City of Utica

Legacy Business Grant

Overview

The first quarter of the 21st century has not been an easy time for businesses across the country. The Great Recession required significant funding from the federal government through the American Recovery and Reinvestment Act in order to support employment and economic growth. Before a full decade had passed, the COVID-19 global pandemic reared its ugly head and affected virtually every facet of every walk of life.

The Utica Legacy Business Grant seeks to recognize the small businesses within Utica that have been able to remain in operation throughout these difficult times, helping to shape the character of our great City.

Beyond the recognition of resilience, the program aims to provide long-standing small businesses in this community with the tools necessary to remain viable for whatever the next quarter of a century may bring.

The City of Utica has allocated $280,000 in federal Community Development Block Grant (CDBG) to this program and expects to make investment awards of up to $20,000 to businesses for the primary purpose of employee retention.

Eligible Applicants

- ✓ Must be located within the boundaries of the City of Utica
- ✓ Must be an active business that has been in continuous operation for a minimum of 25 years (a business that experienced a short-term/temporary closure of less than one year due to Covid-19 or ownership transition will still be considered to be in "continuous operation" for the purposes of this program)
- ✓ Must have a public facing ("brick-and-mortar") physical location
- ✓ Must be in good standing with the New York State Secretary of State's office
- ✓ Must be compliant and current with all city, state, and federal licensing and taxing authorities
- ✓ Must be a business that is engaged in activities that are legal under New York State law
- ✓ Must be a business with annual gross revenue between $30,000 and $3,000,000
- ✓ Must be independent and/or locally owned

Ineligible Applicants

- ✓ Franchise businesses
- ✓ Businesses that are not accessible to the public or do not have public-facing storefronts
- ✓ Residential homes that have not received a zoning variance for commercial activity
- ✓ Businesses with outstanding commercial property taxes, codes violations, or water bills
- ✓ Businesses with an annual gross revenue exceeding $3 million
- ✓ Charitable non-profits
- ✓ E-commerce businesses without a public commercial location
- ✓ Businesses outside of Utica city limits

This is a competitive application and the City anticipates receiving more applications than the program has capacity to serve. Applications will be prioritized based on consideration of several factors including Legacy Business characteristics and vulnerability to displacement, relocation, or closure.

In order to be considered for funding, applicant businesses must identify and describe what investment they intend to make with up to $20,000 in assistance from the City and how that investment will ensure that they remain viable well into the future.

Eligible Projects

- ✓ Product inventory, equipment, machinery, furniture, fixtures, and interior décor
- ✓ Software subscriptions
- ✓ Building repair and renovations
- ✓ Facade improvements, signage, or exterior landscaping and beautification
- ✓ Professional services
- ✓ Training and professional development

Ineligible Projects

- ✓ City, state, or federal taxes and delinquencies
- ✓ Legal services
- ✓ Rent and rent stabilization
- ✓ Mortgage fees and interest
- ✓ Utilities
- ✓ Codes violations, tickets, fines, fees or other penalties
- ✓ Payroll and salary
- ✓ Debt-servicing
- ✓ Shareholder dividends or owner withdrawals
- ✓ Financial products
- ✓ Real estate property purchase
- ✓ Expenses incurred prior to the grant award

Award and Disbursement

The Utica Legacy Business Grant will provide selected Utica-based businesses that have been in operation in a physical location in Utica for a minimum of 25 years with financial assistance. This support is designed to address day-to-day and long-term material business challenges.

Awards will be disbursed in one lump sum. Proposed projects must be completed within one year of the grant award. Awardees must use funding as part of a budgeted expense. Purchase receipts or paid invoices dated after grant approval must be provided to the City totaling the amount of the award.

More information on how applications will be judged can be found under the “Scoring” section of the program design.

Application Checklist

- ✓ Completed application

- ✓ Itemized project budget
- ✓ Bids, quotes, permits, and drawings (only for the proposed projects where grant funds would be used for construction, and only for costs to be paid out of the grant)
- ✓ Business license
- ✓ Business IRS Tax Return for 2024 and 2025
- ✓ Employee Identification Number
- ✓ Payroll tax form to verify number of employees

Application Timeline

Availability of applications will be announced via standard press releases and social media posts on Tuesday, October 27, 2026.

Application forms will be available from the City's website – www.cityofutica.com.

Completed applications must be submitted via email to urbecodev@cityofutica.com by 4 PM on Friday, November 27, 2026. The deadline may be extended at the City's discretion.

Award Announcement

Awards are expected top be announced by the Mayor in December 2026.

Scoring

As noted, it is expected that applications for the City's Legacy Business Grant will exceed the amount of funding available. As such, complete applications will be vetted and scored based on the following factors (in no particular order):

- ✓ Length of time that the applicant business has been in continuous operation in Utica
- ✓ Extent to which the proposed project will sustain current employment

General Inquiries

Any questions regarding the grant program can be directed to:

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