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Columbia Economic Development Corporation

Columbia County
NEW YORK

Columbia County Grants for Microenterprises

(small businesses with ≤ 5 employees)

2026 -2027

Overview

- Columbia County was awarded $270,000 to support microenterprises in Columbia County.
- This program made possible by the New York State Office of Homes and Community Renewal, The Columbia County Board of Supervisors and Columbia Economic Development Corporation.
- Grants of up to $20,000 are available to microenterprise businesses.
- A microenterprise is determined by a “five or fewer test,” which is based on total employee head count (full and part-time) including the owner(s) at the time of application.

Eligibility & Requirements

- Applicant must be a private, for-profit business entity that is legal and licensed if applicable.
- Applicant's business must be located in Columbia County.
- A microenterprise is determined by a "five or fewer test," which is based on total employee head count (full and part-time) including the owner(s) at the time of application.
- Grant recipient's business must remain in operation for two years or the recipient will be required to repay all disbursed grant funds.
- Grant recipient's principal place of business must be located in Columbia County, NY.
- Unique Entity ID number is required for all grantees prior to disbursement of funds. If the business does not have a UEI, it can request one at SAM.gov.
- All grant recipients are required to complete CEDC's Microbusiness Seminar Series Program. Topics to be covered in the training include: legal issues, accounting, marketing and developing a business plan.
- Microbusiness Seminar Series Program is scheduled for early 2027.
- Classes will be held at the Columbia County Chamber of Commerce.

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Use of Funds

- Grant funds must be used directly by the applicant to purchase capital goods, including machinery, furniture, fixtures, equipment, and/or provide working capital to support business operations.
- Grant funds cannot be used to purchase real estate, repay existing debt or undertake exterior or interior construction or renovations of any kind.
- Grant funds must be used by the applicant by October 2027.
- Grant funds cannot exceed 90% of the total project cost.
- Grant recipient must contribute at least 10%, in cash equity, of the total project cost.
- Grant funds, paired with an SBA Microloan from CEDC, can provide additional capital toward a startup or existing business while reducing the amount that needs to be repaid. Loan applications are available by emailing loans@columbiaedc.com or calling 518-828-4718.

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Required Impacts

- Grant recipients must create one (1) full time equivalent (FTE) new job made available to persons from low-to-moderate income (LMI) families **or** the business owner(s) must be defined as LMI.
- New jobs must begin within six (6) months.
- Business must provide the NY-45 quarterly report to CEDC.
- If more than one (1) job is created, fifty-one (51) percent of created jobs must benefit LMI persons.

Family Size	Income equal to or less than
One	$65,450
Two	$74,800
Three	$84,150
Four	$93,450
Five	$100,950
Six	$108,450
Seven	$115,900
Eight	$123,400

CEDC anticipates:

# of entrepreneurs to complete training program	**16**
# of Microenterprises to be awarded a grant	13
Start-ups microenterprises	7
Existing microenterprises	6
# of LMI owned microenterprises	8
# of FTE jobs to be created	5

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Ready to take action?

- Grant applications are available by emailing CEDC at microenterprise@columbiaedc.com
- The grant application includes a checklist of additional documents that will be required if applicant is accepted into the microenterprise training program.
- CEDC staff will review all grant applications to determine eligibility and completeness.
- Eligible and complete applications will be presented to the Microenterprise Grant Review Committee for further review and recommendations
- All applicants will be notified in writing as to the status of their application.
- Please contact CEDC at microenterprise@columbiaedc.com or call:
  - Martha Lane, 518-828-4718
  - Stephen VanDenburgh, 518-828-4718

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What to expect

- A formal agreement between the business and CEDC will be executed. This agreement will contain all compliance requirements.
- CEDC will monitor each business to ensure compliance with employment requirements and other program objectives.
- This is a reimbursement grant. Only after proof of expenditures is provided can grant funds be disbursed.
- Examples of documentation include but are not limited to paid receipts, credit card statements, bank statements and cancelled checks.
- Each business is limited to three (3) disbursements.
- CEDC will begin accepting applications November 2, 2026.
- Application deadline is December 15, 2026.