



4 CENTRAL ST

LEOMINSTER, MA

FOR SALE | 4,000 SF DOWNTOWN RETAIL BUILDING ON 0.14 AC

- Significant unmet retail demand
- 2.2 Miles to Route I-190

EXCLUSIVE AGENT



THE
STUBBLEBINE
COMPANY

CORFAC INTERNATIONAL

INTERIOR PHOTOS

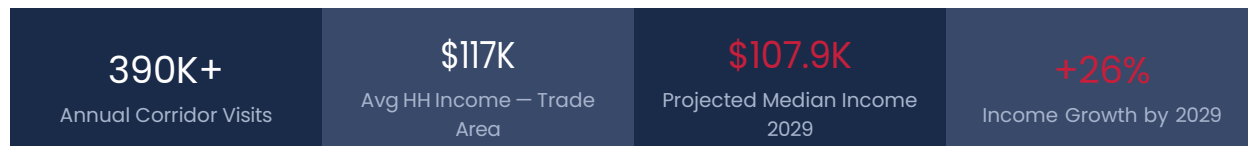


4 CENTRAL ST

LEOMINSTER, MASSACHUSETTS

FOR SALE | 4,000 SF +/- | TURNKEY CONDITION | BB ZONING | 6 PARKING SPACES

A rare, move-in ready commercial asset on Route 12 in downtown Leominster — a corridor with 390,000 annual visits, \$444.85 weekly consumer spending per person, and a median household income projected to reach \$107,900 by 2029.



THE OPPORTUNITY

4 Central Street is not a typical downtown commercial listing. It is a 4,000 square foot masonry building in immaculate, like-new condition, on Route 12 in the core of downtown Leominster — a market where the data tells a compelling, forward-looking story.

The corridor generates 390,000 annual visits. Consumers in the 5-mile trade area spend \$444.85 every week. The median household income — already \$85,700 today — is projected by STI to reach \$107,900 by 2029, a 26% increase in five years. The retail trade index for this market is 120, meaning it generates 20% more retail demand than the state of Massachusetts average per capita.

For an owner-user, this is a move-in ready building with 6 on-site parking spaces, BB zoning broad enough to support virtually any commercial concept, and a customer base whose purchasing power is growing. For an investor, it is a turnkey asset in a rising-income corridor with a wide tenant universe, proven foot traffic, and no capital expenditure required at acquisition.

CONDITION

This building has been meticulously maintained and presents like new. No deferred maintenance. No renovation timeline. An owner-user can be operational quickly; an investor leases from a position of strength with a top-tier asset.



PROPERTY & LOCATION

Building Specifications

| | |
|-------------------------|--------------------------|
| Building Size | 4,000 SF +/- |
| Lot Size | 0.14 Acres +/- |
| Construction | Masonry |
| Exterior Dock | 1 |
| Parking | 6 On-Site Spaces |
| Zoning | BB — Downtown Commercial |
| Condition | Immaculate / Like New |
| Sale Price | Contact Broker |
| Businesses (3mi) | 1,997 |
| Employees (3mi) | 17,385 |

Highway Access

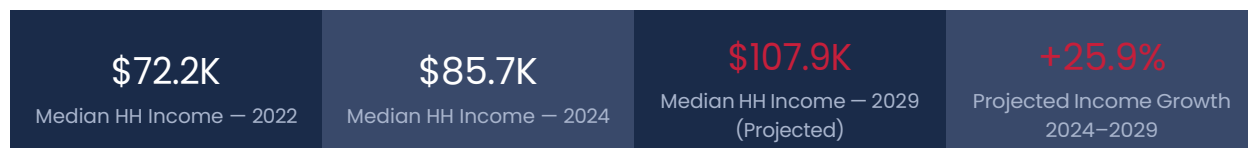
| | |
|---------------|-----------------------|
| Route 12 | Directly On (0 miles) |
| Route 2 | 1.4 Miles |
| Route 190 | 1.8 Miles |
| Worcester, MA | 20 Miles |
| Nashua, NH | 42 Miles |

BB Zoning — Permitted Uses

Retail, Medical/Dental, Professional Services, Food & Beverage, Educational Facilities, Personal Services, Fitness/Wellness, Financial Services, and other commercial uses supporting the downtown core.

THE INCOME TRAJECTORY — A FORWARD-LOOKING MARKET

One of the most compelling aspects of this opportunity is where the trade area is going, not just where it is. STI demographic projections show a consistent, steep upward curve in household income — the kind of trajectory that drives rising rents, increasing asset values, and a customer base with growing purchasing power.



In two years (2022–2024), median household income in this trade area rose 18.6% — from \$72,200 to \$85,700. STI projects a further 25.9% increase by 2029, reaching \$107,900. Population remains stable at approximately 149,000, meaning this is an income story, not a dilution story. Density is holding; purchasing power is rising.



UNMET RETAIL DEMAND – BUSINESS GAP ANALYSIS

STI Market Outlook data for the 3-mile trade area identifies significant unmet consumer demand across multiple retail categories – dollars that exist in the market but are currently leaving the trade area to be spent elsewhere. This is the white space opportunity for a buyer at 4 Central Street.

Unmet Demand by Category

| BUSINESS TYPE | UNMET DEMAND |
|------------------------------|--------------|
| Automobile Dealers | \$45,525,696 |
| Grocery Stores | \$33,585,391 |
| Building Material & Supplies | \$26,489,669 |
| Furniture Stores | \$10,258,590 |
| Beer, Wine & Liquor Stores | \$7,681,370 |
| Health & Personal Care | \$3,912,763 |
| Electronics & Appliance | \$3,824,143 |
| Special Food Services | \$3,658,721 |

What This Means for a Buyer

- \$33.6M grocery gap + \$3.7M special food services gap = proven, quantified demand for F&B and specialty food at this location
- \$3.9M health & personal care gap directly supports a medical, dental, or wellness operator – especially given BB zoning and 6 parking spaces
- Retail trade index of 120 vs. state benchmark – this market generates 20% MORE retail demand per capita than the MA average
- 1,997 businesses and 17,385 employees within 3 miles = deep daytime consumer base driving gap demand

SPENDING PATTERNS – WHERE THE MONEY GOES

STI Spending Patterns data for the 5-mile trade area (87,600 population, \$88,800 median HH income) shows \$444.85 in total weekly spending per person across all categories – an active, spending consumer market.

| | | | |
|-------------------------------|----------------------------------|----------------------------|----------------------------|
| Transportation \$118.84/wk | Housing \$118.67/wk | Healthcare \$60.57/wk | Food at Home \$56.32/wk |
| Entertainment \$27.29/wk | Apparel & Services \$17.73/wk | Personal Care \$8.68/wk | Restaurants \$33.11/wk |

HEALTHCARE OPPORTUNITY

Healthcare spending at \$60.57/week × 87,600 people = \$275M+ in annual healthcare spending within the 5-mile trade area. Combined with BB zoning permitting medical uses and 6 on-site parking spaces, this building is ideally positioned for a medical, dental, or wellness operator.



WHO THE CUSTOMERS ARE – PSYCHOGRAPHIC PROFILE

ESRI Tapestry LifeMode analysis of the trade area reveals a consumer base dominated by three high-value segments that index well above state averages – and that support a broad range of retail, dining, wellness, and professional service concepts.

| METRO VIBES 34.0% of households 20,100 HH Benchmark: 421 vs. State Avg | SUBURBAN SHINE 32.8% of households 19,400 HH Benchmark: 139 vs. State Avg | PREMIER ESTATES 15.9% of households 9,430 HH Affluent New England Suburbanites |
|--|---|---|
| <ul style="list-style-type: none">• Metro Vibes index of 421 = 4x the state concentration of this segment• Urban-influenced, lifestyle-oriented, concept-driven consumer• Supports F&B, boutique retail, wellness, personal services | <ul style="list-style-type: none">• Aspirational suburban households – quality and value both matter• Strong index for home goods, apparel, dining, fitness• K5 Dreambelt (17.8%) + LI Savvy Suburbanites (15.1%) within this group | <ul style="list-style-type: none">• Affluent New England suburbanite – the target customer for specialty and professional services• Supports premium pricing and higher ticket transactions• Pull-through traffic from North Andover, Lunenburg, Sterling |

Additionally, 30.7% of trade area residents hold a bachelor's or graduate degree, and the median age is 40 – prime earning and spending years. The C5 Diverse Horizons segment (15.4%, benchmark 390) represents a large, underserved urban family demographic with significant unmet retail and grocery demand.



TAVERN IN THE SQUARE
FIVE GUYS
DUNKIN'
BUFFALO WILD WINGS
planet fitness
Hannaford

FITCHBURG MUNICIPAL AIRPORT

2

Jimmy John's
Friendly's
HomeGoods
Wendy's
Marshalls

110 Grill
Starbucks
DQ
Panera BREAD
MARKET BASKET

Michael's
T.J. maxx
KAY the paper store JEWELERS
Staples
ULTA BEAUTY
McDonald's
BARNES & NOBLE

+/- 19,104 VPD

TARGET
Olive Garden
DUNKIN'
DOLLAR TREE

2

SUBJECT PROPERTY

SUBWAY
CVS
DUNKIN'
Walgreens
FAMILY DOLLAR

+/- 10,973 VPD

WORCESTER, MA
20 MILES
NASHUA, NH
42 MILES

HIGHWAY PROXIMITY
1.8 MILES
0 MILES

+/- 20,962 VPD

+/- 19,819 VPD

TEXAS ROADHOUSE
Starbucks
TRACTOR SUPPLY CO
LOWE'S
Walmart
SUBWAY
McDonald's

190

12

117



A REVITALIZED DOWNTOWN RETAIL CORRIDOR

Downtown Leominster is seeing measurable revitalization driven by major public infrastructure and private redevelopment projects along the Central Street corridor. Ongoing reconstruction of Route 12 is adding new sidewalks, bike lanes, improved traffic flow, and upgraded utilities to enhance accessibility and visibility for businesses, while city-backed resiliency work like the Monoosnoc Brook culvert and flood mitigation project is strengthening the long-term stability of the downtown core.

At the same time, adaptive reuse projects such as the award-winning redevelopment of 34 Tremaine Street into new residential units and restoration of historic downtown properties are increasing nearby housing density and foot traffic. Supported by local tax incentives and business-friendly programs, plus steady activity from events and a growing mix of shops and restaurants, downtown Leominster is evolving into a more active, walkable commercial district—positioning locations like 4 Central Street to benefit from rising demand and continued investment.



4 CENTRAL ST LEOMINSTER, MA

4,000 SF DOWNTOWN RETAIL BUILDING ON 0.14 AC FOR SALE

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