

320 MAIN

320 MAIN ST, MIDDLEBURGH, NY 12122

COFFEE & BAKERY

FOR SALE BY ARLENA ARMSTRONG-PETOCK
ANATOLE HOUSE





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Introducing 320 Main.

Attention investors and income-property seekers: this is not your average upstate opportunity. This fully renovated mixed-use building in the center of Middleburgh offers strong, reliable cash flow with a setup that's both straightforward and smart.





STEP INSIDE

The residential portion features five thoughtfully designed one-bedroom apartments, each equipped with ductless heat and AC, in-unit laundry, dishwashers, and clean, modern finishes that tenants appreciate. Four units share a common entrance, while one enjoys its own private access. With consistent long-term rental demand for well-finished apartments in walkable small towns, the property offers a stable residential income stream from day one.

On the ground floor, a charming commercial storefront is currently home to one of the town's favorite coffee shops and bakeries. This established tenant adds dependable rent and a steady daily presence that benefits the entire building. Mixed-use properties like this provide a valuable balance of residential and commercial income under one roof.

Behind the scenes, the building has been extensively renovated with updated systems, plumbing, electrical, HVAC, and more, while retaining elements of its historic character. The result is a property that feels both refreshed and durable—modern where it matters, with the kind of charm that keeps tenants happy.

Located in the center of Middleburgh, the building sits within walking distance of local shops, restaurants, and community events that give the town its welcoming small-town appeal.

With five residential units and an established commercial tenant already in place, this is a straightforward investment opportunity with strong fundamentals and long-term potential.



THE LOCATION / MIDDLEBURGH, NY

Middleburgh feels like a fairytale town amongst the mountains. Home to a bustling Main St, and neighboring plenty of venues and event spaces, you won't have a problem renting each unit. Don't miss your chance to own a piece of Middleburgh's future. This mixed-use property is not just a sound investment; it's an opportunity to be part of a community on the rise. Seize the moment and make this your next successful venture.



Buyer to confirm all pertinent information including square footage, property taxes, short term rental restrictions, allowable uses.

MORE INFO

AT A GLANCE

- Year Built: 1927
- Bed/Bath: 5 / 6
- Sqft: 4,646
- Acres: 0.06
- SBL: 106.15-4-13
- Road: Public
- Siding: Brick
- Roof: Shingle, 2022

TOP AMENITIES

- Flexible, mixed use building
- Fully renovated
- New windows, plumbing, electrical, water heater + more
- Income producing long and short term rentals, 8.8% cap rate

UTILITIES

- Electric: Paid by tenants
- Heat: Electric split units, paid by tenants
- Cooling: Electric split units, paid by tenants
- Sewer: Municipal
- Water: Municipal
- Fuel: Oil, \$4,158/year

APPLIANCES

- Oven/Ranges
- Fridges
- Dishwashers
- Washers
- Dryers

AUDIO RECORDING DEVICE

Cameras around property.

DRIVEWAY/YARD

Public road with street parking.

TAX INFO

- Town Tax: \$3,552
- School Tax: \$6,247
- Village Tax: \$2,365

CONNECTIVITY

- Cell Service: Excellent
- Internet: Cable

FURNITURE + CONTENTS

Most furnishings available for purchase, please inquire.

SHORT TERM RENTAL

Buyer to confirm allowable uses.

FLOOD ZONE

Located in an active flood zone.

ANATOLE HOUSE

Revenues				Notes
Units	Rent type	Monthly	Yearly	
1	1 yr lease	\$1,250.00	\$ 15,000.00	Occupied
2	1 yr lease	\$1,250.00	\$ 15,000.00	Vacant, rented prior to close
3	1 yr lease	\$1,025.00	\$ 12,300.00	Occupied
4	1 yr lease	\$1,250.00	\$ 15,000.00	Vacant, rented prior to close
5R	1 yr lease	\$1,250.00	\$ 15,000.00	Occupied
Retail	3 yr lease	\$650.00	\$ 7,800.00	Occupied, pays common space electric + cable
Total		\$ 6,675.00	\$ 80,100.00	

Expenses				Notes
Property Taxes			\$ (12,166.00)	Annual
Insurance			\$ (5,535.00)	Annual
Flood Insurance			\$ (6,890.00)	Annual
Fuel			\$ (4,158.00)	Annual
Electric			\$ 0.00	Retail pays common space electric
Water & Sewer			\$ (1,480.00)	Annual
Cable			\$ 0.00	Retail pays cable for all units
Repairs and Maintenance			\$ (1,000.00)	Annual
Landscaping			\$ 0.00	
Total			\$ (31,229.00)	

Cap Rate				Notes
Property Value			\$ 550,000.00	
Gross Income			\$ 80,100.00	
Operating Expenses			\$ (31,229.00)	
Net Income			\$ 48,871.00	
Cap Rate			8.89%	

THE FINANCIALS

Located right in the center of walkable, friendly Middleburgh, your tenants will enjoy quaint shops, local eats, and community events year-round. You? You'll enjoy diversified income streams and that elusive combo of lifestyle and ROI.

ARLENA ARMSTRONG-PETOCK

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