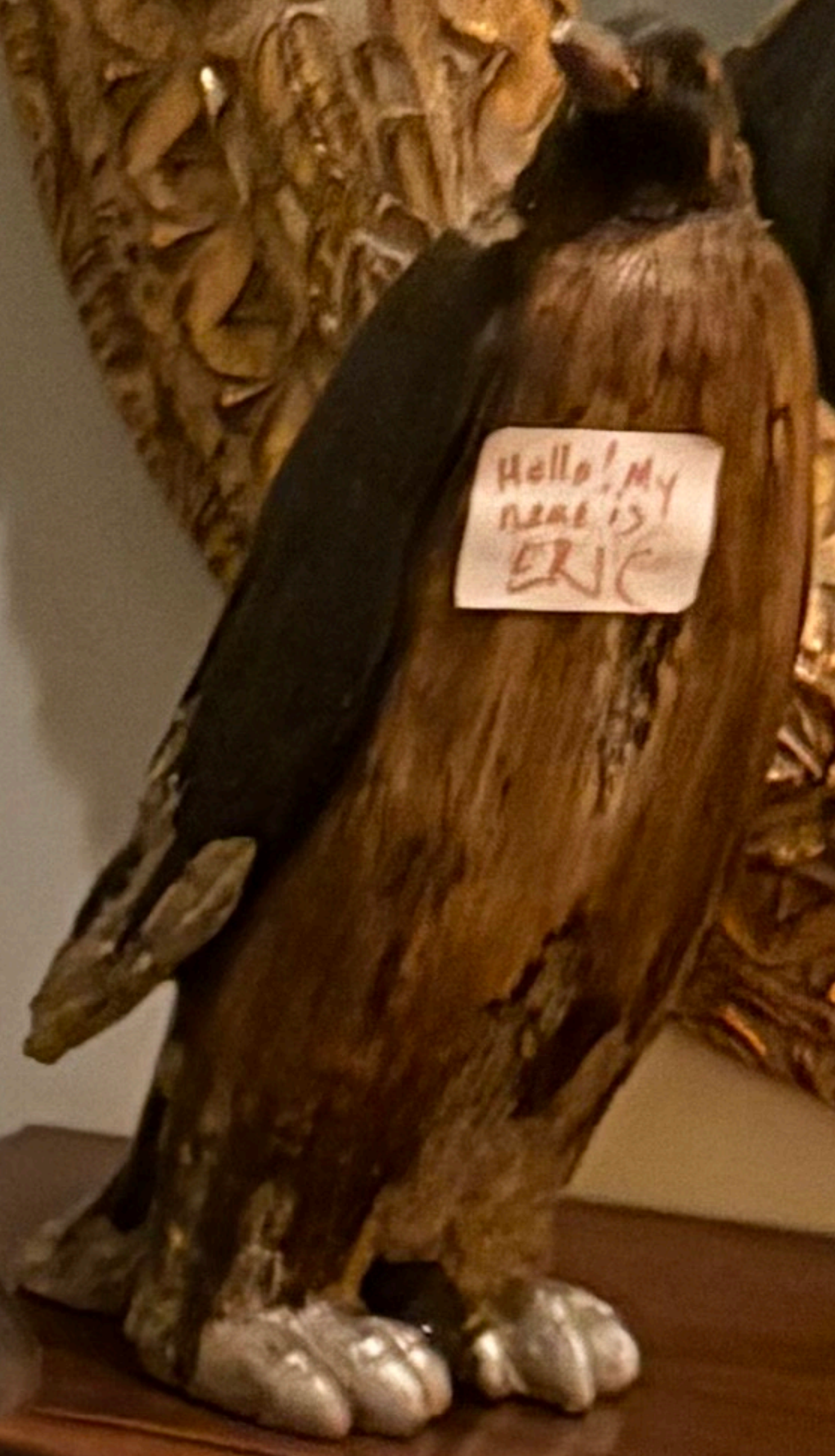














Lake Como 1917
By Chase Smith
\$12000







PhoneBox

Core Assessment Results

Criteria Descriptions

Management

Foundation: mission, vision, values, short-term goals
Opportunity: strategic plan, fundraising
Leadership: CEO, management team, advisors
People: job descriptions, performance management, succession planning

Administrative

Financials: cash flow, cost of goods, resource allocation, taxes
MOS (Management Operating System): budget, metrics/dashboards, recurring reviews
Compliance: confidentiality, insurance, policies, contracts
Infrastructure: technology, physical space

Offering/Services

Value Props: features, benefits, differentiation
Development: new opportunity identification, resource requirements/ROI

Marketing

Segmentation: target audiences, opportunity size
Branding: brand guidelines, messaging, content
Marcom: channels, promotions, schedule
Experience: loyalty, referral, feedback loop

Revenue

Effort: cost to serve, internal requirements
Range: maximum reach, varied streams/levels

Activities

Coordination: project management, alignment
Sourcing: vendors, alternatives



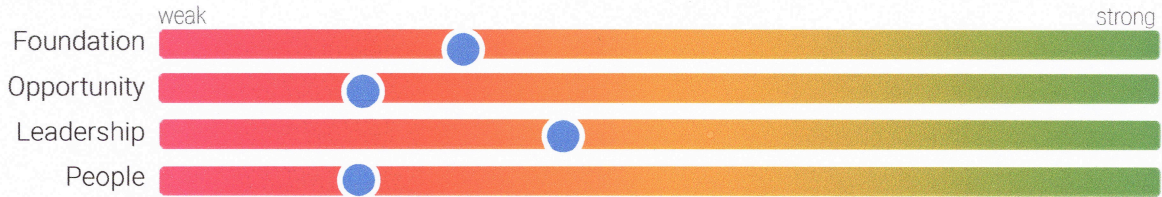
PhoneBox

Core Assessment Results

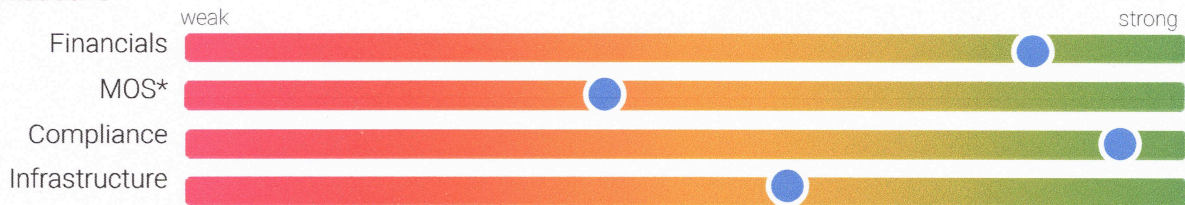
Organization: Bloomington Urban Enterprise Association

Assessment Date: May 2026

Management



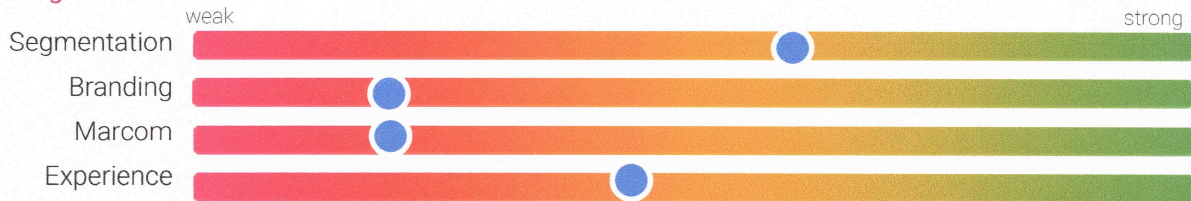
Administrative



Offering/Services



Marketing



Revenue



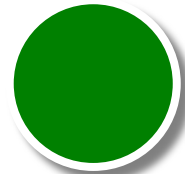
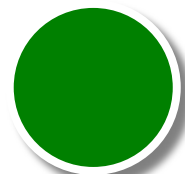
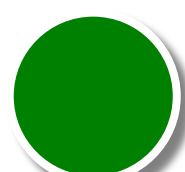
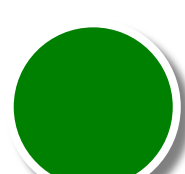
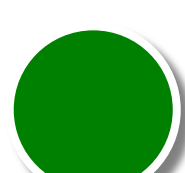
Activities



* Management Operating System

2026 KEY RESULTS

BLOOMINGTON URBAN ENTERPRISE ASSOCIATION

KEY RESULT	METRIC	TARGET	STATUS (YTD)
Deployment	Percentage of funds spent	65%	
Expansion	Number of new fund recipients	5	
Programs	New programs for residents	1	
Board	Seats filled	100%	
Participation	Number of EZID participants	+10% year/year	

Green=on target

Yellow=off target, have plan to fix

Red=off target, need plan to fix

Grey=not started yet