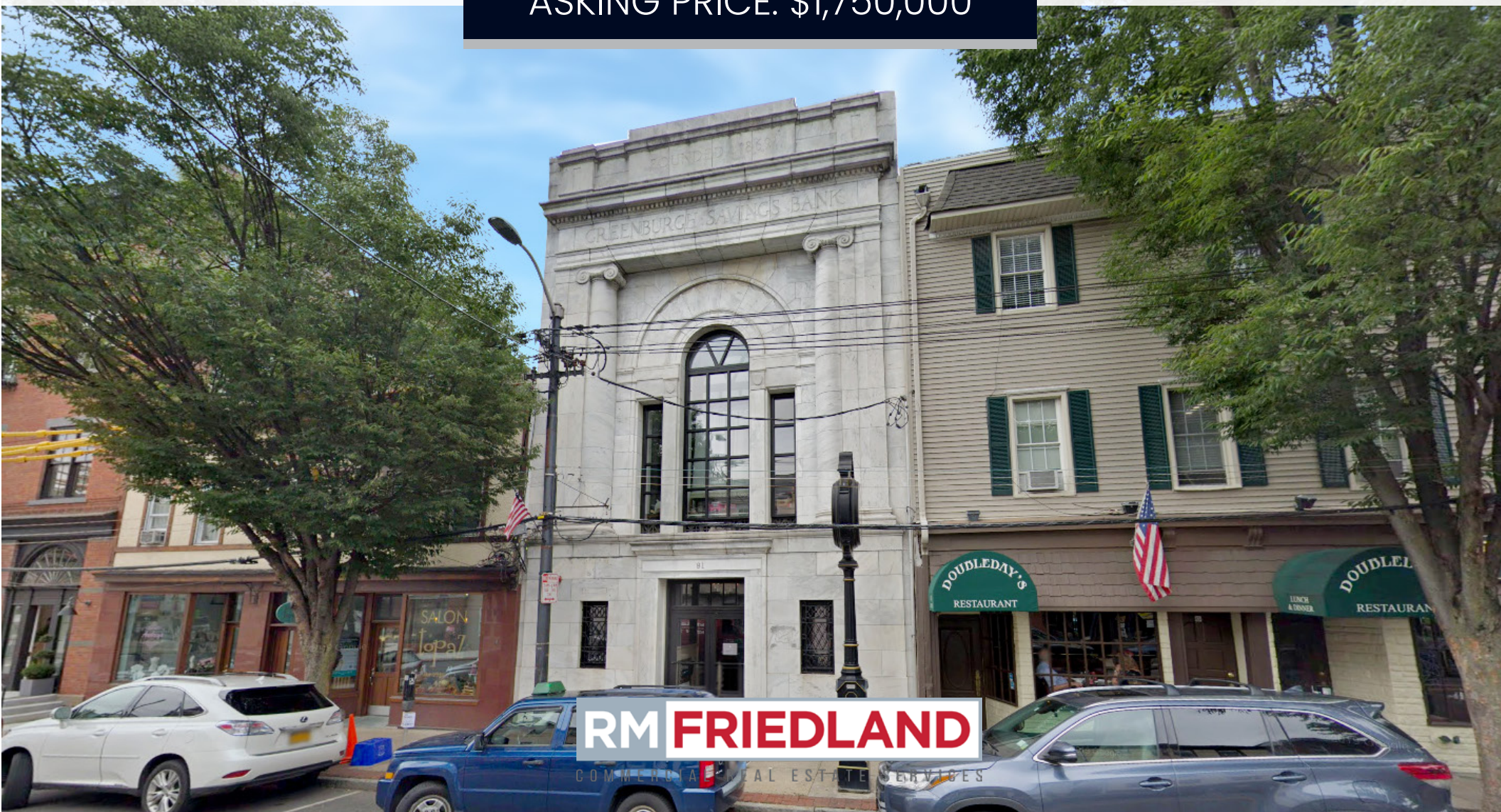
81 MAIN STREET

DOBBS FERRY, NY

FORMER BANK BUILDING AND POTENTIAL RESIDENTIAL DEVELOPMENT
IN THE HISTORIC HUDSON RIVER TOWN OF DOBBS FERRY

ASKING PRICE: $1,750,000



RM FRIEDLAND
COMMERCIAL REAL ESTATE SERVICES

81 MAIN STREET

DOBBS FERRY, NY

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EXECUTIVE SUMMARY

81 MAIN STREET, DOBBS FERRY, NY

RM Friedland has been exclusively retained to offer for sale 81 Main Street, located in the core of downtown Dobbs Ferry, one of Westchester County's premier Rivertown communities. The property is located on the east side of Main Street presenting a unique opportunity to acquire a fully entitled mixed-use development site within a supply-constrained, transit-oriented submarket.

Originally constructed in 1927 as the Greenburgh Savings Bank, 81 Main Street is a highly recognizable architectural asset featuring a distinguished Art Deco façade and dramatic interior volume. The ±6,342 SF building is highlighted by 38-foot barrel-vaulted ceilings and includes unique legacy elements such as the original bank vault, a basement-level sauna, and a private rear yard. The property offers exceptional flexibility for a variety of high-impact uses, including a destination food and beverage concept, boutique event space, experiential retail, or flagship office/creative headquarters.

PRICE REDUCED TO $1,750,000

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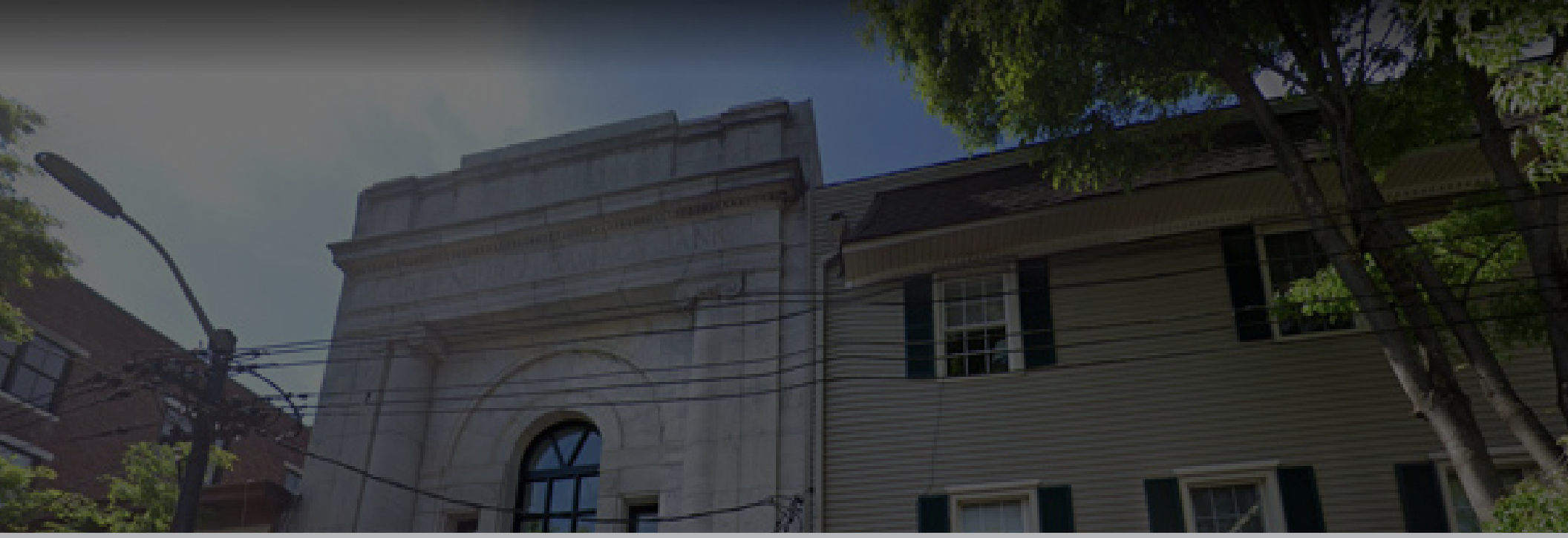
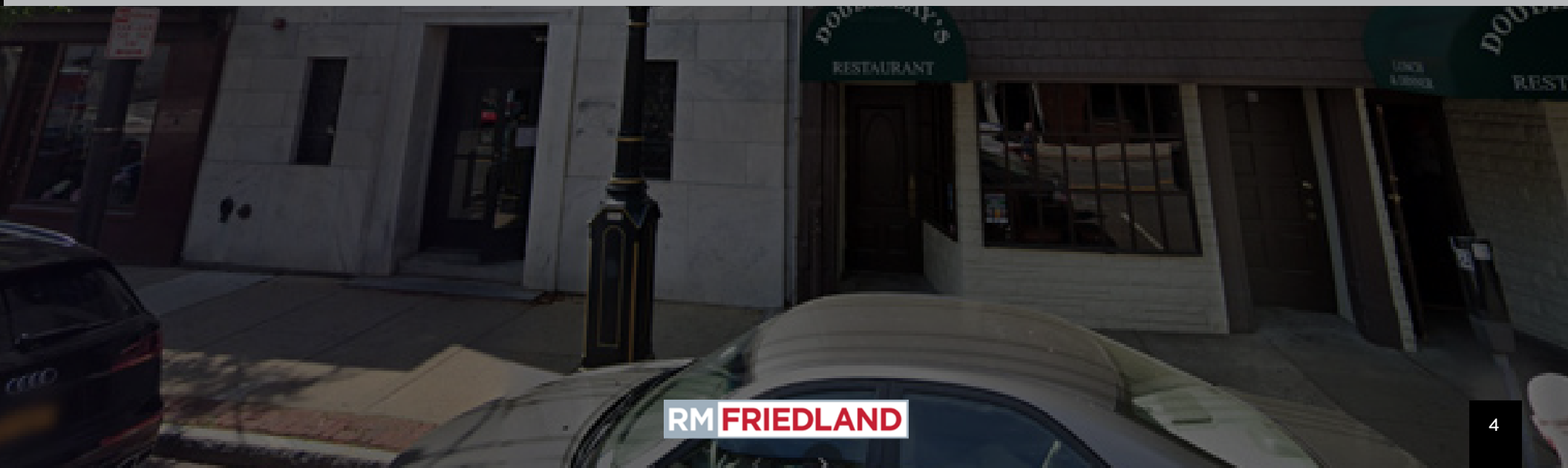


II. PROPERTY DESCRIPTION

81 MAIN STREET | DOBBS FERRY NEW YORK



PROPERTY HIGHLIGHTS

81 MAIN STREET, DOBBS FERRY, NY

PROPERTY INFORMATION

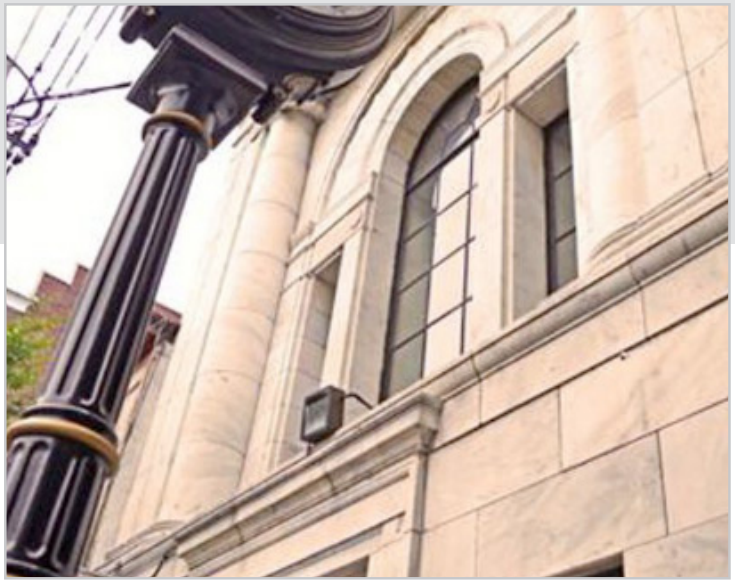
ADDRESS:	81 Main Street Dobbs Ferry, NY 10522
S/B/L:	552603 3.80-40-2
LOT SIZE:	3,049 SF
LOT ACREAGE:	0.07
LOT DIMENSIONS:	27' x 124' x 28' x 124'
ZONING:	DB (Downtown Business)

BUILDING INFORMATION

BUILDING SF:	5,242 SF
YEAR BUILT:	1925 (partial renovations 2016)
STORIES:	1.74
HEATING:	Gas fired forced hot air & cooling

TAXES

VILLAGE TAXES ('25):	$14,499
SCHOOL TAXES('25):	$43,426
COUNTY/TOWN TAXES('25):	$7,795
TOTAL RE TAXES ('25):	**$21,898**
2025/26 ASSESSMENT:	**$723,900**



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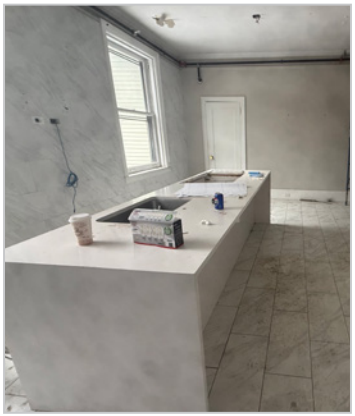
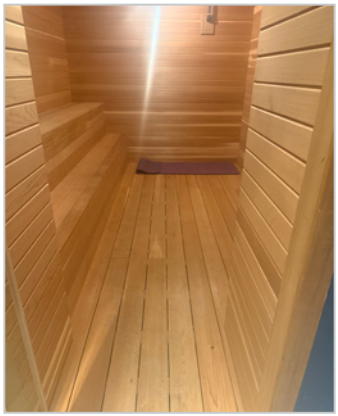
INTERIOR IMAGES

81 MAIN STREET, DOBBS FERRY, NY





IMAGES OF FORMER SPACE

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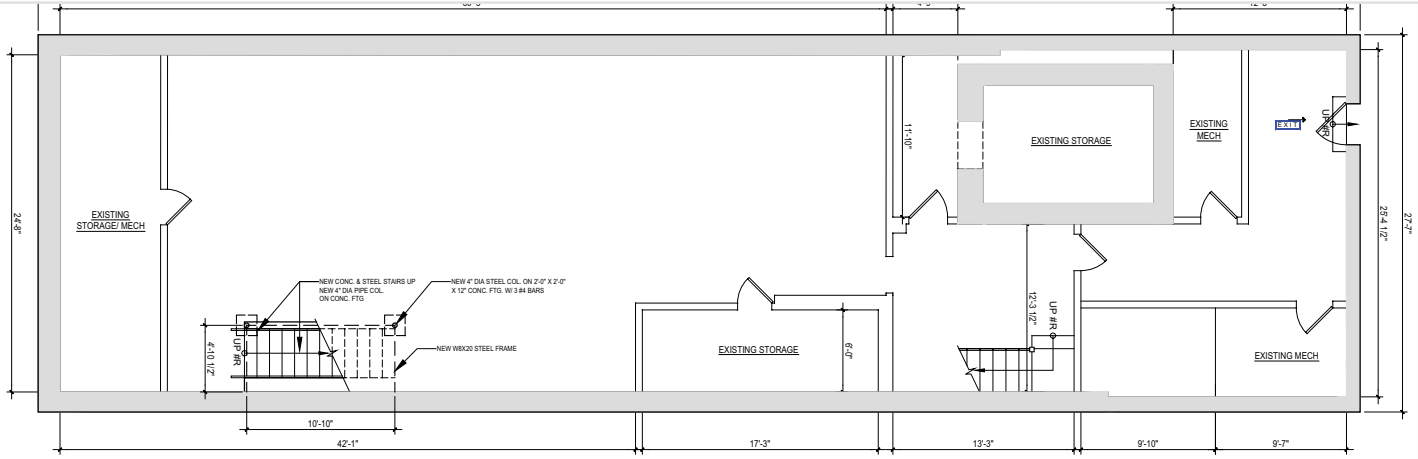
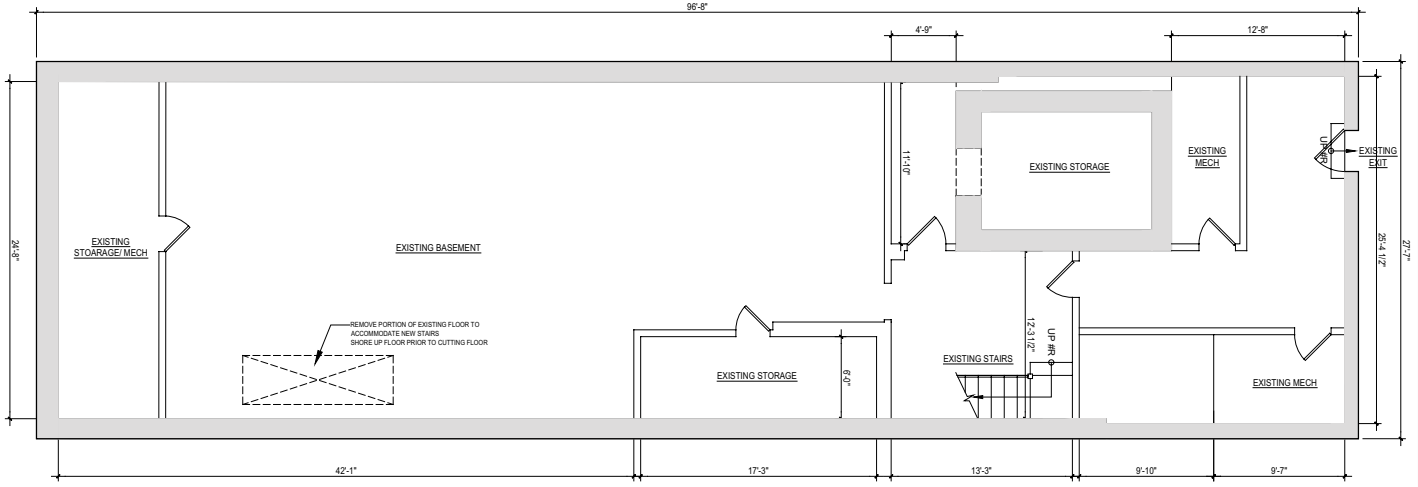
LOWER LEVEL FLOOR PLAN

81 MAIN STREET, DOBBS FERRY, NY



PROPOSED BASEMENT PLAN



BASEMENT DEMOLITION PLAN

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FIRST FLOOR PLAN

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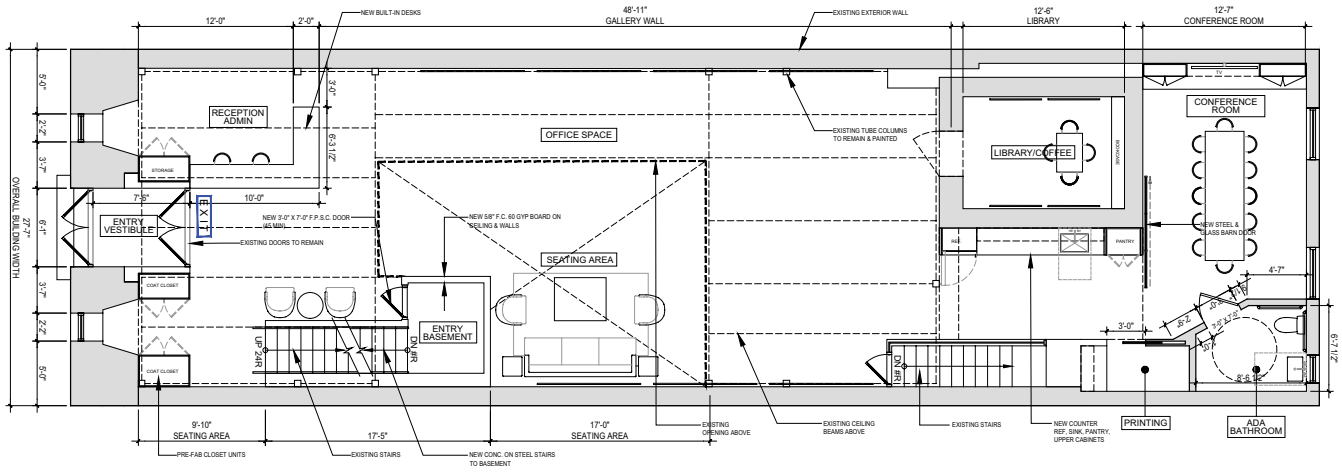

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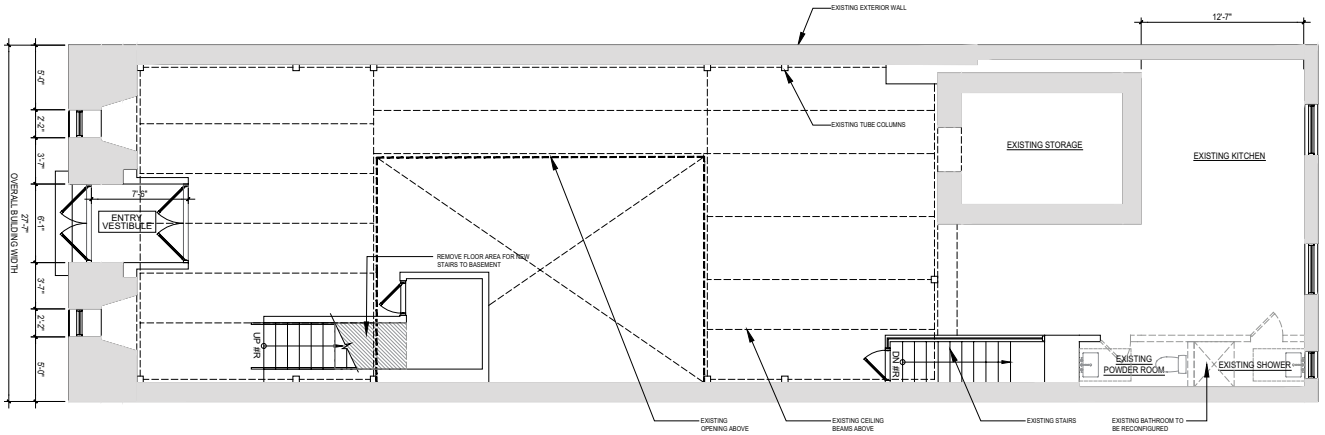

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LOWER MEZZANINE FLOOR PLAN

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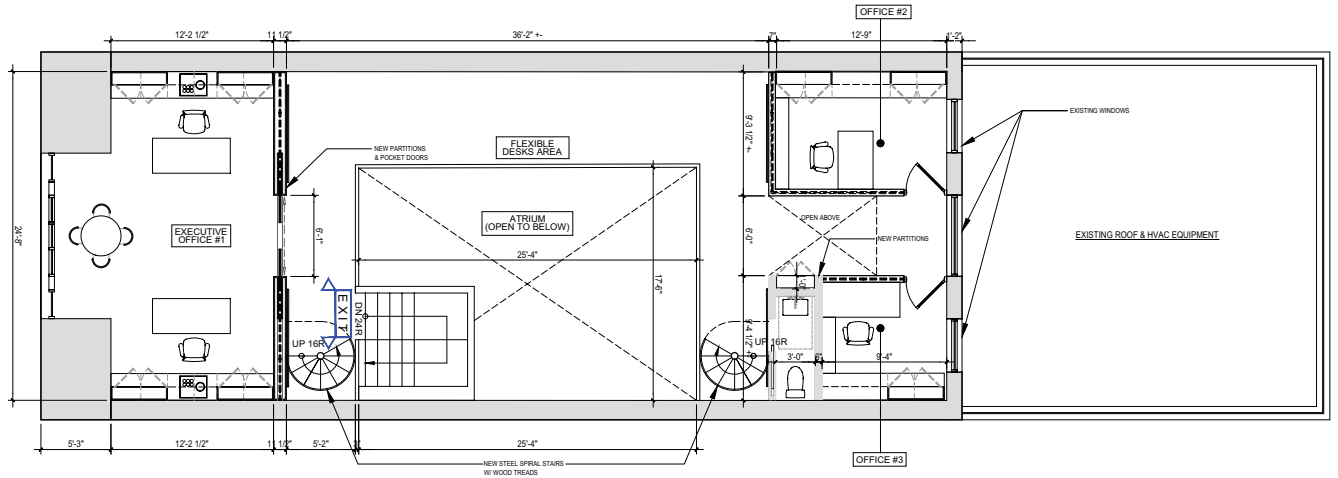
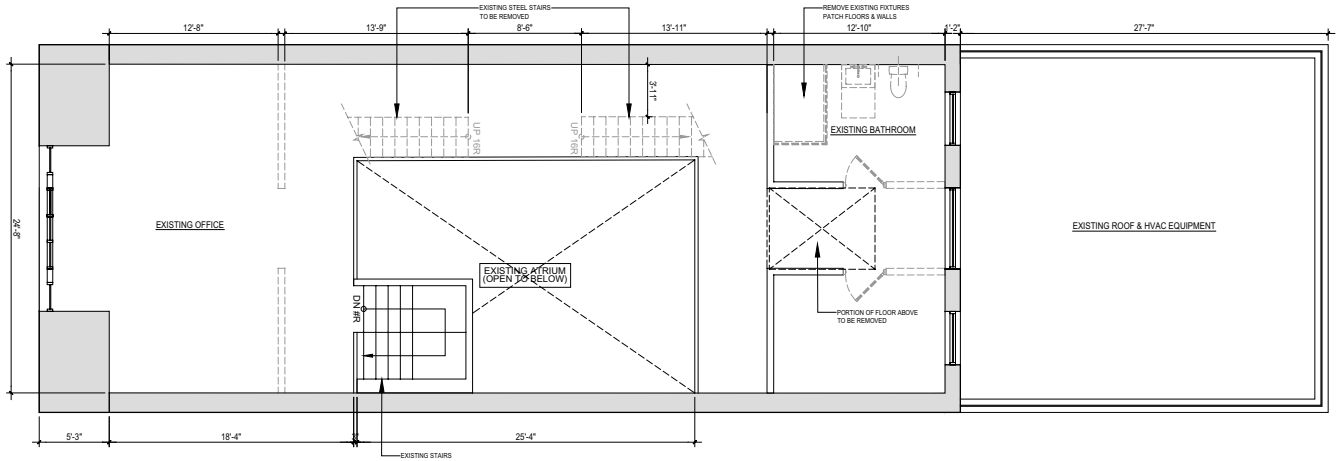


PROPOSED LOWER MEZZANINE PLAN



LOWER MEZZANINE DEMOLITION PLAN

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UPPER MEZZANINE FLOOR PLAN

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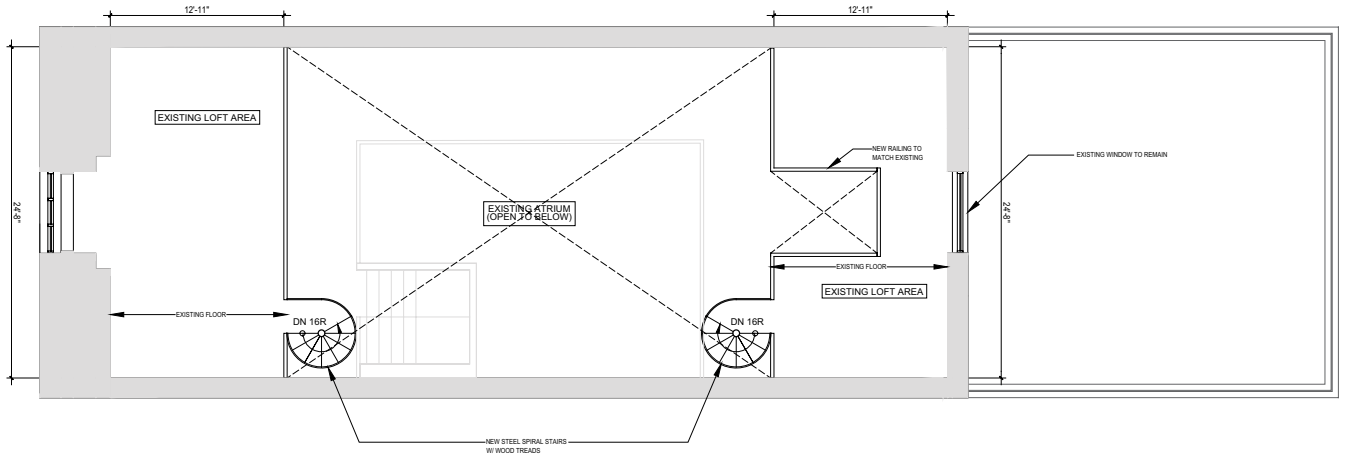
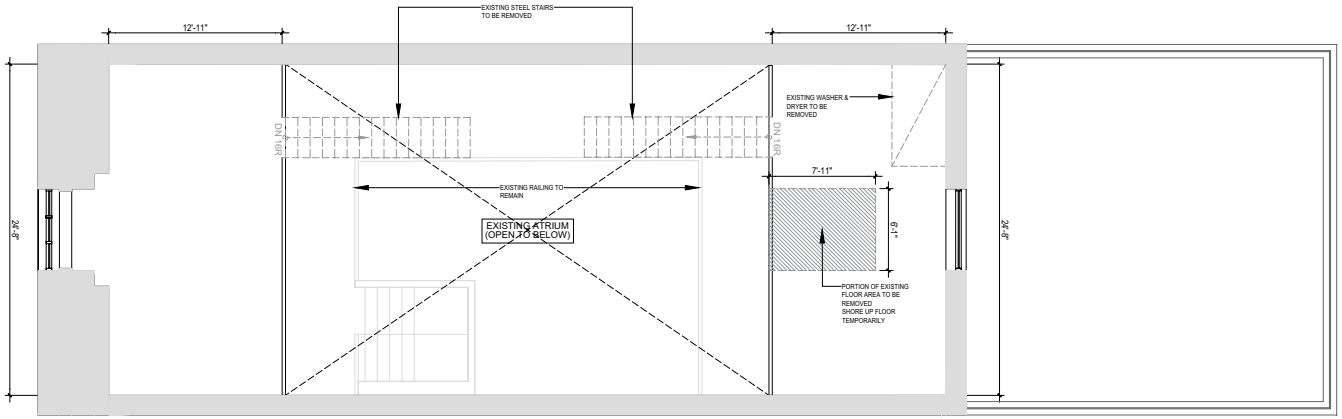


PROPOSED UPPER MEZZANINE PLAN



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ARCHITECTURAL SECTION

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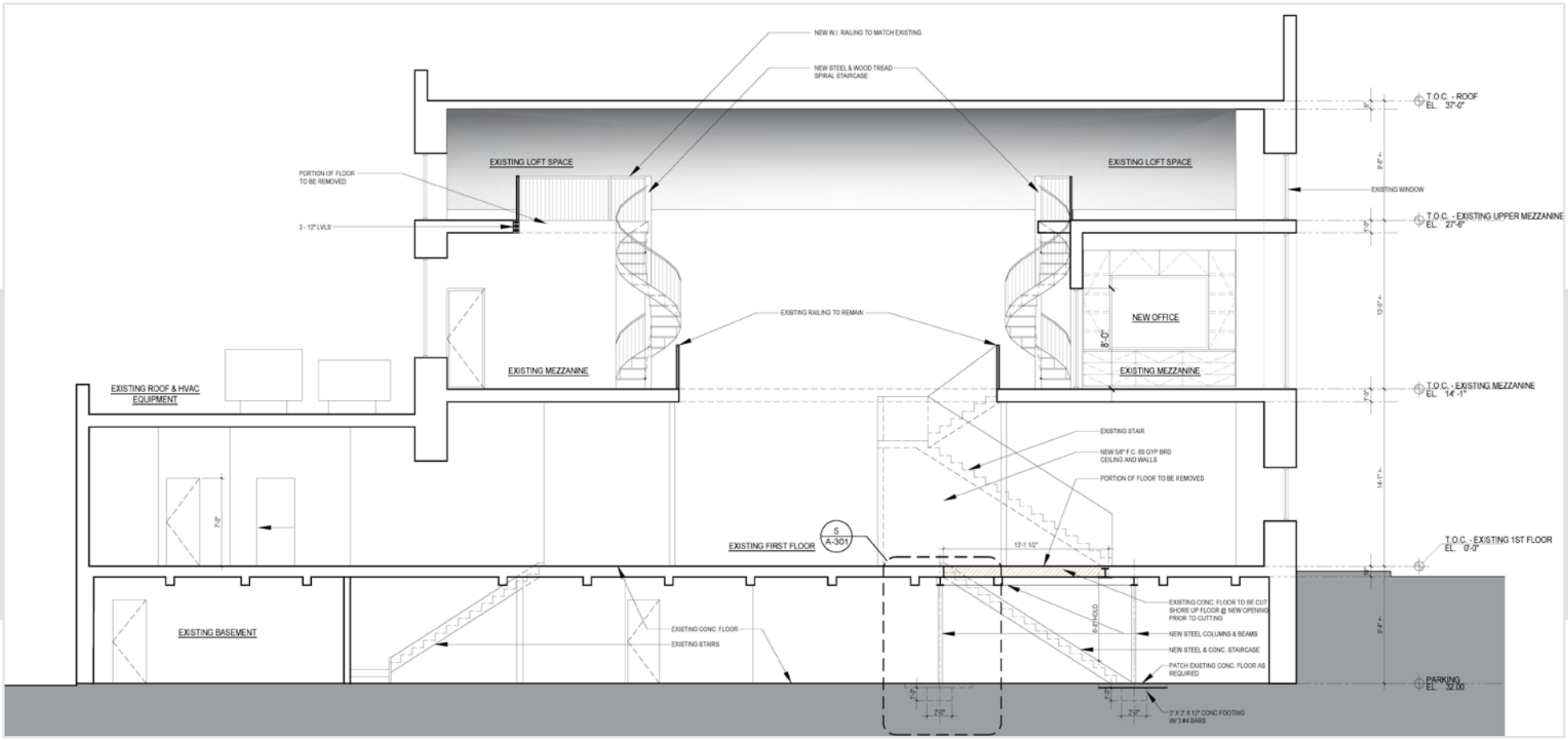

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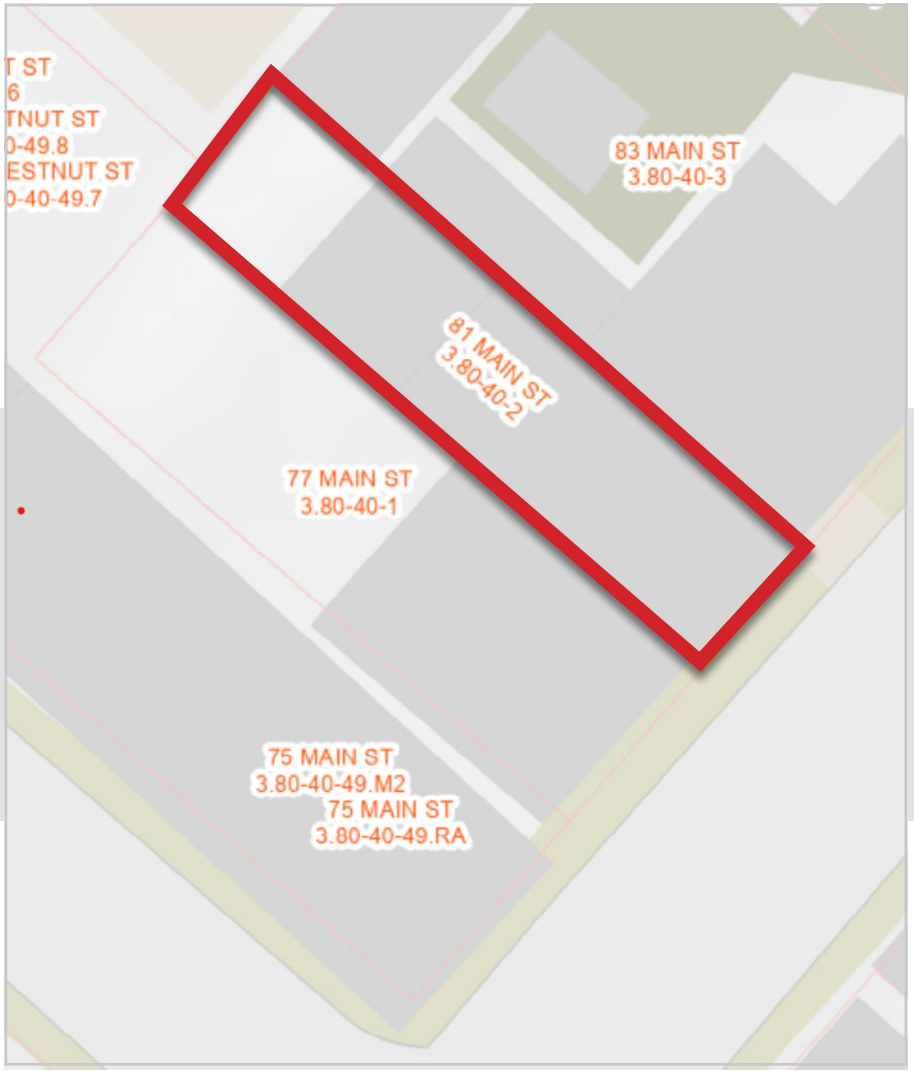
ZONING MAP

81 MAIN STREET, DOBBS FERRY, NY

TAX MAP

81 MAIN STREET, DOBBS FERRY, NY



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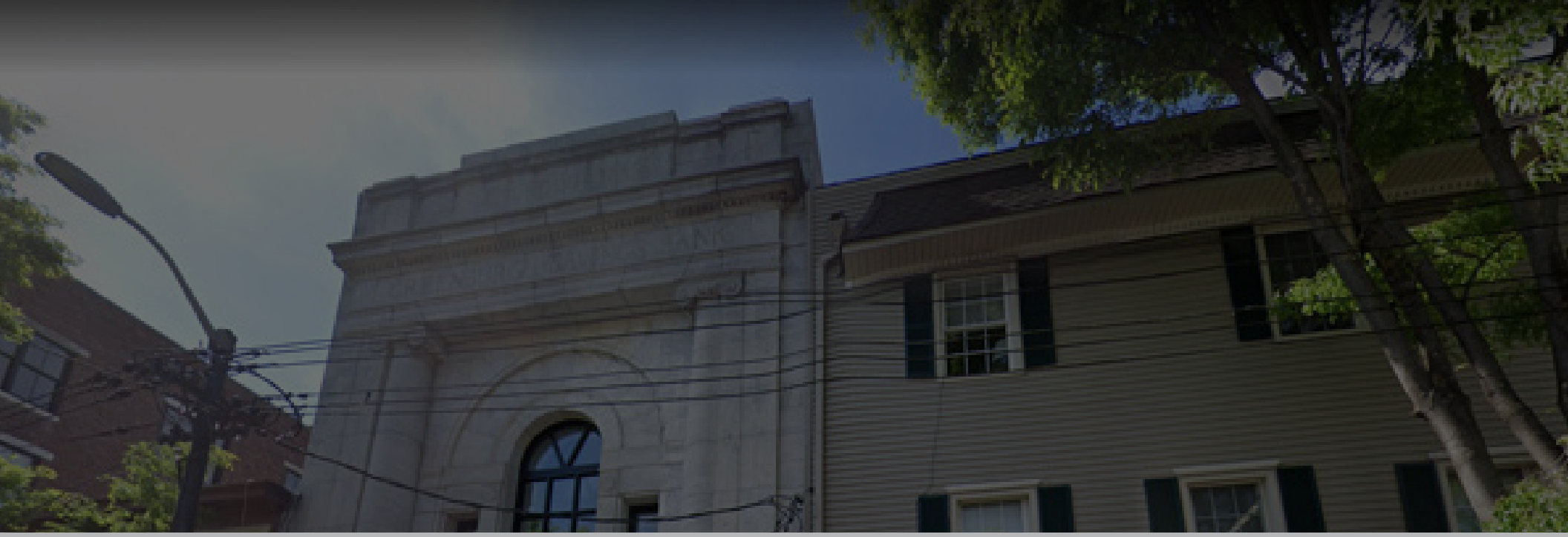
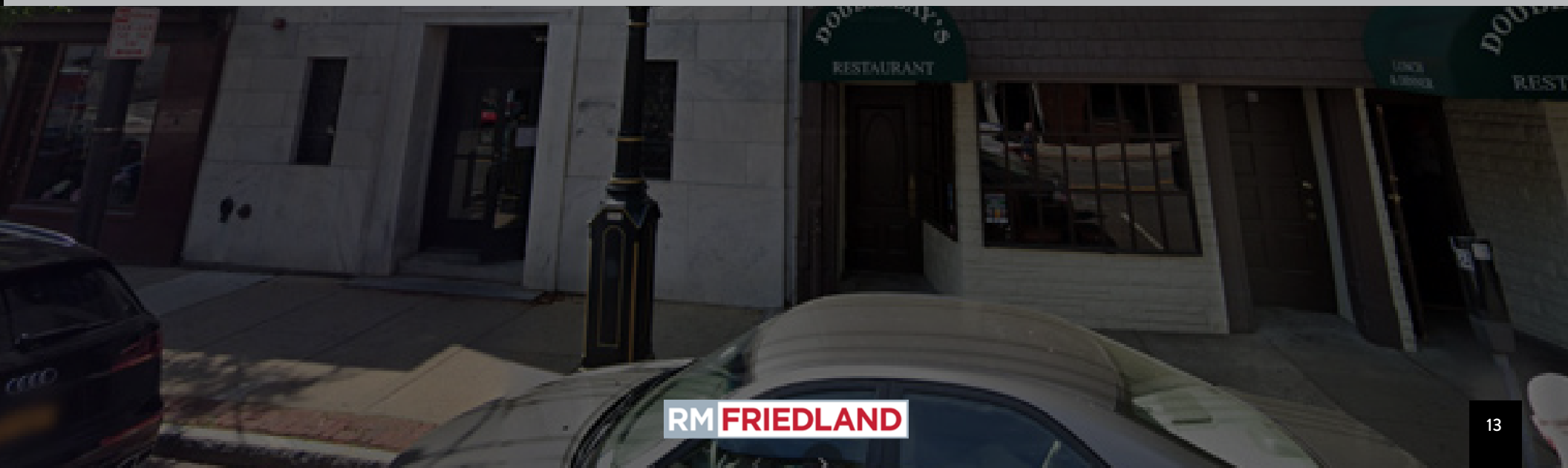


III. LOCATION OVERVIEW

81 MAIN STREET | DOBBS FERRY NEW YORK



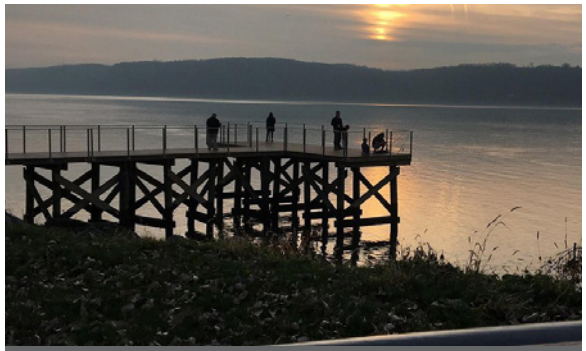
DOBBS FERRY

ONE OF WESTCHESTER COUNTY'S MOST COVETED COMMUNITIES

A charming Hudson River village where exceptional quality of life meets a remarkably affluent, educated, and accomplished resident base. With a median household income of $167,927, more than double the national median and nearly 42% above Westchester County's average, Dobbs Ferry demonstrates a concentration of purchasing power that is rare even by suburban New York standards. Over 56% of all households earn in excess of $150,000 annually, making high earners the dominant income bracket in the village. Home values reflect this desirability, with a median estimated value exceeding $1M and a median list price of $1.38M.

Adding further distinction to the community, Mercy University's flagship 66-acre campus anchors Dobbs Ferry with an institutional presence that enriches the village well beyond academia. Home to more than 8,500 undergraduate and graduate students, the university brings a steady, diverse population that supports local businesses, restaurants, and services year-round. Mercy has invested heavily in its Dobbs Ferry home, including a $32M residence hall and ongoing campus improvements, providing a recurring source of foot traffic, community engagement, and cultural vitality that few suburban locations can match.

PARKS



WATERFRONT PARK

DINING

HALF MOON

TRANSIT

METRO NORTH TRAIN STATION

HIGHER ED

MERCY UNIVERSITY

HEALTH

ST. JOHNS HOSPITAL

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THE COMMUNITY

NOT JUST ANY RIVER TOWN

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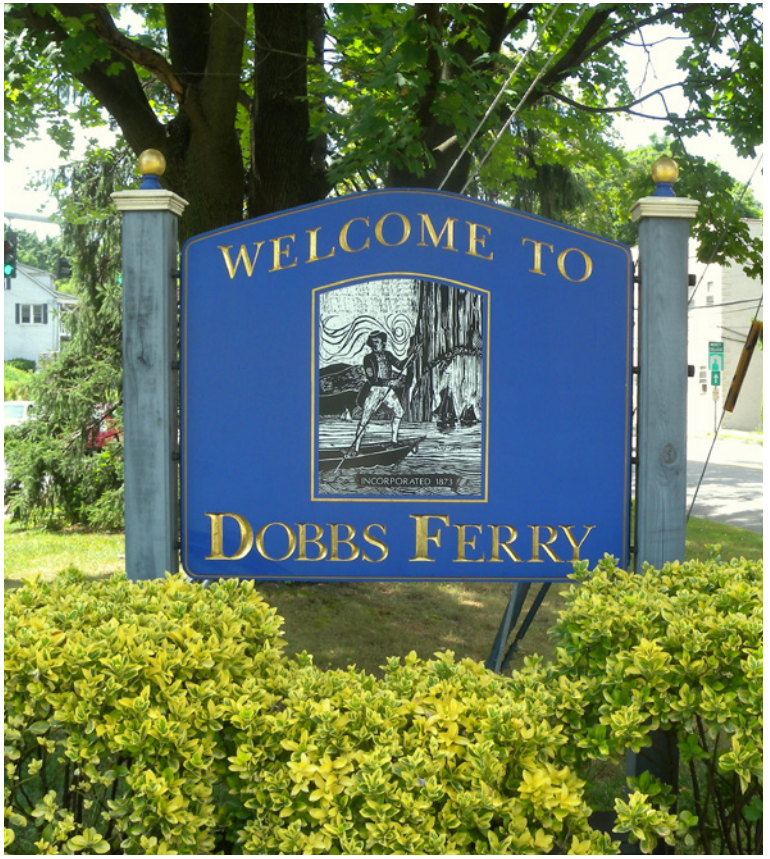
The community's residents are among the most highly educated in the region. A remarkable 40% hold graduate or professional degrees, nearly 3X the national rate, and well ahead of Westchester County's impressive 26.5%.



The top occupational categories include health care and social assistance, education, and professional/scientific/technical fields. Nearly 35% of residents, fall in the 35-to-54 age bracket, and the village is home to a strong base of married households, many with children, signaling long-term stability and consistent local community engagement.

Beyond its demographics, Dobbs Ferry scores above average on the AARP Livability Index, and offers manageable commute times, with over half of residents reaching work in 30 minutes or less.

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AREA MAP

DOBBS FERRY, NY

TRANSPORTATION

Steps to 1,6,66 Buses

Dobbs Ferry MTA
6 min walk:
0.4 miles

1 min Drive
0.1m

7 min Drive
1.6m

9 min Drive
2.4m

12 min Drive
3.8m

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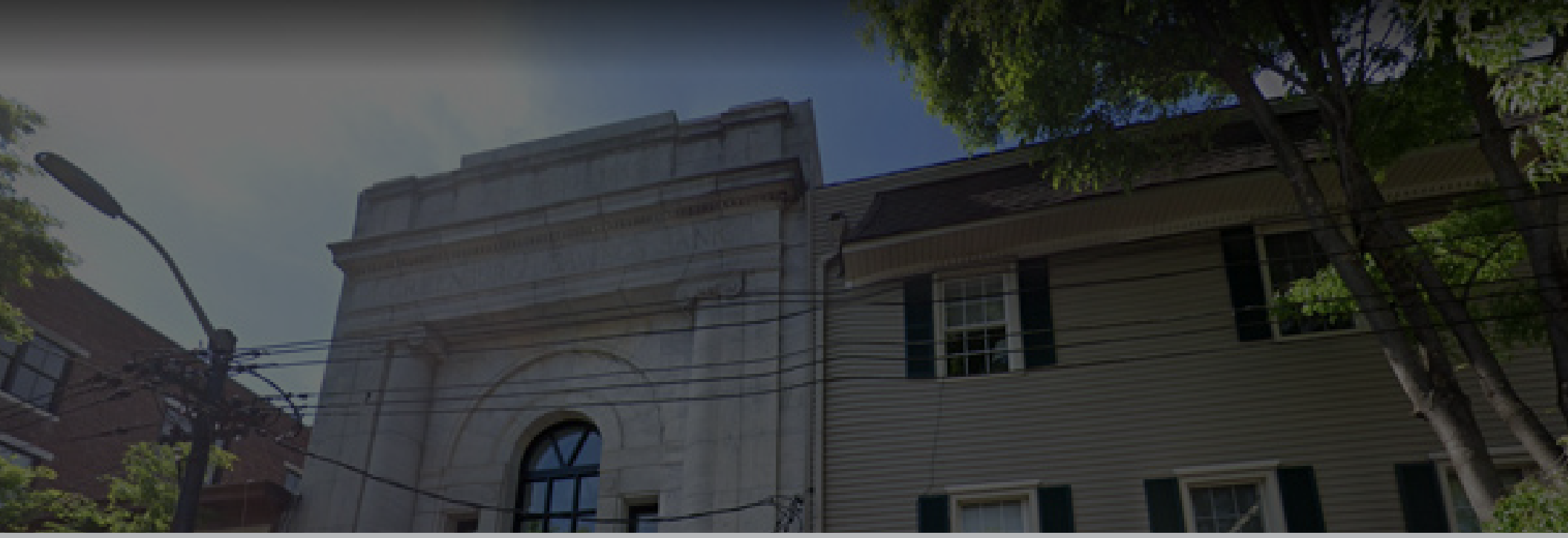

IV. MARKET OVERVIEW

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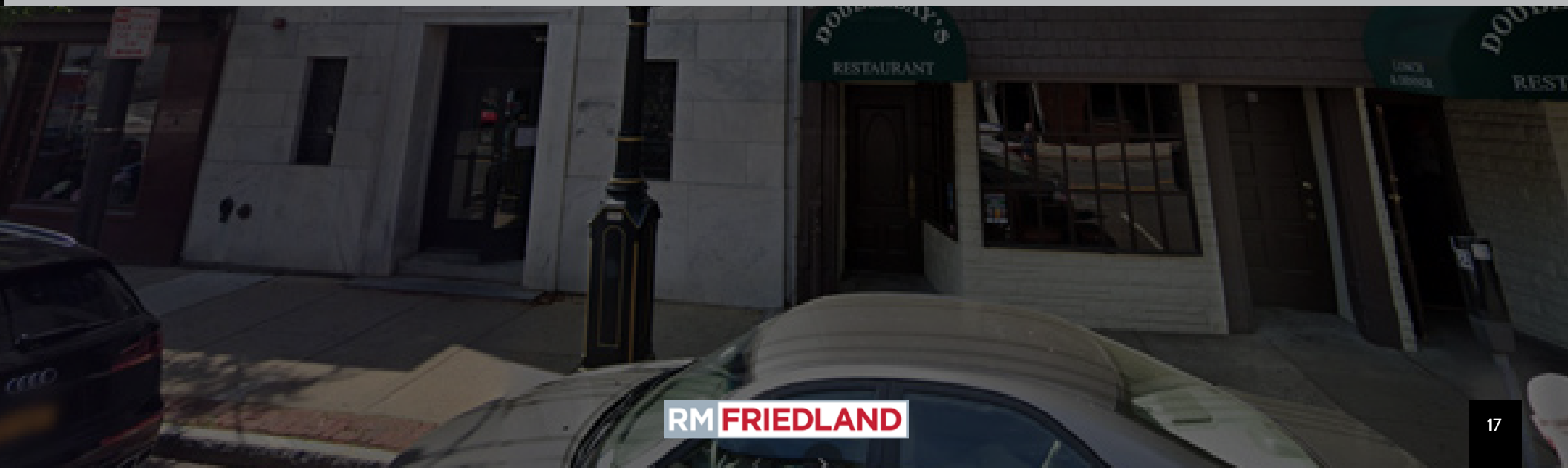
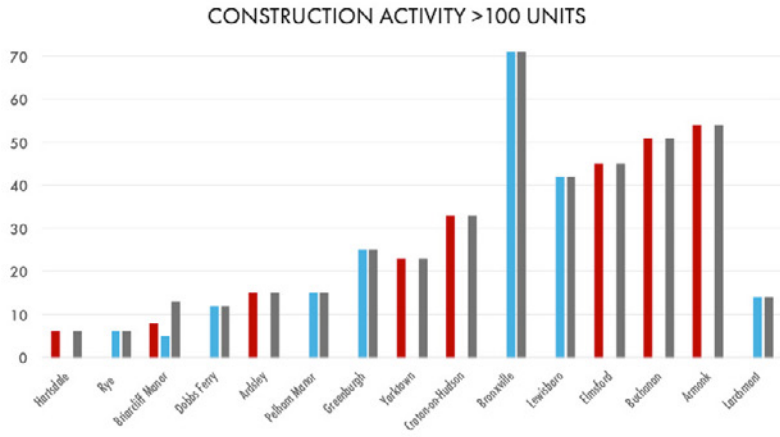


STRONG DEVELOPMENT IN WESTCHESTER

MAJOR DEVELOPMENTS ENHANCE THE LONG-TERM ECONOMIC OUTLOOK

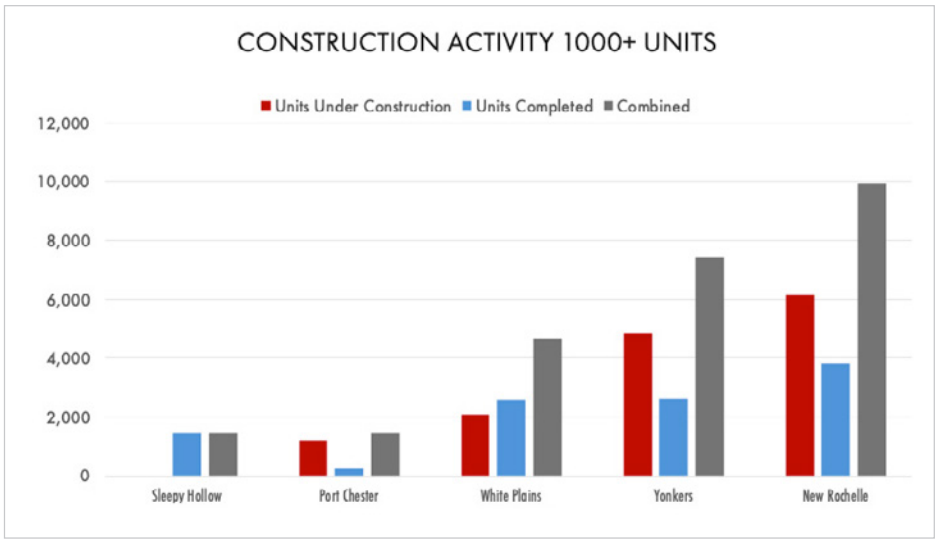


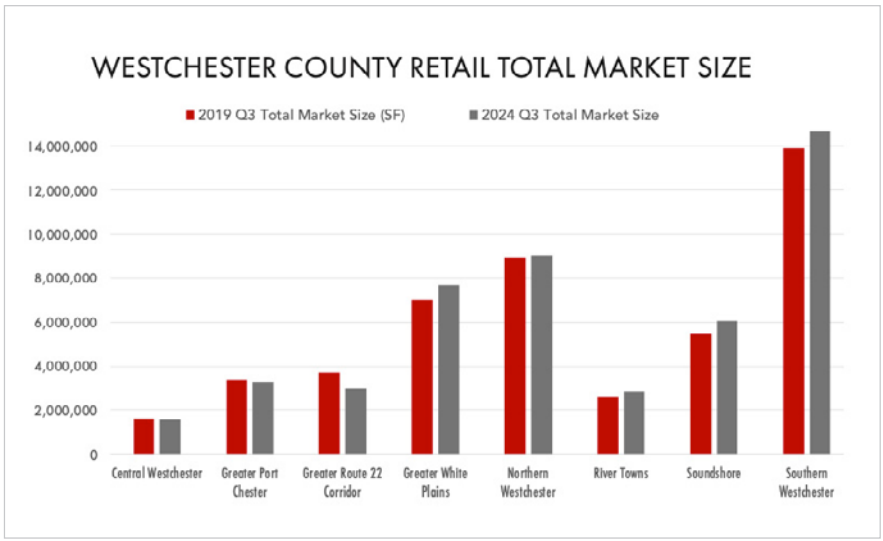
Armonk
Prime Example of Premium Housing Development

THE BYRAM
ARMONK

Armonk Close
LUXURY LIVING

The Summit Club
at ARMONK





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MAJOR EMPLOYERS

LOCATED IN WESTCHESTER COUNTY

PEPSICO

Swiss Re

Morgan Stanley

mastercard

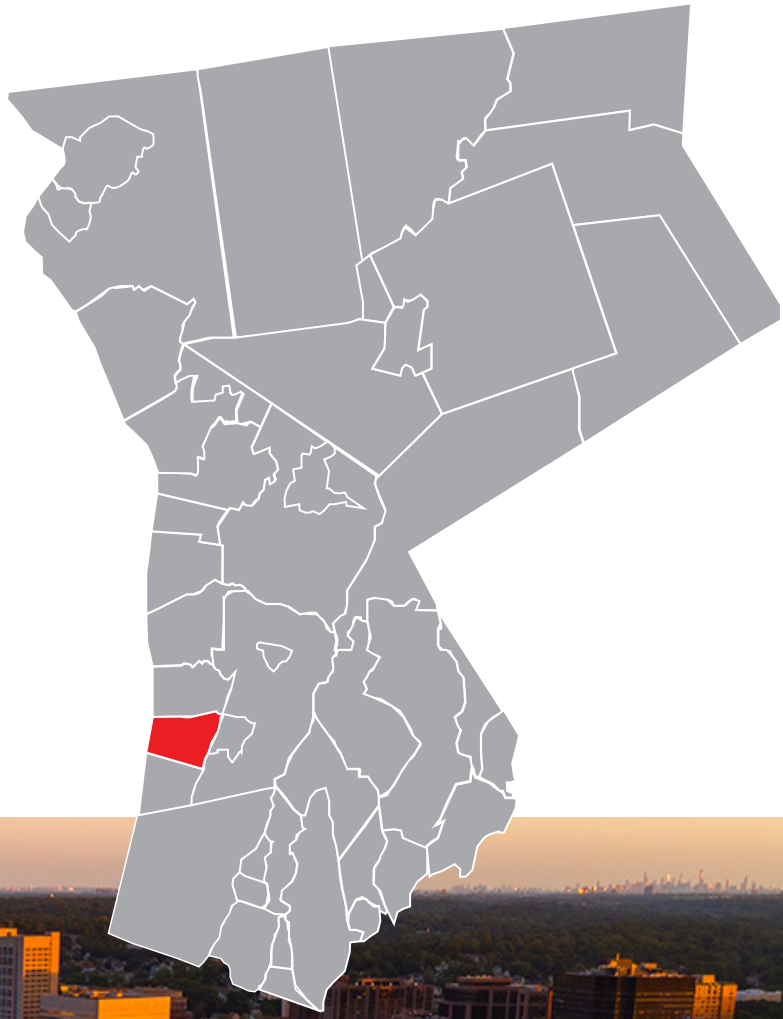
conEdison

Heineken

DANONE

IBM

REGENERON



HIGH INCOME DEMOGRAPHICS

OVER DOUBLE THE AVG. NY STATE HH INCOME

WESTCHESTER COUNTY

POPULATION	# OF HOUSEHOLDS	AVG. HH INCOME
1.01M	380,000	$211,807

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DEMOGRAPHIC SNAPSHOT

DOBBS FERRY, NY

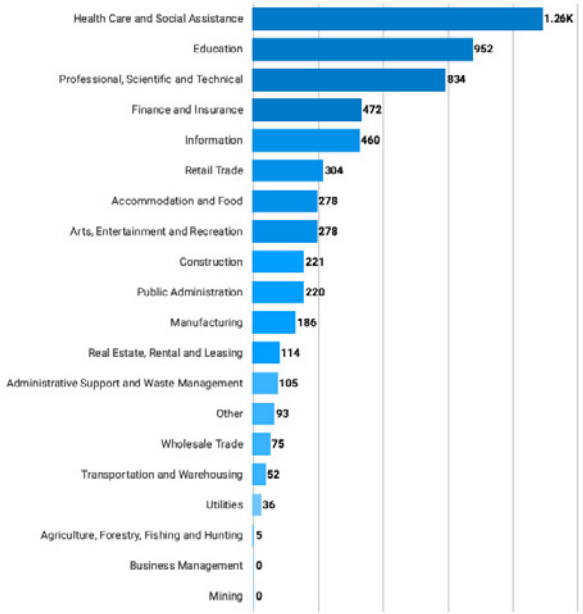
POPULATION

Estimated Population (2025)	**11,407**
Projected Population (2030)	**11,125**
Census Population (2020)	**11,541**
Census Population (2010)	**10,788**
Estimated Population Density (2025)	**3,595**
Trade Area Size	**3.2**

HOUSEHOLDS

Estimated Households (2025)	**4,326**
Projected Households (2030)	**4,228**
Census Households (2020)	**4,277**
Census Households (2022)	**3,872**
Historical Annual Change (2010-2025)	**+0.8%**
Estimated Avg Household Income (2025)	**$236,609**
Projected Avg Household Income (2030)	**$236,049**
Census Avg Household Income (2010)	**$128,346**
Census Avg Household Income (2000)	**96,169**
Historical Annual Change (2000-2025)	**5.8%**

EMPLOYMENT BY INDUSTRY



MEDIAN AGE **42**

Age 19 Years or Less	**2,715 (23.8%)**
Age 20 to 64 Years	**6,362 (55.8%)**
Age 65 Years or Over	**2,330 (20.4%)**

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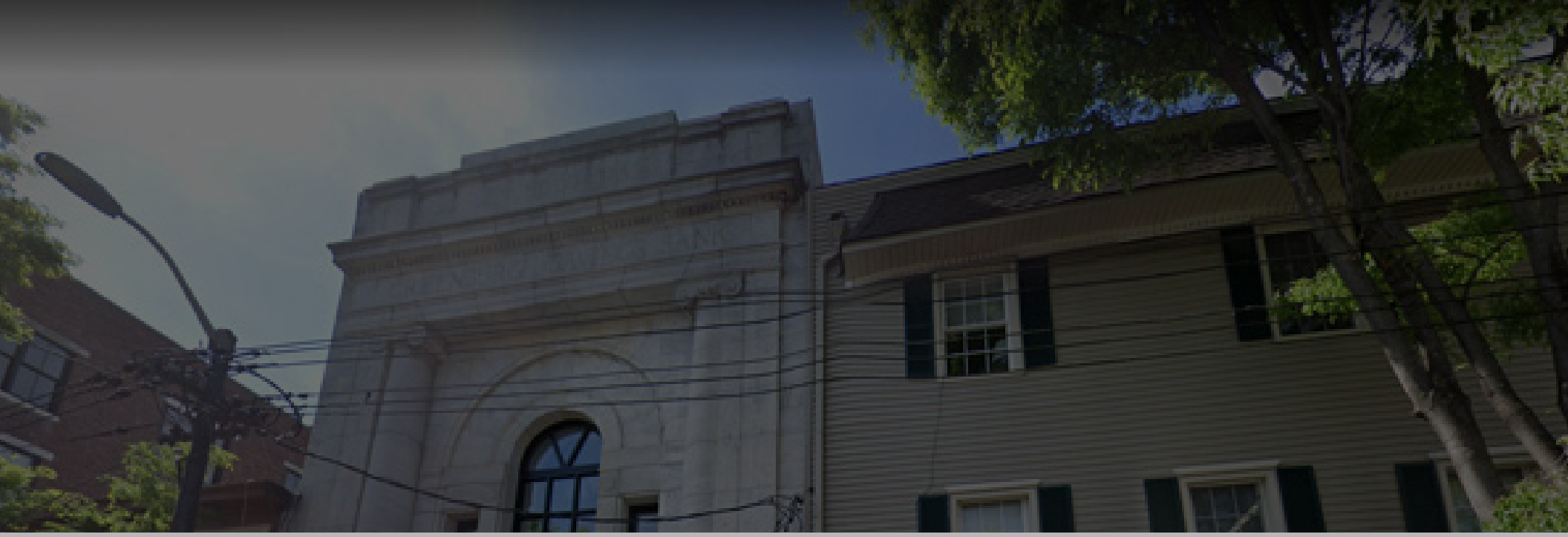
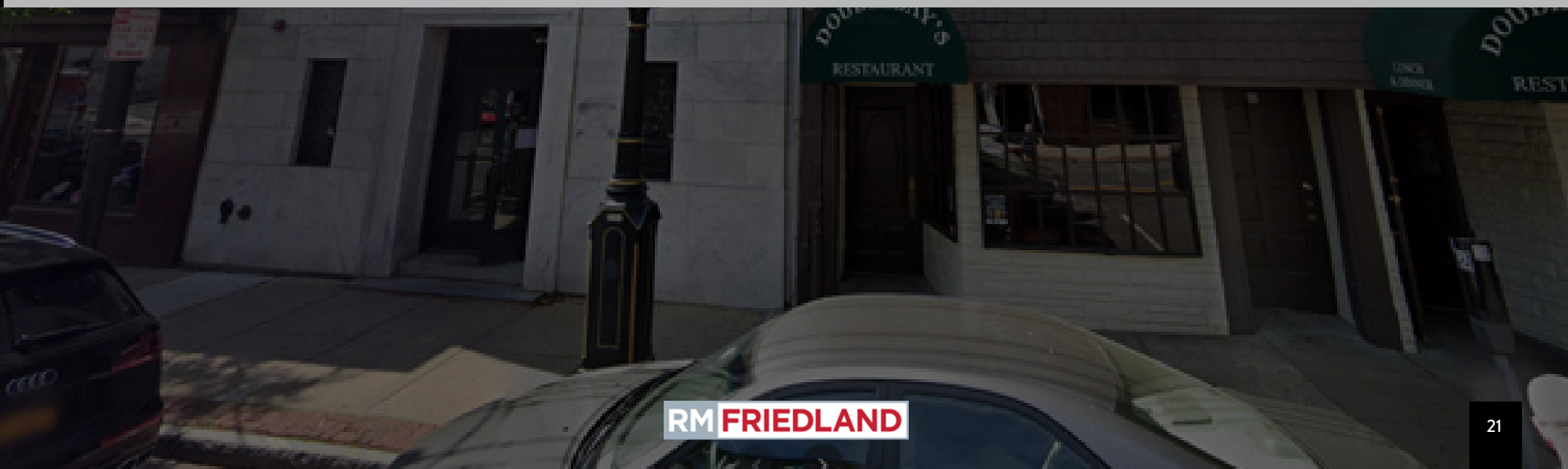


APPENDIX

81 MAIN STREET | DOBBS FERRY NEW YORK



RM FRIEDLAND

ZONING

PERMITTED USES

§ 300-36. Downtown districts.

A. District purposes.

(1) General purposes of all downtown districts. The downtown districts are intended to accommodate retail, service, residential and commercial uses and to ensure that business and commercial-zoned areas are compatible with the character of existing neighborhoods. The downtown districts are also intended to ensure the preservation of the unique character and quality of life in the downtown area by encouraging compatible redevelopment and infill development.

(2) Specific purposes of commercial districts.

(a) Downtown Business (DB) District. The purpose of the Downtown Business (DB) Zoning District is to maintain the existing character, scale and mix of uses in the downtown core that allow it to serve as the Village's meeting place while encouraging appropriate redevelopment that adds to the civic and economic vitality of the community. A mix of uses, including residential uses above nonresidential establishments, is encouraged. In order to encourage a pedestrian-friendly environment, flexible standards are provided for meeting parking requirements.

(b) Downtown Transition (DT) District. The purpose of the Downtown Transition (DT) Zoning District is to maintain the existing character, scale and mix of uses along Lower Main Street (below the Library) as a transition between the more intensive Downtown Business District and the surrounding residential areas. Residential uses are permitted on both the ground floor and above nonresidential establishments. In addition, the DT Zoning District may be applied to other commercial areas that serve surrounding residential neighborhoods.

(c) Gateway (DG) District. The purpose of the Downtown Gateway (DG) Zoning District is to provide an appropriate location for community- and region-serving commercial within a mixed use environment near the intersection of Ashford and Broadway; to enhance the pedestrian environment; to reduce traffic conflicts; and to encourage development including residential uses with a quality of design appropriate for this highly visible location. Development should be focused to the major streets, with transitions in building scale, intensity and use adjacent to established residential neighborhoods.

B. Downtown design guidelines. Conformance with the Downtown Design Guidelines in Appendix F,[1] as adopted by the Board of Trustees, is encouraged and shall be considered as part of the site plan review criteria, as well as a basis for the Architectural and Historic Review Board's evaluation.

C. Use requirements.

(1) Table of permitted uses. Permitted uses in the downtown zoning districts shall be as specified in Table A-2.[2]

1. Editor's Note: Appendix F is included at the end of this chapter.
2. Editor's Note: Table A-2 is included at the end of this chapter in Appendix A.

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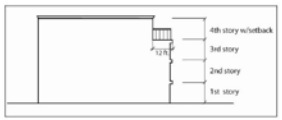
(2) Ground-floor uses restricted. In order to maintain an active streetscape for pedestrians and pedestrian-oriented businesses and activities, residential uses are prohibited along the entire length of the ground floor of the principal building adjacent to a public street in the DB and DG Districts. That nonresidential space shall be no less than 25 feet deep. Properties located in the DT District are exempt from this restriction.

D. Area requirements. All structures in the downtown zoning districts shall meet the standards in Table B-8.[3]

E. The building design standards are intended to ensure compatibility with the historic character and design quality of the Village. These standards apply within all downtown zoning districts, except where specifically noted. The Board of Trustees on recommendation from the AHRB and the Planning Board may, at its sole discretion, waive or modify these standards through the site plan review. See Table B-8. **[Amended 8-22-2017 by L.L. No. 6-2017]**

(1) Upper-story setbacks. The number of permitted stories in the DT, DG and DB Zones shall be three stories. The addition of a fourth story of any building and/or a building in excess of 40 feet in a DG and DB Zones or 35 feet in the DT Zone (up to 45 feet in the DB and DG zones or 40 feet in the DT Zone) may be permitted only at the discretion of the Board of Trustees as part of the site plan review application and only after a reasoned judgment setting forth the public benefits of the development which would warrant the Board of Trustees granting approval of a fourth story and an increase in height above 40 feet or 35 feet as the case may be. In determining the appropriateness of the fourth story and an increase in height above 40 feet in the DB or DG Zones or 35 feet in the DT Zone, the Board of Trustees shall take into consideration the recommendations of the Planning Board and the AHRB in considering impacts, including but not limited to viewsheds, solar access to the streetscape and surrounding buildings, use and enjoyment of the Old Croton Aqueduct (OCA) and consistency with the character of the individual building and surrounding buildings. Based on a review of potential impacts cited above, a fourth story and/or an increase in height above 35 feet or 40 feet, if approved, may be required to recede from the front facade, either within a sloping roof form or as a setback volume and the applicant must use available techniques to minimize the visual impact of any such fourth story or increased height. In addition, in the downtown districts, the liveable floor area of the fourth story, if permitted, shall not comprise more than 50% of the total floor area of the story below.



(2) Transparency. Blank street-facing facades are not permitted. For new construction and

3. Editor's Note: Table B-8 is included at the end of this chapter in Appendix B.

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COMMERCIAL REAL ESTATE SERVICES

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additions, except for structures used solely for residential occupancy, transparent glazing shall be integrated into the design of each facade facing a public street, with storefront windows on the ground floor. Window glazing shall be clear and shall transmit at least 65% of visible daylight (visible transmittance shall be 0.65 or greater). Glazing must be maintained without interior or exterior obstructions that limit visibility, including, but not limited to, window signs, interior shelving, or window coverings during hours of business operation for a minimum distance of three feet from the interior face of the glass.

(3) Building articulation. Buildings shall be designed to reduce apparent mass and reflect historic patterns by including a clearly identifiable base, middle and top, with horizontal elements separating these components.

(4) Building entrances.

(a) Buildings shall have one or more pedestrian entrances located on the front facade and facing the street. A building located on a corner may have an angled entrance at the corner of the two streets. The pedestrian entrance(s) shall be operable during normal hours of business operation.

(b) Building entrances shall be emphasized through the use of architectural treatments.

F. Site development standards. The site development standards are intended to ensure compatibility with the historic character and design quality of the Village.

(1) Pedestrian access. Sites must be designed to promote safe and convenient pedestrian, bicycle and vehicular circulation according to the following standards:

(a) To establish and maintain a continuous streetscape, curb cuts allowing access to parking areas and service entrances shall be limited within the DB District to one curb cut for every 75 linear feet of street frontage. In no case shall a curb cut exceed 18 feet in width. Existing curb cuts shall be replaced with curbing when redevelopment of a property makes them unnecessary or inconsistent with the

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intended character of the zoning district.

(b) Pedestrian routes must be continuous, clear of obstructions, and easily identifiable as protected pedestrian routes. Landscaping, curbing, raised paving, bollards, distinctive paving materials, and other similar means may be used to separate and protect pedestrian routes from vehicular traffic.[4]

4. Editor's Note: Former Subsection F(2), Parking, which immediately followed, was repealed 7-23-2024 by L.L. No. 2-2024.

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CONFIDENTIALITY

This is a confidential brochure intended solely for your limited use and benefit in determining whether you desire to express any further interest in the purchase of 81 Main Street Dobbs Ferry, NY (the "Property").

This brochure was prepared by R M Friedland LLC, ("RMF"), in its role as Advisor and Exclusive Sales Agent and has been reviewed by representatives of Ownership. It contains selected information pertaining to the Property and does not purport to be all-inclusive or to contain all of the information which prospective purchasers may desire. It should be noted that all financial projections are provided for general reference purposes only in that they are based on assumptions relating to the general economy, competition, and other factors beyond the control of RMF or Owner(s) and, therefore, are subject to material variation. Additional information and an opportunity to inspect the Property and plans will be made available to interested and qualified investors. Neither Owner(s), RMF nor any of their respective officers nor employees, have made any representation or warranty, expressed or implied, as to the accuracy or completeness of this brochure or any of its contents, and no legal commitments or obligations shall arise by reason of this brochure or any of its contents. All square footage measurements must be independently verified.

Owner(s) expressly reserve the right, at its sole discretion, to reject any or all expressions of interest or offers to purchase the Property and/or to terminate discussions with any entity at any time with or without notice. Owner(s) shall have no legal commitment or obligation to any entity reviewing this brochure or making an offer to purchase the Property unless and until a written agreement satisfactory to Owner(s) has been fully executed, delivered, and approved by Owner(s) and any conditions to Owner(s) obligations thereunder have been satisfied or waived.

By receipt of this brochure, you agree that this brochure and its contents are of a confidential nature, that you hold and treat it in the strictest confidence, and that you will not disclose this brochure or any of its contents to any other entity without the prior written authorization of Owner(s) nor will you use this brochure or any of its contents in any fashion or manner detrimental to the interest of Owner(s) or RM Friedland LLC.

It is essential that all parties to real estate transactions be aware of the health, liability and economic impact of environmental factors on real estate.

RMF does not conduct investigations or analysis of environmental matters and, accordingly, urges its clients to retain qualified environmental professionals to determine whether hazardous or toxic wastes or substances (such as asbestos, PCB's and other contaminants or petrochemical products stored in underground tanks) or other undesirable materials or conditions are present at the Property and, if so, whether any health danger or other liability exists. Such substances may have been used in the construction or operation of buildings or may be present as a result of previous activities at the Property.

Various laws and regulations have been enacted at the federal, state and local levels dealing with the use, storage, handling, removal, transport and disposal of toxic or hazardous wastes and substances. Depending upon past, current and proposed uses of the Property, it may be prudent to retain an environmental expert to conduct a site investigation and/or building inspection. If such substances exist or are contemplated to be used at the Property, special governmental approvals or permits may be required. In addition, the cost of removal and disposal of such materials may be substantial. Consequently, legal counsel and technical experts should be consulted where these substances are or may be present.

While this brochure contains physical description information, there are no references to condition. Neither Owner(s)nor RMF make any representation as to the physical condition of the Property. Prospective purchasers should conduct their own independent engineering report to verify property condition. In this brochure, certain documents, including leases and other materials, are described in summary form. The summaries do not purport to be complete nor, necessarily, accurate descriptions of the full agreements involved, nor do they purport to constitute a legal analysis of the provisions of the documents. Interested parties are expected to review independently all relevant documents.

The terms and conditions stated in this section will relate to all of the sections of the brochure as if stated independently therein. If, after reviewing this brochure, you have no further interest in purchasing the Property at this time, kindly return this brochure to RMF at your earliest possible convenience. Photocopying or other duplication is not authorized. This brochure shall not be deemed an indication of the state of affairs of Owner(s), nor constitute an indication that there has been no change in the business or affairs of Owner(s) since the date of preparation of this brochure.

Once you have expressed an offer to acquire the property and have demonstrated certain bonafides satisfactory to owner, certain further and additional information may be provided in order for you to complete your due diligence investigation.

Zoning is a critical factor in the value of this property. All zoning information must be independently verified.

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81 MAIN STREET

DOBBS FERRY, NY

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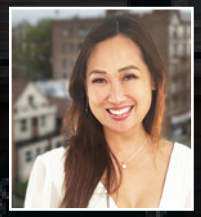

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