

# 6105 Harford Road Offering Memorandum

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6105 Harford Road



## CONFIDENTIAL MEMORANDUM DISCLAIMER

AGM Commercial Real Estate Advisors (hereinafter "AGM"), has been retained as exclusive advisor and broker to 6105 Harford Rd, LLC (the "Owner"), regarding the sale of 6105 Harford Road, Baltimore, MD 21214 (the "Property").

This Offering Memorandum has been prepared by AGM for use by a limited number of parties and does not purport to provide a necessarily accurate summary of the property or any of the documents related thereto, nor does it purport to be all inclusive or to contain all of the information which prospective investors or buyers may need or desire. All projections have been developed by AGM, the Owners and designated sources and are based upon assumptions relating to the general economy, competition and other factors beyond the control of the Owners, and therefore are subject to variation. No representation is made by AGM or Owners as to the accuracy or completeness of the information contained herein, and nothing contained herein is or shall be relied on as a promise or representation as to the future performance of the Property. Although the information contained herein is believed to be correct, Owners and its employees disclaim any responsibility for inaccuracies and expect prospective purchasers to exercise independent due diligence in verifying all such information. Further warranties, expressed and implied, contained in, or for omissions from the Memorandum or another written or oral communication transmitted or made available to the recipient. The Offering Memorandum does not constitute a representation that there has been no change in the business or affairs of the Property or the Owners since the date of preparation of the Offering Memorandum. Analysis and verification of the information contained in the Offering Memorandum is solely the responsibility of the prospective purchaser.

Additional information and an opportunity to inspect the Property will be made available upon written request to interested and qualified prospective purchasers. The Owners and AGM each expressly reserve the right, in their sole discretion, to reject any and all expressions of interest or offers regarding the Property and/or terminate discussions with any entity at any time with or without notice. The Owners shall have no legal commitment or obligation to any entity reviewing the Offering Memorandum or making an offer to purchase the delivered and approved by the Owners and its legal counsel, and any conditions to the Owner's obligations thereunder have been satisfied or waived. AGM is not authorized to make any representations or agreements on behalf of Owners.

This Offering Memorandum and its contents, except such information which is a matter of public record or is provided in sources available to the public (such contents as so limited herein called the "Contents") are of a confidential nature. By accepting the Offering Memorandum, you agree (i) to hold and treat it in the strictest confidence, (ii) not to photocopy or duplicate it, (iii) not to disclose the Offering Memorandum or any of its contents to any other entity (except to outside advisors retained by you, if necessary, for your determination of whether or not to make a proposal and from whom you have obtained an agreement of confidentiality) without the prior written authorization of the Owners or AGM, (iv) not to use the Offering Memorandum or any of the contents in any fashion or manner detrimental to the interest of the Owners or AGM and (v) to return it to AGM immediately upon request of AGM or the Owner.

6105 Harford Road



## SECTION I

### Executive Summary

## EXECUTIVE SUMMARY

6105 Harford Road is a 21,037 square foot retail building located in the Hamilton neighborhood of Baltimore, Maryland (Northeast Baltimore Submarket.) The 1 story building is zoned B-3-1.

There are 2 separate tenants who occupy the entire building. These tenants are Dollar Tree Stores, Inc. and Small Smiles of Baltimore II, P.C. Dollar Tree occupies 10,985 square feet, or 52.2% of the total property. Small Smiles occupies 10,057 square feet, or 47.8% of the total property. Small Smiles lease is guaranteed by the parent company, Forba Management. Forba is one of the nation's largest providers of dental care to Medicaid-eligible children. Both tenants are on triple net leases. The net operating income is scheduled to be \$254,775 per year.

The property itself has undergone a major renovation since 2006. All of the contiguous property on the block was acquired and incorporated into the project. Major renovations include new parking lots, all new systems (including HVAC, sprinkler, plumbing, and electrical), new drainage systems, and a roof re-saturation with a warranty through the end of 2012. Parking surrounds the building on 2 sides, with a ratio of roughly 4.0 spaces per 1000 square feet.

The building would make a wonderful acquisition for an investor looking for stable income with minimal management duties. The building is centrally located in Baltimore, Maryland. Harford Road is a major thoroughfare, with traffic counts of over 23,000 as of 2003. Most nearby properties along Harford Road are retail uses, with very high residential populations in the immediate area.

### OFFERING TERMS:

Price:	\$3,400,000.00 (7.5% capitalization rate)
Structure:	Fee Simple Interest
Terms:	Cash at settlement to Seller



6105 Harford Road



## SECTION II

### Property Profile

6105 Harford Road



## PROPERTY PROFILE

**Structure:** 1 Story retail building. Renovated 2007

**Land:** 1.20 Acres

**Zoning:** B-3-1 (Baltimore City).

**Roof:** Sprayed in place high density poly-urethane membrane. Minimum 12 r-factor. 35 millimeter minimum thickness. Membrane covers modified bitumen roof. Warranty in place through October, 2012.

**Utilities:** Gas service for heating and hot water. All furnaces are roof mounted package units with gas fired heating elements. There are two (2) electrical services entering the building. One service is 600 Amps, and the other is 400 Amps. Both are 120/208 Volt, 3 phase. Both Tenants are separately metered for gas and electric. A common water service is billed on a pro-rata basis.

**HVAC:** Each premises is separately controlled. Dollar Tree's plans call for 3 separate rooftop package units. Small Smiles plans call for 6 separate rooftop package units. Both tenants are responsible for all maintenance, repairs, and replacements.

**Parking:** 2 parking lots serve the building. Along Harford Road is the primary parking lot containing approximately 54 spaces. There is also a rear parking lot containing approximately 31 spaces. Total parking ratio is slightly higher than 4 spaces per 1000 s.f.

**Lighting:** Exterior lighting is required after dark on primary lights. Tenants have incorporated into electrical designs.

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## SECTION III

Rent Roll

Projected Expenses

6105 Harford Road



## RENT ROLL

TENANT	SIZE	ANNUAL RENT	START	EXPIRATION	RENEWALS	EXPENSE ESTIMATE	NOTES
Dollar Tree	10,985 SF	\$164,775.00	4/1/2008	3/31/2013	3 x 5 year	\$27,462.50	Expenses are limited in certain categories. Admin fee is allowed.
Small Smiles	10,052 SF	\$90,000.00	1/1/2007	12/31/2011	1 x 5 year	\$25,130.00	



**PROJECTED EXPENSES FOR 2008**

	Dollar Amount	\$/s.f.
<b>Taxes:</b>		
Taxes	\$ 19,715.82	
City fees	\$ 300.00	
<b>TOTAL</b>	<b>\$ 20,015.82</b>	<b>\$ 0.95</b>
<b>Insurance:</b>		
Insurance	\$ 3,485.00	
<b>TOTAL</b>	<b>\$ 3,485.00</b>	<b>\$ 0.17</b>
<b>CAM</b>		
Parking lot cleaning	\$ 2,400.00	
Weeding / drain cleaning	\$ 500.00	
Snow removal (contract)	\$ 925.00	
Snow removal contingency	\$ 2,000.00	
Sprinkler maintenance	\$ 400.00	
Fire alarm monitoring	\$ 330.00	
Legal / accounting	\$ 1,500.00	
Administration	\$ 12,000.00	
Repairs / maintenance	\$ 8,000.00	
<b>TOTAL</b>	<b>\$ 28,055.00</b>	<b>\$ 1.33</b>
<b>TOTAL BUDGETED EXPENSES:</b>	<b>\$ 51,555.82</b>	<b>\$ 2.45</b>



6105 Harford Road



## SECTION IV

Site Plan

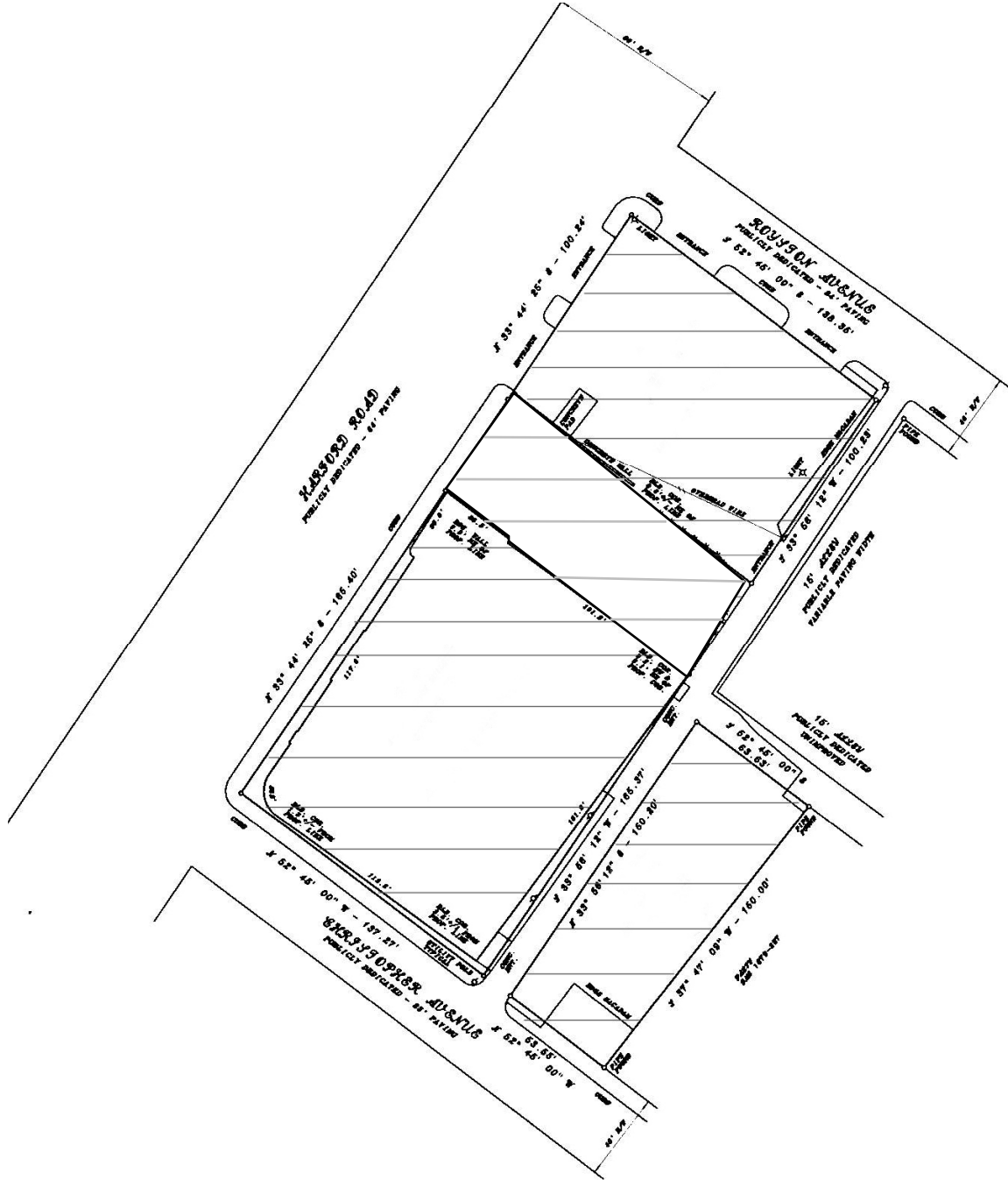
Tenant Layout



6105 Harford Road



# SITE PLAN

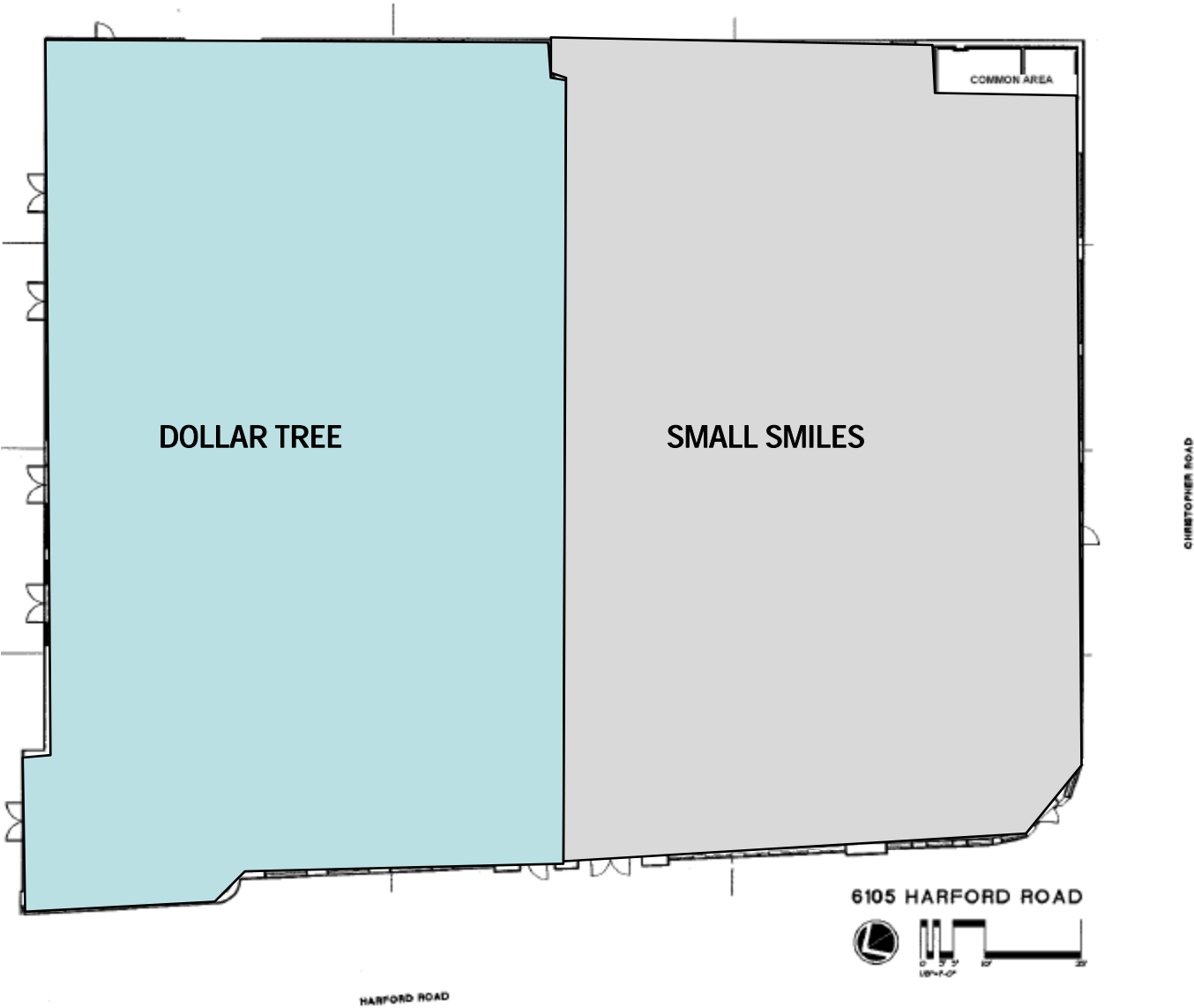




6105 Harford Road



TENANT LAYOUT



DOLLAR TREE

SMALL SMILES

COMMON AREA

CHRISTOPHER ROAD

6105 HARFORD ROAD



HARFORD ROAD

6105 Harford Road



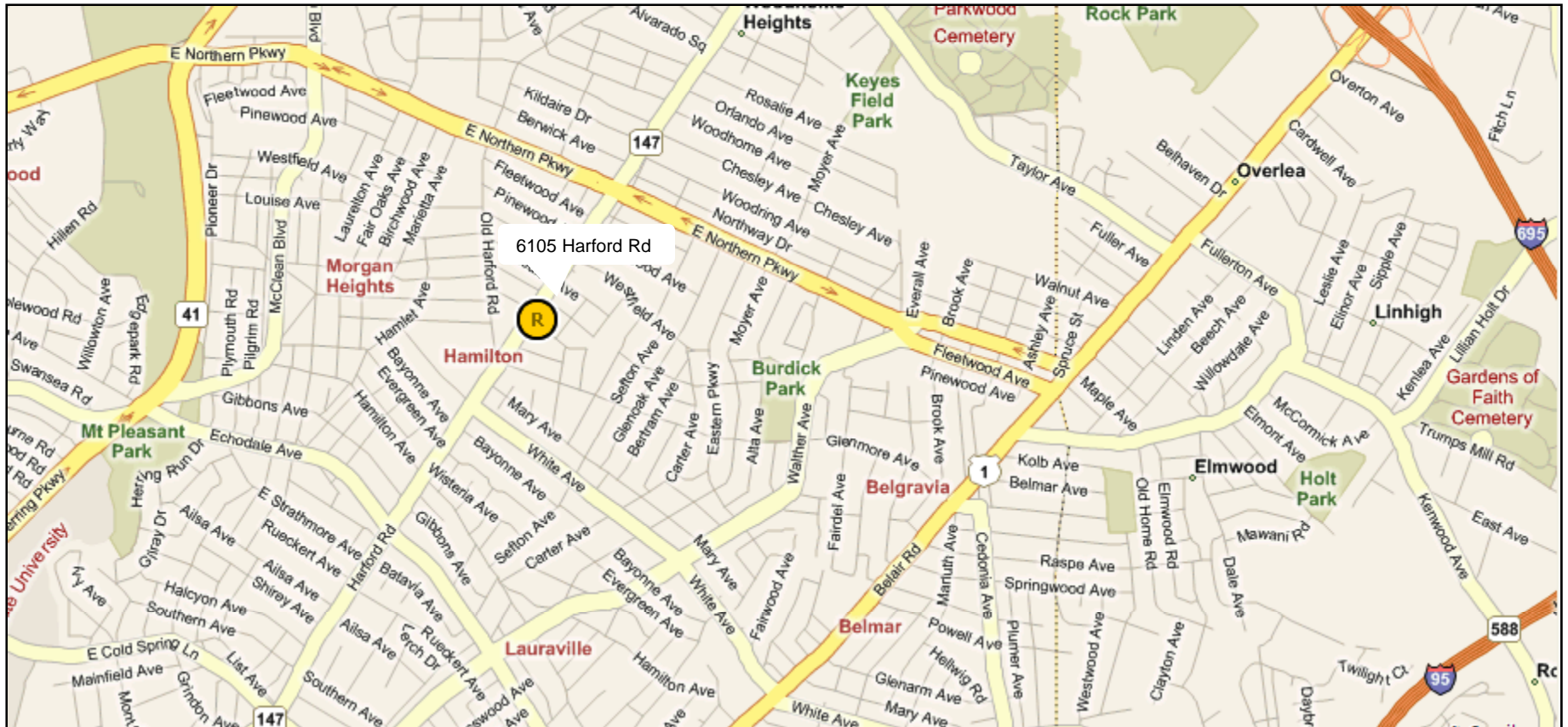
SECTION V

Road Map

6105 Harford Road



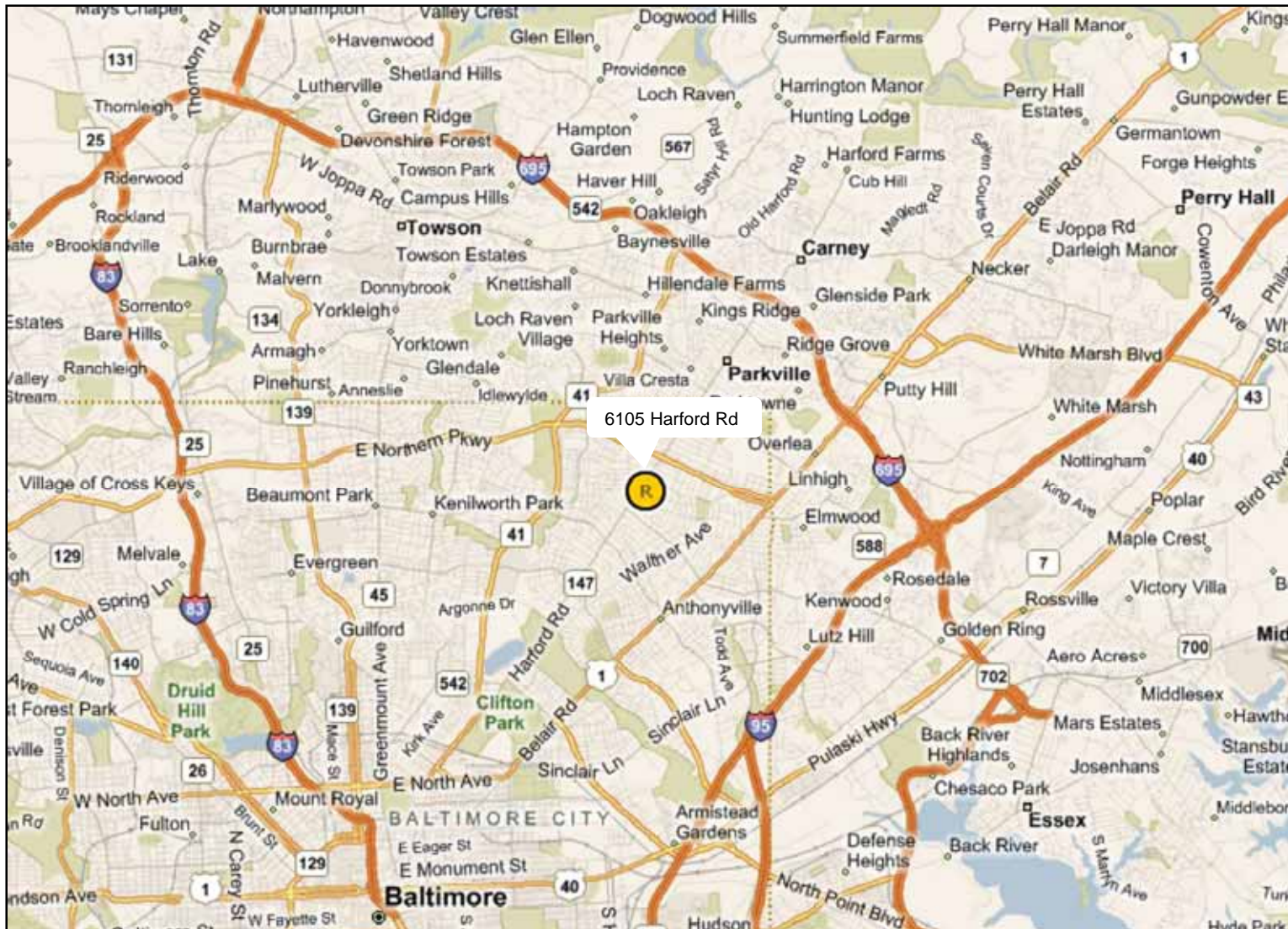
## ROAD MAP



6105 Harford Road



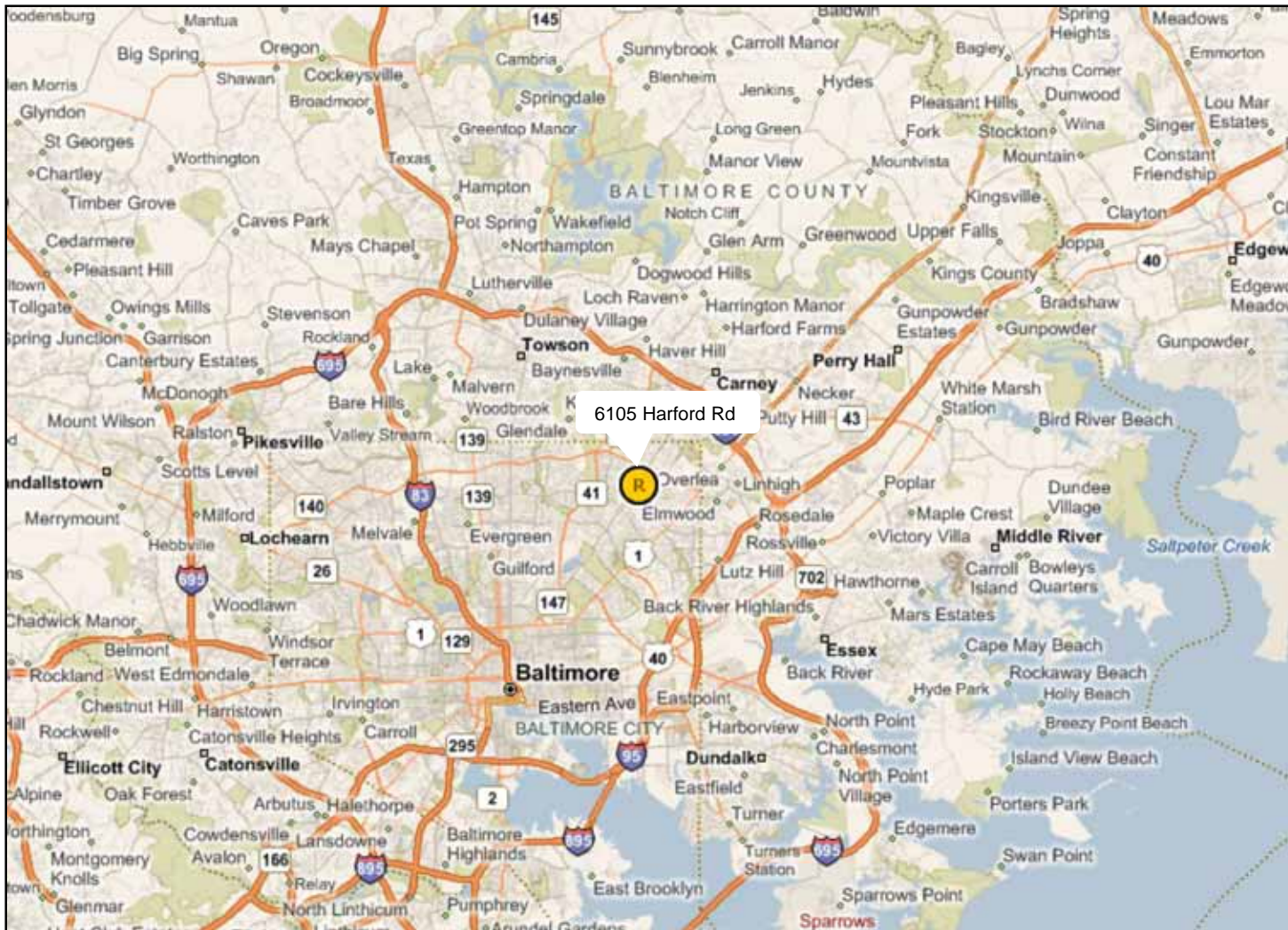
## ROAD MAP



6105 Harford Road



## ROAD MAP





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## SECTION VI

### Demographics

6105 Harford Road



DEMOGRAPHICS (1 MILE)

Description	2000 Census	2006 Estimate	2011 Projection
Population	25,124	25,514	25,879
Age 0 - 4	1,640 6.53%	1,848 7.24%	1,779 6.87%
Age 5 - 9	1,806 7.19%	1,700 6.66%	1,854 7.16%
Age 10 - 14	1,692 6.73%	1,784 6.99%	1,679 6.49%
Age 15 - 17	856 3.41%	1,038 4.07%	1,074 4.15%
Age 18 - 20	769 3.06%	877 3.44%	946 3.66%
Age 21 - 24	1,104 4.39%	1,140 4.47%	1,329 5.14%
Age 25 - 34	3,642 14.50%	2,879 11.28%	2,631 10.17%
Age 35 - 44	4,415 17.57%	4,172 16.36%	3,589 13.87%
Age 45 - 49	1,975 7.86%	2,114 8.29%	2,141 8.27%
Age 50 - 54	1,541 6.13%	1,961 7.69%	2,063 7.97%
Age 55 - 59	1,092 4.35%	1,507 5.91%	1,854 7.16%
Age 60 - 64	837 3.33%	1,104 4.33%	1,416 5.47%
Age 65 - 74	1,728 6.88%	1,406 5.51%	1,665 6.43%
Age 75 - 84	1,502 5.98%	1,357 5.32%	1,159 4.48%
Age 85 and over	527 2.10%	628 2.46%	698 2.70%
Age 16 and over	19,666 78.28%	19,795 77.58%	20,168 77.93%
Age 18 and over	19,130 76.14%	19,144 75.03%	19,493 75.32%
Age 21 and over	18,361 73.08%	18,267 71.60%	18,546 71.66%
Age 65 and over	3,797 14.95%	3,391 13.29%	3,523 13.61%
Median Age	37	39	40
Average Age	38	38	39
Population By Race	25,124	25,514	25,879
White	16,003 63.70%	14,607 57.26%	13,522 52.25%
Black or African American	8,236 32.78%	9,888 38.76%	11,201 43.28%
American Indian and Alaska Native	61 0.24%	68 0.27%	78 0.30%
Asian	307 1.22%	355 1.39%	405 1.56%
Native Hawaiian and Pacific Islander	5 0.02%	5 0.02%	8 0.03%
Other Race	115 0.46%	128 0.50%	139 0.54%
Two or More Races	396 1.58%	463 1.81%	526 2.03%

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DEMOGRAPHICS (1 MILE)

Description	2000 Census	2006 Estimate	2011 Projection
<b>Population by Race (Hispanic or Latino)</b>	<b>351</b>	<b>426</b>	<b>496</b>
White	194 55.27%	225 52.82%	249 50.20%
Black or African American	42 11.97%	61 14.32%	76 15.32%
American Indian & Alaska Native	5 1.42%	7 1.64%	12 2.42%
Asian	3 0.85%	3 0.70%	7 1.41%
Native Hawaiian & Pacific Islander	1 0.28%	1 0.23%	1 0.20%
Other Race	80 22.79%	93 21.83%	104 20.97%
Two or More Races	26 7.41%	36 8.49%	47 9.48%
<b>Household by Household Income</b>	<b>10,462</b>	<b>10,709</b>	<b>10,883</b>
Income Less than \$15,000	1,440 13.76%	1,200 11.21%	1,102 10.13%
Income \$15,000 - \$24,999	1,369 13.09%	1,229 11.48%	1,137 10.45%
Income \$25,000 - \$34,999	1,653 15.80%	1,380 12.89%	1,218 11.19%
Income \$35,000 - \$49,999	1,864 17.82%	1,969 18.39%	1,921 17.66%
Income \$50,000 - \$74,999	2,340 22.37%	2,241 20.93%	2,232 20.51%
Income \$75,000 - \$99,999	1,220 11.66%	1,462 13.69%	1,547 14.21%
Income \$100,000 - \$149,999	472 4.51%	1,017 9.50%	1,406 12.92%
Income \$150,000 - \$249,999	85 0.81%	170 1.59%	268 2.46%
Income \$250,000 - \$499,999	19 0.18%	39 0.36%	44 0.40%
Income \$500,000 or more	0 0.00%	2 0.02%	8 0.07%
<b>Average Household Income</b>	<b>\$47,455</b>	<b>\$55,457</b>	<b>\$60,903</b>
<b>Median Household Income</b>	<b>\$40,273</b>	<b>\$46,464</b>	<b>\$50,639</b>
<b>Per Capita Income</b>	<b>\$20,078</b>	<b>\$23,423</b>	<b>\$25,760</b>
<b>Households by Age of Householder</b>	<b>10,413</b>	<b>10,709</b>	<b>10,884</b>
Householder Under 25 Years	458 4.40%	522 4.87%	573 5.26%
Householder 25 - 34 Years	1,820 17.48%	1,482 13.84%	1,372 12.61%
Householder 35 - 44 Years	2,456 23.59%	2,363 22.07%	2,033 18.68%
Householder 45 - 54 Years	2,128 20.44%	2,515 23.48%	2,594 23.83%
Householder 55 - 59 Years	643 6.17%	908 8.48%	1,112 10.22%
Householder 60 - 64 Years	500 4.80%	680 6.39%	874 8.03%
Householder 65 - 69 Years	479 4.60%	467 4.38%	637 5.85%
Householder 70 - 74 Years	599 5.75%	421 3.93%	422 3.88%
Householder 75 - 79 Years	595 5.71%	495 4.62%	405 3.72%
Householder 80 - 84 Years	399 3.83%	437 4.08%	393 3.61%
Householder 85 Years and over	336 3.23%	419 3.91%	409 3.76%
<b>Median Age of Householder</b>	<b>47.20</b>	<b>48.90</b>	<b>50.60</b>

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DEMOGRAPHICS (2 MILES)

Description	2000 Census	2006 Estimate	2011 Projection
<b>Population</b>	<b>93,115</b>	<b>94,782</b>	<b>96,430</b>
Age 0 - 4	5,911 6.35%	6,498 6.86%	6,344 6.58%
Age 5 - 9	6,717 7.21%	6,118 6.45%	6,548 6.79%
Age 10 - 14	6,624 7.11%	6,654 7.02%	6,062 6.29%
Age 15 - 17	3,689 3.96%	4,107 4.33%	4,132 4.28%
Age 18 - 20	3,282 3.52%	3,537 3.73%	3,673 3.81%
Age 21 - 24	4,576 4.91%	4,704 4.96%	5,031 5.22%
Age 25 - 34	12,968 13.93%	11,413 12.04%	11,070 11.48%
Age 35 - 44	15,785 16.95%	14,626 15.43%	13,220 13.71%
Age 45 - 49	7,193 7.72%	7,719 8.14%	7,444 7.72%
Age 50 - 54	5,901 6.34%	7,101 7.49%	7,512 7.79%
Age 55 - 59	4,092 4.39%	5,745 6.06%	6,822 7.07%
Age 60 - 64	3,204 3.44%	4,093 4.32%	5,406 5.61%
Age 65 - 74	6,253 6.72%	5,447 5.75%	6,333 6.57%
Age 75 - 84	5,241 5.63%	4,838 5.10%	4,380 4.54%
Age 85 and over	1,679 1.80%	2,183 2.30%	2,452 2.54%
Age 16 and over	72,579 77.95%	74,081 78.16%	76,044 78.86%
Age 18 and over	70,174 75.36%	71,404 75.33%	73,343 76.06%
Age 21 and over	66,893 71.84%	67,867 71.60%	69,670 72.25%
Age 65 and over	13,173 14.15%	12,468 13.15%	13,165 13.65%
<b>Median Age</b>	<b>37</b>	<b>38</b>	<b>39</b>
<b>Average Age</b>	<b>38</b>	<b>38</b>	<b>39</b>
<b>Population By Race</b>	<b>93,115</b>	<b>94,782</b>	<b>96,430</b>
White	49,971 53.67%	45,211 47.70%	41,448 42.98%
Black or African American	39,859 42.81%	45,852 48.38%	50,844 52.73%
American Indian and Alaska Native	216 0.23%	242 0.26%	262 0.27%
Asian	1,082 1.16%	1,119 1.18%	1,170 1.21%
Native Hawaiian and Pacific Islander	25 0.03%	28 0.03%	33 0.03%
Other Race	459 0.49%	536 0.57%	624 0.65%
Two or More Races	1,503 1.61%	1,793 1.89%	2,049 2.12%

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DEMOGRAPHICS (2 MILES)

Description	2000 Census	2006 Estimate	2011 Projection
<b>Population by Race (Hispanic or Latino)</b>	<b>1,339</b>	<b>1,677</b>	<b>2,002</b>
White	622 46.45%	753 44.90%	870 43.46%
Black or African American	207 15.46%	274 16.34%	326 16.28%
American Indian & Alaska Native	13 0.97%	18 1.07%	26 1.30%
Asian	9 0.67%	8 0.48%	14 0.70%
Native Hawaiian & Pacific Islander	5 0.37%	7 0.42%	7 0.35%
Other Race	319 23.82%	398 23.73%	484 24.18%
Two or More Races	164 12.25%	219 13.06%	275 13.74%
<b>Household by Household Income</b>	<b>37,833</b>	<b>38,743</b>	<b>39,573</b>
Income Less than \$15,000	5,458 14.50%	4,756 12.28%	4,449 11.24%
Income \$15,000 - \$24,999	4,952 13.16%	4,381 11.31%	4,032 10.19%
Income \$25,000 - \$34,999	5,565 14.79%	4,805 12.40%	4,387 11.09%
Income \$35,000 - \$49,999	6,853 18.21%	7,102 18.33%	6,864 17.36%
Income \$50,000 - \$74,999	8,369 22.24%	8,374 21.61%	8,388 21.20%
Income \$75,000 - \$99,999	4,060 10.79%	4,863 12.59%	5,324 13.45%
Income \$100,000 - \$149,999	1,861 4.95%	3,560 9.19%	4,759 12.03%
Income \$150,000 - \$249,999	426 1.13%	731 1.89%	1,129 2.85%
Income \$250,000 - \$499,999	79 0.21%	145 0.37%	195 0.49%
Income \$500,000 or more	10 0.03%	26 0.07%	46 0.12%
<b>Average Household Income</b>	<b>\$47,981</b>	<b>\$55,398</b>	<b>\$60,816</b>
<b>Median Household Income</b>	<b>\$40,608</b>	<b>\$46,254</b>	<b>\$50,145</b>
<b>Per Capita Income</b>	<b>\$19,604</b>	<b>\$22,860</b>	<b>\$25,176</b>
<b>Households by Age of Householder</b>	<b>37,562</b>	<b>38,743</b>	<b>39,571</b>
Householder Under 25 Years	1,886 5.02%	2,082 5.37%	2,176 5.50%
Householder 25 - 34 Years	6,360 16.93%	5,661 14.61%	5,487 13.87%
Householder 35 - 44 Years	8,724 23.23%	8,115 20.99%	7,258 18.34%
Householder 45 - 54 Years	7,878 20.97%	8,978 23.17%	8,981 22.70%
Householder 55 - 59 Years	2,441 6.50%	3,454 8.92%	4,057 10.25%
Householder 60 - 64 Years	1,944 5.18%	2,508 6.47%	3,299 8.34%
Householder 65 - 69 Years	1,860 4.95%	1,808 4.67%	2,313 5.85%
Householder 70 - 74 Years	2,031 5.41%	1,600 4.13%	1,640 4.14%
Householder 75 - 79 Years	2,005 5.34%	1,659 4.28%	1,469 3.71%
Householder 80 - 84 Years	1,452 3.87%	1,585 4.09%	1,441 3.64%
Householder 85 Years and over	981 2.61%	1,293 3.34%	1,450 3.66%
<b>Median Age of Householder</b>	<b>47.30</b>	<b>48.90</b>	<b>50.40</b>

6105 Harford Road



DEMOGRAPHICS ( 3 MILES)

Description	2000 Census	2008 Estimate	2011 Projection
Population	208,241	210,538	213,174
Age 0 - 4	13,109 6.30%	14,210 6.75%	13,818 6.48%
Age 5 - 9	14,728 7.07%	13,459 6.39%	14,195 6.66%
Age 10 - 14	14,921 7.17%	14,673 6.97%	13,526 6.35%
Age 15 - 17	8,521 4.09%	8,944 4.25%	8,888 4.17%
Age 18 - 20	9,782 4.70%	10,035 4.77%	10,095 4.74%
Age 21 - 24	11,366 5.47%	11,603 5.51%	11,571 5.43%
Age 25 - 34	28,158 13.52%	25,792 12.25%	25,494 11.96%
Age 35 - 44	34,211 16.43%	31,041 14.74%	28,296 13.27%
Age 45 - 49	15,652 7.52%	16,602 7.89%	15,868 7.44%
Age 50 - 54	13,146 6.31%	15,266 7.25%	16,053 7.53%
Age 55 - 59	9,410 4.52%	12,571 5.97%	14,562 6.83%
Age 60 - 64	7,565 3.63%	9,376 4.45%	11,679 5.57%
Age 65 - 74	13,772 6.61%	12,639 6.00%	14,785 6.94%
Age 75 - 84	10,774 5.17%	10,185 4.84%	9,460 4.44%
Age 85 and over	3,106 1.49%	4,141 1.97%	4,684 2.20%
Age 16 and over	162,557 78.06%	165,115 78.43%	168,586 79.08%
Age 18 and over	156,961 75.37%	159,250 75.64%	162,747 76.34%
Age 21 and over	147,179 70.68%	149,215 70.87%	152,652 71.61%
Age 65 and over	27,652 13.28%	26,965 12.81%	28,929 13.57%
Median Age	36	37	38
Average Age	37	38	38
Population By Race	208,241	210,538	213,174
White	95,998 46.10%	87,586 41.60%	80,685 37.85%
Black or African American	104,645 50.25%	114,016 54.16%	122,317 57.36%
American Indian and Alaska Native	433 0.21%	470 0.22%	494 0.23%
Asian	3,030 1.46%	3,521 1.67%	3,972 1.86%
Native Hawaiian and Pacific Islander	46 0.02%	58 0.03%	63 0.03%
Other Race	968 0.46%	1,152 0.55%	1,348 0.63%
Two or More Races	3,120 1.50%	3,732 1.77%	4,296 2.01%

6105 Harford Road



DEMOGRAPHICS ( 3 MILES)

Description	2000 Census	2006 Estimate	2011 Projection
<b>Population by Race (Hispanic or Latino)</b>	<b>2,842</b>	<b>3,711</b>	<b>4,536</b>
White	1,291 45.43%	1,657 44.65%	1,996 44.00%
Black or African American	515 18.12%	692 18.66%	842 18.56%
American Indian & Alaska Native	28 0.99%	37 1.00%	51 1.12%
Asian	22 0.77%	29 0.78%	46 1.01%
Native Hawaiian & Pacific Islander	7 0.25%	9 0.24%	8 0.18%
Other Race	649 22.84%	835 22.50%	1,026 22.62%
Two or More Races	330 11.61%	452 12.18%	567 12.50%
<b>Household by Household Income</b>	<b>82,789</b>	<b>84,833</b>	<b>86,413</b>
Income Less than \$15,000	12,299 14.86%	10,831 12.77%	10,099 11.69%
Income \$15,000 - \$24,999	11,308 13.66%	9,929 11.70%	9,073 10.50%
Income \$25,000 - \$34,999	11,950 14.43%	10,403 12.26%	9,663 11.18%
Income \$35,000 - \$49,999	15,230 18.40%	15,428 18.19%	14,927 17.27%
Income \$50,000 - \$74,999	17,930 21.66%	18,216 21.47%	18,238 21.11%
Income \$75,000 - \$99,999	8,432 10.18%	10,214 12.04%	11,168 12.92%
Income \$100,000 - \$149,999	4,183 5.05%	7,547 8.90%	9,927 11.49%
Income \$150,000 - \$249,999	1,213 1.47%	1,798 2.12%	2,633 3.05%
Income \$250,000 - \$499,999	212 0.26%	381 0.45%	547 0.63%
Income \$500,000 or more	32 0.04%	86 0.10%	138 0.16%
<b>Average Household Income</b>	<b>\$48,088</b>	<b>\$55,439</b>	<b>\$60,914</b>
<b>Median Household Income</b>	<b>\$40,144</b>	<b>\$45,577</b>	<b>\$49,405</b>
<b>Per Capita Income</b>	<b>\$19,312</b>	<b>\$22,560</b>	<b>\$24,918</b>
<b>Households by Age of Householder</b>	<b>82,660</b>	<b>84,833</b>	<b>86,413</b>
Householder Under 25 Years	4,897 5.92%	5,132 6.05%	5,065 5.86%
Householder 25 - 34 Years	13,662 16.53%	12,636 14.90%	12,471 14.43%
Householder 35 - 44 Years	18,813 22.76%	17,093 20.15%	15,398 17.82%
Householder 45 - 54 Years	17,308 20.94%	19,253 22.70%	19,066 22.06%
Householder 55 - 59 Years	5,708 6.91%	7,671 9.04%	8,771 10.15%
Householder 60 - 64 Years	4,671 5.65%	5,834 6.88%	7,322 8.47%
Householder 65 - 69 Years	4,239 5.13%	4,321 5.09%	5,380 6.23%
Householder 70 - 74 Years	4,441 5.37%	3,671 4.33%	3,918 4.53%
Householder 75 - 79 Years	4,213 5.10%	3,529 4.16%	3,238 3.75%
Householder 80 - 84 Years	2,887 3.49%	3,246 3.83%	2,994 3.46%
Householder 85 Years and over	1,821 2.20%	2,447 2.88%	2,750 3.18%
<b>Median Age of Householder</b>	<b>47.30</b>	<b>48.90</b>	<b>50.40</b>