



Investment on the Green

*43 Main Street
New Milford, CT 06776*

Contact:

J. Michael Struna

Owner / Broker

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INVESTMENT ON THE GREEN

PROPERTY INFO:

PURCHASE PRICE:

\$2,700,000.00

PROPERTY ADDRESS:

*43 MAIN STREET
NEW MILFORD, CT 06776*

YEAR BUILT:

1970

PROPERTY SIZE

21,150 SQ. FT.

LAND SIZE

1.01 ACRES

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PROPERTY OVERVIEW

This investment property is available for sale at \$2,700,000, with an actual Cap Rate of 8.17%. The Net Operating Income of currently leased spaces for 2026 is expected to be \$220,574. Leases at the retail center include a BD Provisions franchise, a Domino's Pizza restaurant, the popular Johanna's restaurant and catering, Village Green Cleaners, and a Physical Therapy medical practice. This is the largest retail property available on The New Milford Green.

Recent improvements include front and rear facades and display windows, all visible from the popular activity area known as the New Milford Green. Additional upside income opportunity: There is 3,480 s.f. of upper-level space available for lease. At \$10 s.f. Cap increases to 9.6%

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INVESTMENT ON THE GREEN

43 Main Street, New Milford, CT, 06776

GOOGLE STREET VIEW



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AERIAL PHOTO



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INITIAL INVESTMENT

Purchase Price	\$2,700,000
+ Acquisition Costs	\$54,000
- Mortgage(s)	\$0
+ Loan Fees Points	\$0
Initial Investment	\$2,754,000

MORTGAGE DATA

1ST LIEN

Loan Amount	\$0
Interest Rate (30/360)	0.000%
Amortization Period	0 Years
Loan Term	0 Years
Loan Fees Points	0.00%
Periodic Payment	\$0.00
Annual Debt Service	\$0

CASH FLOW

For the Year Ending	Year 1 May-2027	Year 2 May-2028	Year 3 May-2029	Year 4 May-2030	Year 5 May-2031
POTENTIAL RENTAL INCOME (PRI)					
Base Rental Income	\$335,871	\$343,867	\$353,461	\$363,063	\$368,249
- Turnover Vacancy	\$0	\$0	\$0	\$0	\$0
- Rent Concessions	\$0	\$0	\$0	\$0	\$0
Total Base Rental Income	\$335,871	\$343,867	\$353,461	\$363,063	\$368,249
- General Vacancy / Credit Loss	\$0	\$0	\$0	\$0	\$0
EFFECTIVE RENTAL INCOME	\$335,871	\$343,867	\$353,461	\$363,063	\$368,249
+ Tenant Expense Reimbursements	\$0	\$0	\$0	\$0	\$0
+ Other Income	\$0	\$0	\$0	\$0	\$0
GROSS OPERATING INCOME (GOI)	\$335,871	\$343,867	\$353,461	\$363,063	\$368,249
- Operating Expenses	\$74,766	\$77,009	\$79,319	\$81,699	\$84,150
NET OPERATING INCOME (NOI)	\$261,105	\$266,858	\$274,142	\$281,364	\$284,099
NET OPERATING INCOME (NOI)	\$261,105	\$266,858	\$274,142	\$281,364	\$284,099
- Capital Expenses / Replacement Reserves	\$0	\$0	\$0	\$0	\$0
- Annual Debt Service 1st Lien	\$0	\$0	\$0	\$0	\$0
- Tenant Improvements (TI)	\$0	\$0	\$0	\$0	\$0
- Leasing Commissions (LC)	\$0	\$0	\$0	\$0	\$0
CASH FLOW BEFORE TAXES	\$261,105	\$266,858	\$274,142	\$281,364	\$284,099
Loan Balance	\$0	\$0	\$0	\$0	\$0
Loan-to-Value (LTV) - 1st Lien	0%	0%	0%	0%	0%
Debt Service Coverage Ratio	0.00	0.00	0.00	0.00	0.00
Before Tax Cash on Cash	9.48%	9.69%	9.95%	10.22%	10.32%
Return on Equity	7.72%	7.69%	7.69%	7.82%	7.74%
Equity Multiple	1.32	1.45	1.59	1.70	1.83

SALES PROCEEDS

Projected Sales Price (EOY 5)	\$3,863,000
Cost of Sale	\$193,150
Mortgage Balance 1st Lien	\$0
Sales Proceeds Before Tax	\$3,669,850

INVESTMENT PERFORMANCE

Internal Rate of Return (IRR)	14.82%
Acquisition CAP Rate	9.67%
Year 1 Cash-on-Cash	9.48%
Gross Rent Multiplier	8.04
Price Per Square Foot	\$127.66
Loan to Value	0.00%
Debt Service Coverage Ratio	0.00



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Fiscal Year Beginning June 2026

Suite/Unit	Tenant	Rentable Area(Sq. Ft.)	Lease Start Date	Lease End Date	Initial Lease Term (Months)	Current Monthly Rate Per Sq. Ft.	Current Annual Rate Per Sq. Ft.	Current Year Annual Base Rent	
1	Domino's Pizza	2,252.00	Nov-18	Oct-28	120	\$1.73	\$20.72	\$47,345	
2	Physical Therapy	3,483.00	Dec-21	Nov-28	84	\$1.50	\$18.04	\$63,772	
3	Johana's Restaurant	1,861.00	Sep-18	Aug-28	120	\$1.88	\$22.59	\$42,819	
3A	Joanna's Catering	4,000.00	Feb-22	Jan-29	84	\$0.94	\$11.31	\$45,633	
4	Village Cleaners (MTM)	1,195.00	Jan-26	Dec-30	60	\$2.01	\$24.10	\$28,800	
6	BD Provisions	3,150.00	Nov-20	Oct-30	120	\$1.79	\$21.50	\$68,702	
7	Future Tenant (M to M)	3,840.00	Jan-26	Dec-30	60	\$0.83	\$10.00	\$38,800	
Total Amount		19,781.00							\$335,871



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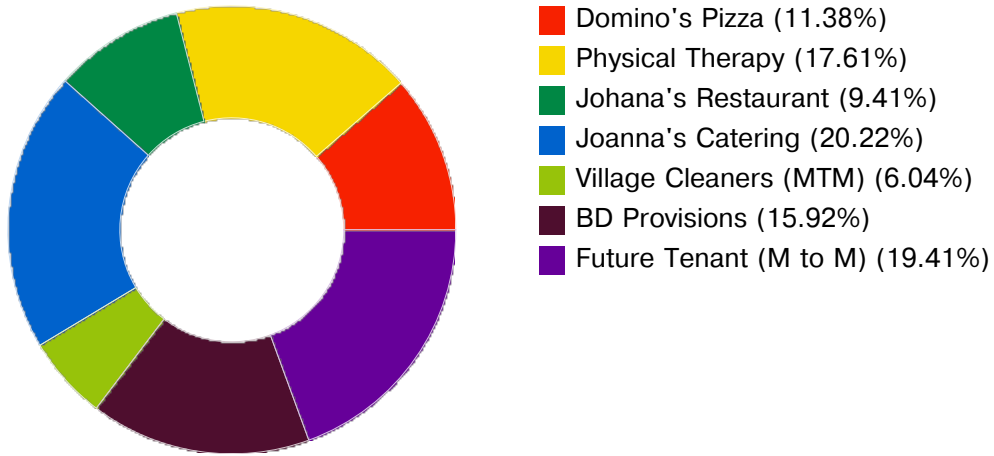
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Fiscal Year Beginning June 2026

Tenant Occupancy



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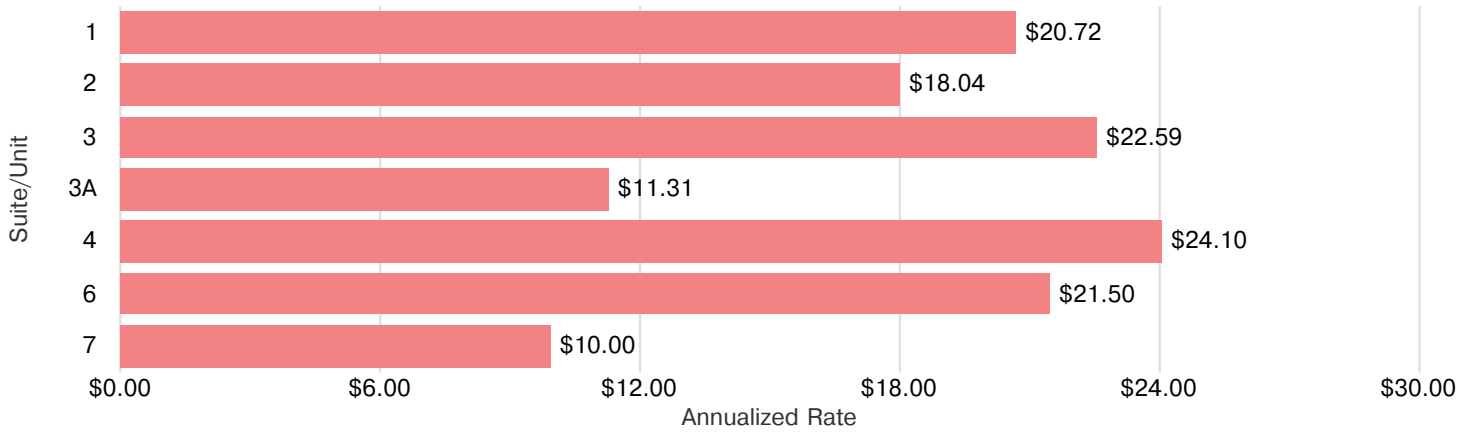
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Fiscal Year Beginning June 2026

Rate Per Square Feet



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Fiscal Year Beginning June 2026

For the Year Ending		Year 1 May-2027	Year 2 May-2028	Year 3 May-2029	Year 4 May-2030	Year 5 May-2031
1	Domino's Pizza					
	Base Rent	\$47,345	\$48,528	\$52,613	\$55,979	\$57,378
	- Turnover Vacancy	\$0	\$0	\$0	\$0	\$0
	- Rent Concessions	\$0	\$0	\$0	\$0	\$0
	+ Tenant Exp Reimb.	\$0	\$0	\$0	\$0	\$0
	Net Tenant Income	\$47,345	\$48,528	\$52,613	\$55,979	\$57,378
Tenant Improvements (TI)		\$0	\$0	\$0	\$0	\$0
Leasing Commission (LC)		\$0	\$0	\$0	\$0	\$0

For the Year Ending		Year 1 May-2027	Year 2 May-2028	Year 3 May-2029	Year 4 May-2030	Year 5 May-2031
2	Physical Therapy					
	Base Rent	\$63,772	\$65,685	\$66,828	\$68,005	\$70,045
	- Turnover Vacancy	\$0	\$0	\$0	\$0	\$0
	- Rent Concessions	\$0	\$0	\$0	\$0	\$0
	+ Tenant Exp Reimb.	\$0	\$0	\$0	\$0	\$0
	Net Tenant Income	\$63,772	\$65,685	\$66,828	\$68,005	\$70,045
Tenant Improvements (TI)		\$0	\$0	\$0	\$0	\$0
Leasing Commission (LC)		\$0	\$0	\$0	\$0	\$0

For the Year Ending		Year 1 May-2027	Year 2 May-2028	Year 3 May-2029	Year 4 May-2030	Year 5 May-2031
3	Johana's Restaurant					
	Base Rent	\$42,819	\$43,889	\$44,245	\$45,103	\$46,231
	- Turnover Vacancy	\$0	\$0	\$0	\$0	\$0
	- Rent Concessions	\$0	\$0	\$0	\$0	\$0
	+ Tenant Exp Reimb.	\$0	\$0	\$0	\$0	\$0
	Net Tenant Income	\$42,819	\$43,889	\$44,245	\$45,103	\$46,231
Tenant Improvements (TI)		\$0	\$0	\$0	\$0	\$0
Leasing Commission (LC)		\$0	\$0	\$0	\$0	\$0

For the Year Ending		Year 1 May-2027	Year 2 May-2028	Year 3 May-2029	Year 4 May-2030	Year 5 May-2031
3A	Joanna's Catering					
	Base Rent	\$45,633	\$46,774	\$48,032	\$49,408	\$50,644
	- Turnover Vacancy	\$0	\$0	\$0	\$0	\$0
	- Rent Concessions	\$0	\$0	\$0	\$0	\$0
	+ Tenant Exp Reimb.	\$0	\$0	\$0	\$0	\$0
	Net Tenant Income	\$45,633	\$46,774	\$48,032	\$49,408	\$50,644
Tenant Improvements (TI)		\$0	\$0	\$0	\$0	\$0
Leasing Commission (LC)		\$0	\$0	\$0	\$0	\$0

For the Year Ending		Year 1 May-2027	Year 2 May-2028	Year 3 May-2029	Year 4 May-2030	Year 5 May-2031
4	Village Cleaners (MTM)					
	Base Rent	\$28,800	\$28,800	\$28,800	\$28,800	\$28,750
	- Turnover Vacancy	\$0	\$0	\$0	\$0	\$0
	- Rent Concessions	\$0	\$0	\$0	\$0	\$0
	+ Tenant Exp Reimb.	\$0	\$0	\$0	\$0	\$0
	Net Tenant Income	\$28,800	\$28,800	\$28,800	\$28,800	\$28,750
Tenant Improvements (TI)		\$0	\$0	\$0	\$0	\$0
Leasing Commission (LC)		\$0	\$0	\$0	\$0	\$0



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INVESTMENT ON THE GREEN

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ANNUAL TENANT INCOME DETAIL



Fiscal Year Beginning June 2026

For the Year Ending		Year 1 May-2027	Year 2 May-2028	Year 3 May-2029	Year 4 May-2030	Year 5 May-2031
6	BD Provisions					
	Base Rent	\$68,702	\$70,420	\$72,180	\$73,985	\$69,676
	- Turnover Vacancy	\$0	\$0	\$0	\$0	\$0
	- Rent Concessions	\$0	\$0	\$0	\$0	\$0
	+ Tenant Exp Reimb.	\$0	\$0	\$0	\$0	\$0
	Net Tenant Income	\$68,702	\$70,420	\$72,180	\$73,985	\$69,676
Tenant Improvements (TI)	\$0	\$0	\$0	\$0	\$0	
Leasing Commission (LC)	\$0	\$0	\$0	\$0	\$0	

For the Year Ending		Year 1 May-2027	Year 2 May-2028	Year 3 May-2029	Year 4 May-2030	Year 5 May-2031
7	Future Tenant (M to M)					
	Base Rent	\$38,800	\$39,770	\$40,764	\$41,783	\$45,525
	- Turnover Vacancy	\$0	\$0	\$0	\$0	\$0
	- Rent Concessions	\$0	\$0	\$0	\$0	\$0
	+ Tenant Exp Reimb.	\$0	\$0	\$0	\$0	\$0
	Net Tenant Income	\$38,800	\$39,770	\$40,764	\$41,783	\$45,525
Tenant Improvements (TI)	\$0	\$0	\$0	\$0	\$0	
Leasing Commission (LC)	\$0	\$0	\$0	\$0	\$0	

TOTAL	Base Rent	\$335,871	\$343,867	\$353,461	\$363,063	\$368,249
	- Turnover Vacancy	\$0	\$0	\$0	\$0	\$0
	- Rent Concessions	\$0	\$0	\$0	\$0	\$0
	+ Tenant Exp Reimb.	\$0	\$0	\$0	\$0	\$0
	Total Tenant Income	\$335,871	\$343,867	\$353,461	\$363,063	\$368,249
	Tenant Improvements (TI)	\$0	\$0	\$0	\$0	\$0
	Leasing Commission (LC)	\$0	\$0	\$0	\$0	\$0



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INCOME

For the Year Ending	Year 1 May-2027	Year 2 May-2028	Year 3 May-2029	Year 4 May-2030	Year 5 May-2031
POTENTIAL RENTAL INCOME (PRI)					
Base Rental Income	\$335,871	\$343,867	\$353,461	\$363,063	\$368,249
- Turnover Vacancy	\$0	\$0	\$0	\$0	\$0
- Rent Concessions	\$0	\$0	\$0	\$0	\$0
Total Base Rental Income	\$335,871	\$343,867	\$353,461	\$363,063	\$368,249
- General Vacancy / Credit Loss	\$0	\$0	\$0	\$0	\$0
EFFECTIVE RENTAL INCOME (ERI)	\$335,871	\$343,867	\$353,461	\$363,063	\$368,249
+ Tenant Expense Reimbursements	\$0	\$0	\$0	\$0	\$0
+ Other Income	\$0	\$0	\$0	\$0	\$0
TOTAL OTHER INCOME	\$0	\$0	\$0	\$0	\$0
GROSS OPERATING INCOME (GOI)	\$335,871	\$343,867	\$353,461	\$363,063	\$368,249

EXPENSE DETAIL

TOTAL OPERATING EXPENSES	\$74,766	\$77,009	\$79,319	\$81,699	\$84,150
NET OPERATING INCOME (NOI)	\$261,105	\$266,858	\$274,142	\$281,364	\$284,099



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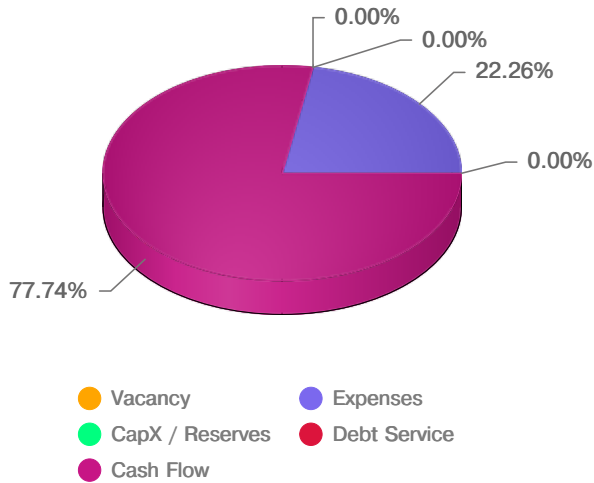


Fiscal Year Beginning June 2026

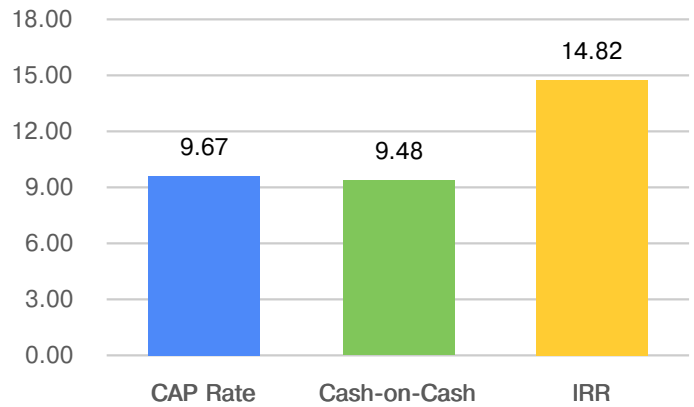
ASSUMPTION / INPUTS

Purchase Price	\$2,700,000
Year 1 Potential Income	\$335,871
Vacancy & Credit Loss	0.00%
Year 1 Expenses	\$74,766
Acquisition CAP Rate	9.67%
Sale Price - CAP Rate	7.50%

Acquisition Costs	2.00%
Annual Income Increase	0.00%
Other Income Increase	0.00%
Annual Expense Increase	3.00%
Loan Fees Points	0.00%
Cost of Sale upon Disposition	5.00%



Investment Performance (%)



5-YEAR EQUITY YIELD & EFFECTIVE LOAN RATE

Unleveraged Investment			Financing Cash Flow			Equity Investment	
Cash Flow & 5-year Yield		+	& Effective Rate		=	Cash Flow & 5-year Yield	
N	\$		N	\$		N	\$
0	(\$2,754,000)		0	\$0		0	(\$2,754,000)
1	\$261,105		1	\$0		1	\$261,105
2	\$266,858		2	\$0		2	\$266,858
3	\$274,142		3	\$0		3	\$274,142
4	\$281,364		4	\$0		4	\$281,364
5	\$3,953,949		5	\$0		5	\$3,953,949

Property IRR/Yield = 14.82% Effective Loan Rate = N/A Equity IRR / Yield = 14.82%

Neutral Leverage - The Equity Yield Remained the SAME with Leverage



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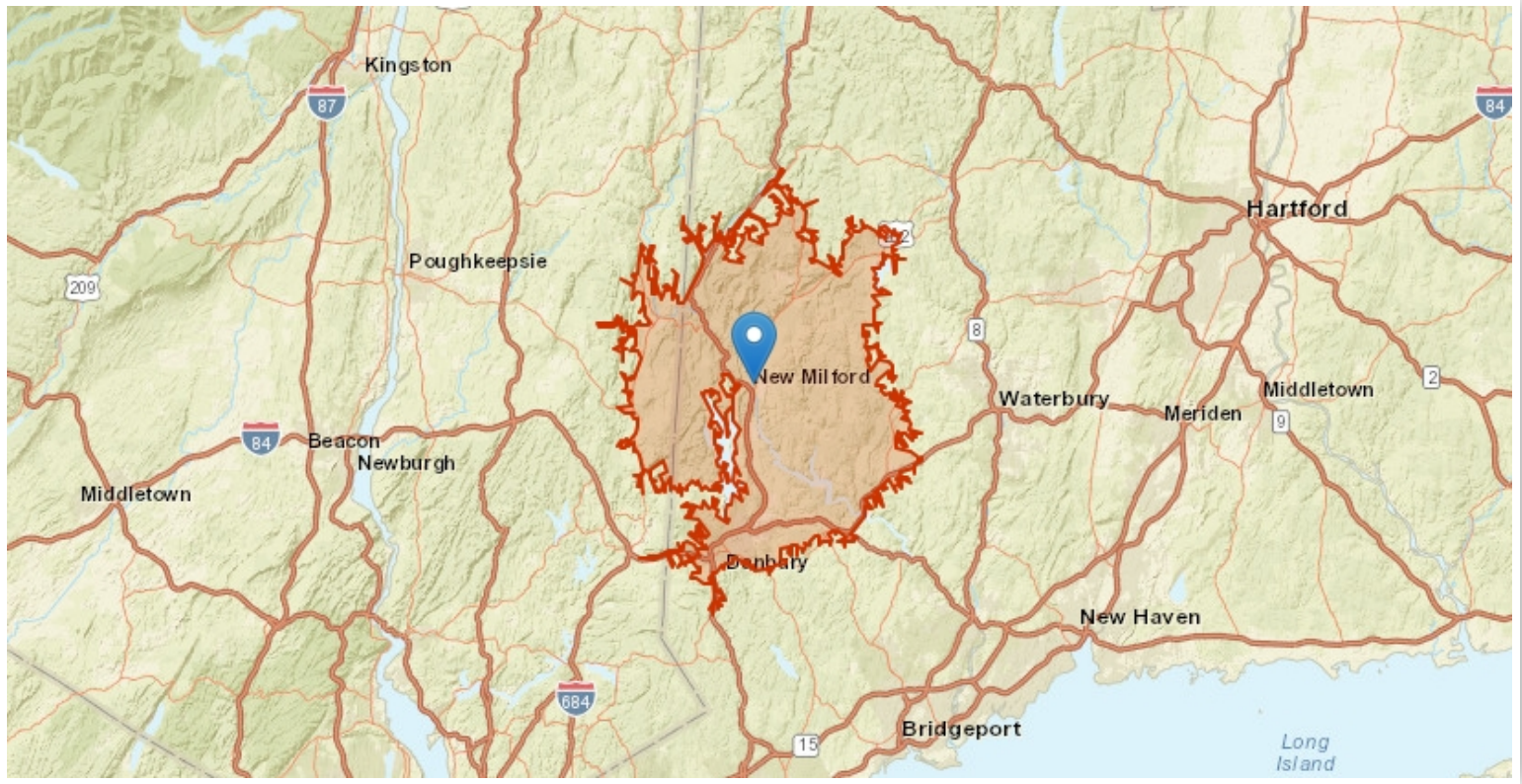
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LOCATION/STUDY AREA MAP (DRIVE TIME: 30 MINUTES)



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INFOGRAPHIC: KEY FACTS (DRIVE TIME: 30 MINUTES)



KEY FACTS

195,398

Population

43.9 Median Age

2.51

Average Household Size

74,548

Total Households

EDUCATION

4.68%

No High School Diploma

17.46%

High School Graduate

14.89%

Some College

24.19%

Bachelor's/ Grad

BUSINESS



11,548

Total Businesses



104,122

Total Employees

EMPLOYMENT

21,358

Retail Trade Employees

8,485

Manufacturing Employees

5,670

Eating & Drinking Employees

5,593

Finance/Ins/Real Estate Emp

5%

Unemployment Rate



\$99,215

Median Household Income

INCOME



\$52,977

Per Capita Income



\$440,761

Median Net Worth

Households by Income

The largest group : \$100,000 - \$149,999 (19.14%) ■

The smallest group : \$25,000 - \$34,999 (4.45%) ■

Indicator	Value(%)	
< \$15,000	5.75	■
\$15,000 - \$24,999	5.26	■
\$25,000 - \$34,999	4.45	■
\$35,000 - \$49,999	8.04	■
\$50,000 - \$74,999	12.72	■
\$75,000 - \$99,999	14.13	■
\$100,000 - \$149,999	19.14	■
\$150,000 - \$199,999	12.19	■
\$200,000+	18.33	■



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Owner / Broker

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INVESTMENT ON THE GREEN

43 Main Street, New Milford, CT, 06776

INFOGRAPHIC: POPULATION TRENDS (DRIVE TIME: 30 MINUTES)



Reports Not Generated



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**Advantage Realty Inc.
Advantage Realty of Florida, LLC**

Broker Resume

Advantage Realty Inc. continues to be recognized and awarded by the COSTAR GROUP as one of the “Top 10 Power Brokers” in Westchester and Fairfield Counties. Advantage Realty Commercial continues to represent, sell, and lease the largest industrial and office projects in Northern Fairfield County.

Advantage Realty Commercial is a commercial real estate agency founded in 1978 by Mike and Patti Struna. Advantage Realty of Florida was founded in 2018. Patti is the company’s current President and co-owner. Patti has been involved in the real estate business for the past 31 years. J. Michael Struna is co-owner and Broker. He also has been active in the Housatonic Valley Region commercial real estate business for the past 35 years. George F. Walker, a seasoned and long term Real Estate Executive and Developer joined the firm in 2005 as Director of Corporate Development & Sales Associate. Chris Cosio is the Vice president of Real Estate Services and joined the firm 5 years ago. He brings with him problem-solving and B2B sales from 19 years at Gartner and IBM Advantage Realty Commercial continues to specialize in the leasing and sales of office, industrial, investment, retail, and “build to suit” properties in the Northern Fairfield County and specifically the Greater Danbury Area. The company continues to maintain its lead in market share as it has done for the past 35 years.

LEAD BROKER and OWNER – J. Michael Struna – 42 years in real estate brokerage

Professional Memberships & Networking:

- National Commercial-Investment Real Estate Council
- Danbury Board of Realtors
- National Real Estate Brokers Council
- Member of the Fairfield County Consolidated Multiple Listing Service
- Connecticut Association of Realtors
- National Association of Realtors
- National Residential Sales Council
- CT Real Estate Brokers Council
- Commercial Investment Division of CT Association of Realtors
- Representative to the CT Economic Development “Site-finder” council
- Speaker 1995 and 1996-Chamber of Commerce (Lease prep and site selection)
- Retired Captain with American Airlines -28 Years - Flying Boeing 757, 767, 727 and DC-10

• Industrial	• Office	• Retail	• Land	• Investments	• Business	• Residential
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- Currently qualified in the Citation V business jet.

Community affiliations – J. Michael Struna

- Previously the Exclusive Broker for Town of Newtown’s Fairfield Hills Campus
- Town of Bethel Economic Development Outreach Committee
- Board of Directors of the Danbury Hospital Development Fund (10 Years)
- Danbury Hospital Development Fund- Investment Committee
- Danbury Hospital Executive Committee
- Previous two-time chairman Danbury Hospital Annual Campaign
- Previous chairman of annual Danbury Hospital auto raffle
- Member and Treasurer of the Interlude Board of Directors (Currently member of Advisory Committee)
- Active in the “City Center Danbury” redevelopment marketing program
- CT Economic Development “Site-finder” Representative
- Danbury Chamber of Commerce
- Bethel Chamber of Commerce
- Ridgefield Chamber of Commerce
- Richter Park Men’s Golf Club
- Member of the Ridgewood Country Club – 8 Handicap

Education/Designations-National Networks – J. Michael Struna

- BA - Degree in Industrial Education and Psychology University of Minnesota
- GRI - Realtors designation
- CRB - Certified Real Estate Broker management designation
- CRS - Certified Residential Specialist Designee
- CCIM-Certified Commercial Investment Member candidate
- BA Degree Industrial Education University of Minnesota
- Pilot-Holds Airline Transport Rating, Flight Instructor, Flight Engineer, Captain B-767, B757, B-727

Completed C.C.I.M. Courses – J. Michael Struna

- Marketing Techniques for leasing and Selling Commercial Properties
- Fundamentals of Real Estate Investment and Taxation
- Fundamentals of Location and Market Analysis
- Advanced Real Estate Taxation and Marketing
- The Impact of Human Behavior on Com-Investment Decision Making
- Portfolio Analysis in Commercial-Investment
- Regional seminar on lease negotiating strategies



ADVANTAGE REALTY COMMERCIAL

J. MICHAEL STRUNA, OWNER / BROKER



J. Michael Struna, Owner / Broker

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