



FOR SALE

14 East Main Street, Village
of Waterloo, NY 13165



COLDWELL BANKER
FINGER LAKES

TABLE OF CONTENTS

14 E Main Street,
Waterloo NY 13165

Confidentiality & Disclaimer

All materials and information received or derived from Coldwell Banker Finger Lakes, its directors, officers, agents, advisors, affiliates, and/or any third-party sources are provided without representation or warranty as to completeness, veracity, or accuracy; condition of the property; compliance or lack of compliance with applicable governmental requirements; developability or suitability; financial performance of the property; projected financial performance of the property for any party's intended use; or any and all other matters. Neither Coldwell Banker Finger Lakes nor its directors, officers, agents, advisors, or affiliates makes any representation or warranty, express or implied, as to the accuracy or completeness of any materials or information provided, derived, or received. Materials and information from any source, whether written or verbal, that may be furnished for review are not a substitute for a party's active conduct of its own due diligence to determine these and other matters of significance to such a party. Coldwell Banker Finger Lakes will not investigate or verify any such matters or conduct due diligence for a party unless otherwise agreed in writing. EACH PARTY SHALL CONDUCT ITS OWN INDEPENDENT INVESTIGATION AND DUE DILIGENCE. Any party contemplating or under contract or in escrow for a transaction is urged to verify all information and to conduct their own inspections and investigations, including through appropriate third-party independent professionals selected by such party. All financial data should be verified by the party, including by obtaining and reading applicable documents and reports and consulting appropriate independent professionals. Coldwell Banker Finger Lakes makes no warranties and/or representations regarding the veracity, completeness, or relevance of any financial data or assumptions. Coldwell Banker Finger Lakes does not serve as a financial advisor to any party regarding any proposed transaction. All data and assumptions regarding financial performance, including that used for financial modeling purposes, may differ from actual data or performance. Any estimates of market rents and/or projected rents that may be provided to a party do not necessarily mean that rents can be established at or increased to that level. Parties must evaluate any applicable contractual and governmental limitations, as well as market conditions, vacancy factors, and other issues in order to determine rents from or for the property. Legal questions should be discussed by the party with an attorney. Tax questions should be discussed by the party with a certified public accountant or tax attorney. Title questions should be discussed by the party with a title officer or attorney. Questions regarding the condition of the property and whether the property complies with applicable governmental requirements should be discussed by the party with appropriate engineers, architects, contractors, other consultants, and governmental agencies.

All properties and services are marketed by Coldwell Banker Finger Lakes in compliance with all applicable fair housing and equal opportunity laws.

Contents

PROPERTY INFORMATION	3
PROPERTY PHOTOS	7
ZONING	15
ABOUT THE FINGER LAKES	17
LOCATION INFORMATION	19
DEMOGRAPHICS	25
MEET THE TEAM	29

Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES

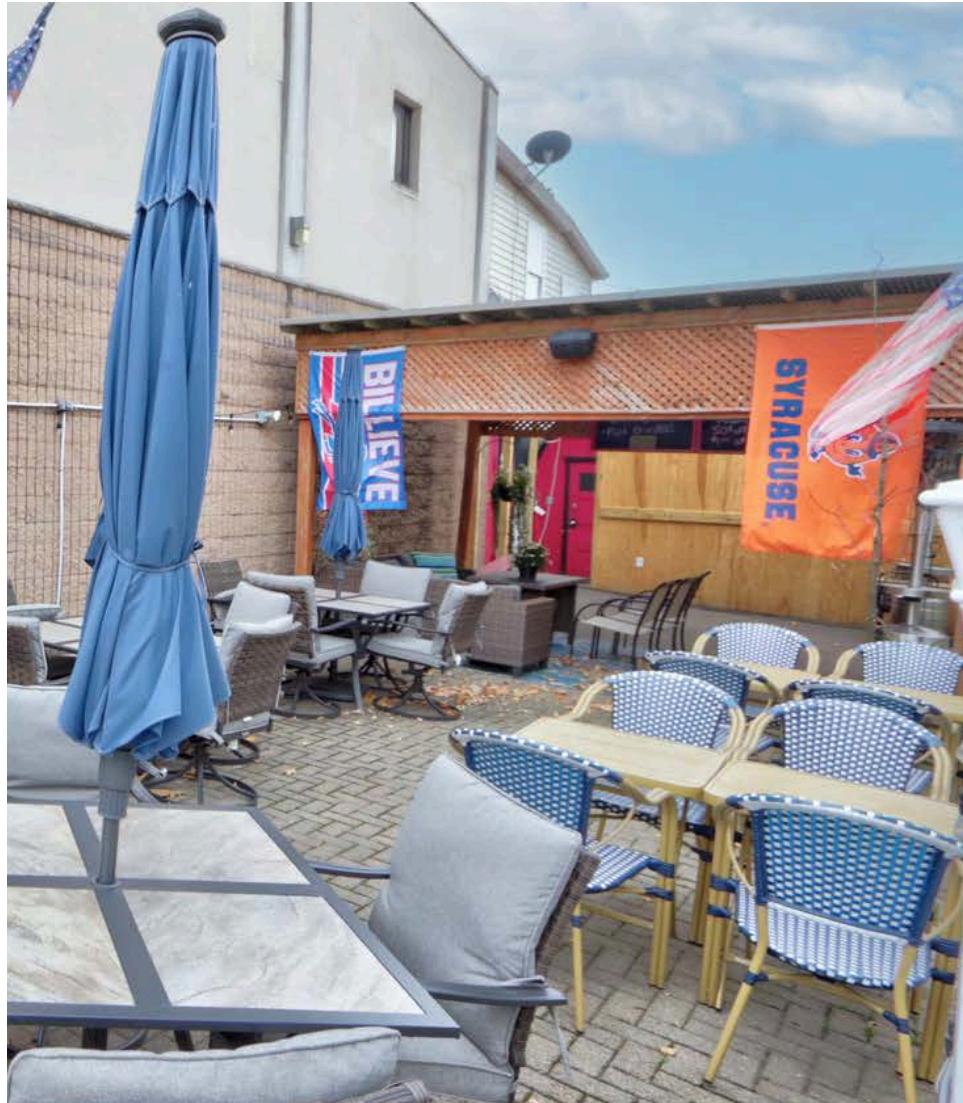
PROPERTY INFORMATION



PROPERTY DESCRIPTION

14 E Main Street,
Waterloo NY 13165

PAGE 4



PROPERTY DESCRIPTION

MLS#: R1575915 List Price: \$269,900

Exceptional Investment Opportunity in the Village of Waterloo Nestled in the picturesque heart of the Finger Lakes region. Boasting 3,494 sq ft of versatile space, this property is a harmonious blend of residential and commercial potential, designed for immediate and consistent cash flow.

Property Features:

- Commercial Unit: A bar space, ideal for continued operation or future business ventures.
- Residential Units:
 - A spacious 1-bedroom apartment, perfect for long-term or short-term rentals.
 - A cozy studio apartment that offers flexible rental opportunities.

With its prime location and strong rental income potential, this property is not only an attractive asset but also a gateway to exploring the serene beauty of the Finger Lakes, including world-class wineries, outdoor recreation, and cultural landmarks.

Whether you're a seasoned investor or just beginning your real estate journey, this unique opportunity in Waterloo is your chance to secure a reliable income stream. Don't miss out on making this property yours!

Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES

EXECUTIVE SUMMARY

14 E Main Street,
Waterloo NY 13165

PAGE 5



OFFERING SUMMARY

List Price:	269,900
Lot Size:	40'x135'
Public Utilities:	Water, Sewer, Gas and Electric

PROPERTY DETAILS

- Versatile Space: A 3,494 sq ft, 3-unit building combining commercial and residential opportunities.
- Proximity to Amenities: Surrounded by local shops, dining, and essential services for tenants' convenience.
- Investment Potential: High demand for rental properties in this area provides strong income growth opportunities.

Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES

PROPERTY DETAILS

PAGE 6

MLS#:	R1575915	Commercial/Industrial	A-Active	
<u>14 E Main St</u>		VR Pricing: No	List Price: \$269,900	
County:	Seneca	Zip: 13165	Cross St: Virginia	Tot Units: 3
Town/City:	Waterloo	Pstl City: Waterloo		# Stories: 2.0
Area#:	Waterloo Village-Waterloo-453801			# Bldgs: 1
Village:	Waterloo-Village			Franchise: No
Subdivision:			Acres: 0.06	Avail Pkg: 8
TxMap#:	453801-013-000-0001-003-000-0000		Lot Front: 20	Mx Ceil Hgt:
Addl TxMap#:			Lot Depth: 134	Mx OH Dr:
City Nghbrhd:			Lot Shape: Rectangular	On Wtrfrt: No
School Dist:	Waterloo		Lot #: 3	Name:
Type of Sale:	Normal		Lot SqFt: 2,614	Island/Name: No
High School:			Gr SqFt: 3,494	Basement: Full
Middle School:			Trans Type: Sell	Loading:
Elem School:			Year Built: 1850	Water Frontage Access:
State:	NY - New York		Yr Blt Desc: Existing	
			# Photo: 30	
HVAC Type:	Forced Air		Sewer/Water: Public Sewer Connected, Public Water Connected	
HVAC Fuel:	Gas		Boiler Type:	
Electric:			Insulation:	
Energy Eqpt:	None		Septic Location:	
Type of Well:	None		Well Location:	
Grn Bld Vr Type:				
Grn Indoor Air Q:				
Grn Water Cnsrv:				
Additional Information				
Living Qtrs:	Yes/Apartment		# of Leases: 2	
Available Docs:	Other - See Remarks		Constr Mtrls:	
Bldg Misc:			Roof:	Rubber Membrane
Public Trans:			Accessibility:	
Total # Residential Units: 2			Seller Desires:	
Studio: 1	Docks:	Yrs Estb:		
1 Bed: 1	Rooms:	Seat Cap:		
2 Bed:	Trk Bays:			
3 Bed:	Employees:			
Financial Information				
Possible Fin:	Commercial Loan, Conventional			
1st Mtg Bal: \$0	Equity: \$269,900		Town/Cnty Tax: \$538	
2nd Mrt Bal: \$0	Tax Info:		City/Vil Tax: \$1,580	
Escrow Agt/Bnk: Coldwell Banker Finger Lakes/Wayne Bank	Assess Val: \$80,200		School Tax: \$1,585	
Gross Annl Inc:	Annl Spc Assess: \$0		Total Taxes: \$3,703	
Annl Op Exp:	Net Op Income:		Orig. List Price: \$269,900	
PriceChg Time:				

Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES

PROPERTY PHOTOS



PROPERTY PHOTOS

14 E Main Street,
Waterloo NY 13165

PAGE 8



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES

PROPERTY PHOTOS

14 E Main Street,
Waterloo NY 13165

PAGE 9



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES

PROPERTY PHOTOS

14 E Main Street,
Waterloo NY 13165

PAGE 10



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES

PROPERTY PHOTOS

14 E Main Street,
Waterloo NY 13165

PAGE 11



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES

PROPERTY PHOTOS - APARTMENT 1

14 E Main Street,
Waterloo NY 13165

PAGE 12



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com

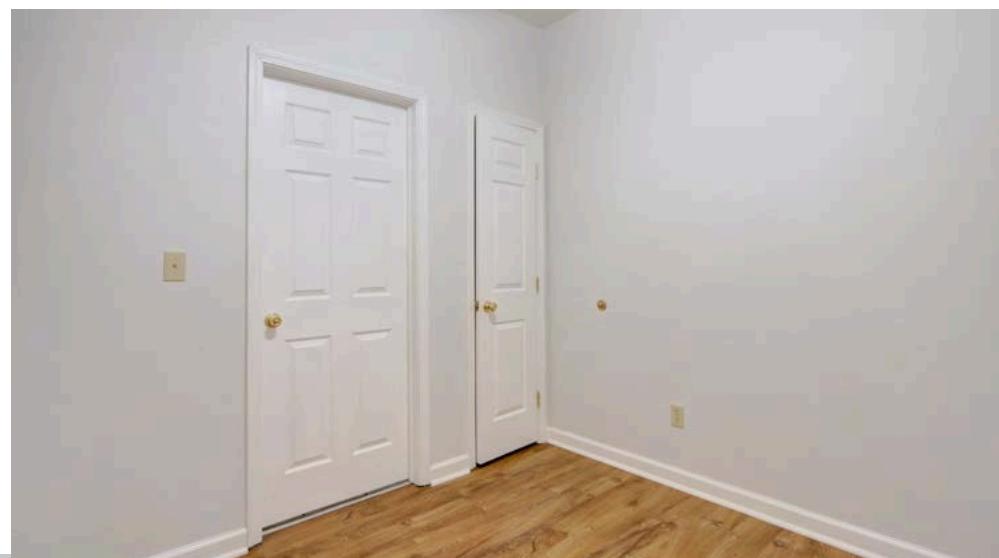


COLDWELL BANKER
FINGER LAKES

PROPERTY PHOTOS - APARTMENT 1

14 E Main Street,
Waterloo NY 13165

PAGE 13



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES

PROPERTY PHOTOS - APARTMENT 2 / COIN-OP LAUNDRY

14 E Main Street,
Waterloo NY 13165

PAGE 14



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES



ZONING INFORMATION

14 E Main Street,
Waterloo NY 13165

PAGE 16

CB- Central Business District

[Amended 12-9-2013 by L.L. No. 2-2013]

Purpose. The Central Business District is the heart of the Village. Supporting a thriving and successful business community is regarded as a critically important objective. The purpose of the Central Business District is to better serve the residents of the Waterloo community with zoning and codes that focus on increasing safety, security, and ensuring development of retail, commercial, and residential space that respects the historic and pedestrian-friendly nature of the Village's downtown area.

Permitted uses: Retail stores; Business and professional offices; Personal services; Restaurants; bars; Hotels; Residential, only on second, third or fourth floor; Parking as an accessory use to a principal building; Religious institutions; Governmental offices or services.

By special permit: Apartments, only on second, third or fourth floor; Retail mall; Outlet mall; Signs; Other commercial uses upon a finding by the Village Board that such uses are compatible with those permitted and which will not be detrimental to other uses within the district or to adjoining land users.

Lot and building rules. All lots shall have no front yard, and the principal building thereon shall abut the sidewalk, except existing residential-house-type structures, regardless of their current use, shall have and maintain a front yard setback from the front lot line to the structure's original building front line. All lots shall have a minimum total side yard of 20 feet but are encouraged to have no side yard and for the principal building thereon to abut the principal building(s) next to it where feasible. All principal buildings shall be a minimum of two aboveground stories and a maximum of four aboveground stories high. Drive-throughs are permitted under the following conditions only: Only one drive-through lane per building lot; Drive-throughs shall be located entirely behind the principal building and shall not be visible from the street; Drive-throughs may not exit directly onto a street; Drive-throughs are permitted only on lots where at least 10 motor vehicles can be stacked on the lot and separate from the parking circulation while waiting for service at the drive-through. Parking is not a permitted use and may only be constructed as an accessory use. Parking, if any, shall be located entirely behind the principal building on the lot. No parking shall front on any street. Commercial uses may be located on any floor of a principal building; however, residential uses shall only be located on the second, third or fourth floors of multi-use buildings. Principal buildings shall have no more than 7,500 square feet of total area on any floor, and may not exceed 60 feet in height.

Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES



ABOUT THE FINGER LAKES



ABOUT THE FINGER LAKES

14 E Main Street,
Waterloo NY 13165

PAGE 18



ABOUT THE FINGER LAKES

The Finger Lakes region, renowned for its breathtaking landscapes and vibrant cultural scene, offers an idyllic escape for nature lovers, adventure seekers, and wine enthusiasts alike. Nestled between sparkling lakes and rolling hills, this area boasts a rich tapestry of outdoor activities, from hiking and boating to wine tasting at world-class vineyards. The Finger Lakes' picturesque towns are brimming with historic charm and a warm, welcoming community spirit, making it a haven for both relaxation and exploration. Seasonal festivals, artisanal markets, and farm-to-table dining experiences add to the allure, ensuring there's always something exciting to discover.

Seneca County, at the heart of the Finger Lakes, embodies the very essence of this enchanting region. Home to the stunning Seneca Lake, the largest and deepest of the Finger Lakes, the county offers unparalleled opportunities for water sports and scenic lakefront relaxation. Visitors can explore renowned wineries along the Seneca Lake Wine Trail, indulge in local culinary delights, and immerse themselves in the area's rich history at its numerous museums and heritage sites. With its blend of natural beauty, cultural treasures, and recreational activities, Seneca County stands out as a prime destination for travelers seeking an unforgettable experience in the Finger Lakes region.

Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES

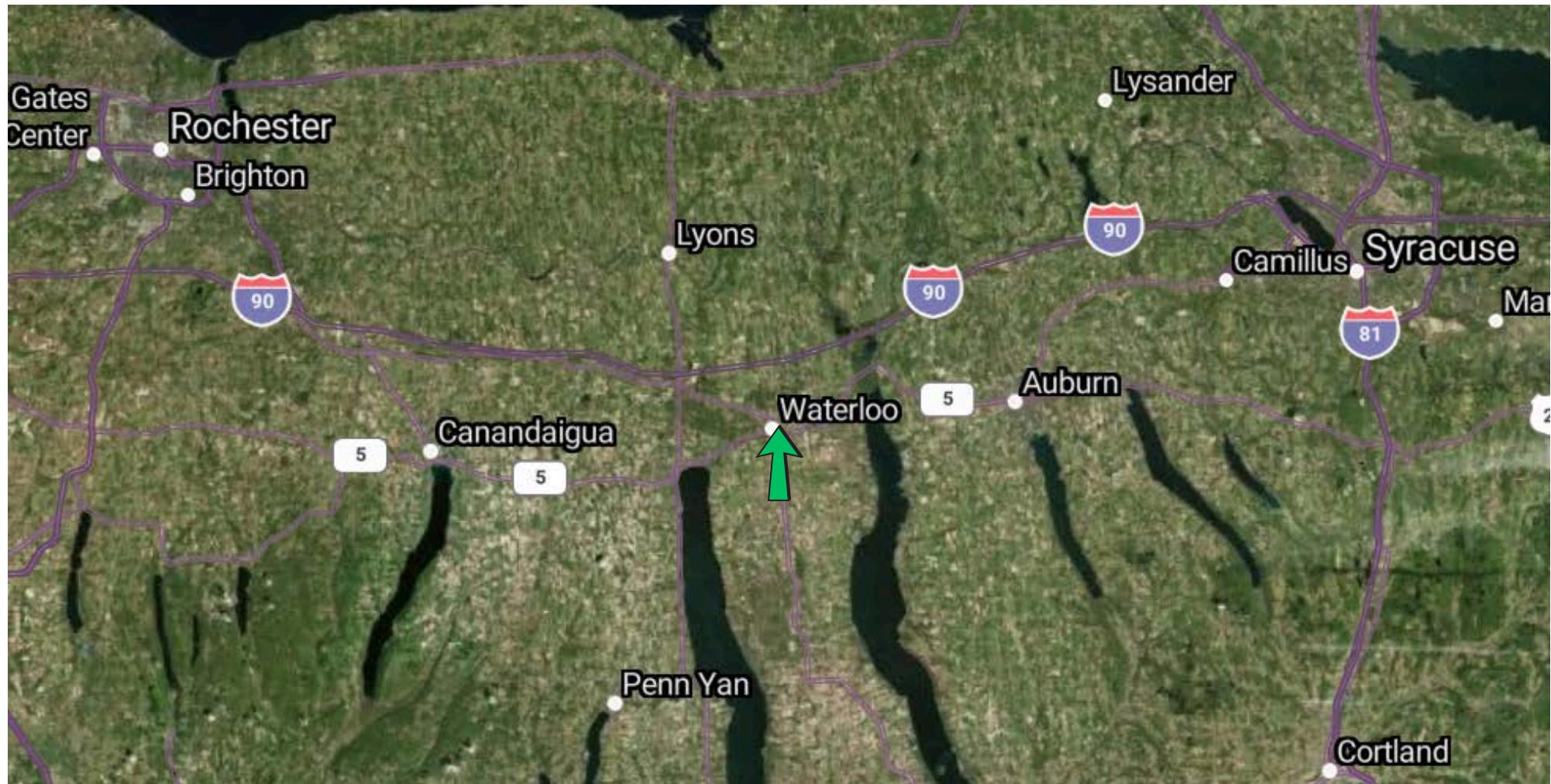


LOCATION INFORMATION

REGIONAL MAP

14 E Main Street,
Waterloo NY 13165

PAGE 20



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com

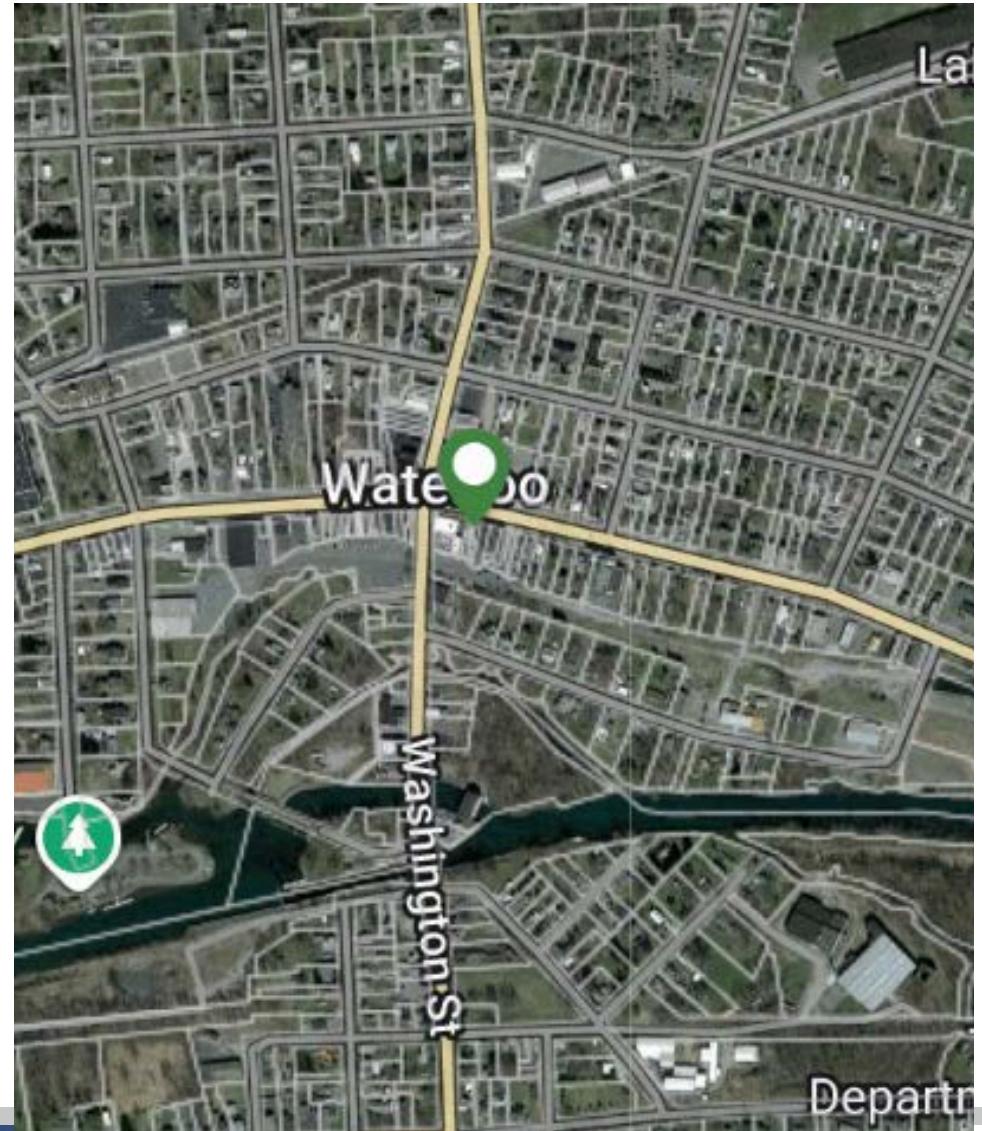


COLDWELL BANKER
FINGER LAKES

AREA MAP

14 E Main Street,
Waterloo NY 13165

PAGE 21



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com

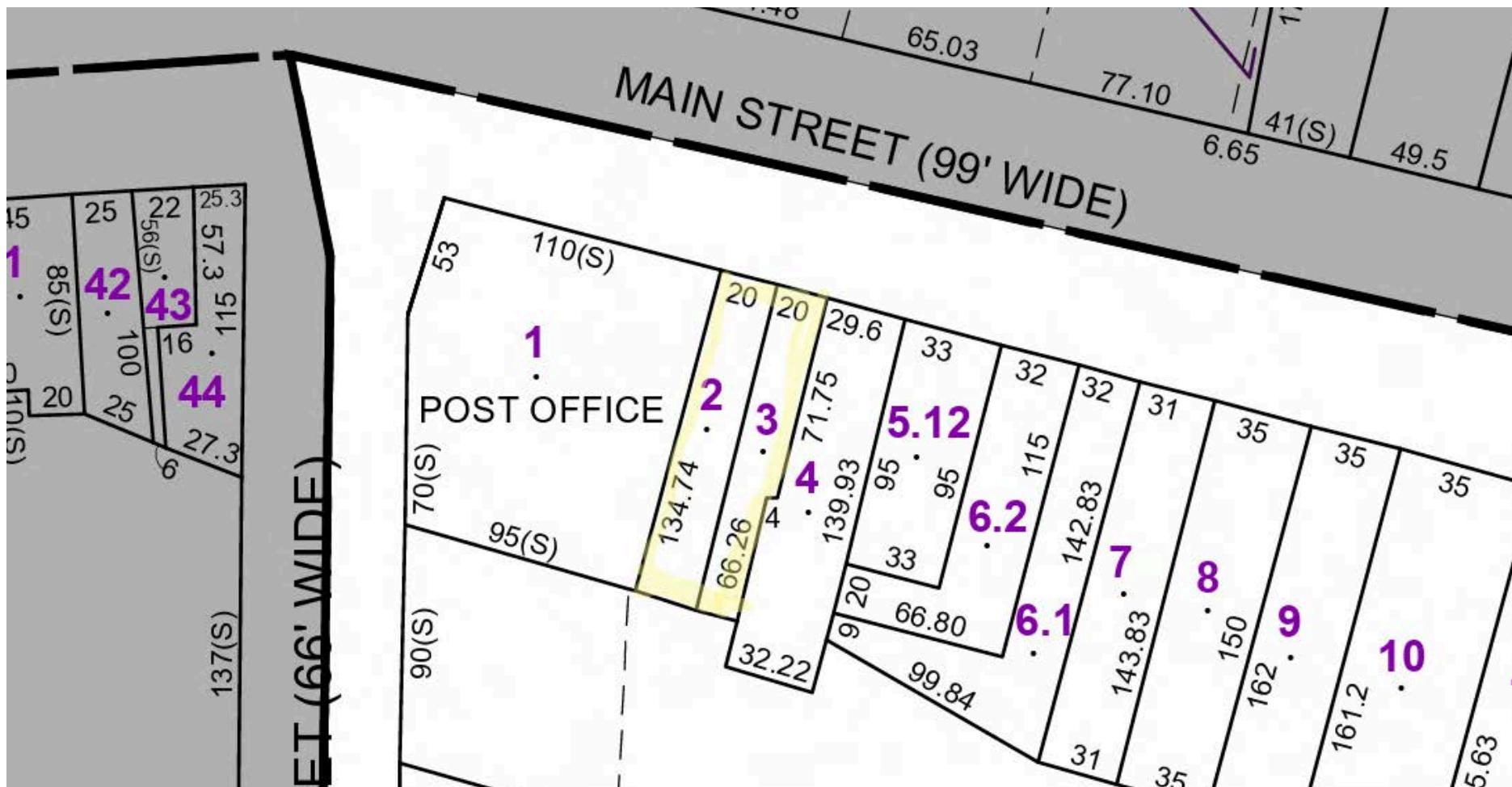


COLDWELL BANKER
FINGER LAKES

TAX MAP

14 E Main Street,
Waterloo NY 13165

PAGE 22



Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER FINGER LAKES

STREET VIEW

14 E Main Street,
Waterloo NY 13165

PAGE 23



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com

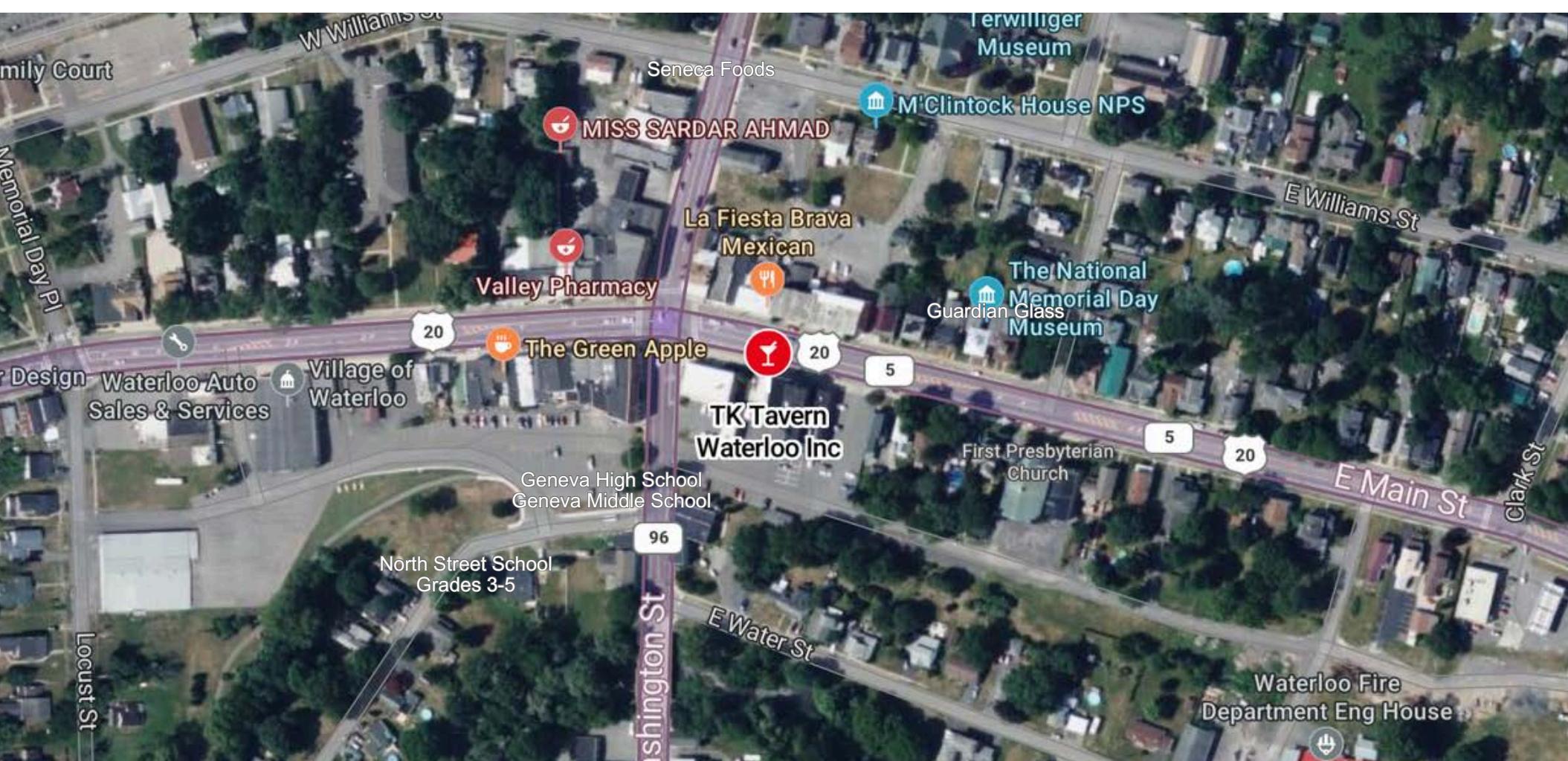


COLDWELL BANKER
FINGER LAKES

RETAILER MAP

14 E Main Street,
Waterloo NY 13165

PAGE 24



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES

DEMOGRAPHICS



DEMOGRAPHICS REPORT

14 E Main St, Waterloo, NY 13165-1431, Seneca County

APN: 453801-013-000-0001-003-000-0000 CLIP: 3729202859

PAGE 26

POPULATION

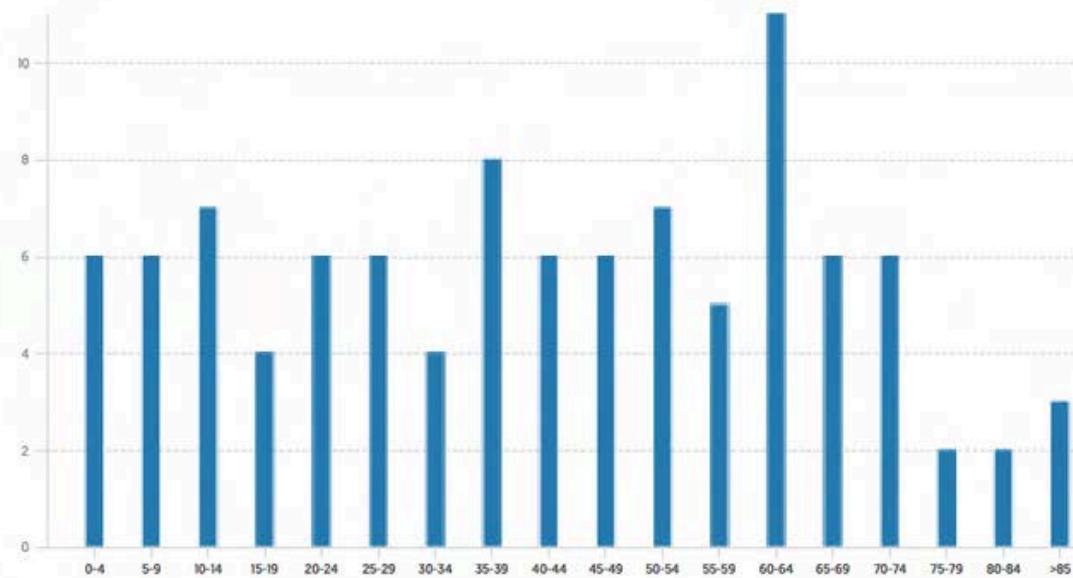
SUMMARY

Estimated Population	8,693
Population Growth (since 2010)	3.4%
Population Density (ppl / mile)	25
Median Age	43.2

HOUSEHOLD

Number of Households	3,290
Household Size (ppl)	2
Households w/ Children	1,822

AGE



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com

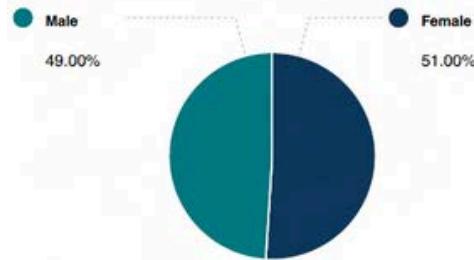


COLDWELL BANKER
FINGER LAKES

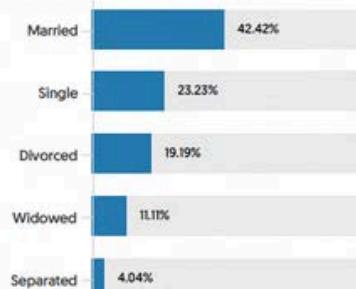
DEMOGRAPHICS REPORT

PAGE 27

GENDER



MARITAL STATUS

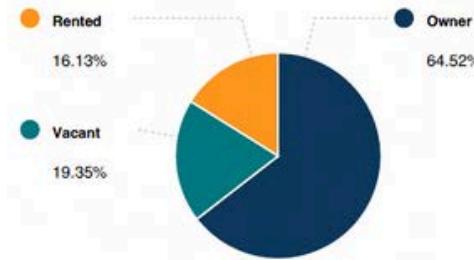


HOUSING

SUMMARY

Median Home Sale Price	\$76,600
Median Year Built	1979

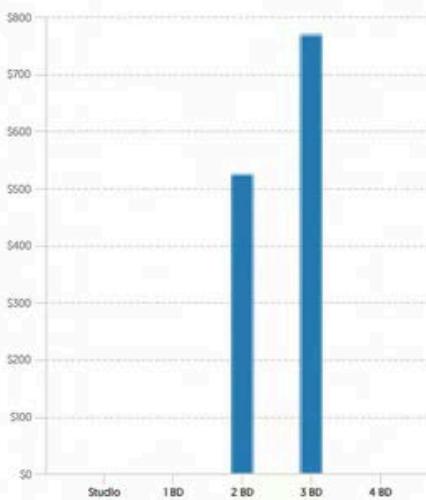
OCCUPANCY



STABILITY

Annual Residential Turnover	12.71%
-----------------------------	--------

FAIR MARKET RENTS (COUNTY)



Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com

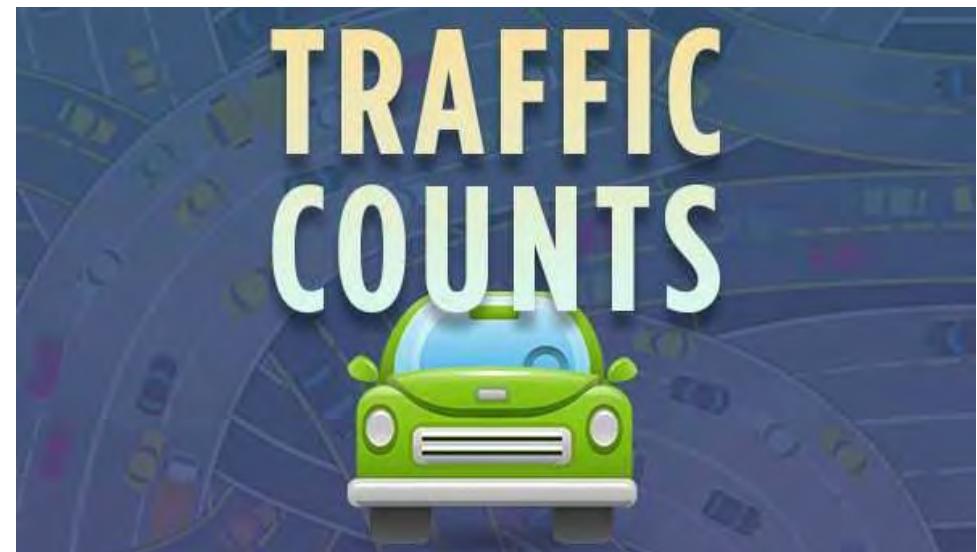
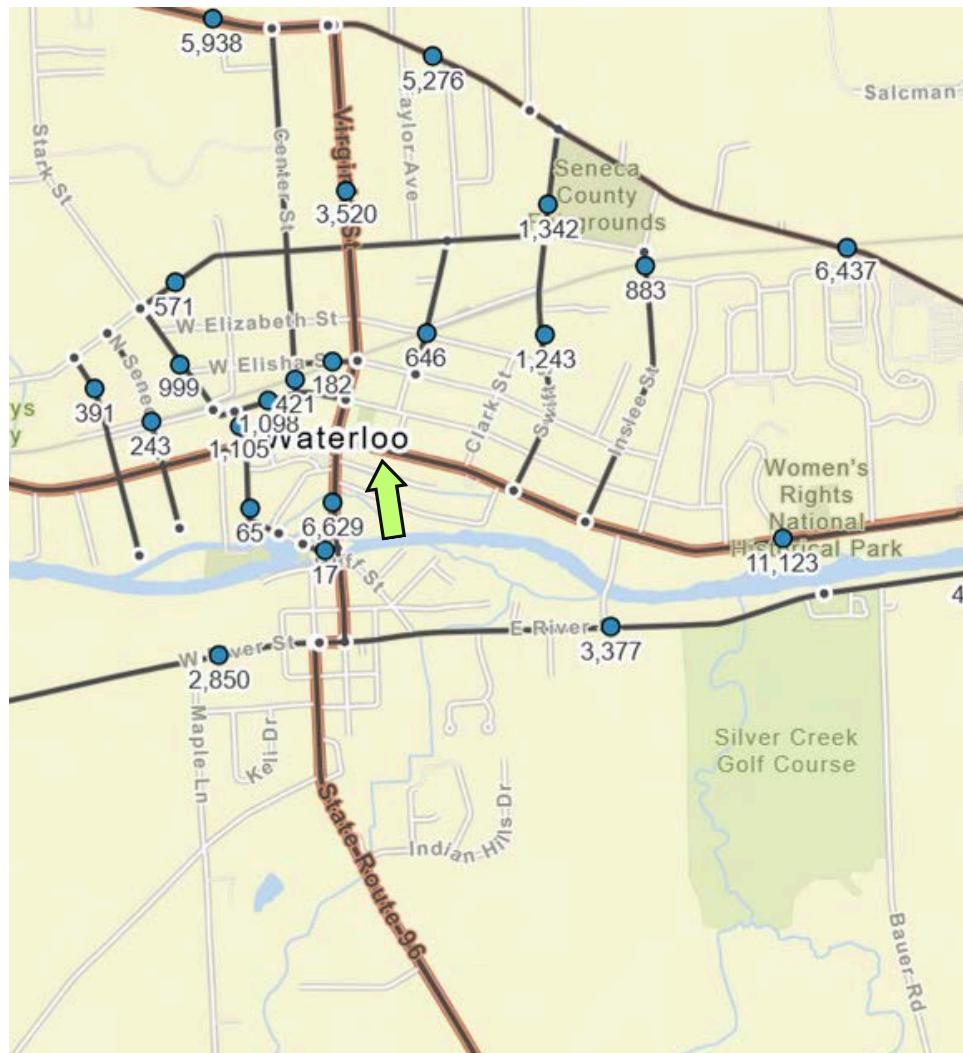


COLDWELL BANKER
FINGER LAKES

TRAFFIC COUNTS

14 E Main Street,
Waterloo NY 13165

PAGE 28



Routes 5 and 20

11,123 Vehicles Per Day

Virginia Street

3,520 Vehicles Per Day

Washington Street

6,629 Vehicles Per Day

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER FINGER LAKES



COLDWELL BANKER

FINGER LAKES

MEET THE TEAM

MEET THE TEAM

14 E Main Street,
Waterloo NY 13165

PAGE 30



MATTHEW PARROTT

Managing Broker

Cell: 315.521.1943

matthewparrott@coldwellbanker.com



JOHN PARROTT

Associate Broker

Cell: 315.521.1942

john.parrott@coldwellbanker.com

Presented By:

Matthew Parrott | Managing Broker | 315.521.1943 | matthewparrott@coldwellbanker.com

John Parrott | Associate Broker | 315.521.1942 | john.parrott@coldwellbanker.com



COLDWELL BANKER
FINGER LAKES