



FOR LEASE

50 Union St North (Former City HQ Bank)

50 Union Street North
Concord, NC 28025

8,800 SF

AVAILABLE

\$19.50

SF/YR



Mortice Commercial Real Estate

126 Arlington Ave SE
Concord, NC 28025
704 684-1958

www.morticecre.com

Steven Tice, CCIM

Principal/Broker

704 794-2294 (Direct)

tice@morticecre.com

Lic# NC 168957

Property Overview



8,800 SF
AVAILABLE SF



\$19.50
ASKING RATE SF/YR



1984
YEAR BUILT



0.805
LOT SIZE



9,820
BUILDING SQFT



5620 88 6615
PARCEL ID



CC Commercial
ZONING



Cabarrus
COUNTY



35.412080, -80.582114
COORDINATES

EXECUTIVE SUMMARY

Position your business in a landmark former central bank steps from the core of downtown Concord. This 8,800 +/- SF building spans two floors served by an elevator, combining character features with modern functionality.

Enjoy three-street presence—Union Street, Church Street, and Killarney Avenue – for superb visibility, access, and signage. Walkability to the nearby downtown destinations like the Arts Council, The District Exchange, Novi apartments, city and county offices, and the district courthouse.

Inside, flexible spaces accommodate private offices, collaboration areas, and secure rooms, while outside, you'll appreciate ample on-site parking—a true advantage downtown. Perfect for financial/professional offices, boutique medical, creative firms, retail, or a destination restaurant seeking a high-profile address with convenient customer access.

PROPERTY HIGHLIGHTS

- ±8,800 SF | Two floors | Elevator-served
- Tri-frontage: Union St / Church St / Killarney Ave
- Ample on-site parking (rare downtown)
- Mix of offices, open areas, and secure rooms (former bank) that could be repurposed or renovated as needed.
- Prominent monument signage on Union and Church St. and multiple entry points.
- Walkable to dining, retail, courthouse, and Novi Apartments
- Ability to create an outdoor seating area
- Facade grants are available
- Potential to become part of the Social District

ACCESSIBILITY

TRANSIT

| | |
|---------------------------|---------------|
| Corban Ave & Church St | 0.3 mi |
| Corban Ave & Georgia St | 0.4 mi |
| Crowell Dr & Cabarrus Ave | 0.4 mi |

AIRPORTS

| | |
|---|----------------|
| Charlotte Douglas International Airport | 24.9 mi |
| Charlotte–Monroe Executive Airport | 27.2 mi |
| Concord–Padgett Regional Airport | 7.8 mi |

HIGHWAYS

| | |
|-----------|---------------|
| US Hwy 29 | 1.0 mi |
| US Hwy 49 | 3.0 mi |
| I - 85 | 4.0 mi |

Space Available

50 Union St North

\$19.50 SF/Yr

SF AVAILABLE

8,800 SF

TERM

Negotiable

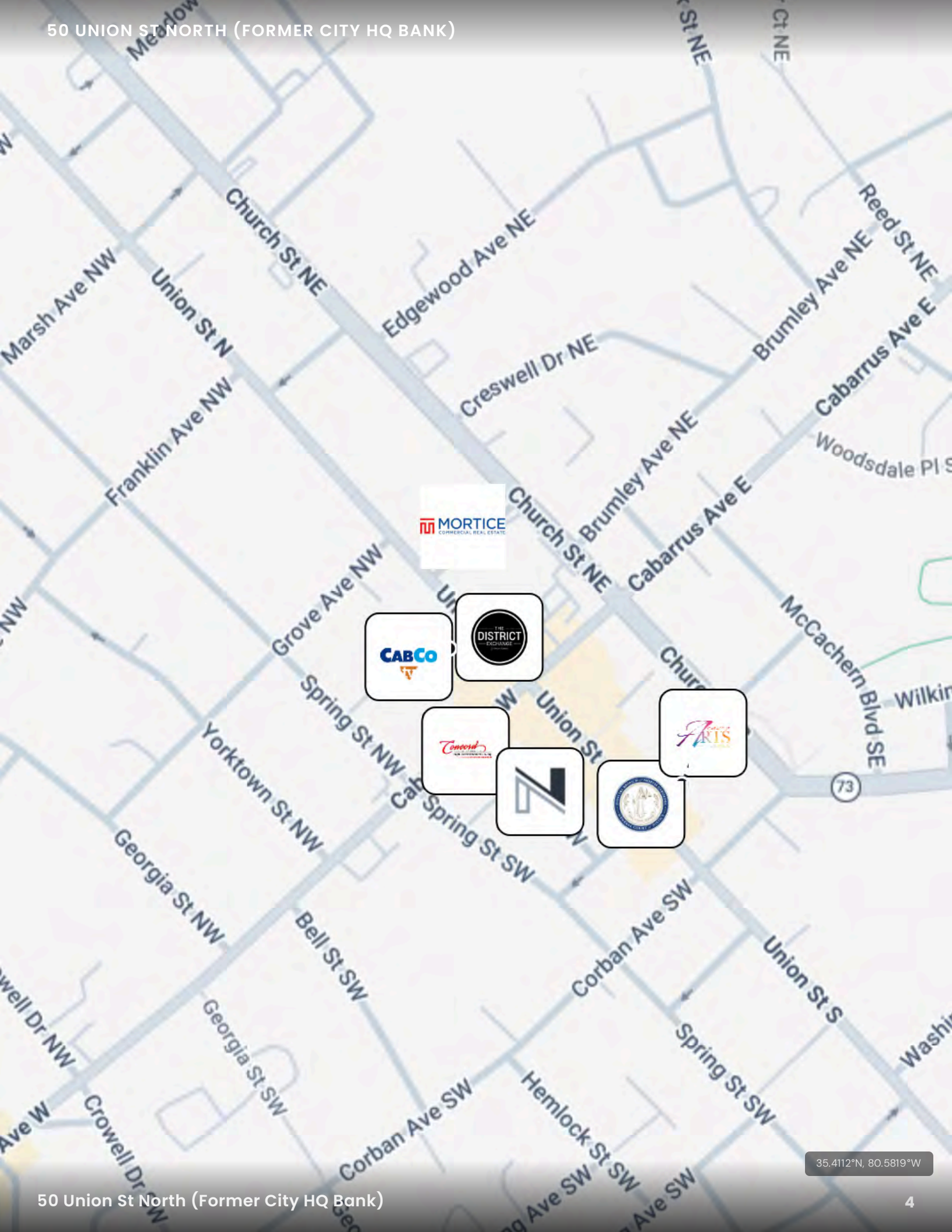
TYPE

MG

USE

Retail, Office, Restaurant

The upper floor is ideally suited for an office, but can be renovated for private dining or additional retail. Access via elevator or stairwells. The lower level can be subdivided into two sections, depending on use. Ability to create outdoor dining areas. Can build out the drive-through area for the kitchen.

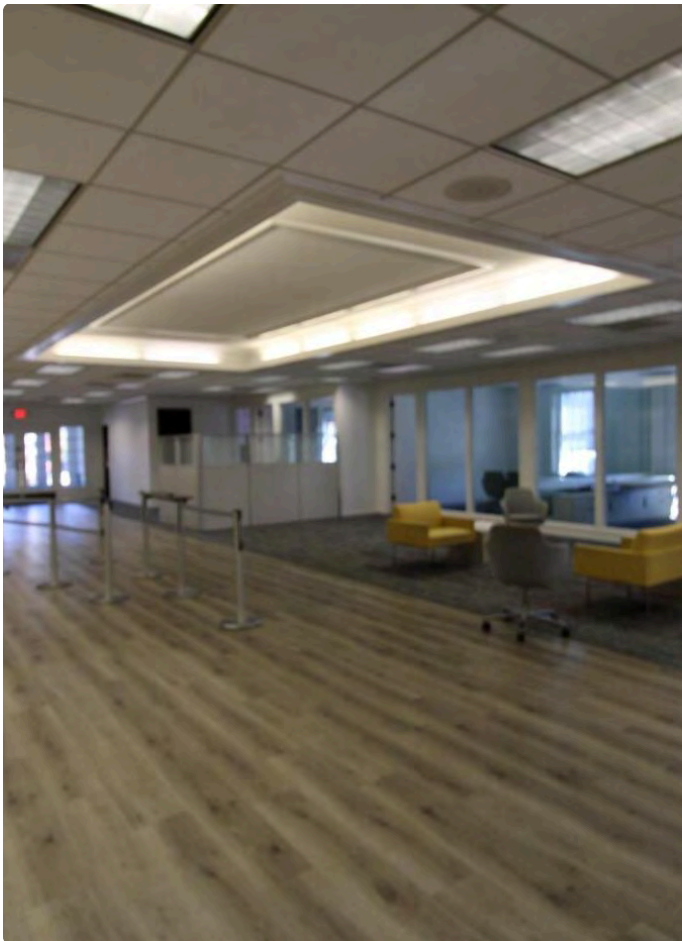
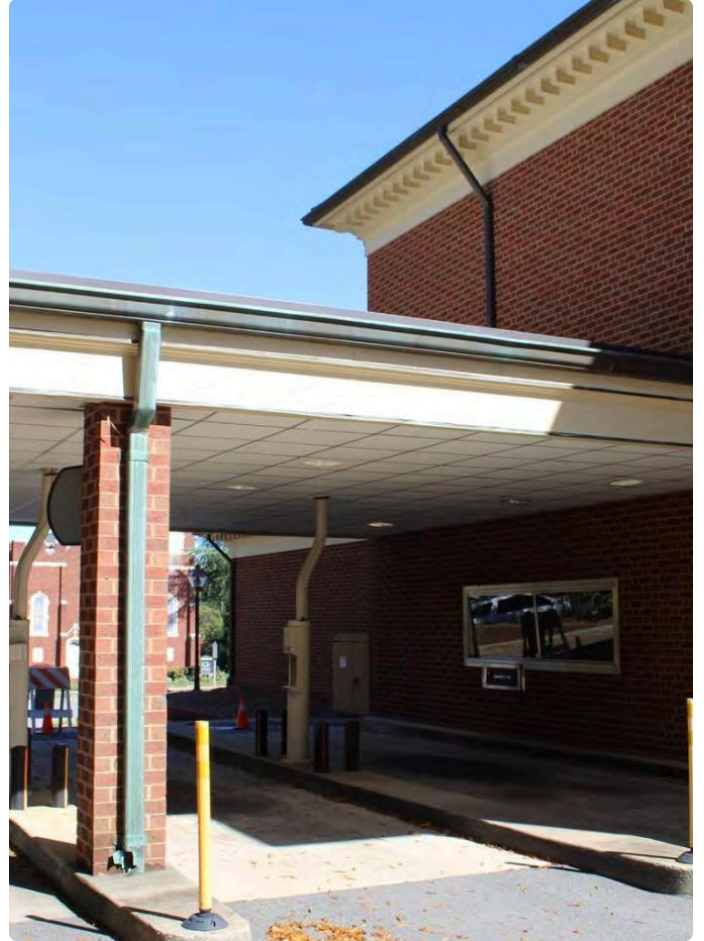


35.4112°N, 80.5819°W



50 Union St North (Former City HQ Bank)

Photo Gallery



Market Overview



POPULATION
112,400

AREA
61.8 sq mi

ELEVATION
705 ft

COUNTY
Cabarrus County

INCORPORATED
1796

STATE
North Carolina

RECOGNITION
Ranked As #24 Best Place To Live

Market Overview: Concord, NC

(/ kon-KORD/) Concord, North Carolina continues to emerge as one of the most dynamic and business-friendly communities in the Charlotte MSA. Anchored by a steadily growing population of more than 200,000 residents in Cabarrus County and supported by a diverse employment base, Concord offers a strategic location with direct access to Interstate 85, Highway 29, and Highway 49. Major employers such as Eli Lilly, Corning, Amazon, and Atrium Health are driving sustained economic growth, while proximity to Charlotte Douglas International Airport enhances regional and national connectivity. This combination of accessibility, workforce strength, and corporate investment positions Concord as an ideal environment for businesses looking to expand or establish a presence.

Downtown Concord, in particular, has experienced a remarkable transformation, fueled by significant public and private investment. The recently completed streetscape project has introduced wider sidewalks, enhanced lighting, and inviting public spaces, complementing the energy created by the social district and a growing residential base, including the Novi apartment community. Anchored by the Cabarrus County Courthouse and surrounded by a vibrant mix of retail, dining, office, and cultural amenities, downtown has become a true destination. With increasing foot traffic, a strong sense of community, and ongoing momentum, Concord offers a compelling opportunity for businesses to be part of a thriving and evolving commercial landscape.

DEMOGRAPHIC SNAPSHOT

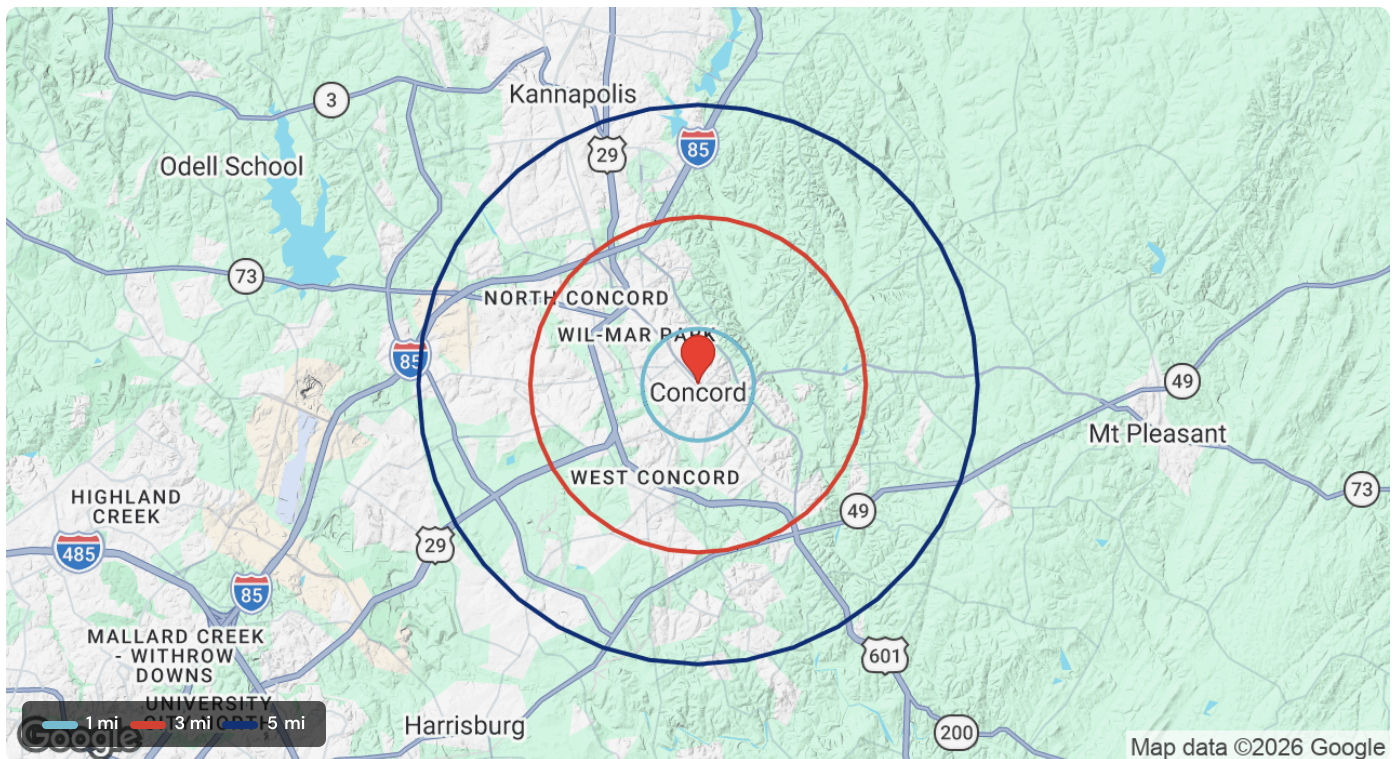
| 1-MILE RADIUS | | 3-MILE RADIUS | | 5-MILE RADIUS | |
|------------------|-----------------|------------------|-----------------|------------------|-----------------|
| Population | 10,942 | Population | 42,567 | Population | 95,232 |
| Median HH Income | \$57,011 | Median HH Income | \$65,592 | Median HH Income | \$73,825 |
| Households | 4,070 | Households | 16,780 | Households | 36,593 |

Source: ESRI / ArcGIS Business Analyst

Demographics (Detail)

| POPULATION | 1 MILE | 3 MILE | 5 MILE |
|-------------------------|--------|--------|---------|
| 2000 Population | 10,809 | 34,739 | 62,522 |
| 2010 Population | 9,828 | 36,510 | 75,785 |
| 2025 Population | 10,942 | 42,567 | 95,232 |
| 2030 Population | 11,857 | 45,350 | 101,350 |
| 2025-2030 Growth Rate | 1.62 % | 1.27 % | 1.25 % |
| 2025 Daytime Population | 10,961 | 48,504 | 93,733 |

| HOUSEHOLDS | 1 MILE | 3 MILE | 5 MILE | 2025 HOUSEHOLD INCOME | 1 MILE | 3 MILE | 5 MILE |
|------------------------------|--------|--------|--------|-----------------------|----------|----------|-----------|
| 2000 Total Households | 3,825 | 13,382 | 23,883 | less than \$15,000 | 403 | 1,235 | 2,417 |
| 2010 Total Households | 3,517 | 14,281 | 28,685 | \$15,000-\$24,999 | 334 | 1,251 | 2,205 |
| 2025 Total Households | 4,070 | 16,780 | 36,593 | \$25,000-\$34,999 | 296 | 1,208 | 2,573 |
| 2030 Total Households | 4,459 | 18,006 | 39,262 | \$35,000-\$49,999 | 654 | 2,431 | 4,960 |
| 2025 Avg. Household Size | 2.52 | 2.47 | 2.56 | \$50,000-\$74,999 | 946 | 3,198 | 6,354 |
| 2025 Owner Occupied Housing | 1,793 | 9,346 | 22,350 | \$75,000-\$99,999 | 581 | 2,110 | 4,767 |
| 2030 Owner Occupied Housing | 1,943 | 10,186 | 24,351 | \$100,000-\$149,999 | 333 | 2,845 | 6,314 |
| 2025 Renter Occupied Housing | 2,277 | 7,434 | 14,243 | \$150,000-\$199,999 | 138 | 917 | 2,870 |
| 2030 Renter Occupied Housing | 2,516 | 7,820 | 14,911 | \$200,000 or greater | 385 | 1,585 | 4,133 |
| 2025 Vacant Housing | 507 | 1,330 | 2,257 | Median HH Income | \$57,011 | \$65,592 | \$73,825 |
| 2025 Total Housing | 4,577 | 18,110 | 38,850 | Average HH Income | \$86,785 | \$94,056 | \$100,493 |





PRESENTED BY

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