

56 Westchester Avenue · Scotts Corners, Pound Ridge, NY

Former KeyBank Building — 1,800 SF With Drive-Thru

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EXECUTIVE SUMMARY

56 Westchester Avenue offers a rare 1,800 SF retail footprint in the heart of one of Northern Westchester's wealthiest trade areas — positioned as a flexible destination commercial space that can accommodate a wide variety of experiential, service, retail, and food concepts. The former KeyBank branch combines prominent village-center visibility, strong commuter accessibility, and a fully built, functioning drive-thru lane that is virtually unmatched among available retail space in the local market.

Key Strategic Advantage: Existing Drive-Thru

The property's drive-thru window supports easy pickup for a wide range of uses — from specialty coffee and grab-and-go food orders to curbside retail pickup, banking services, or wellness product collection — a genuine operational advantage that would be costly and slow to permit or build from scratch elsewhere in Pound Ridge.

PROPERTY HIGHLIGHTS

1,800 SFFlexible Retail
& Service Space**Drive-Thru**Fully Functioning
Lane & Window**Village Center**High Visibility
Hard-Corner Location

Note: Space is not available for full-service restaurant use. Specialty food, beverage, and grab-and-go concepts without on-site dining are welcome.

Disclaimer: Tenant is solely responsible for conducting all due diligence and for obtaining all necessary licenses and permits from the State of New York and the Town of Pound Ridge.

REGIONAL TRADE AREA

Scotts Corners serves as the primary commercial hub for Pound Ridge and draws affluent households from Bedford, Katonah, Bedford Hills, North Salem, Lewisboro, Cross River, Armonk, North Stamford, New Canaan, Ridgefield, and Wilton — a regional trade area with median household incomes ranging from roughly \$170K to \$250K+.

FEATURED OPPORTUNITY: TURN-KEY BANKING INSTITUTION

This former KeyBank branch is a rare, fully equipped turn-key banking platform ready for a new financial institution to serve one of Northern Westchester's most affluent and underserved trade areas.

Existing Turn-Key Banking Components:

- Drive-thru window & lane
 - Teller counters & service stations
 - Customer seating & lobby
 - Private offices
 - Lobby workstations
- Vault room
 - Night drop box
 - Break room / kitchenette
 - Ample shared & designated parking

Market Need & Location Advantage:

Pound Ridge and its neighboring affluent communities — Bedford, Katonah, Bedford Hills, North Salem, Lewisboro, Cross River, Armonk, North Stamford, New Canaan, Ridgefield, and Wilton — represent a high-income trade area with strong demand for local banking services. Residents demonstrate high customer loyalty to local businesses. This hard-corner, high-visibility village-center location with existing banking infrastructure offers an immediate platform to capture that demand.

Additional Ideal Concepts

Specialty Food & Beverage	Gourmet foods, café/coffee, bakery, ice cream, juice bar, farm market
High-End & Boutique Retail	Luxury retail, fine art gallery, home décor, kitchen design, children's boutique
Creative & Experiential	Kids recreation, martial arts studio, arts & crafts, maker space, floral design
Health & Wellness	Boutique fitness, yoga/Pilates, physical therapy, medical/dental, concierge medicine
Professional Services	Wealth management, insurance, architecture & design, real estate office

EXTERIOR



Drive-thru window



Exterior & parking area



Exterior view

INTERIOR



Main teller / service counter



Customer waiting & display area



Lobby looking toward windows



Front entry & private offices



Open workstation area



Private office suite



Window seating & natural light



Staff break room / kitchenette



Private office (Branch Manager)

Trade Area Demographics & Market Dynamics

TRADE AREA DEMOGRAPHICS

Pound Ridge has a resident population of approximately 5,057, but Scotts Corners functions as the commercial hub for a much larger, contiguous affluent region.

\$250,001	\$352,747	\$150,112	73–77%	\$1.0–1.3M
MEDIAN HH INCOME	MEAN HH INCOME	PER CAPITA INCOME	BACHELOR'S DEGREE+	MEDIAN HOME VALUE

Source: U.S. Census Bureau, American Community Survey (2024 estimates).

COMPETITIVE ADVANTAGE & MARKET DYNAMICS

TOWN RETAIL SURVEY INSIGHTS • Unmet local demand: residents have requested more gourmet markets, specialty food, coffee, bakery, and boutique retail options. • Regional destination: a majority of residents want Scotts Corners to be a destination for surrounding towns. • Community loyalty: a majority prioritize shopping at local, independent businesses.	COMPETITIVE DIFFERENTIATION Scotts Corners includes local cafes and boutiques, but no available space combines village-center visibility, ample shared parking, and a functioning drive-thru — a distinctive operational advantage for the right concept.
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DAILY TRAFFIC DRIVERS

MORNING · 7–10AM	NYC commuters, school drop-offs, and drive-thru coffee/breakfast or grab-and-go traffic.
MIDDAY · 11AM–2PM	Local professionals, contractors, and residents running errands or picking up lunch.
EVENING · 3–7PM	School pickups, boutique shopping, and drive-thru convenience for commuters heading home.
WEEKENDS	Destination traffic from second-home residents, cyclists, and weekend visitors.

Broker Recommendation & Conclusion

BROKER RECOMMENDATION

56 Westchester Avenue offers a rare combination of prime commercial visibility, a fully functioning drive-thru, and exceptional regional trade demographics. As a former bank branch, it is a true turn-key platform for a banking or financial institution — complete with teller line, private offices, vault, night drop, and customer amenities — while remaining flexible for high-end retail, wellness, and experiential concepts in an underserved, high-income trade area.

WHY THIS PROPERTY, WHY NOW

- **Turn-key banking platform.**
Existing drive-thru, teller counters, private offices, vault room, night drop, lobby seating, workstations, break room, and designated parking — ready for a new financial institution.
- **Affluent, underserved banking demand.**
Pound Ridge and neighboring towns (Bedford, Katonah, North Salem, New Canaan, Ridgefield, Wilton & more) need local banking services; residents show strong loyalty to local businesses.
- **Village-center visibility & access.**
High-visibility hard-corner location on a well-traveled commuter route with ample shared and designated parking.
- **Flexible for other uses.**
Layout also adapts readily to high-end retail, specialty food-to-go, wellness, creative/experiential, and professional service concepts.

NEXT STEPS

We welcome the opportunity to walk the space together and discuss buildout, permitted use, and lease terms in more detail.

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