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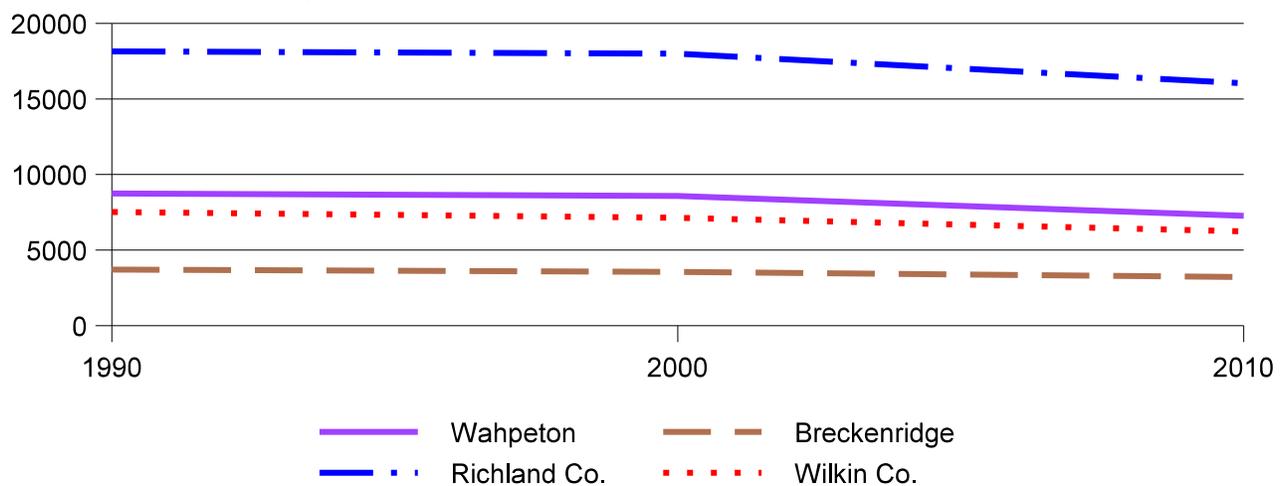
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Population Estimates and Trends

Table 1 Population Trends - 1990-2010						
	1990 Population	2000 Population	% Change 1990-2000	2009 Census Estimate	2010 Claritas Estimate	% Change 2000-2010
Wahpeton	8,751	8,586	-1.9%	7,418	7,269	-15.3%
Richland County	18,148	17,998	-0.8%	16,067	16,034	-10.9%
Breckenridge	3,708	3,559	-4.0%	3,185	3,214	-9.7%
Wilkin County	7,516	7,138	-5.0%	6,264	6,237	-12.6%
Two-County Area	25,664	25,136	-2.1%	22,331	22,271	-11.4%

Source: U.S. Census Bureau; Claritas, Inc.

Population Trends - 1990 to 2010



- ▶ The most recent population estimates are the 2010 Claritas, Inc. estimates. The 2010 estimate for Wahpeton is 7,269 people. According to this estimate, the City has lost 1,317 people from the level reported in the 2000 Census. The U.S. Census Bureau has also produced 2009 population estimates. The 2009 U.S. Census estimate is higher than the Claritas, Inc. estimate and placed the City's population at 7,418 people, a decrease of 1,168 people from the 2000 Census.
- ▶ The Claritas, Inc. 2010 estimate for all of Richland County is 16,034. The Census Bureau's 2009 County estimate was slightly higher at 16,067. Both of these estimates show significant population losses countywide since 2000.

- ▶ The Claritas, Inc. 2010 estimate for the City of Breckenridge is 3,214, a decrease of 345 people from the level reported in the 2000 Census. The U.S. Census Bureau's 2009 estimate also showed a significant drop in the City's population with 3,185 people, a decrease of 374 people from the 2000 Census.
- ▶ The Claritas, Inc. 2010 estimate for all of Wilkin County is 6,237. The Census Bureau's 2009 County estimate was slightly higher at 6,264. Both of these estimates show significant population losses countywide since 2000.
- ▶ The Claritas, Inc. 2010 estimate for the entire Market Area is 22,271. The U.S. Census Bureau's 2009 estimate is slightly higher at 22,331. Both of these estimates show significant population losses since 2000.

Population Projections

The following table presents population level projections using three different sources. Two of the projections have been generated by Community Partners Research, Inc., using past trends in population change. One calculation is based on shorter-term trends, between 2000 and 2009, while the second is calculated from longer-term patterns, between 1990 and 2009. The third source is from Claritas, Inc. projections. Projections are provided to the year 2015.

Table 2 Population Projections Through 2015				
	2009 Census Estimate	2015 Projection from 9-year trend	2015 Projection from 19-year trend	2015 Projection Claritas
Wahpeton	7,418	6,745	7,061	6,660
Richland County	16,067	14,918	15,485	14,970
Breckenridge	3,185	2,962	3,043	3,007
Wilkin County	6,264	5,753	5,934	5,761
Two-County Area	22,331	20,671	21,419	20,731

Source: Community Partners Research, Inc.; Claritas, Inc.

- ▶ The populations provided above present a range of possible population change from 2009 to 2015. The projections from nine-year trends appear to offer the best indicator of future change.
- ▶ **The shorter-term projection for Wahpeton, as calculated by Community Partners Research, expects the City to lose 673 people between 2009 and 2015.** Since 2000, the City has lost an estimated 1,168 people. Based on nine-year trends, Richland County is expected to lose 1,149 people between 2009 and 2015. The County has lost an estimated 1,931 people from 2000 to 2009.
- ▶ **The shorter-term projection for Breckenridge as calculated by Community Partners Research, expects the City to lose 223 people between 2009 and 2015.** Since 2000, the City has lost an estimated 374 people. Based on nine-year trends, Wilkin County is expected to lose 511 people between 2009 and 2015. The County has lost approximately 874 people from 2000 to 2009.
- ▶ The shorter-term projections for the entire Market Area estimates the loss of 1,660 people from 2009 to 2015. From 2000 to 2009, the Market Area's population decreased by 2,805 people.

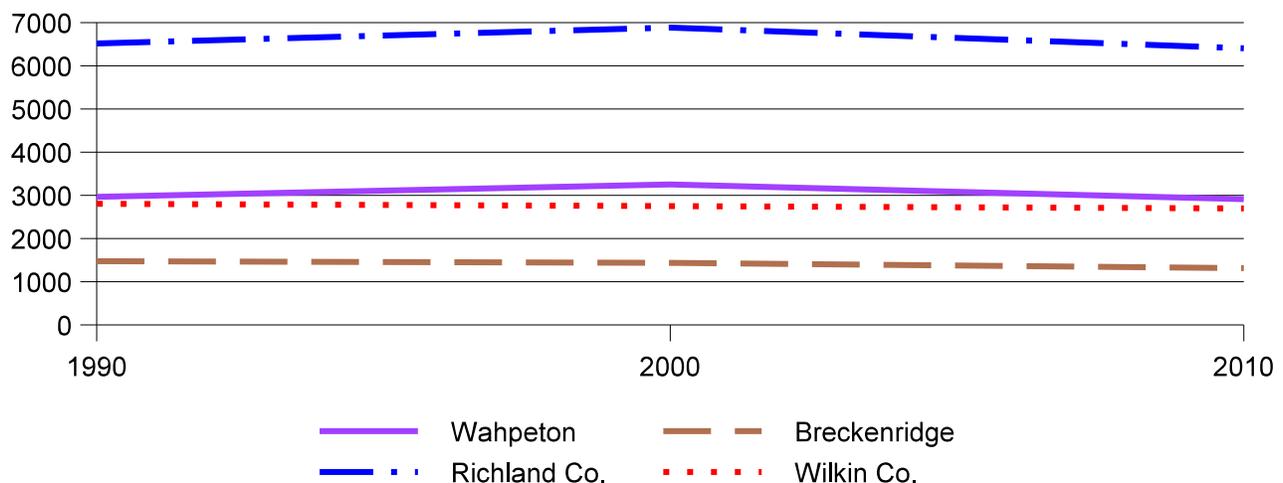
Household Estimates and Trends

Table 3 Household Trends - 1990-2010						
	1990 Households	2000 Households	% Change 1990-2000	2008 Demographer Estimate	2010 Claritas Estimate	% Change 2000-2010
Wahpeton	2,967	3,254	9.7%	N/A	2,910	-10.6%
Richland County	6,518	6,885	5.6%	N/A	6,408	-6.9%
Breckenridge	1,477	1,438	-2.6%	1,471	1,313	-8.7%
Wilkin County	2,805	2,752	-1.9%	2,696	2,444	-11.2%
Two-County Area	9,323	9,637	3.3%	N/A	8,852	-8.1%

Source: U.S. Census Bureau; Claritas, Inc., MN State Demographer

- ▶ The most recent household estimate for Wahpeton is the 2010 Claritas, Inc. estimate. Claritas estimates that Wahpeton has 2,910 households in 2010. Based on this estimate, the City has lost 344 households between the 2000 Census and 2010. The Claritas estimate for all of Richland County is 6,408 households, down 477 households from the year 2000.
- ▶ The 2010 Claritas estimate for Breckenridge is 1,313 households. Based on this estimate, the City has lost 125 households between the 2000 Census and 2010. The Claritas estimate for all of Wilkin County is 2,444 households, down 308 households from the year 2000.
- ▶ The 2010 Claritas, Inc. estimate for the entire Market Area is 8,852 households. This is a decrease of 785 households from 2000 to 2010.
- ▶ The U.S. Census Bureau only issues annual population estimates, so no household data is available from this source.

Household Trends - 1990 to 2010



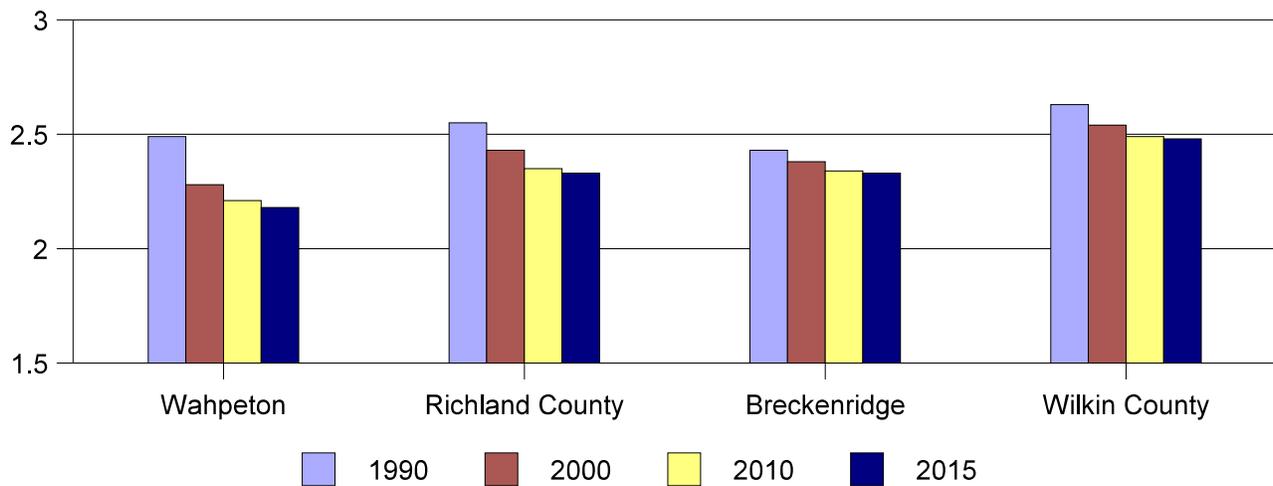
Average Household Size

The following table provides U.S. Census Bureau information on average household size. The 2010 estimates and 2015 projections are from Claritas.

Table 4 Average Number of Persons Per Household 1990-2015				
	1990 Census	2000 Census	2010 Claritas Estimate	2015 Claritas Projection
Wahpeton	2.49	2.28	2.21	2.18
Richland County	2.55	2.43	2.35	2.33
Breckenridge	2.43	2.38	2.34	2.33
Wilkin County	2.63	2.54	2.49	2.48

Source: U.S. Census; Claritas, Inc.

Average Household Size Trends - 1990 to 2015



- ▶ Household formation has been occurring at a different rate than population change in recent decades due to a steady decrease in average household size for most jurisdictions. This has been due to household composition changes, such as more single parent families, more senior households due to longer life spans, etc. It is projected that all four jurisdictions will experience slight declines in average household size from 2010 to 2015. However, it appears that household sizes are stabilizing
- ▶ Wahpeton has experienced a decrease in average household size over the last 20 years. The Claritas, Inc. estimate of 2.21 persons per household in 2010 is significantly smaller than the 2.49 persons per household reported in the 1990 Census. During this same 20-year time period, the average household size for all of Richland County has decreased from 2.55 persons in 1990 to 2.35 persons in 2010.

- ▶ Breckenridge has seen a decrease in the average household size over the last 20 years, although not as significant as many Minnesota cities have experienced. The Claritas, Inc. estimate of 2.34 persons per household in 2010 is smaller than the 2.43 persons per household reported in the 1990 Census. Wilkin County has experienced a decline from 2.63 persons in 1990 to 2.49 persons in 2010.

Household Projections

The following table presents household level projections using three different calculation sources. As with population projections, Community Partners Research, Inc., has generated projections to the year 2015, using both short-term and longer-term patterns to project future changes. Claritas, Inc.’s 2010 household estimates were used in making these calculations. Claritas, Inc. has also produced household projections to the year 2015.

Table 5 Household Projections Through 2015				
	2010 Claritas Household Estimate	2015 Projection from 10-year trend	2015 Projection from 20-year trend	2015 Claritas Projection
Wahpeton	2,910	2,756	2,896	2,694
Richland County	6,408	6,186	6,381	6,032
Breckenridge	1,313	1,256	1,277	1,229
Wilkin County	2,444	2,307	2,365	2,267
Two-County Area	8,852	8,493	8,746	8,299

Source: Claritas; Community Partners Research, Inc.

- ▶ As explained in the section on population projections, the different sources yield a wide variation in the possible change in household count through the year 2015. The short-term trends, based on recent changes, appear to best reflect the actual growth patterns and are probably the best indicator of future change.
- ▶ **The 10-year trend calculation from Community Partners Research expects Wahpeton to lose 154 households between 2010 and 2015.** From 2000 to 2010, the City has lost an estimated 344 households. The 2015 projection for household change in all of Richland County, as calculated from shorter-term trends, expects a loss of 222 households from 2000 to 2015. From 2000 to 2010, the County has lost approximately 497 households.
- ▶ **The 10-year trend calculation from Community Partners Research expects Breckenridge to lose 57 households between 2010 and 2015.** From 2000 to 2010, the City has lost an estimated 125 households. The 2015 projection for household change in all of Wilkin County, as calculated from shorter-term trends, expects a loss of 137 households from 2000 to 2015. From 2000 to 2010, the County has lost approximately 308 households.
- ▶ The 10-year trend calculation from Community Partners Research expects the entire Market Area to lose 359 households from 2010 to 2015. From 2000 to 2010, the Market Area lost approximately 785 households.

Wahpeton Projected Population by Age - 2000 to 2015

The following table identifies Wahpeton’s population in each age range from the 2000 Census, and from Claritas’ 2010 estimate and 2015 projection. The table also shows the estimated change in population between 2000 and 2010 by age group and the projected change from 2010 to 2015.

Table 6 Wahpeton Projected Population by Age - 2000 - 2015					
Age	2000 Census	2010 Claritas Estimate	Change in Population 2000-2010	2015 Claritas Projection	Projected Change in Population - 2010-2015
0-14	1,494	1,254	-240/-16.1%	1,144	-110/-8.8%
15-20	1,672	1,083	-589/-35.2%	954	-129/-11.9%
21-24	727	510	-217/-29.8%	381	-129/-25.3%
25-34	980	899	-81/-8.3%	877	-22/-2.4%
35-44	1,101	824	-277/-25.2%	807	-17/-2.1%
45-54	958	974	16/1.7%	713	-261/-26.8%
55-64	542	833	291/53.7%	877	44/5.3%
65-74	463	364	-99/-21.4%	453	89/24.5%
75-84	427	277	-150/-35.1%	212	-65/-23.5%
85 +	222	251	29/13.1%	242	-9/-3.6%
Total	8,586	7,269	-1,317/-15.3%	6,660	-609/-7.1%

Source: U.S. Census; Claritas, Inc.

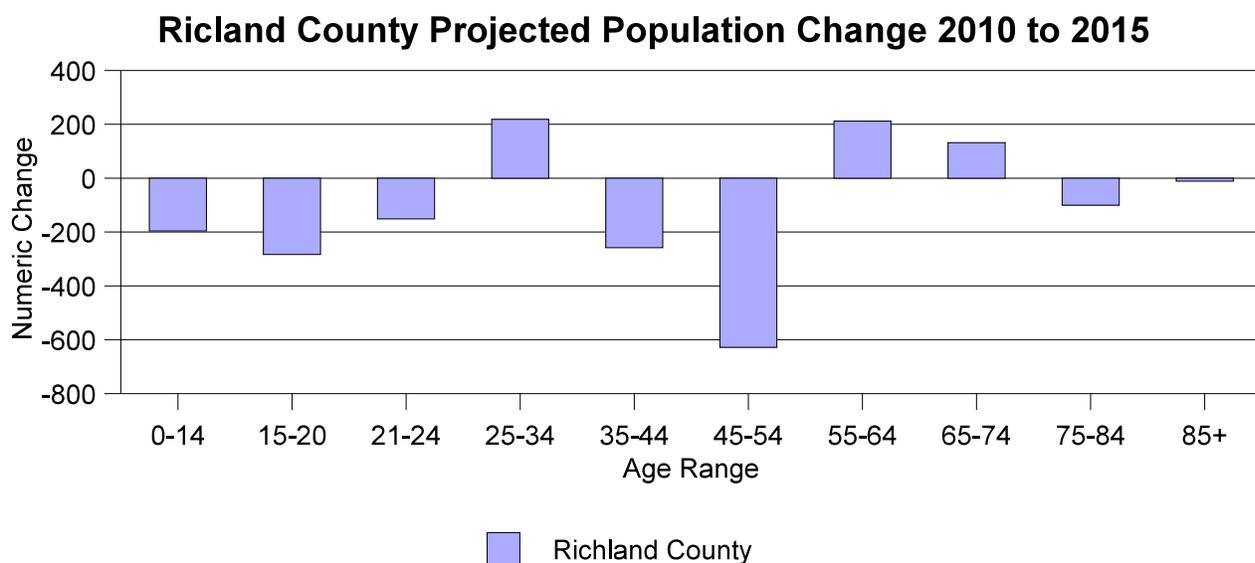
- ▶ The age-based projections issued by Claritas, Inc. expect an on-going loss of population for Wahpeton County through the year 2015. The projections forecast a loss of between 609 between 2010 and 2015. These projections appear to be reflecting the actual loss of population as the most recent annual population estimate for the City shows a loss of 1,317 people between 2000 and 2010.
- ▶ These projections are useful in examining the relative age movement within the population. Between the years 2010 and 2015, the City expects to experience growth in the 55 to 64 and 65 to 74 age groups. These projections expect population losses in all the other age groups.

Richland County Projected Population by Age - 2000 to 2015

The following table identifies Richland County’s population in each age range from the 2000 Census, and from Claritas’ 2010 estimate and 2015 projection. The table shows the estimated change in population between 2000 and 2010 by age group and the projected change from 2010 to 2015.

Table 7 Richland County Projected Population by Age - 2000 - 2015					
Age	2000 Census	2010 Claritas Estimate	Change 2000-2010	2015 Claritas Projection	Projected Change 2010-2015
0-14	3,567	2,896	-671/-18.8%	2,700	-196/-6.8%
15-20	2,516	1,903	-613/-24.4%	1,620	-283/-14.9%
21-24	958	933	-25/-2.6%	782	-151/-16.2%
25-34	1,863	1,723	-140/-7.5%	1,942	219/12.7%
35-44	2,750	1,677	-1,073/-39.0%	1,419	-258/-15.4
45-54	2,225	2,584	359/16.1%	1,956	-628/-24.3%
55-64	1,373	1,957	584/42.5%	2,169	212/10.8%
65-74	1,267	1,056	-211/-16.7%	1,188	132/12.5%
75-84	991	763	-228/-23.0%	663	-100/-13.1%
85 +	488	542	54/11.1%	531	-11/-2.0%
Total	17,998	16,034	-1,964/-10.9%	14,970	-1,064/-6.6%

Source: U.S. Census; Claritas, Inc.



- ▶ The age-based projections issued by Claritas, Inc. expect an on-going loss of population for Richland County through the year 2015. The projections forecast a loss of 1,064 people between 2000 and 2015. These projections appear to be reflecting the actual loss of population as the most recent annual population estimate for the County shows a loss of 1,964 people between 2000 and 2010.
- ▶ These projections are useful in examining the relative age movement within the population. Between the years 2010 and 2015, the County expects to experience growth in the 25 to 34, 55 to 64 and 65 to 74 age ranges.
- ▶ Richland County is expected to experience population declines in the under 24 age ranges, the 35 to 54 age ranges and the over 75 age ranges.

Breckenridge Projected Population by Age - 2000 to 2015

The following table identifies the City of Breckenridge's population in each age range from the 2000 Census, and from Claritas' 2010 estimate and 2015 projection. The table also shows the estimated change in population between 2000 and 2010 by age group and the projected change from 2010 to 2015.

Table 8 Breckenridge Projected Population by Age - 2000 - 2015					
Age	2000 Census	2010 Claritas Estimate	Change 2000-2010	2015 Claritas Projection	Projected Change 2010-2015
0-14	765	552	-213/-27.8%	504	-48/-8.7%
15-20	320	276	-44/-13.8%	225	-51/-18.5%
21-24	143	158	15/10.5%	157	-1/-0.6%
25-34	392	359	-33/-8.4%	370	11/3.1%
35-44	571	375	-196/-34.3%	310	-65/-17.3%
45-54	405	526	121/29.9%	427	-99/-18.8%
55-64	298	365	67/22.5%	416	51/14.0%
65-74	273	257	-16/-5.9%	262	5/1.9%
75-84	239	201	-38/-15.9%	189	-12/-6.0%
85 +	153	145	-8/-5.2%	147	2/1.4%
Total	3,559	3,214	-345/-9.7%	3,007	-207/-6.4%

Source: U.S. Census; Claritas, Inc.

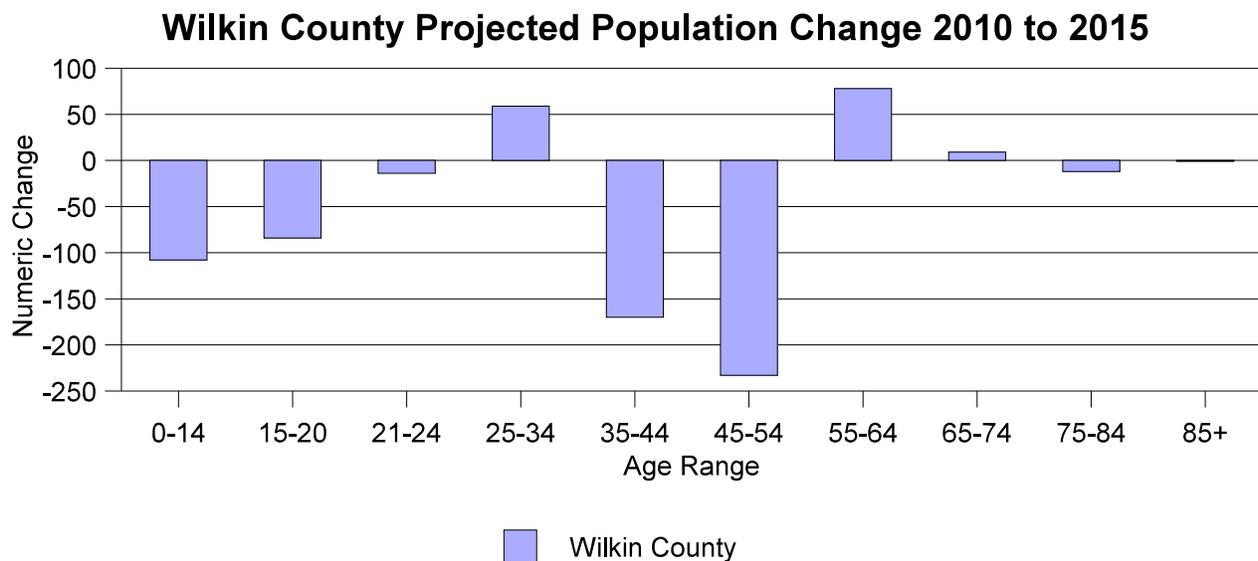
- ▶ The age-based projections issued by Claritas, Inc. expect an on-going loss of population for Breckenridge through the year 2015. The projections forecast a loss of 207 people between 2010 and 2015. These projections appear to be reflecting the actual loss of population as the most recent annual population estimate for the City shows a loss of 345 people between 2000 and 2010.
- ▶ These projections are useful in examining the relative age movement within the population. Between the years 2010 and 2015, the City expects to experience growth in the 25 to 34, 55 to 74, and 85 and over age ranges.
- ▶ The City of Breckenridge is expected to experience population declines in the under 24 age ranges, the 35 to 54 age ranges and the 75 to 84 age range.

Wilkin County Projected Population by Age - 2000 to 2015

The following table identifies Wilkin County’s population in each age range from the 2000 Census, and from Claritas’ 2010 estimate and 2015 projection. The table also shows the estimated change in population between 2000 and 2010 by age group and the projected change from 2010 to 2015.

Table 9 Wilkin County Projected Population by Age - 2000 - 2015					
Age	2000 Census	2010 Claritas Estimate	Change 2000-2010	2015 Claritas Projection	Projected Change 2010-2015
0-14	1,592	1,139	-453/-28.5%	1,031	-108/-9.5%
15-20	645	535	-110/-17.1%	451	-84/-15.7%
21-24	248	313	65/26.2%	299	-14/-4.5%
25-34	755	656	-99/-13.1%	715	59/9.0%
35-44	1,220	702	-518/-42.5%	532	-170/-24.2%
45-54	895	1,088	193/21.6%	855	-233/-21.4%
55-64	637	756	119/18.7%	834	78/10.3%
65-74	548	509	-39/-7.1%	518	9/1.8%
75-84	397	341	-56/-14.1%	329	-12/-3.5%
85 +	201	198	-3/-1.5%	197	-1/-0.5%
Total	7,138	6,237	-901/-12.6%	5,761	-476/-7.6%

Source: U.S. Census; Claritas, Inc.



- ▶ The age-based projections issued by Claritas, Inc. expect an on-going loss of population for Wilkin County through the year 2015. The projections forecast a loss of 476 people between 2010 and 2015. These projections appear to be reflecting the actual loss as the most recent annual population estimate for the County shows a loss of 901 people between 2000 and 2010.
- ▶ These projections are useful in examining the relative age movement within the population. Between the years 2010 and 2015, the County expects to experience growth in the 25 to 34 and 55 to 74 age ranges.
- ▶ Wilkin County is expected to experience population declines in the under 24 age ranges, the 35 to 54 age ranges and the over 75 age ranges.

Wahpeton Projected Households by Age - 2000 to 2015

The following table identifies the City of Wahpeton's households by age of householder from the 2000 Census, and from Claritas' 2010 estimate and 2015 projection. The table also shows the estimated change in households between 2000 and 2010 by age group and the projected change from 2010 to 2015.

Table 10 Wahpeton Projected Households by Age - 2000 - 2015					
Age	2000 Census	2010 Claritas Estimate	Change in Households 2000-2010	2015 Claritas Projection	Projected Change in Households - 2010-2015
Under 25	538	332	-206/-38.3%	257	-75/-22.6
25-34	555	517	-38/-6.8%	498	-19/-3.7%
35-44	617	461	-156/-25.3%	453	-8/-1.7%
45-54	567	580	13/2.3%	427	-153/-26.4%
55-64	340	527	187/55.0%	554	27/5.1%
65-74	286	225	-61/-21.3%	283	58/25.8%
75-84	276	179	-97/-35.1%	135	-44/-24.6%
85 +	75	89	14/18.7%	87	-2/-2.2%
Total	3,254	2,910	-344/-10.6%	2,694	-216/-7.4%

Source: U.S. Census; Claritas, Inc.

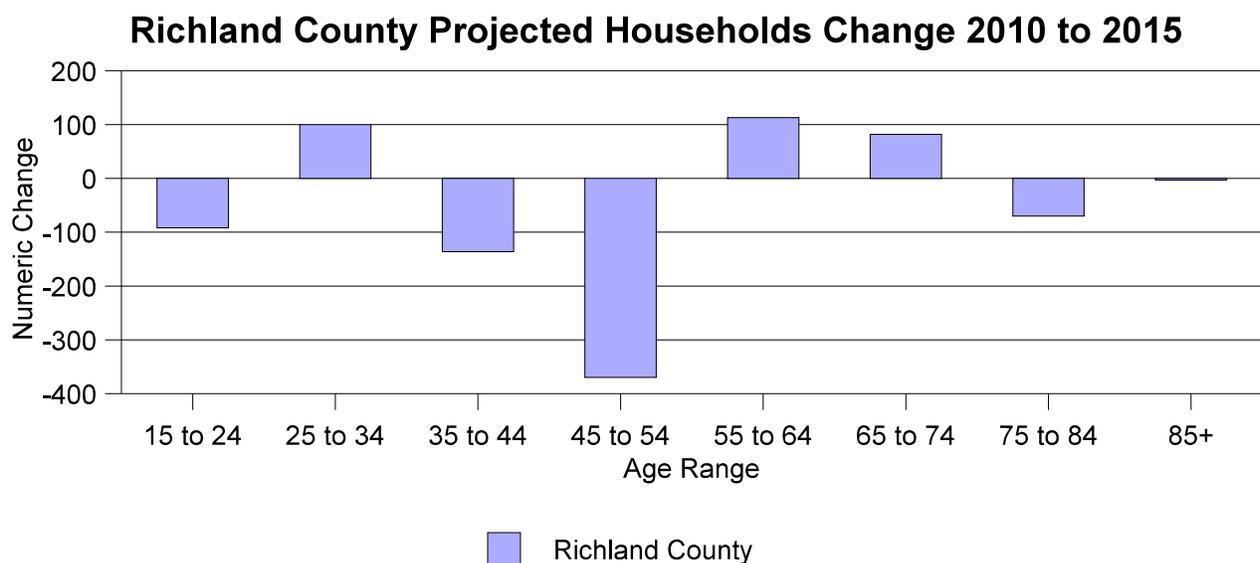
- ▶ The age-based projections issued by Claritas, Inc. expect an on-going loss of households for Wahpeton through the year 2015. The projections forecast a loss of 216 households from 2010 to 2015. These projections appear to be reflecting the actual household losses as the most recent household estimate for the County shows a loss of 344 households between 2000 and 2010.
- ▶ These projections are useful in examining the relative age movement within the population. Between the years 2010 and 2015, the City expects to experience growth in the 55 to 74 age ranges. All other age ranges are projected to lose households.

Richland County Projected Households by Age - 2000 to 2015

The following table identifies Richland County’s households by age of householder from the 2000 Census, and from Claritas’ 2010 estimate and 2015 projection. The table also shows the estimated change in households between 2000 and 2010 by age group and the projected change from 2010 to 2015.

Table 11 Richland County Projected Households by Age - 2000 - 2015					
Age	2000 Census	2010 Claritas Estimate	Change in Households 2000-2010	2015 Claritas Projection	Projected Change in Households - 2010-2015
Under 25	648	459	-189/-29.2%	367	-92/-20.0%
25-34	977	916	-61/-6.2%	1,016	100/10.9%
35-44	1,483	917	-566/-38.2%	781	-136/-14.8%
45-54	1,293	1,506	213/16.5%	1,136	-370/-24.6%
55-64	789	1,148	359/45.5%	1,261	113/9.8%
65-74	789	669	-120/-15.2%	751	82/12.3%
75-84	683	538	-145/-21.2%	468	-70/-13.0%
85 +	223	255	32/14.3%	252	-3/-1.2%
Total	6,885	6,408	-477/-6.9%	6,032	-376/-5.9%

Source: U.S. Census; Claritas, Inc.



- ▶ The age-based projections issued by Claritas, Inc. expect an on-going loss of households for Richland County through the year 2015. The projections forecast a loss of 376 households from 2010 to 2015. These projections appear to be reflecting actual losses as the most recent household estimate for the County shows a loss of 477 households between 2000 and 2010.
- ▶ These projections are useful in examining the relative age movement within the population. Between the years 2010 and 2015, the County expects to experience household growth in the 25 to 34 and 55 to 74 age ranges.
- ▶ Richland County is expected to experience household declines in the under 24 age range, the 35 to 54 age ranges and the over 75 age ranges.

Breckenridge Projected Households by Age - 2000 to 2015

The following table identifies the City of Breckenridge's households by age of householder from the 2000 Census, and from Claritas' 2010 estimate and 2015 projection. The table also shows the estimated change in households between 2000 and 2010 by age group and the projected change from 2010 to 2015.

Table 12 Breckenridge Projected Households by Age - 2000 - 2015					
Age	2000 Census	2010 Claritas Estimate	Change in Households 2000-2010	2015 Claritas Projection	Projected Change in Households - 2010-2015
Under 25	95	81	-14/-14.7%	72	-9/-11.1%
25-34	197	173	-24/-12.2%	173	0/0%
35-44	310	197	-113/-36.5%	159	-38/-19.3%
45-54	248	308	60/24.2%	249	-59/-19.2%
55-64	171	201	30/17.5%	226	25/12.4%
65-74	184	165	-19/-10.3%	167	2/1.2%
75-84	155	121	-34/-21.9%	114	-7/-5.8%
85 +	78	67	-11/-14.1%	69	2/3.0%
Total	1,438	1,313	-125/-8.7%	1,229	-84/-6.4%

Source: U.S. Census; Claritas, Inc.

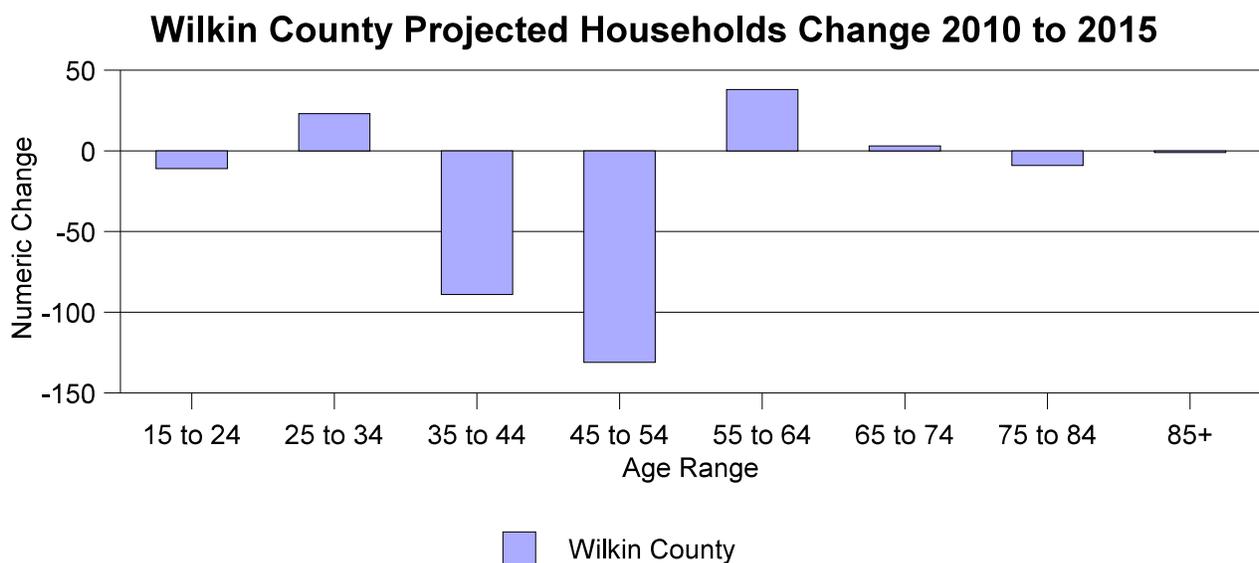
- ▶ The age-based projections issued by Claritas, Inc. expect an on-going loss of households for Breckenridge through the year 2015. The projections forecast a loss of 84 households from 2010 to 2015. These projections appear to be reflecting actual losses as the most recent household estimate for the City shows a loss of 125 households between 2000 and 2010.
- ▶ These projections are useful in examining the relative age movement within the population. Between the years 2010 and 2015, the City expects to experience household growth in the 55 to 74 age ranges and the 85 and over age range.
- ▶ The City of Breckenridge is expected to experience household declines in the under 24 age range, the 35 to 54 age ranges and the 75 to 84 age range. No change is projected in the 25 to 34 age range.

Wilkin County Projected Households by Age - 2000 to 2015

The following table identifies the Wilkin County's households by age of householder from the 2000 Census, and from Claritas' 2010 estimate and 2015 projection. The table also shows the estimated change in households between 2000 and 2010 by age group and the projected change from 2010 to 2015.

Table 13 Wilkin County Projected Households by Age - 2000 - 2015					
Age	2000 Census	2010 Claritas Estimate	Change in Households 2000-2010	2015 Claritas Projection	Projected Change in Households - 2010-2015
Under 25	126	110	-16/-12.7%	99	-11/-10.0%
25-34	363	307	-56/-15.4%	330	23/7.5%
35-44	642	358	-284/-44.2%	269	-89/-24.9%
45-54	518	609	91/17.6%	478	-131/-21.5%
55-64	358	409	51/14.2%	447	38/9.3%
65-74	356	319	-37/-10.4%	322	3/0.9%
75-84	273	223	-50/-18.3%	214	-9/-4.0%
85 +	116	109	-7/-6.0%	108	-1/-0.9%
Total	2,752	2,444	-308/-11.2%	2,267	-177/-7.2%

Source: U.S. Census; Claritas, Inc.



- ▶ The age-based projections issued by Claritas, Inc. expect an on-going loss of households for Wilkin County through the year 2015. The projections forecast a loss of 177 households from 2010 to 2015. These projections appear to be reflecting actual losses as the most recent household estimate for the County shows a loss of 308 households between 2000 and 2010.
- ▶ These projections are useful in examining the relative age movement within the population. Between the years 2010 and 2015, the County expects to experience household growth in the 25 to 34 and 55 to 74 age ranges.
- ▶ Wilkin County is expected to experience household declines in the under 24 age range, the 35 to 54 age ranges and the over 75 age ranges.

Wahpeton Income Data - 2000 to 2015

Claritas, Inc., a private data reporting service, has generated household income estimates for the year 2010 and projections for the year 2015. These estimates are for the City of Wahpeton. Information from the 2000 Census is provided for comparison.

Table 14 Wahpeton Estimated Household Income - 2000 to 2015				
Household Income	Number of Households 2000 Census	Number of Households 2010 Claritas Estimate	Change in Households 2000-2010	2015 Claritas Projection
\$0 - \$14,999	777	530	-247/-31.8%	452
\$15,000 - \$24,999	439	371	-68/-15.5%	332
\$25,000 - \$34,999	506	328	-178/-35.2%	283
\$35,000 - \$49,999	681	560	-121/-17.8%	478
\$50,000 - \$74,999	562	628	66/11.7%	609
\$75,000 - \$99,999	153	268	115/75.2%	270
\$100,000 - \$149,999	104	156	52/50.0%	191
\$150,000+	30	69	39/130.0%	79
Total	3,252	2,910	-342/-10.5%	2,694

Source: Claritas, Inc.; Community Partners Research, Inc.

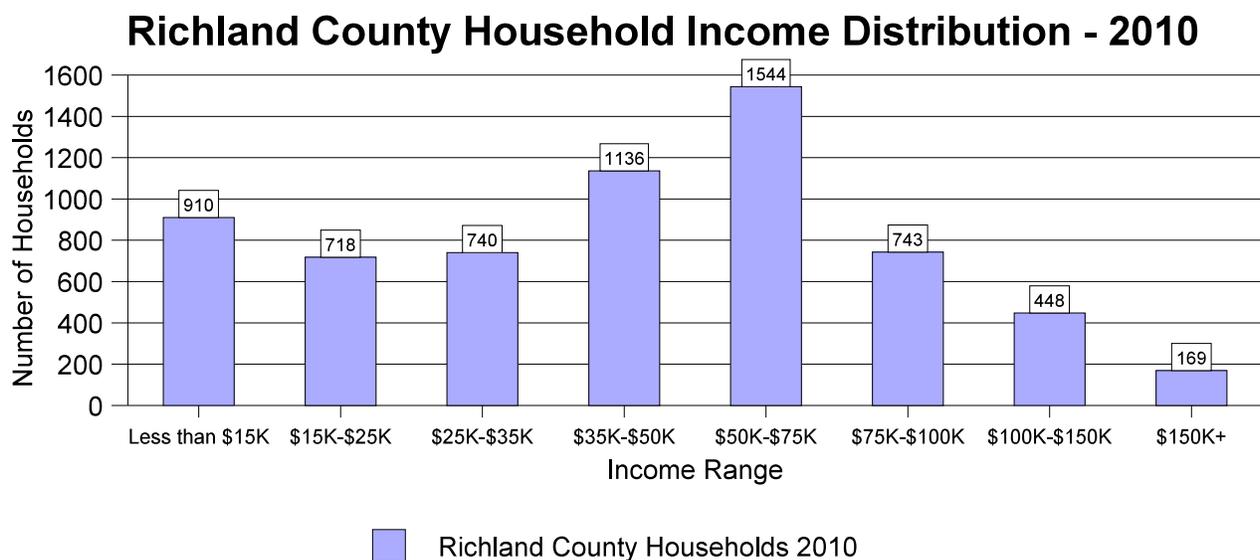
- ▶ According to income estimates for 2010, household incomes have improved in the City of Wahpeton. Claritas, Inc. believes that the number of households with annual incomes of \$50,000 or more has increased over the last 10 years, while the number of households with incomes less than \$50,000 has decreased.
- ▶ According to Claritas, Inc., the median household income in 2010 is \$41,056, compared to \$33,097 in 2000, an increase of 24%.
- ▶ A commonly used standard for affordable housing is that a household can apply 30% of gross income for housing expenses. The City's median household income in 2010 translates into \$1,026 per month based on 30% of income. The 2000 median household income translated into \$827 per month.
- ▶ Although the number of lower income households has been declining, there are still 530 households in 2010 with an annual income below \$15,000. These households can only afford \$375 per month or less for housing costs, without experiencing a cost burden.

Richland County Income Data - 2000 to 2015

Claritas, Inc., a private data reporting service, has generated household income estimates for the year 2010 and projections for the year 2015. These estimates are for Richland County. Information from the 2000 Census is provided for comparison.

Table 15 Richland County Estimated Household Income - 2000 to 2015				
Household Income	Number of Households 2000 Census	Number of Households 2010 Claritas Estimate	Change in Households 2000-2010	2015 Claritas Projection
\$0 - \$14,999	1,319	910	-409/-31.0%	784
\$15,000 - \$24,999	955	718	-237/-24.8%	629
\$25,000 - \$34,999	1,005	740	-265/-26.4%	632
\$35,000 - \$49,999	1,542	1,136	-406/-26.3%	974
\$50,000 - \$74,999	1,304	1,544	240/18.4%	1,451
\$75,000 - \$99,999	416	743	327/78.6%	768
\$100,000 - \$149,999	225	448	223/99.1%	574
\$150,000+	82	169	87/106.1%	220
Total	6,848	6,408	-440/-6.4%	6,032

Source: Claritas, Inc.; Community Partners Research, Inc.



- ▶ According to income estimates for 2010, household incomes have improved in Richland County. Claritas, Inc. believes that the number of households with annual incomes of \$50,000 or more has increased over the last 10 years, while the number of households with incomes less than \$50,000 has decreased.
- ▶ According to Claritas, Inc., the median household income in 2010 is \$46,036, compared to \$36,414 in 2000, an increase of 26.4%.
- ▶ A commonly used standard for affordable housing is that a household can apply 30% of gross income for housing expenses. The County's median household income in 2010 translates into \$1,151 per month based on 30% of income. The 2000 median household income translated into \$910 per month.
- ▶ Although the number of lower income households has been declining, there are still 910 households in 2010 with an annual income below \$15,000. These households can only afford \$375 per month or less for housing costs, without experiencing a cost burden.

Breckenridge Income Data - 2000 to 2015

Claritas, Inc., a private data reporting service, has generated household income estimates for the year 2010 and projections for the year 2015. These estimates are for the City of Breckenridge. Information from the 2000 Census is provided for comparison.

Table 16 Breckenridge Estimated Household Income - 2000 to 2015				
Household Income	Number of Households 2000 Census	Number of Households 2010 Claritas Estimate	Change in Households 2000-2010	2015 Claritas Projection
\$0 - \$14,999	259	168	-91/-35.1%	141
\$15,000 - \$24,999	199	178	-21/-10.6%	141
\$25,000 - \$34,999	227	114	-113/-49.8%	108
\$35,000 - \$49,999	293	209	-84/-28.7%	183
\$50,000 - \$74,999	306	296	-10/-3.3%	258
\$75,000 - \$99,999	101	206	105/104.0%	199
\$100,000 - \$149,999	41	110	69/168.3%	150
\$150,000+	13	32	19/146.2%	49
Total	1,439	1,313	-126/-8.8%	1,229

Source: Claritas, Inc.; Community Partners Research, Inc.

- ▶ According to income estimates for 2010, household incomes have improved in the City of Breckenridge. Claritas, Inc. believes that the number of households with annual incomes of \$75,000 or more has increased over the last 10 years, while the number of households with incomes less than \$75,000 has decreased.
- ▶ According to Claritas, Inc., the median household income in 2010 is \$49,071, compared to \$36,786 in 2000, an increase of 33.4%.
- ▶ A commonly used standard for affordable housing is that a household can apply 30% of gross income for housing expenses. The City's median household income in 2010 translates into \$1,227 per month based on 30% of income. The 2000 median household income translated into \$920 per month.
- ▶ Although the number of lower income households has been declining, there are still 168 households in 2010 with an annual income below \$15,000. These households can only afford \$375 per month or less for housing costs, without experiencing a cost burden.

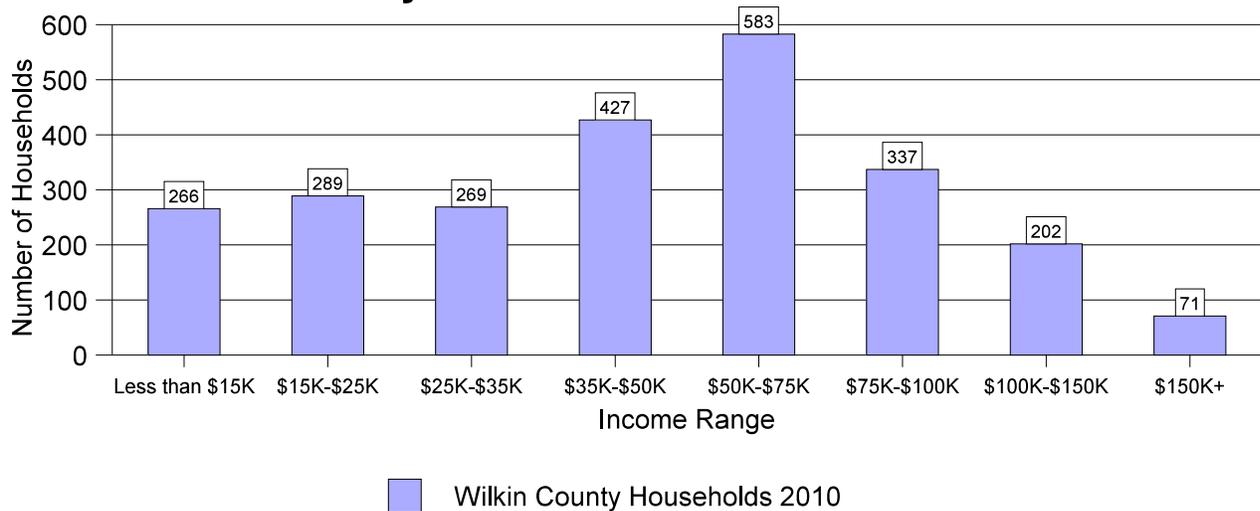
Wilkin County Income Data - 2000 to 2015

Claritas, Inc., a private data reporting service, has generated household income estimates for the year 2010 and projections for the year 2015. These estimates are for Wilkin County. Information from the 2000 Census is provided for comparison.

Household Income	Number of Households 2000 Census	Number of Households 2010 Claritas Estimate	Change in Households 2000-2010	2015 Claritas Projection
\$0 - \$14,999	409	266	-143/-35.0%	224
\$15,000 - \$24,999	400	289	-111/-27.8%	230
\$25,000 - \$34,999	439	269	-170/-38.7%	233
\$35,000 - \$49,999	572	427	-145/-25.3%	372
\$50,000 - \$74,999	594	583	-11/-1.9%	519
\$75,000 - \$99,999	203	337	134/66.0%	336
\$100,000 - \$149,999	94	202	108/114.9%	260
\$150,000+	33	71	38/115.2%	93
Total	2,744	2,444	-300/-10.9%	2,267

Source: Claritas, Inc.; Community Partners Research, Inc.

Wilkin County Household Income Distribution - 2010



- ▶ According to income estimates for 2010, household incomes have improved in Wilkin County. Claritas, Inc. believes that the number of households with annual incomes of \$75,000 or more has increased over the last 10 years, while the number of households with incomes less than \$75,000 has decreased.
- ▶ According to Claritas, Inc., the median household income in 2010 is \$48,966, compared to \$38,259 in 2000, an increase of 28%.
- ▶ A commonly used standard for affordable housing is that a household can apply 30% of gross income for housing expenses. The County's median household income in 2010 translates into \$1,224 per month based on 30% of income. The 2000 median household income translated into \$956 per month.
- ▶ Although the number of lower income households has been declining, there are still 266 households in 2010 with an annual income below \$15,000. These households can only afford \$375 per month or less for housing costs, without experiencing a cost burden.

Wahpeton Existing Housing Inventory

Table 18 Occupied Housing Units by Year Built - (owner/renter)							
	Pre-1940	1940-1959	1960-1969	1970-1979	1980-1989	1990-2000	2000-2010
Wahpeton	374/155	326/247	212/173	386/427	251/295	152/252	84/24

Source: 2000 Census; City Building Permits

* The Census reported units constructed through March of 2000. Because of weather conditions, it is assumed that permits for housing that was occupied in March/April 2000 would have been issued in 1999.

- ▶ In 2010, 21% of all owner occupied housing units in the City of Wahpeton are pre-1940 construction. This is the same as the State-wide average for pre-1940 housing, which is also 21%.

Table 19 Occupied Housing Units by Number of Units in Structure						
	Owner Occupied 2000	Renter Occupied 2000	Vacant Units 2000	Total Units 2000	New Units 2000-2010	Estimated Total 2010
1 Unit Detached	1,428	119	77	1,624	78	1,702
1 Unit Attached	81	35	13	129	0	129
2 Units	0	82	7	89	6	95
3-4 Units	11	144	14	169	0	169
5+ Units	0	1,142	120	1,262	24	1,286
Mobile Home	181	27	8	216	-31	185
Total	1,701	1,549	239	3,489	77	3,566

Source: U.S. Census; Building Permits

- ▶ There have been 78 single family homes and six townhouse units constructed in Wahpeton from 2000 to 2010. Also, a 24-unit senior project, Fourth Ave. Manor, was constructed in Wahpeton in 2002.
- ▶ The table above does not reflect demolition activity that may have occurred since 2000, however, the table does reflect the mobile homes that have been lost from 2000 to 2010.

Breckenridge Existing Housing Inventory

Table 20 Occupied Housing Units by Year Built - (owner/renter)							
	Pr-1940	1940-1959	1960-1969	1970-1979	1980-1989	1990-2000*	2000-2010
Breckenridge	213/84	320/87	142/59	127/100	65/33	163/44	64/70

Source: 2000 Census; City Building Permits

* The Census reported units constructed through March of 2000. Because of weather conditions, it is assumed that permits for housing that was occupied in March/April 2000 would have been issued in 1999.

- ▶ At the time of the 2000 Census, the age of the owner occupied housing stock in Breckenridge was the same as the State average. The Census identified approximately 21% of all owner occupied housing units in Breckenridge as pre-1940 construction. The State-wide average for pre-1940 housing was also approximately 21%.

Table 21 Occupied Housing Units by Number of Units in Structure						
	Owner Occupied 2000	Renter Occupied 2000	Vacant Units 2000	Total Units 2000	New Units 2000-2010	Estimated Total 2010
1 Unit Detached	928	92	34	1,054	64	1,118
1 Unit Attached	13	11	0	24	20	44
2 Units	6	27	5	38	0	38
3-4 Units	7	49	21	77	0	77
5+ Units	2	222	58	282	50	332
Mobile Home	74	6	18	98	-45	53
Total	1,030	407	136	1,573	89	1,662

Source: U.S. Census; Building Permits

- ▶ There have been 64 single family homes, 20 townhouse units and a 50-unit assisted living project constructed in Breckenridge from 2000 to 2010. An 18-bed memory care project was also constructed in 2006, however, this project is not included in the above tables as the bedrooms in this project are not considered housing units.
- ▶ The table above does not reflect demolition activity that has occurred since 2000, however, it is estimated that 18 homes have been demolished since 2000 due to flood control activities. The table does reflect the mobile homes that have been lost from 2000 to 2010.

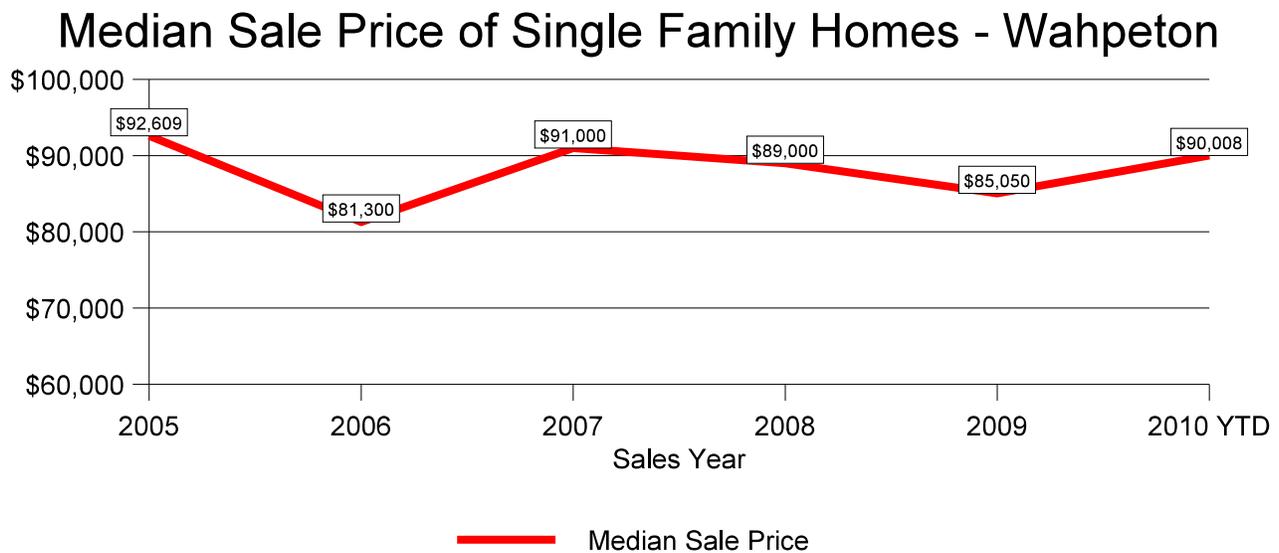
Wahpeton Existing Home Sales

The following table examines houses in the City of Wahpeton that have been sold in 2005, 2006, 2007, 2008, 2009 and from January through May, 2010. It is important to note that the number of houses that have sold is a relatively small percentage of the total housing stock and may not be an accurate indicator of overall home values. However, this sample does provide insight into those units that are turning-over in the City. It is also important to note that these sales are almost always existing homes, and rarely reflect the sales of newly constructed houses.

Table 22 Median Value of Recent Residential Sales in Wahpeton - 2005 - May 2010			
	Number of Good Sales	Median Sale Price	Average Sales Price
2005	74	\$92,609	\$86,237
2006	68	\$81,300	\$87,817
2007	82	\$91,000	\$104,994
2008	70	\$89,000	\$107,034
2009	79	\$85,050	\$99,778
2010 (Jan.-May)	25	\$90,008	\$96,230

Source: Community Partners Research, Inc.; Wahpeton City Assessor

Note: The median sales price is the middle sales price that has exactly the same number of sales that are at a higher sales price and at a lower sales price. The average sales price was calculated by adding all of the sales prices and dividing by the total number of sales.



- ▶ The residential sales information is for sales that are considered to be “arms length” transactions, according to the City Assessor. Sales that are not “arms length” include, but are not limited to, sales between relatives, forced sales and foreclosures, and estate transfers that are not available on the open market. Only the “arms length” transactions have been reviewed for this study.
- ▶ There were 74 sales in 2005. The median sales price was \$92,609. The highest valued sale was for \$205,700 and the lowest valued sale was for \$27,600.
- ▶ There were 68 sales in 2006. The median sales price was \$81,300. The highest valued sale was for \$222,800 and the lowest valued sale was for \$13,500.
- ▶ There were 82 sales in 2007. The median sales price was \$91,000. The highest valued sale was for \$340,860 and the lowest valued sale was for \$20,070.
- ▶ There were 70 sales in 2008. The median sales price was \$89,000. The highest valued sale was for \$227,060 and the lowest valued sale was for \$35,960.
- ▶ There were 79 sales in 2009. The median sales price was \$85,050. The highest valued sale was for \$240,000 and the lowest valued sale was for \$24,000.
- ▶ There have been 25 sales in 2010 from January through May. The median sales price is \$90,008. The highest valued sale is for \$202,500 and the lowest valued sale is for \$20,165.

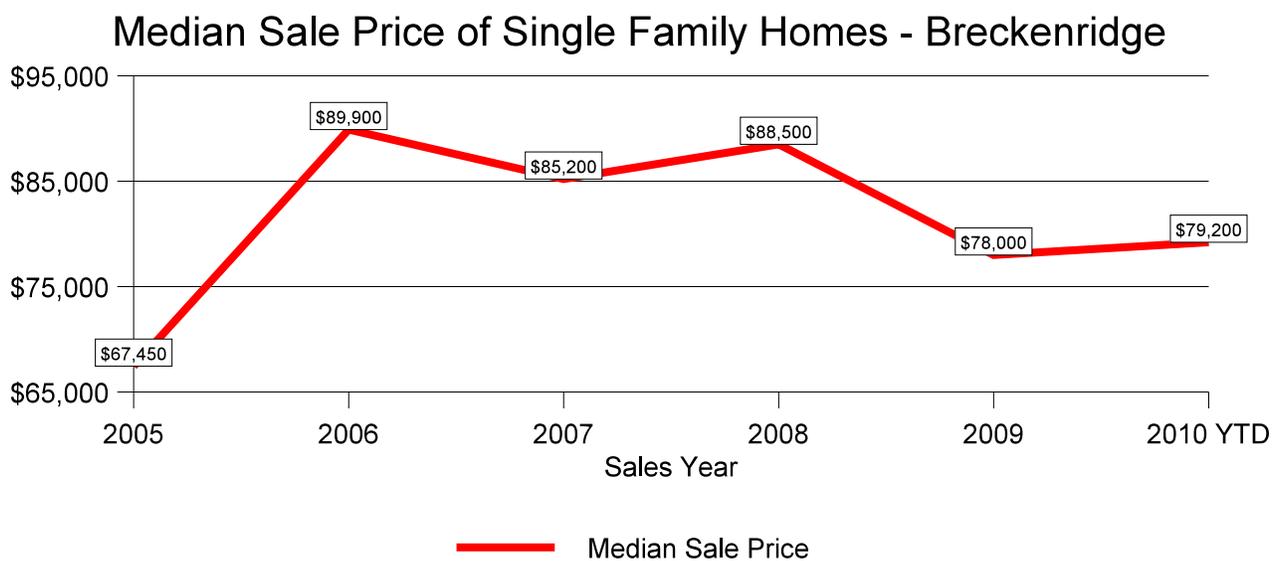
Breckenridge Existing Home Sales

The following table examines houses in the City of Breckenridge that have been sold in 2005, 2006, 2007, 2008, 2009 and from January through June, 2010. It is important to note that the number of houses that have sold is a relatively small percentage of the total housing stock and may not be an accurate indicator of overall home values. However, this sample does provide insight into those units that are turning-over in the City. It is also important to note that these sales are almost always existing homes, and rarely reflect the sales of newly constructed houses. The Wilkin County Assessor's sales reports are from October through September, thus, for example, the 2005 report is October, 2004, through September, 2005.

Table 23 Median Value of Recent Residential Sales in Breckenridge - 2005 - June 2010			
	Number of Good Sales	Median Sale Price	Average Sales Price
2005	24	\$67,450	\$80,375
2006	52	\$89,900	\$94,520
2007	34	\$85,200	\$92,850
2008	31	\$88,500	\$90,580
2009	26	\$78,000	\$97,925
2010 (thru June)	26	\$79,200	\$89,230

Source: Community Partners Research, Inc.; County Assessor

Note: The median sales price is the middle sales price that has exactly the same number of sales that are at a higher sales price and at a lower sales price. The average sales price was calculated by adding all of the sales prices and dividing by the total number of sales.



- ▶ The residential sales information is for sales that are considered to be “arms length” transactions, according to the County Assessor. Sales that are not “arms length” include, but are not limited to, sales between relatives, forced sales and foreclosures, and estate transfers that are not available on the open market. Only the “arms length” transactions have been reviewed for this study.
- ▶ There were 24 sales in 2005. The median sales price was \$67,450. The highest valued sale was for \$335,000 and the lowest valued sale was for \$27,500.
- ▶ There were 52 sales in 2006. The median sales price was \$89,900. The highest valued sale was for \$222,800 and the lowest valued sale was for \$13,500.
- ▶ There were 34 sales in 2007. The median sales price was \$85,200. The highest valued sale was for \$215,000 and the lowest valued sale was for \$16,500.
- ▶ There were 31 sales in 2008. The median sales price was \$88,500. The highest valued sale was for \$213,900 and the lowest valued sale was for \$27,000.
- ▶ There were 26 sales in 2009. The median sales price was \$78,000. The highest valued sale was for \$265,000 and the lowest valued sale was for \$14,000.
- ▶ There have been 26 sales from September, 2009, through June, 2010. The median sales price is \$79,200. The highest valued sale is for \$225,000 and the lowest valued sale is for \$15,000.

Wahpeton Housing Condition

Community Partners Research, Inc. representatives conducted a visual ‘windshield’ survey of 697 single family/duplex houses in three neighborhoods in the City of Wahpeton. Houses that appeared to contain three or more units were excluded from the survey. The three neighborhood boundaries are as follows: **Neighborhood #1:** North - railroad tracks, South - 7th Ave. S., East - river and West - 6th St. S. **Neighborhood #2:** North - 7th Ave. N., South - 2nd Ave. N., East - 4th St. N. And West - 11th St. N. **Neighborhood #3:** North - 1st St. N., South - Dakota Ave., East - river and West - 4th St. N.

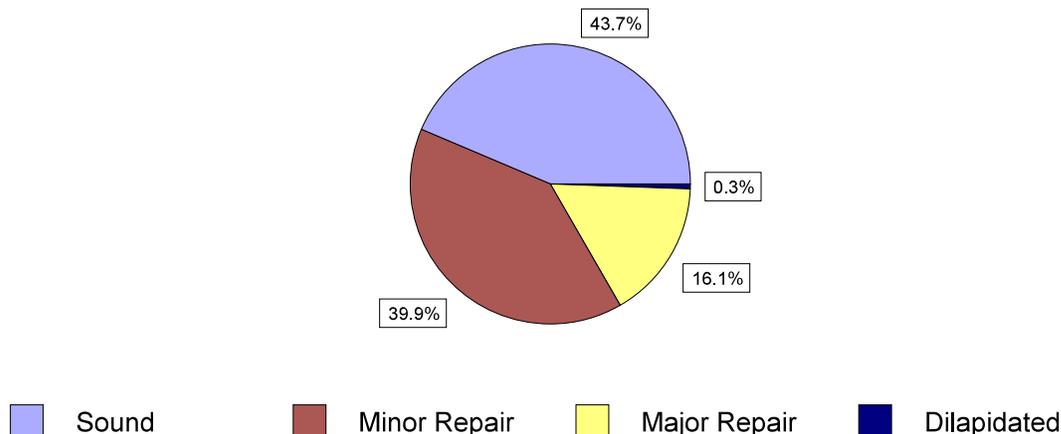
Houses were rated in one of four levels of physical condition, as defined below. The visual survey analyzed only the physical condition of the visible exterior of each structure. Exterior condition is assumed to be a reasonable indicator of the structure’s interior quality. Dilapidated houses are generally considered beyond repair. Major Repair houses need multiple major improvements such as roof, windows, sidings, structural/foundation, etc. Houses in this condition category may or may not be economically feasible to rehabilitate. Minor Repair houses are judged to be generally in good condition and require less extensive repair, such as one major improvement. Houses in this condition category will generally be good candidates for rehabilitation programs because they are in a salable price range and are economically feasible to repair. Sound houses are judged to be in good, ‘move-in’ condition. Sound houses may still contain minor code violations.

Table 24 Wahpeton Windshield Survey Condition Estimate - 2010					
	Sound	Minor Repair	Major Repair	Dilapidated	Total
Neighborhood No. 1	84 (38.9%)	97 (44.9%)	35 (16.2%)	0 (0%)	216
Neighborhood No. 2	151 (48.4%)	117 (37.5%)	43 (13.8%)	1 (0.3%)	312
Neighborhood No. 3	70 (41.4%)	64 (37.8%)	34 (20.2%)	1 (0.6%)	169
Total	305 (43.7%)	278 (39.9%)	112 (16.1%)	2 (0.3%)	697

Source: Community Partners Research, Inc.

Wahpeton Housing Condition Survey

Three Neighborhoods Total



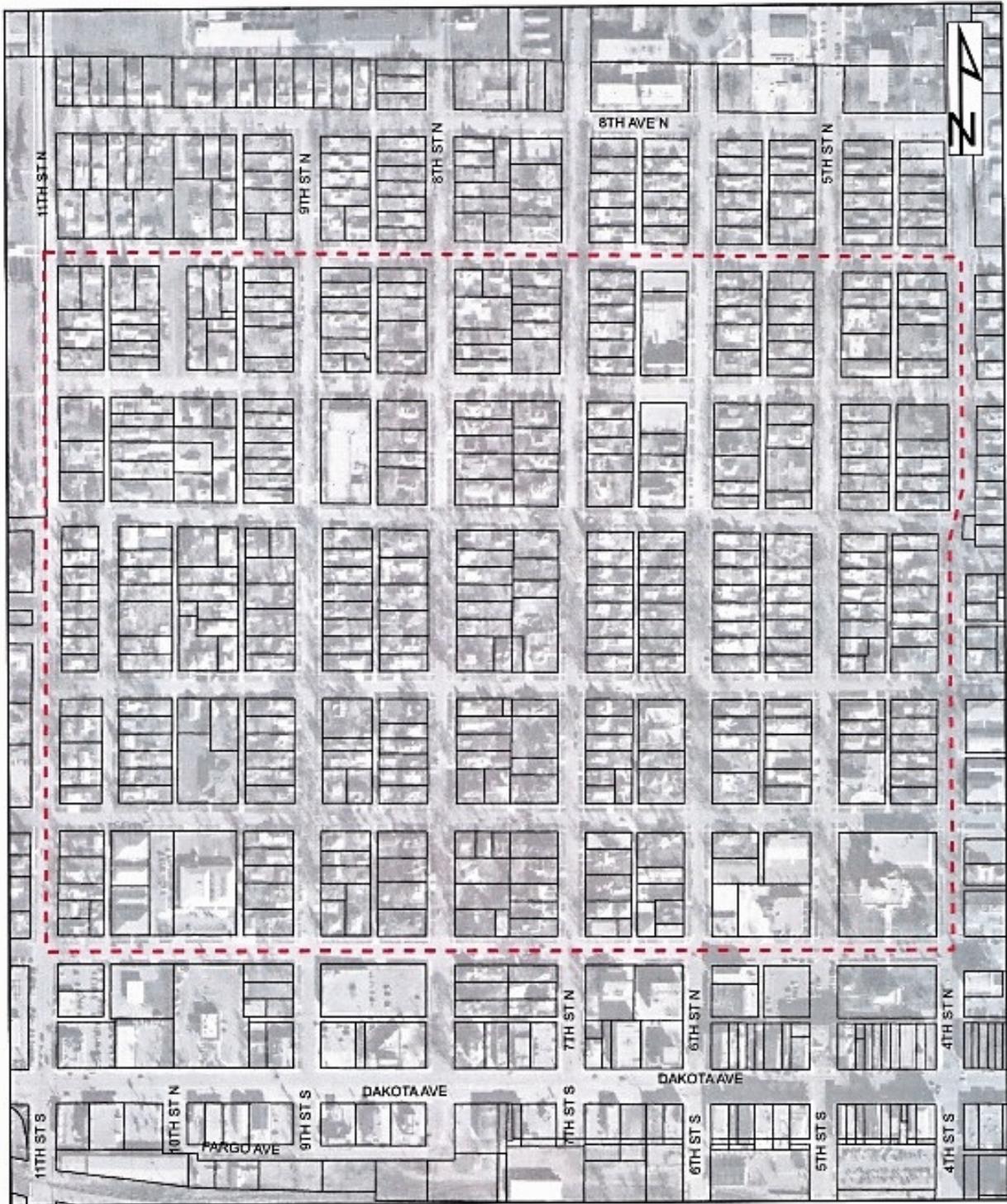
- ▶ The existing housing stock in the three neighborhoods is in good condition. Approximately 44% of the houses were rated as Sound, while approximately 40% of the houses were judged to be in need of Minor Repair and 16% need Major Repair.
- ▶ Two homes in the three neighborhoods were rated as Dilapidated and possibly beyond repair. These houses may be suitable for demolition and clearance.

The following three pages are maps of the three Wahpeton neighborhoods that were surveyed.

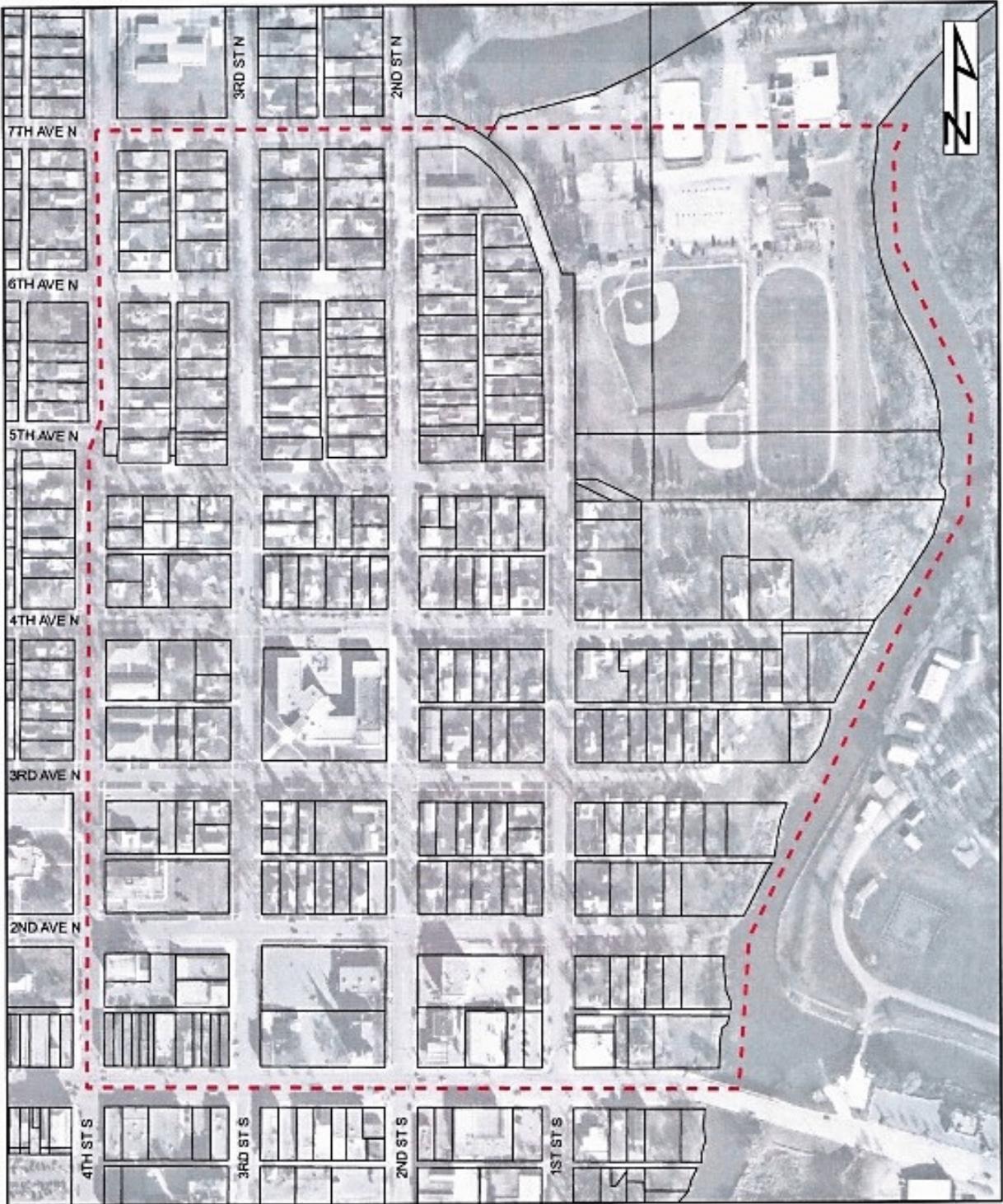
Wahpeton Neighborhood No. 1



Wahpeton Neighborhood No. 2



Wahpeton Neighborhood No. 3



Breckenridge Housing Condition

Community Partners Research, Inc. representatives conducted a visual ‘windshield’ survey of 508 single family/duplex houses in two neighborhoods in the City of Breckenridge. Houses that appeared to contain three or more units were excluded from the survey. The boundaries of the two neighborhoods are as follows: **North Neighborhood:** East - 12th St. N., West - River, South - Minnesota Ave. and North - Beede Ave. **South Neighborhood:** East - 10th St. S., West - river, South - New York Ave. and North - Minnesota Ave.

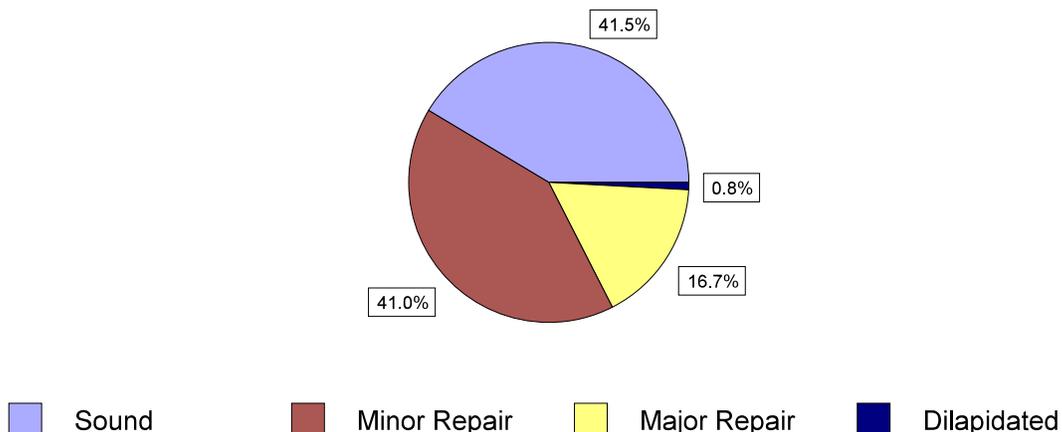
Houses were rated in one of four levels of physical condition, as defined below. The visual survey analyzed only the physical condition of the visible exterior of each structure. Exterior condition is assumed to be a reasonable indicator of the structure’s interior quality. Dilapidated houses are generally considered beyond repair. Major Repair houses need multiple major improvements such as roof, windows, sidings, structural/foundation, etc. Houses in this condition category may or may not be economically feasible to rehabilitate. Minor Repair houses are judged to be generally in good condition and require less extensive repair, such as one major improvement. Houses in this condition category will generally be good candidates for rehabilitation programs because they are in a salable price range and are economically feasible to repair. Sound houses are judged to be in good, ‘move-in’ condition. Sound houses may still contain minor code violations.

Table 25 Breckenridge Windshield Survey Condition Estimate - 2010					
	Sound	Minor Repair	Major Repair	Dilapidated	Total
Breckenridge North	135 (39.7%)	140 (41.2%)	63 (18.5%)	2 (0.6%)	340
Breckenridge South	76 (45.2%)	68 (40.5%)	22 (13.1%)	2 (1.2%)	168
Total	211 (41.5%)	208 (41.0%)	85 (16.7%)	4 (0.8%)	508

Source: Community Partners Research, Inc.

Breckenridge Housing Condition Survey

Two Neighborhoods Total



- ▶ The existing housing stock in the two neighborhoods is in good condition. Approximately 42% of the houses were rated as Sound, while approximately 41% of the houses were judged to be in need of Minor Repair and approximately 17% need Major Repair.
- ▶ Four homes in the two neighborhoods were rated as Dilapidated and possibly beyond repair. These houses may be suitable for demolition and clearance.

The following page is a map of the two Breckenridge neighborhoods that were surveyed.



City of Breckenridge

Breckenridge North Neighborhood

Breckenridge South Neighborhood

Wahpeton Mobile Home Condition

In June, 2010, Community Partners Research, Inc. representatives conducted a visual ‘windshield’ survey of the 185 mobile homes in three Wahpeton mobile home parks.

Mobile homes were rated in one of four levels of physical condition. The visual survey analyzed only the physical condition of the visible exterior of each structure. Exterior condition is assumed to be a reasonable indicator of the structure’s interior quality. Dilapidated units are generally considered beyond repair. Major Repair units need multiple major improvements such as roof, windows, siding, etc. Units in this condition category may or may not be economically feasible to rehabilitate. Minor Repair units are judged to be generally in good condition and require less extensive repair, such as one major improvement. Units in this condition category will generally be good candidates for rehabilitation programs because they are economically feasible to repair. Sound units are judged to be in good, ‘move-in’ condition. Sound units may contain minor code violations and still be considered Sound.

Table 26 Wahpeton Mobile Home Condition Estimate - 2010					
	Sound	Minor Repair	Major Repair	Dilapidated	Total
Sunset Mobile Home Park	39 (32.8%)	32 (26.9%)	40 (33.6%)	8 (6.7%)	119
Briarwood Mobile Home Park	10 (20.0%)	18 (36.0%)	16 (32.0%)	6 (12.0%)	50
Red River Mobile Home Court	0 (0%)	6 (37.5%)	8 (50.0%)	2 (12.5%)	16
Total	49 (26.5%)	56 (30.3%)	64 (34.6%)	16 (8.6%)	185

Source: Community Partners Research, Inc.

- ▶ Of the 185 mobile homes in Wahpeton, approximately 27% were rated as being in sound condition, and 35% require minor repair.
- ▶ Approximately 35% of the mobile homes need major repairs and 16 mobile homes are dilapidated and beyond repair.

Breckenridge Mobile Home Condition

In June, 2010, Community Partners Research, Inc. representatives conducted a visual ‘windshield’ survey of the 53 mobile homes in Bois De Sioux Mobile Estates.

Mobile homes were rated in one of four levels of physical condition. The visual survey analyzed only the physical condition of the visible exterior of each structure. Exterior condition is assumed to be a reasonable indicator of the structure’s interior quality. Dilapidated units are generally considered beyond repair. Major Repair units need multiple major improvements such as roof, windows, siding, etc. Units in this condition category may or may not be economically feasible to rehabilitate. Minor Repair units are judged to be generally in good condition and require less extensive repair, such as one major improvement. Units in this condition category will generally be good candidates for rehabilitation programs because they are economically feasible to repair. Sound units are judged to be in good, ‘move-in’ condition. Sound units may contain minor code violations and still be considered Sound.

Table 27 Breckenridge Mobile Home Condition Estimate - 2010					
	Sound	Minor Repair	Major Repair	Dilapidated	Total
Bois De Sioux Estates	27 (50.9%)	11 (20.8%)	13 (24.5%)	2 (3.8%)	53

Source: Community Partners Research, Inc.

- ▶ Of the 53 mobile homes, approximately 60% were rated as being in sound condition, and 21% require minor repair.

- ▶ Approximately 25% of the mobile homes need major repairs and two mobile homes are dilapidated and beyond repair.

Travel Time to Work

The following table provides U.S. Census Bureau data on the travel time Breckenridge and Wahpeton workers take to commute to work.

Table 28 Travel Time to Work - Breckenridge and Wahpeton Workers		
	Wahpeton	Breckenridge
Less than 5 minutes	601	236
5-9 minutes	1,778	544
10-14 minutes	884	463
15-19 minutes	267	144
20-24 minutes	109	78
25-29 minutes	44	18
30-34 minutes	123	30
35-39 minutes	28	10
40-44 minutes	6	14
45-59 minutes	122	54
60-89 minutes	101	22
90 or more minutes	95	28
Worked at home	97	78
Total	4,255	1,719

Source: U.S. Census

Note: Working at home is defined as individuals that have a home occupation or who have employers that allow them to work at home.

- ▶ Approximately 85% of Breckenridge workers and 85% of Wahpeton workers reported travel time to work of less than 20 minutes.
- ▶ Approximately 15% of Breckenridge workers and 15% of Wahpeton workers reported travel time to work of more than 20 minutes.
- ▶ Fifty Breckenridge workers and 196 Wahpeton workers reported travel time of 60 or more minutes to work.