

INVESTMENT OPPORTUNITY

Colliers

30 DICKSON 38 AINSLIE

STREET NORTH
CAMBRIDGE, ONTARIO

HISTORIC DOWNTOWN
MIXED-USE INVESTMENT OPPORTUNITY

Asking Price: \$3,800,000

CONFIDENTIAL INVESTMENT MEMORANDUM



Executive Summary

Colliers is pleased to present the opportunity to acquire 30 Dickson Street and 38 Ainslie Street North, a mixed-use investment property occupying a prominent corner in Cambridge's historic downtown neighbourhood. Situated on a single 0.14-acre parcel with frontage on both streets, the three-storey building combines 19 residential rental units with three retail spaces totaling approximately 4,813 square feet.

Originally constructed in 1923, the property has benefited from approximately \$795,000 in ownership-reported capital expenditures and associated project costs. The investment program includes residential renovations, shared kitchen and bathroom improvements, roofing work, window replacements, common-area upgrades, and fire and security systems.

The residential component comprises nine self-contained apartments and 10 rooming-house-style units with shared kitchens and bathrooms. On-site laundry provides added convenience for residents, while a portion of hydro costs is recovered from tenants.

Offered at \$3,800,000, the property requires the purchaser to assume the existing mortgage, which carries a 4.00% interest rate and matures on June 1, 2033. Based on the September 1, 2026 scheduled mortgage balance, the purchase-price equity requirement is approximately \$372,000 before closing costs and adjustments.

Investment Highlights



Prominent Downtown Corner

The property occupies a corner parcel at Dickson Street and Ainslie Street North in historic downtown Cambridge. Frontage on both streets provides exposure for the retail component and an identifiable address within Cambridge’s downtown core.



Substantial Capital Investment

Ownership reports approximately \$795,000 in capital expenditures and associated project costs across its pre- and post-stabilization programs. Work spans residential interiors, shared facilities, roofing, windows, common areas, and building safety and security systems.



Approximately \$372,000 in Purchase-Price Equity

At the asking price, the existing mortgage represents approximately 90.2% of the purchase price. The required assumption provides an opportunity to acquire the asset with approximately 9.8% in purchase-price equity, before closing costs, adjustments, and any lender requirements.



4.00% Financing with a June 2033 Maturity

The existing mortgage carries a 4.00% interest rate and a June 1, 2033 maturity, providing an established financing structure for a purchaser approved to assume the loan.



Resident Convenience and Hydro Recoveries

On-site laundry complements the residential offering, while partial recovery of hydro costs from tenants offsets a portion of the property’s utility expense.



ADDRESS

30 DICKSON STREET & 38 AINSLIE ST. N.

PROPERTY TYPE

MIXED-USE RESIDENTIAL AND RETAIL

MUNICIPALITY

CAMBRIDGE, ONTARIO

SITE AREA

0.14 ACRES

YEAR BUILT

1923

STOREYS

3

RESIDENTIAL UNITS

19

RETAIL UNITS

3

TOTAL RETAIL AREA

4,813 SF

Building Specifications

Suite Breakdown: Residential

RESIDENTIAL ACCOMMODATION	NUMBER
Rooming-house-style units with shared kitchens and bathrooms	10
Self-contained studios	2
One-bedroom apartments	4
Two-bedroom apartments	3
TOTAL RESIDENTIAL UNITS	19

RETAIL SPACE	APPROXIMATE AREA
Unit 101	1,487 SF
Unit 102	1,602 SF
Unit 103	1,724 SF
TOTAL RETAIL AREA	4,813 SF



Photo Gallery



Photo Gallery





Location Overview

Historic Downtown | Walkable Urban Convenience

The property occupies a central location in Cambridge's historic downtown, offering a compelling combination of neighbourhood character, everyday convenience and connectivity. Close to the Cambridge Farmers' Market and City Hall, the property is surrounded by an established mix of shops, cafés, restaurants and services. This accessible downtown setting enhances the appeal of the residential accommodation while positioning the retail space within a destination frequented by local residents, downtown employees and visitors.

The surrounding area offers an attractive mix of recreation, education and entertainment. The Grand River, riverfront public spaces and pedestrian connections complement the distinctive historic streetscape, while the nearby University of Waterloo School of Architecture adds to the downtown's institutional presence. The Gaslight District, Hamilton Family Theatre and Cambridge Public Library further enrich the neighbourhood with dining, cultural programming and community amenities.

Connectivity complements the property's central setting. Nearby Ainslie Street Transit Terminal provides access to Grand River Transit services, including the 302 ION bus connection to Fairway Station and the regional light rail network. The Water Street-Hespeler Road corridor provides access to Highway 401. Together, these amenities position the property as an appealing mixed-use investment within an established, walkable downtown neighbourhood.



74,000
Population



\$117,080
Average Household Income

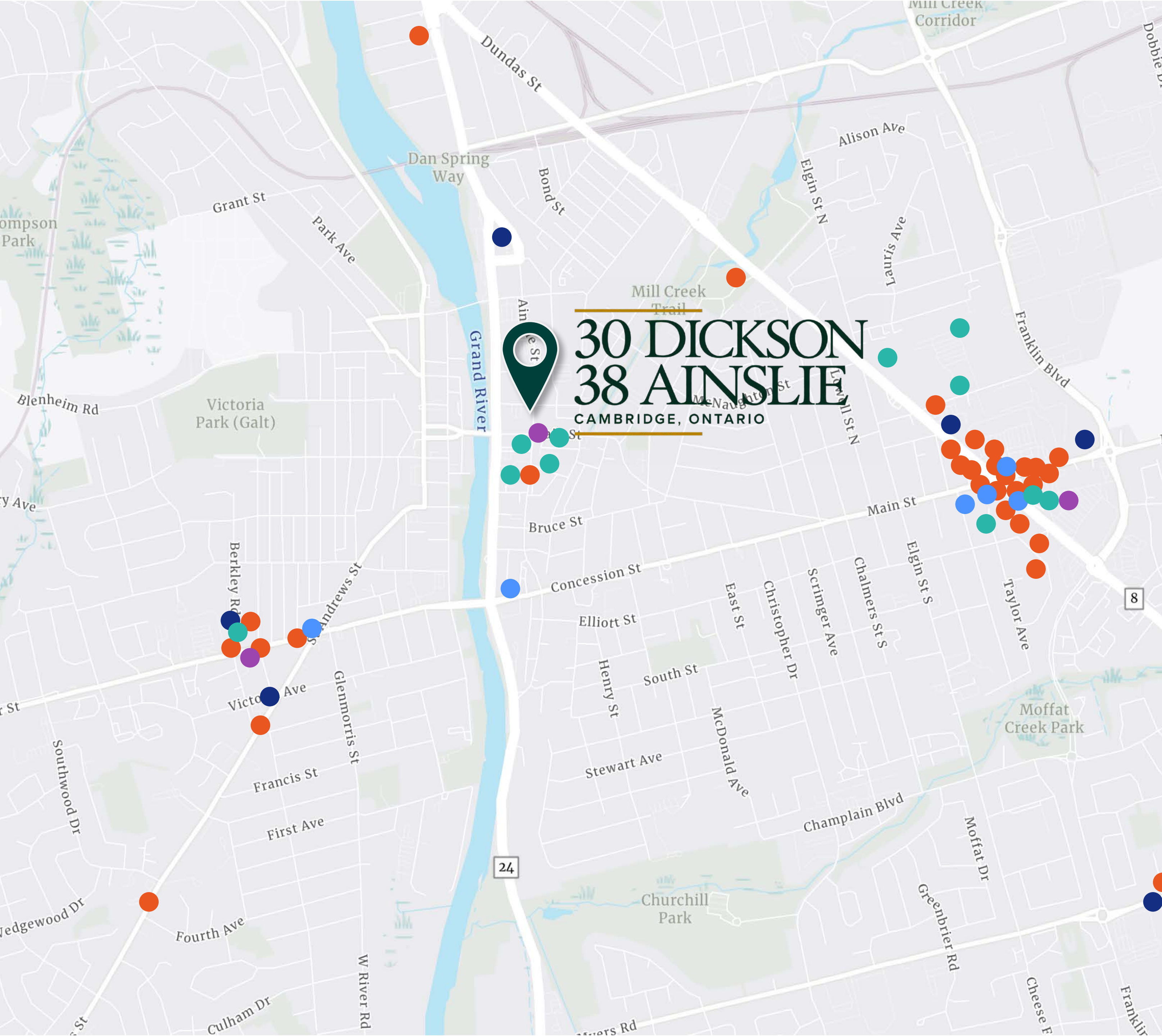


40.6
Median Age



93.0%
Labour Employment Rate

Amenity Map



Banks
BMO
TD
CIBC
RBC
Scotiabank

Shops / Retail
Giant Tiger
Joe Fresh
Goodwill

Medical / Pharmacies
Shoppers Drug Mart
Shoppers
Guardian
Ida
PharmaSave

Restaurants
Subway
Dairy Queen
Little Caesars
Quesada Burritos & Tacos

Starbucks
Boston Pizza
Sunset Grill
Papa Johns
Pizza Pizza
barBURRITO
Gino's Pizza
Tim Hortons
McDonald's
Swiss Chalet
Burger King
Wendy's
Harvey's
A&W
Domino's Pizza
Mr. Sub
Popeyes
Pita Pit
Stacked Pancake & Breakfast House

Gas Stations
Shell
Esso
Petro-Canada
Canadian Tire Gas+





*For more information about
this offering, please contact:*

Dayma Itamunoala*

Senior Vice President

+1 647 915 3193

dayma.itamunoala@colliers.com

Zoe Prachter*

Transaction Manager

+1 416 816 9041

zoe.prachter@colliers.com



Colliers

401 The West Mall, Suite 800

Toronto, ON M9C 5J5

+1 416 777 2200

This document has been prepared by Colliers for advertising and general information only. Colliers makes no guarantees, representations or warranties of any kind, expressed or implied, regarding the information including, but not limited to, warranties of content, accuracy and reliability. Any interested party should undertake their own inquiries as to the accuracy of the information. Colliers excludes unequivocally all inferred or implied terms, conditions and warranties arising out of this document and excludes all liability for loss and damages arising there from. This publication is the copyrighted property of Colliers and/or its licensor(s). Copyright © 2026. All rights reserved. This communication is not intended to cause or induce breach of an existing listing agreement. Colliers Macaulay Nicolls Inc.