

**Cross Property 360 Property View**

**2102 Whitesboro Street Unit#4, Utica-City-301600, NY 13502**

Listing



MLS#: **S1683658**      **Multi-Family Res (2-4) units**      **A-Active**  
2102 Whitesboro St # 4      VR Pricing: **No**      List Price: **\$349,900**  
 County: **Oneida**      Zip: **13502**  
 Town/City: **Utica**      Pstl City: **Utica**      Cross St: **Kellogg**  
 Area#: **Utica-City-301600**  
 Acres: **0.39**  
 Subdivision:      Lot Front: **100**  
 TxMap#: **301600-306-017-0001-044-000-0000**      Lot Depth: **168**  
 Addl TxMap#:      Lot Shape: **Rectangular**  
 City Nghbrhd:      Lot #: **44**  
 School Dist: Utica      SqFt [PubRec]: **5,316 [5,316]**  
 High School:      AboveGrade Sq: **[]**  
 Middle School:      Fin Bsmnt SqFt: **[]**  
 Elem School:      SqFtSource:  
 Year Built: **1950**  
 Type of Sale: **Normal**      Yr Blt Desc: **Existing**  
                  **NY - New York**      # Attach: **0**  
 Recent Change: **05/21/2026 : NEW : ->A**  
                  **Listing Office Information**

Offc Name: [The Beach Real Estate Team \(BEACH001\)](#)      Offc Lic#:      Offc Phone: [315-796-3533](tel:315-796-3533)  
 Offc Addr: **1111 Oriskany Street West**      Offc Fax:      Offc Cell #: [315-864-4334](tel:315-864-4334)  
                  **Utica, NY 13502**  
 LA Name/ID: [Savannah Moore \(smoore\)](#)      LA Accpts Txt:      LA License #: **10401379525 (NY)**  
 LA Email: [beachagencyinc@yahoo.com](mailto:beachagencyinc@yahoo.com)      LA2 Cell: [315-796-3533](tel:315-796-3533)  
 LA Dir Phone/Fax: [315-864-4334](tel:315-864-4334)      LA2 Accpts Txt:      LA2 NY Lic#: **10491213793**  
 LA 2 Name/ID: [Sheila A. Beach \(sbeach\)](#)      LA2 Cell:  
 LA 2 Email: [beachagency@yahoo.com](mailto:beachagency@yahoo.com)      LA2 Accpts Txt:  
 LA2 Dir Ph/Fax: [315-796-3533](tel:315-796-3533)      LA2 NY Lic#:      Exclusions:  
 Owner Name: **Michael J Lynch**      Seller Atty Email:  
 Owner 2:      List Date: **05/21/2026**  
 Owner Addr: **2102 Whitesboro St Apt 4**      Expire Date: **09/22/2026**  
                  **Utica, NY 13502**      DOM: **6**  
 Seller Attorney:      Spc Conditions: **No**  
 Listing Type: **Exclusive Right To Sell**  
 Service Type:      Negotiation w/: **Listing Broker Only**  
 Show Appt/Desc: **ShowingTime; List Agent - Call for Showing Instr, Tenant Occupied**  
 Private Rmrks: **48 hour notice for any showings, all apartments are rented**  
 Branded VT:      Unbranded VT: [Click Here](#)  
 Aerial Drone Video:  
 Virtual Tour 3D:  
 Ad Headline:  
 Ad Copy:  
 Sub Board: **Mohawk Valley**  
 Attribution Contact:

**Waterfront/Water**

Waterfront: **No**      Island/Name: **No**      Riparian Rgts: **No**  
 General Information

Lot/Additl Info: **Corner Lot**      Type of Res: **4 Unit**  
 Constr Mtrls: **Vinyl Siding**      Prk/Driveway: **2 or More Spaces**  
 Rent Includes: **No Utilities**      Basement: **Full**  
 Attic: **None**      Roof Desc: **Flat**  
 Foundation:  
 Total # of Apts: **4**      # Stories: **2.0**  
 # Elec Mtr: **4**      # Gar Sp: **4.0**  
 # Gas Mtr: **4**  
 # Heat Un: **4**

**Unit Information**

<b>Apt 1</b>	LR:	DR:	KT:	B1:	B2:	B3:
Studio? <b>No</b>				Rent: <b>\$900</b>	Own Occ: <b>No</b>	
# Beds: <b>1</b>		# Baths: <b>1/0</b>	# Rooms: <b>2</b>			
Features: <b>Living Room</b>						
Type of Tenancy:				Lease Expires:		
<b>Apt 2</b>	LR:	DR:	KT:	B1:	B2:	B3:
Studio? <b>No</b>				Rent: <b>\$900</b>	Own Occ: <b>No</b>	
# Beds: <b>2</b>		# Baths: <b>1/0</b>	# Rooms: <b>3</b>			
Features: <b>Living Room</b>						
Type of Tenancy:				Lease Expires:		
<b>Apt 3</b>	LR:	DR:	KT:	B1:	B2:	B3:
Studio? <b>No</b>				Rent: <b>\$1,000</b>	Own Occ: <b>No</b>	
# Beds: <b>1</b>		# Baths: <b>1/0</b>	# Rooms: <b>2</b>			
Features: <b>Living Room</b>						
Type of Tenancy:				Lease Expires:		
<b>Apt 4</b>	LR:	DR:	KT:	B1:	B2:	B3:
Studio? <b>No</b>				Rent: <b>\$850</b>	Own Occ: <b>No</b>	
# Beds: <b>1</b>		# Baths: <b>1/0</b>	# Rooms: <b>2</b>			
Features: <b>Living Room</b>						
Type of Tenancy:				Lease Expires:		

Public Remarks: **Turn-key 4-unit investment opportunity in the City of Utica! This income-producing multi-family property features four occupied apartments with strong rental history and immediate cash flow. Three units currently rent for**

**\$900/month and one unit rents for \$1,000/month, with tenants paying all utilities — keeping owner expenses low and maximizing investment potential. Offering over 5,300 square feet, this property includes ample parking, vinyl siding, and a convenient location close to shopping, restaurants, schools, hospitals, and major roadways. Whether you're looking to add to your portfolio or start investing in multi-family real estate, this property offers steady income with room for future growth. A great opportunity for investors seeking a fully rented property in a prime Utica location!**

Directions:

**Interior & Exterior Features**

Appliances:  
 Add'l Interior Features:  
 Add'l Exterior Features:  
 Accessibility:  
 Floor: **Vinyl-Some**

**Utilities Information**

HVAC Type: <b>Forced Air</b>	Sewer: <b>Sewer Connected</b>
HVAC Fuel: <b>Gas</b>	Water: <b>Public Connected</b>
Electric: <b>Gas</b>	Insulation: <b>Blown-in Insulation</b>
Water Htr Fuel: <b>Gas</b>	Septic Location:
Type of Well:	Energy Equipment: <b>None</b>
ENERGY STAR® Qualified:	Well Location:
Separate Util:	
Grn Bld Vr Type:	
Grn Indoor Air Q:	
Grn Water Cnsvr:	

**Financial Information**

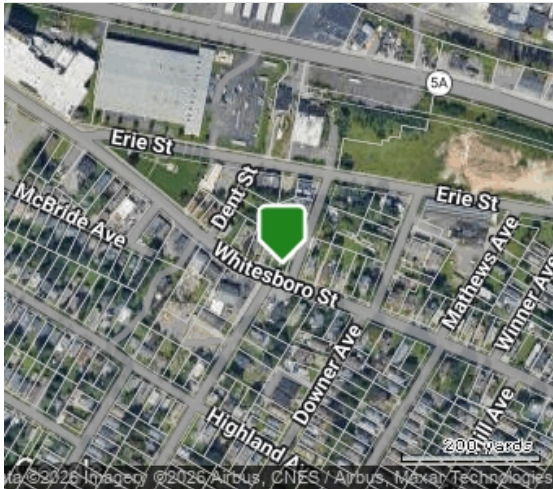
Possible Fin: <b>Cash, Conventional</b>	Annl Op Exp:	Net Op Inc:
Operating Exp: <b>Snow Plow</b>	Equity: <b>\$349,900</b>	Town/Cnty Tax: <b>\$560</b>
Gross Income:	Escrow Agt/Bnk: <b>Beach Real Estate/First Source FCU</b>	City/Vil Tax: <b>\$1,270</b>
1st Mtg Bal: <b>\$0</b>	Annl Spc Assess: <b>\$0</b>	School Tax: <b>\$1,247</b>
2nd Mrt Bal: <b>\$0</b>	Assess Val: <b>\$40,400</b>	Total Taxes: <b>\$3,077</b>
Orig. List Price: <b>\$349,900</b>		
PriceChg Time:		
Type Tenancy:		
Cert of Occup: <b>Not Required</b>		
Tax Info:		

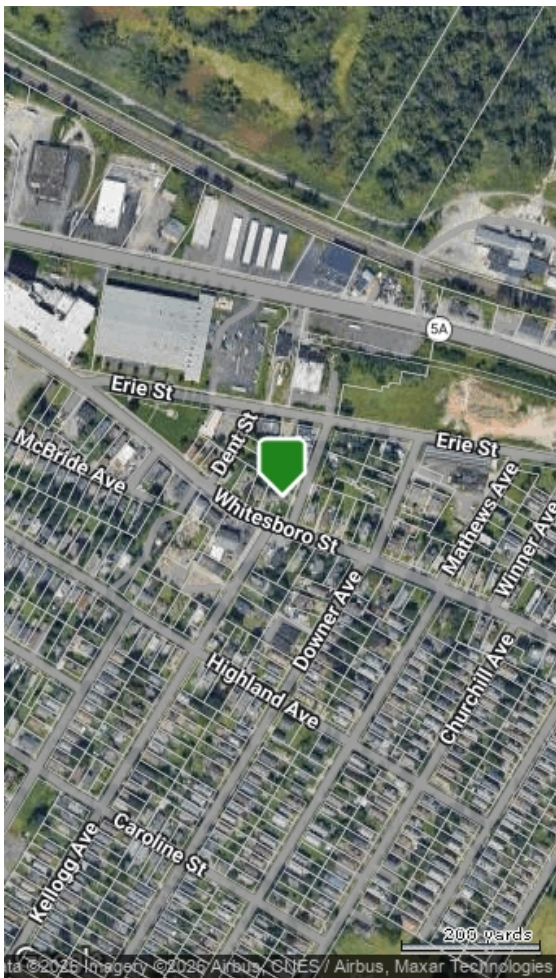
**Display & Occupancy Information**

Possession: **At Closing** Lockbox Serial #: **0**  
 Internet: **Yes** Inet St Addr: **Yes** IDX: **Yes** AVM: **No** Blog: **No** Realtor.com: **Yes** MLS#: **S1683658**

Sheila A. Beach  
 NY Licensed R.E. Broker  
 The Beach Real Estate Team  
 1111 Oriskany Street West Utica, NY 13502  
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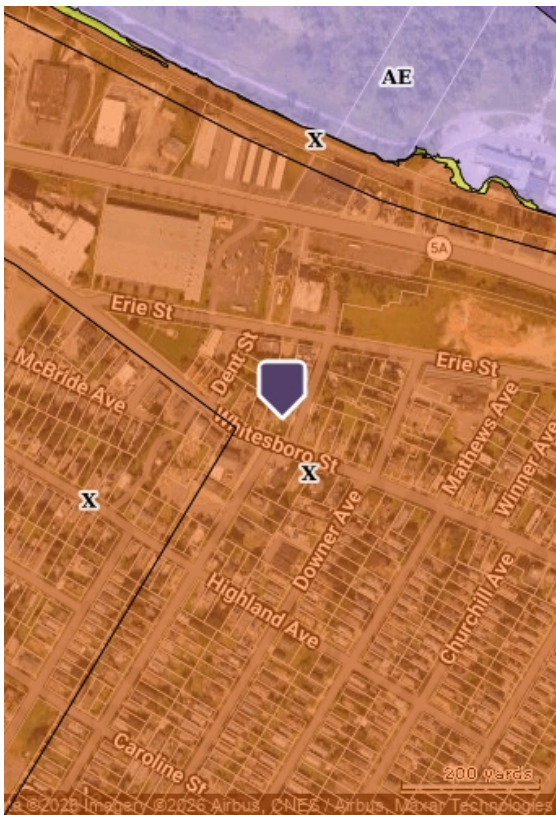
**Parcel Map**





Flood Map

Flood Zone Code:	<b>X</b>	Special Flood Hazard Area (SFHA):	<b>Out</b>
Flood Zone Date:	<b>09/27/2013</b>	Within 250 Feet of Multiple Flood Zone:	<b>No</b>
Flood Zone Panel:	<b>36065C0732F</b>	Flood Community Name:	<b>UTICA</b>
Flood Code Description:	<b>Zone X-An Area That Is Determined To Be Outside The 100- And 500-Year Floodplains.</b>		



- Coastal 100-Year Floodway
- Coastal 100-year Floodplain

 **100-year Floodway**     **100-year Floodplain**

 **Undetermined**

 **500-year Floodplain incl. levee protected area**

 **Out of Special Flood Hazard Area**

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**Search Criteria**

Status is one of 'A-Active', 'C-Continue Show'

List Agent MUI is 42578806

Co List Agent MUI is 42578806

Selected 1 of 7 results.