COMMUNITY RESPONSE TO REQUEST FROM COLONEL RAULERSON

JUNE 9, 2005

EXHIBIT 1: WORK FORCE

The following excerpt from the Jacksonville State University 2005 study, "Economic Analysis of the Calhoun Cleburne and North Talladega County Urbanized Area" (Full Report is Exhibit 2 in this document)t, uses the attached Pathfinders Study computation and applies the methodology to current data for Alabama counties in the Calhoun County Labor Draw Area. . For purposes of our statement, we used the earlier, and more conservative data.

"Verification of Labor Force

This analysis of the Urbanized Area is based on work produced by Pathfinders. Pathfinders is experienced in workforce assessments for corporate site selection clients and a methodology developed for U.S. Department of Defense projects is used for analysis of the east Alabama workforce. For the urbanized area Calhoun, Cleburne, and Talladega Counties, there are 6,120 unemployed individuals and an additional pool of UNDEREMPLOYED workers.

The Urbanized Area in Eastern Alabama has a combined civilian labor force of approximately 96,170 people. While some unemployed individuals in that labor shed will be considered to be a potentially good source of employees, the type of quality employer which the Eastern area is attempting to attract typically does not rely on the unemployed to staff a new operation. The underemployed are the most likely source of labor for the quality employer.

The results of this assessment determined that in addition to unemployed people, there are approximately 22,246 people defined as UNDEREMPLOYED who would take a better job if offered by a new employer. These employees possess the skills, education and experience to qualify them for a better job. The Pathfinders study found that approximately 23 percent of the East Alabama Workforce had the skills and education to qualify for a new job.

Applying the relationships found in the Pathfinders study to the Urbanized Area results in the underemployed pool of 22,246 workers (Table D-4). The total number of workers available for an employer is 28,366. This total includes 22,246 underemployed plus 6,120 unemployed. This total does not include potential employees who have left the workforce. "

Year	Labor Force	Employed	Unemployed	Underemployed
1995	125,800		8,100	29,100
2004*	96,170*	90.050*	6,120*	22,246*

** The JSU study does not include the two counties in Georgia – Heard and Harrelson that were included in the Pathfinders study.

VERIFICATION OF THE EASTERN ALABAMA AREA WORKFORCE

October, 1999

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EXECUTIVE SUMMARY

The Pathfinders has employed its experience in workforce assessments for corporate site selection clients and a methodology developed for U.S. Department of Defense projects, in assessments of the civilian workforce in locations where military installations were scheduled for closure, to produce this assessment of the Eastern Alabama area workforce. The findings contained herein include:

- In addition to unemployed individuals, a new employer will be able to attract employees from an additional pool of about 29,100 UNDEREMPLOYED workers.

- Those workers possess the skills, experience and education to qualify them for the pay rates at which they would take a new job, ranging from less than $6.99 to over $25.00 per hour.

- Over 25% of those workers would take a new job for just over $8.00 per hour; at the upper end, the 25% most qualified and experienced would command just under $18.00 per hour.

The Eastern Alabama area labor shed (Calhoun, Clay, Cleburn, Coosa, Randolph, Talledega Counties in Alabama; and Heard and Harrelson Counties in Georgia) have a combined civilian labor force of approximately 125,800 people. While some unemployed individuals in that labor shed will be considered to be a potentially good source of employees, the type of quality employer which the Eastern area is attempting to attract typically does not rely on the unemployed to staff a new operation.

As a consequence, The Pathfinders organization was retained to quantify the extent to which UNDEREMPLOYMENT exists in the area, as well as to document the cost, skills, experience and education of that hidden workforce.

The results of this assessment determined that in addition to unemployed people, there are approximately 29,100 people defined as UNDEREMPLOYED who would take a better job if offered by a new employer and who possess the skills, education and experience to qualify them for a better job. About 3,500 of them would do so for $7.99 or less, while about half would take that job for less than $10.50 per hour. A detailed break-out of desired pay is presented herein, as are experience and skills.

Over 30% of those individuals have some college and 15% have a four-year college degree or more. As these data relate solely to those underemployed, they will vary from data representative of the population as a whole. Over 50% commute more than ten miles to work.

Site searches to identify the optimum location for new facilities have been conducted by The Pathfinders for such clients as AT&T, DuPont, Celanese, 3M Corp., IMC Global, Ciba-Geigy and others of a similar stature. The availability of workers is a critical factor in selecting a location for a new operation, and a workforce analysis has been a key component of the site searches conducted by The Pathfinders for corporate clients. That experience has been applied by The Pathfinders to this assessment of the Eastern Alabama area workforce.

In instances where workforce surveys, identical to this survey, have been conducted for corporate clients in site selections projects, the accuracy of the findings in our workforce verification survey has been verified when the corporate client located in the community and began staffing the new operation. The Pathfinders organization has applied that experience to this assessment of the Central New York area workforce.

The information presented herein relative to the workforce has been developed independently of the client and the client has not influenced the findings. It represents The Pathfinders objective, professional view of workforce availability, cost, skills and quality that a new employer can expect in the Eastern Alabama area.

UNDEREMPLOYED WORKERS IN

The Eastern Alabama Area

TOTAL CIVILIAN WORKFORCE	125,800
TOTAL NUMBER OF WORKERS AVAILABLE FOR AN EMPLOYER	37,200

Underemployed	**29,100**
Unemployed. Seeking work	**5,500**
Not working, but might re-enter the workforce	**2,600**

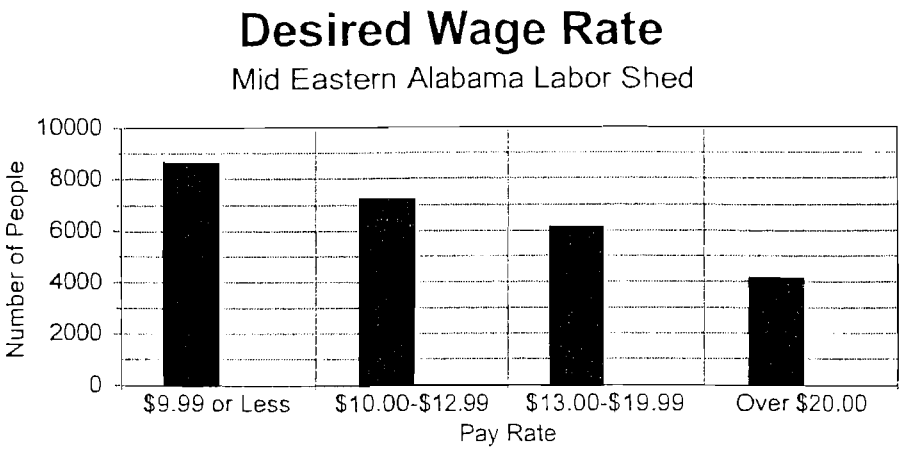
*** Number of Underemployed Available (rounded) At Specific Hourly Pay Rates:**

$6.99 or Less	$7.00 to $7.99	$8.00 to $8.99	$9.00 to $9.99
2,000 (7%)	1,500 (5%)	2,700 (9%)	2,500 (9%)

$10.00 to $10.99	$11.00 to $11.99	$12.00 to $12.99	$13.00 to $13.99	$14.00 to $14.99
3,700 (13%)	1,700 (6+%)	1,900 (6%)	500 (2%)	1,700 (6%)

$15.00 to $15.99	$16.00 to $19.99	$20.00 to $24.99	Over $25.00	Unknown
600 (2%)	3,400 (11%)	2,000 (7%)	2,200 (8%)	2,700 (9%)

***Numbers and percentages are rounded which affects cumulative totals**



Many expressed their wage requirements in weekly, monthly or annual terms, but all figures in this report are presented in hourly rates. Selected conversions may add perspective to the hourly rates.

Hourly	Weekly	Monthly	Annually
$ 8.00	$320.00	$1,386.00	$16,640.00
$10.00	$400.00	$1,733.00	$20,800.00
$15.00	$600.00	$2,600.00	$31,200.00
$20.00	$800.00	$3,466.00	$41,600.00

Percent Of Underemployed Workers In The Eastern Alabama Area Possessing Selected Skills:

Office & Word Processing	Warehouse/ Materials Handling	Maintenance
16,500 (57%)	15,700 (54%)	10,000 (34%)

Technician	Industrial/Machine & Welding	Telecommunications	Assembly/Fabrication
7,300 (25%)	11,200 (39%)	8,600 (29%)	14,600 (50%)

Previous Experience of Those Underemployed Workers In The Eastern Alabama Area:

Manufacturing/Industrial	Retail/Wholesale	Call Center/Data Processing/Other Office
18,200 (63%)	13,100 (45%)	17,600 (60%)

Government/ Education/Medical	Warehouse/Distribution	Service
12,900 (44%)	11,200 (39%)	8,600 (29%)

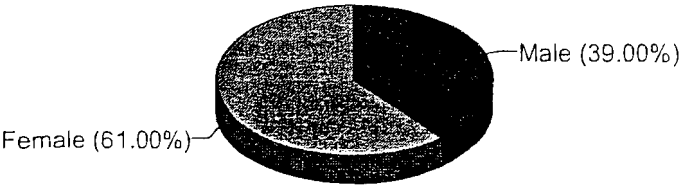
Education:	High School Graduate Only	Some College	Associate Degree	College Degree	Graduate Degree
	34%	35%	11%	8%	6%

Age:	20 - 29	30 - 39	40 - 49	50+
	27%	31%	36%	6%

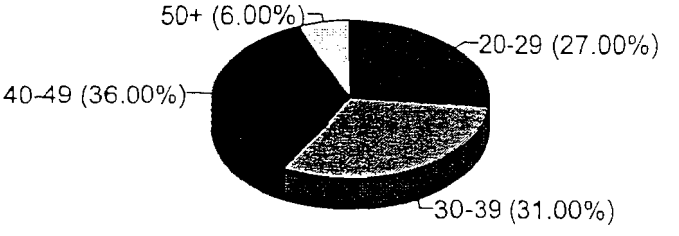
Commuting Patterns:	Under 10 Miles	11 – 15 Miles	Over 15 Miles
	16,000	3,600	9,500

Female/Male

Underemployed Workers



Age



TRAINING INTERESTS OF THE UNDEREMPLOYED

The Pathfinders also asked survey respondents Would you be interested in any training courses?. The course areas and results are depicted in the table below.

The survey of individuals in the workforce indicates that many have an interest in participating in training programs. Of the respondents to the workforce verification survey, over 60% expressed possible future interest in training programs. The extent to which that interest is strong and those individuals might actually enroll in a training program is not known. Such actions would be influenced by scheduling, costs, length of the course and other factors. Nevertheless, it is clear that a significant public interest in training exists.

Percent Expressing Training Interests In:

Computer Courses 71%	Communication Skills or Supervisory Training 68%	Office Skills 53%
Basic Electrical/Electronics 37%	Industrial Machine Operations 37%	Maintenance/Mechanical 29%

WORKFORCE REPORT

The current state of the nation's economy is very strong with production and business activity at near record levels. There has been a consequent increase in the demand for workers. In most regions of the country, employers are expressing difficulty in finding workers. That is historically true for skilled workers, but The Pathfinders' recent experience suggests that more employers across the United States are now expressing the same opinion relative to unskilled workers. The result is an unavoidable upward pressure on wage rates.

The Eastern Alabama area shares in that strong economy with resultant low unemployment rates. As a consequence, The Pathfinders organization was retained to quantify the extent to which UNDEREMPLOYMENT exists in the area, as well as to quantify the cost, skills, experience and education of that hidden workforce.

In this study, The Pathfinders employed a methodology developed for U.S. Department of Defense projects to determine civilian workforce characteristics and availability in communities across the nation where military installations were scheduled for closure. That methodology was then refined by senior site selection and human resources executives among The Pathfinders' corporate clients to produce the workforce information needed in assessing communities as a location for a new operation.

In this workforce assessment, The Pathfinders conducted telephone interviews with individual residents throughout the survey area (in Calhoun, Clay, Cleburn, Coosa, Randolph and Talledega Counties in Alabama; and Heard and Harrelson Counties in Georgia). Those individuals were stratified across age (19-49), gender, household income (up to $100,000), telephone exchange areas and zip codes. The purpose was to ascertain availability for work with a new employer; to determine desired pay rates; and, to collect information on age, education, commuting distance, experience and skills. Sufficient interviews were completed with individuals to produce results for that entire population group which vary by no more than plus or minus 5 percentage points.

At that level of variance, the 29,100 people identified as underemployed might actually be as many as 30,555 (plus 5 %) or as few as 27,645 (minus 5 %). If the survey were repeated 100 times, 95 times out of 100 the results would be the same as those if the entire population were surveyed.

The Pathfinders also applied a proprietary process to the analysis of the data to produce a correction for invalid responses. That process considers that to be counted as underemployed the individual must be currently employed and willing to take another job at a pay rate commensurate with personal skills, education and experience. Moreover, persons with 15 or more years with their present employers are not considered to be true candidates for new jobs for the purposes of this study. Those indicating that they would take a new job but also indicating the desire for increased pay that is not reasonable are also not counted in the results. Similarly, an individual who may be truly underemployed but is within a very few years of qualifying for retirement benefits with his or her existing employer may state a willingness to change jobs but is not considered likely to do so and is, therefore, not included in the results presented herein.

Current pay is not alone a qualifying factor for underemployment status in this study. Individuals, for example, making $6.50 per hour, possessing no high school degree or skills and being in the workforce for less than one year may consider themselves to be underemployed but are not judged to be so in this report. On the other hand, education, skills and experience may qualify the person making $22.00 per hour as underemployed.

While the unemployment rate indicates that about 5,500 people are unemployed, the result of this workforce assessment indicates there may be almost 2,600 people not employed or actively seeking work who would re-enter the workforce and take a good job if offered.

The following observations are made relative to the most recent data that show low unemployment rates in the area. While some individuals within that unemployed group may be considered as potentially good employees, the type of quality employer the area is targeting generally does not rely on the unemployed to staff a new operation.

The primary source of good employees is the underemployed - those now working and desiring a better job and possessing skills, education and experience which would qualify them for better jobs. Those in that category who possess the skills, experience and education to qualify them for better jobs and indicate a willingness to take better jobs are defined in this report as being UNDEREMPLOYED.

There are 29,100 people in that category in the age bracket 19-49 in the Eastern Alabama area. Nearly one-third of those would change jobs for less than $10.00. Almost one-fifth would do so for under $8.65 per hour. They have a variety of skills, with over half having some degree of familiarity with computer usage and about one-third of them have industrial machine skills. Over 60% have industrial/manufacturing experience and just under one-half have warehousing or materials handling experience. Over 50% have office experience, including data processing.

COMPARATIVE OBSERVATIONS

As a matter of course in site selection projects, The Pathfinders evaluates published government workforce statistics. Those statistics, however, depict the entire workforce while only a minority segment of those workers will be considered for or have an interest in new jobs with a company. The characteristics of this select underemployed workforce group represented in this report may vary significantly from the workforce as a whole as reported in published government data. Accordingly, the information presented in the workforce audit report for Eastern Alabama covers those members of the workforce who are, by virtue of their underemployment, potential candidates for new jobs.

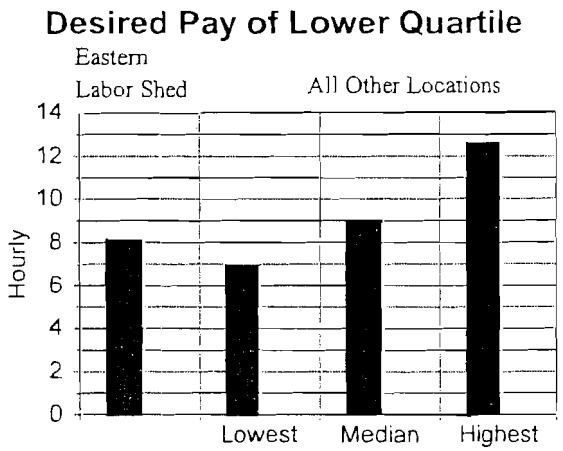
Existing employers, or new employers recruited to the Eastern Alabama area, typically will not depend on the unemployed to staff a new operation or to fill vacancies in existing operations caused by turnover or expansions. Companies look to the ranks of people who are already employed but are seeking to better themselves. Those individuals in that category who possess the education, skills and experience to merit a better job are classified as UNDEREMPLOYED.

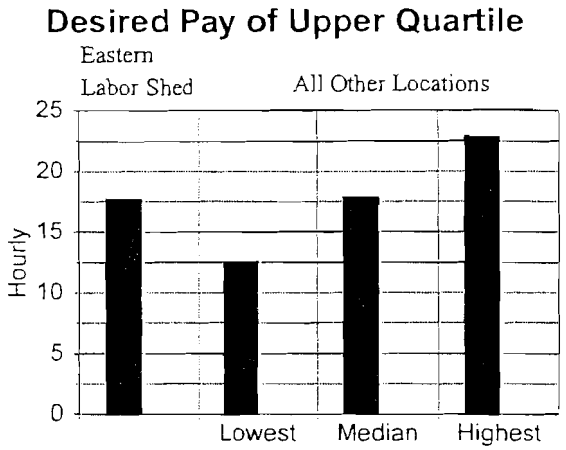
The workforce survey report issued by The Pathfinders documents the availability of underemployed workers as well as the skills, experience, education and costs of individuals in that hidden workforce in the Eastern Alabama area. This section of the report provides a comparison of the characteristics of that Eastern Alabama area underemployed workforce with the workforce in other communities surveyed throughout the nation. The database is for 1999 and includes over three million workers in communities across the nation for whom The Pathfinders organization has conducted workforce verification surveys.

A prospect company considering Eastern Alabama area as a location will judge its workforce on a comparative basis. This section of the report will allow the local economic development professionals to view the area's workforce in relation to others across the nation. Moreover, it will allow judgements to be made about relative skills shortages which might be addressed by training or relative abundances of skills which might influence the recruitment targets.

Pay Desired-Underemployed Workers

Eastern Alabama Area Versus Other Locations





The workforce verification report documented the number of underemployed workers in the Eastern Alabama area which would be available for an employer at various pay rates ranging from below $7 per hour to $25 per hour or above, and which have the skills, experience and education to justify the desired pay rates.

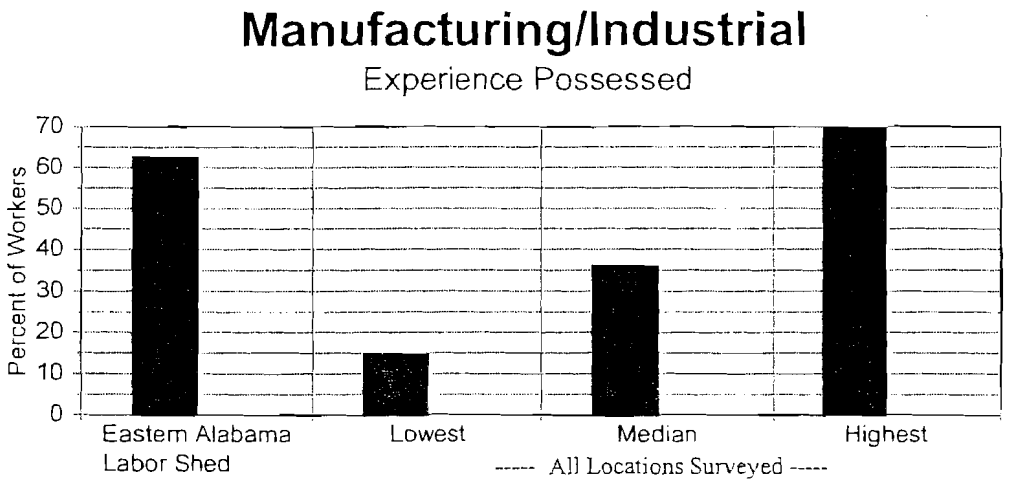
The chart on the left above shows that 25% of the underemployed workers in Eastern Alabama area merit and would take a new job for $8.15 per hour or less. In all locations which have been surveyed, the lowest pay rate in that lower quartile is $6.95 or less, the median $9.03 or less and the highest pay $12.64 or less.

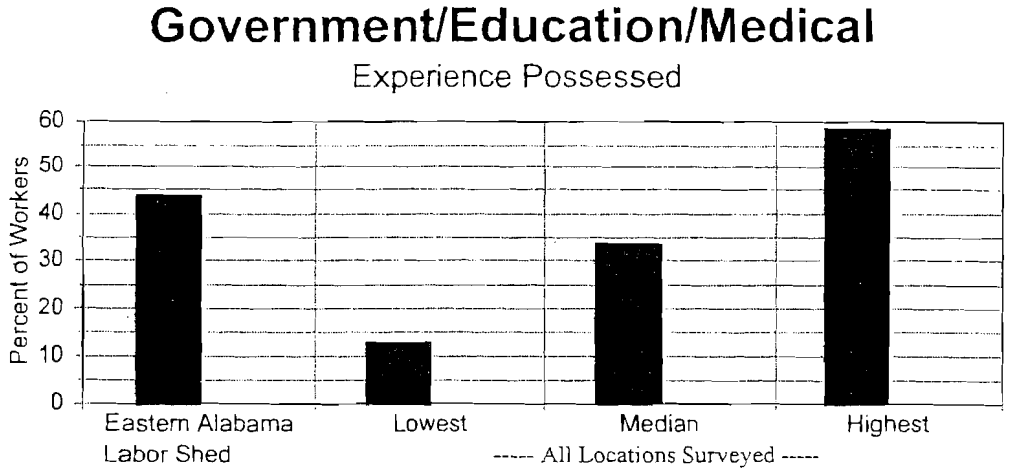
Those in the upper quartile have superior education, greater skills and more experience, yet based on current pay rates are still underemployed. In the Eastern Alabama area, those individuals in that upper 25% can command $17.75 per hour or more. That wage is just below the median for that upper quartile in all areas surveyed and below the high for that upper quartile of $22.95.

Experience of Workers

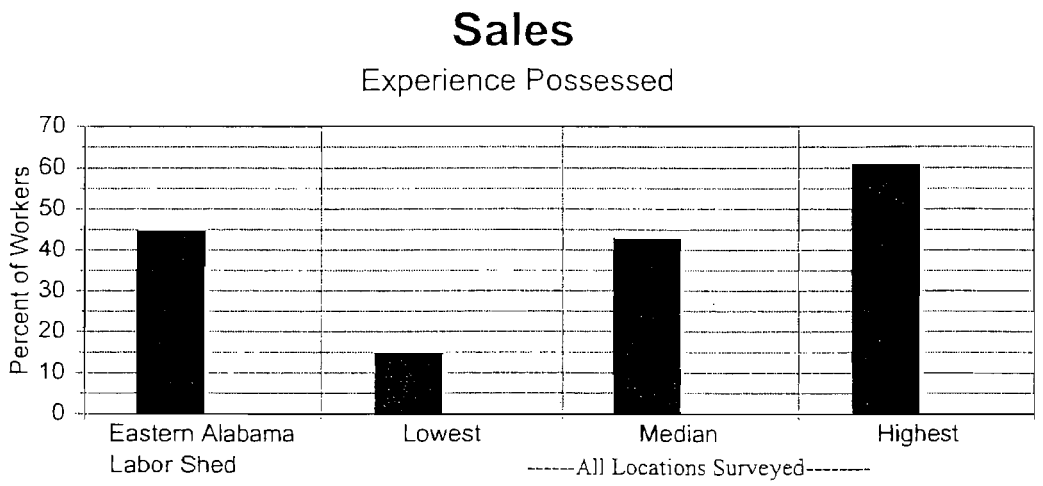
Eastern Alabama Area Versus Other Locations

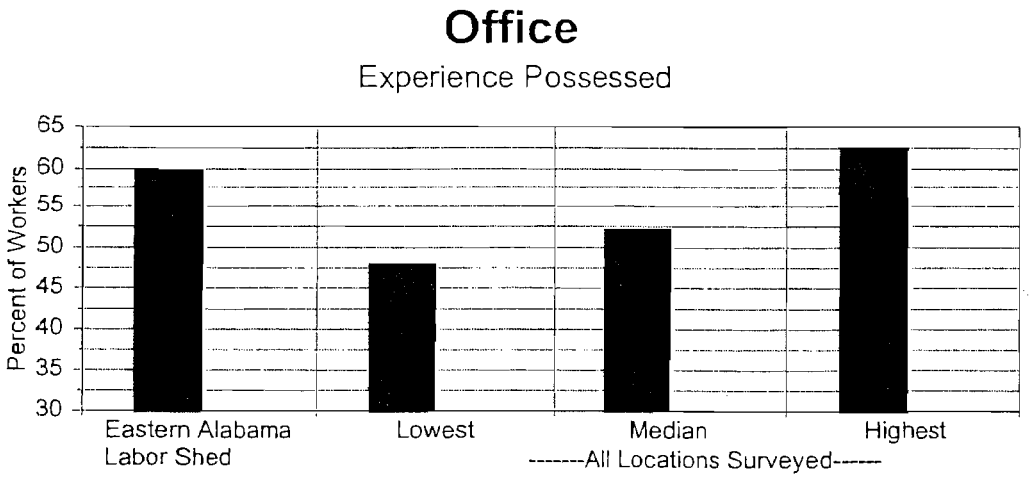
(3,000,000 Workers in Database)





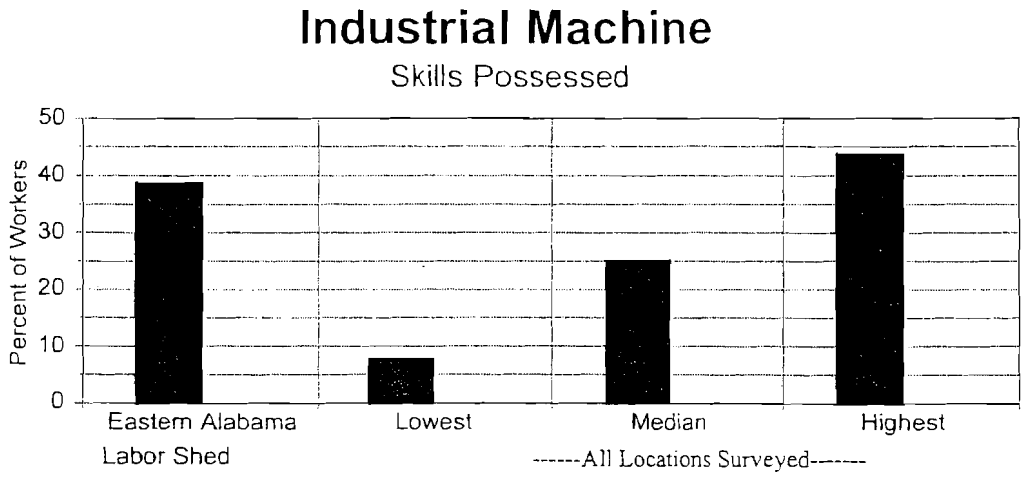
Experience of Workers
Eastern Alabama Area Versus Other Locations

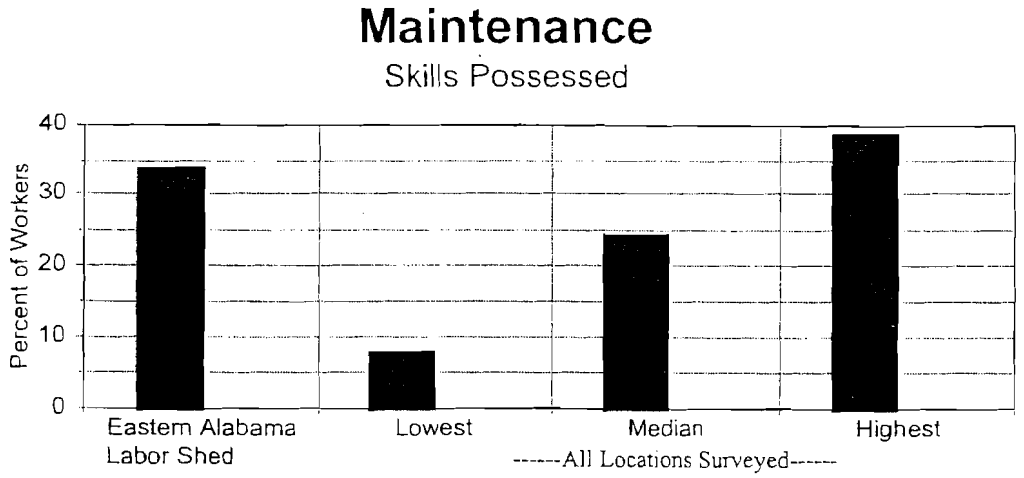




Skills of Workers

Eastern Alabama Area Versus Other Locations



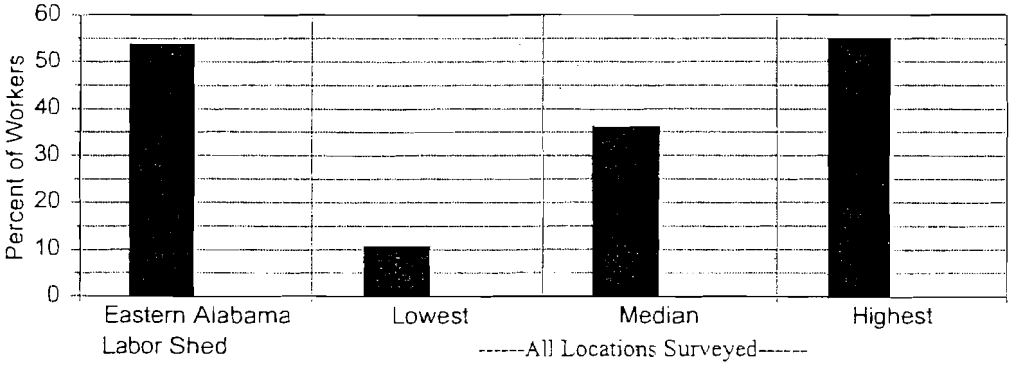


Skills of Workers

Eastern Alabama Area Versus Other Locations

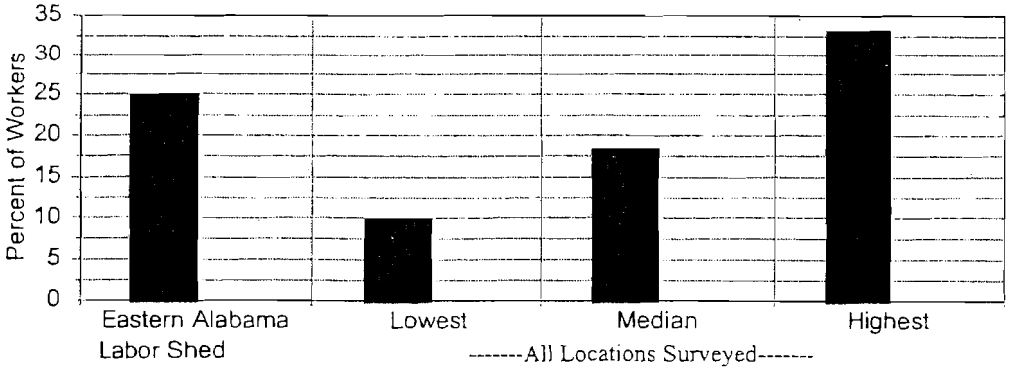
Materials Handling/Warehouse

Skills Possessed

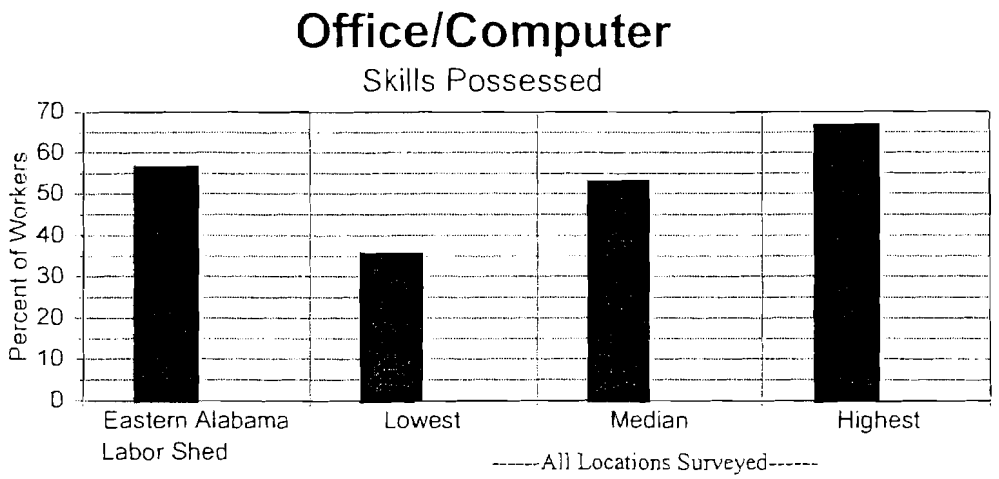


Technician

Skills Possessed



Skills of Workers



Eastern Alabama Area Versus Other Locations

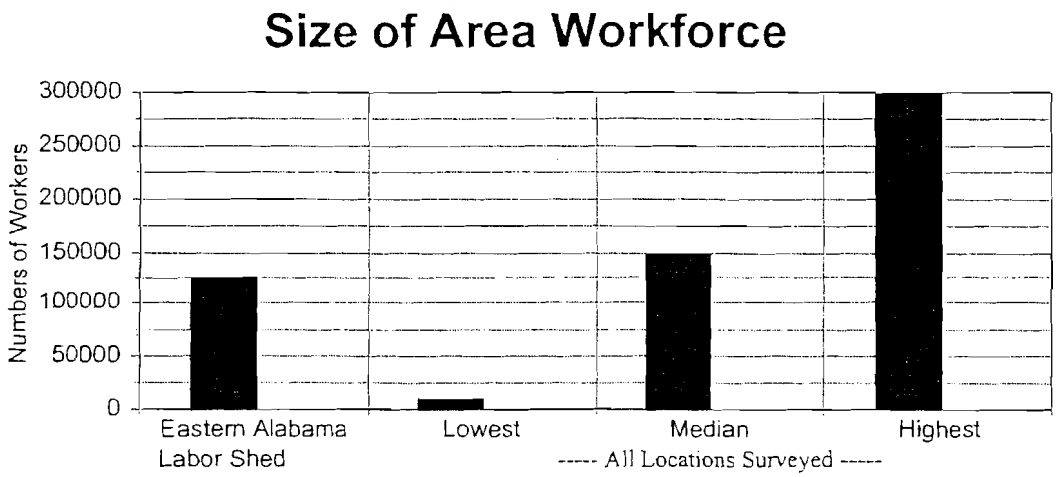


EXHIBIT 2: ECONOMIC ANALYSIS

CENTER FOR ECONOMIC DEVELOPMENT And Business Research

College of Commerce and Business Administration, Jacksonville State University

Economic Analysis of the Calhoun, Cleburne, and North Talladega County Urbanized Area

January 2005

JACKSONVILLE STATE UNIVERSITY · JACKSONVILLE, ALABAMA ·

Volume I
Executive Summary and Report

Economic Analysis of the Calhoun, Cleburne, and North Talladega County Urbanized Area

Executive Summary

The purpose of this analysis is to demonstrate the economic vitality and growth capacity of the Calhoun/Cleburne & Talladega Urbanized Area. The Urbanized Area includes Calhoun, Cleburne, and Talladega Counties; specifically included are the Munford and Lincoln County Census Divisions.

< **Population:** The overall population of the Urbanized Area has grown in the decade of the '90's. Anniston's population declined slightly in the late 90's due to the closing of Fort McClellan; however, numbers for recent years have turned positive. Certain segments of the region have shown significant growth including: Henry Neely Lake, Oxford, Jacksonville, White Plains, Piedmont, DeArmanville, Choccolocco and Coldwater. The Lincoln County Census Division increased by 41.4 percent; Munford by 33 percent. Cleburne County's population increased by 10.9 percent. Increased population is an indicator of expanded growth capacity for the area.

< **Education:** For the Urbanized Area 1990-2000 the percentage of people 25 and above with a high school diploma has increased from 66.9 percent to 75.3 percent. The percentage of twenty-five and above with a college degree has increased from 15.7 percent to 19.0 percent. There is substantial excess capacity in K-12 and at the community college and university level that can sustain growth in the Urbanized Area's economy.

< **Income:** From 1990 to 2000 median family income increased substantially for the Urbanized Area: 33.4 percent in Calhoun County, 45.6 percent in Cleburne County, and 47.9 percent in Talladega County. This substantial increase in family income in the Urbanized Area is an indication of economic vitality and growth capacity.

< **Labor Force:** The civilian labor force in the urbanized area has increased from 1990 to 2004. From 1990 to 2000 the civilian labor force increased from 89,556 to 92,335; from 2000 to 2004 it increased from 92,335 to 96,170. Approximately 23% or 22,246 of the labor force in the urbanized area are underemployed. These underemployed are the most likely source of employees for new businesses moving into our area.

< **Housing:** In the Urbanized Area housing increased from 81,846 units in 1990 to 91,980 in 2000, a 12.4 percent increase. Mobile homes increased over the same period from 14,461 to 20,034, a 38.5 percent increase. The fastest home growth has occurred in the Munford and Lincoln County Census Divisions. Housing capacity can easily expand to meet the needs of additional growth in the Urbanized Area.

< **Economic Trends:** Economic strength and vitality of the study area is the strong-point of this analysis. All categories of the general economy were found to be strong and vibrant. Manufacturing activity is strong, wholesale activity, retail activity, and the service industries have shown tremendous growth during the 1992 to 1997 time frame in the study area. The Bureau of the Census has not released this data for the 2002 census. Defense spending, homeland security, and the Alabama National Guard contribute to the study area economy. McClellan has the potential of becoming an economic engine when the eastern bypass is completed.

< **Infrastructure/Legal Environment:** Infrastructure of the Urbanized Area is generally adequate with improvements going on throughout the area. The United States Environmental Protection Agency has designated the region an Attainment Area. The air quality is exceptionally good by EPA standards, municipal water treatment capacity is on the surplus side with improvements, extension and upgrades in several jurisdictions. Sewerage capacity is good and residents are being added in the area. The Oxford system has grown tremendously, as has Lincoln. Improvements in the road and transportation system are underway with road and bridge upgrades being completed. The community anticipates the completion of the eastern by-pass and access to McClellan. Governor Bob Riley announced his commitment to provide five-lane highway access to the Anniston Army Depot. Some twenty-two industrial sites and a large number of commercial sites are available in the study area. Information technology is good and improving in the area. Legal problems connected with PCB clean-up are being settled. Health care delivery is exemplary in the study area, physicians/population ratios are good, and a full range of health services are provided. The Healthcare industry is one of the largest employers in the area.

< **Tourism/Utilities/Financial:** Tourism has grown in the study area and has a huge economic impact on the local economy. Retiree attraction has become an economic dynamo with leadership provided by the Calhoun County Chamber of Commerce and Jacksonville State University's Center for Economic Development. The public utilities, Alabama Power, Alabama Gas, and telephone companies provide area residents and industries with adequate resources, and are continually upgrading distribution systems. Representatives of area utilities have indicated that they can meet any needs resulting from economic expansion. The financial sector of the area under study is strong, vibrant, and financial deposits reflect a healthy economy.

In summary, the population base is growing; the area economy is strong and vibrant. There are adequate resources for economic expansion.

Economic Analysis of the Calhoun, Cleburne, and North Talladega County Urbanized Area

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Economic Analysis of the Calhoun, Cleburne, and North Talladega County Urbanized Area

A. Population Trends

A shift in population up or down has significant influences on a community or area. Generally, an expanding population base is looked upon favorably and is considered desirable, as this factor alone points to an expanding demand for amenities and services, therefore stimulating economic activity.

Total population increased by 1,873 in the study area, from 140,395 in 1990 to 142,268 in the year 2000, see Table A-1. According to the Bureau of the Census this results in a 1.3 percent gain in population. The Lincoln County Census Division (CCD) advanced by 41.4 percent while the Munford County Census Division (CCD) advanced by 33.0 percent representing significant population increases in North Talladega County. Cleburne County experienced a population increase of 10.9 percent during the 1990-2000 decade, from 12,730 in 1990 to 14,123 in the year 2000. Calhoun County's population declined slightly, 3.3 percent for the period.

~ Table A - 1 ~
Population Trends
Urbanized Area, 1990 - 2000

Area	1990	2000	% Change
Calhoun Co.	116,034	112,249	- 3.3
Cleburne Co.	12,730	14,123	10.9
Lincoln CCD	5,065	7,163	41.4
Munford CCD	6,566	8,733	33.0
Total	**140,395**	**142,268**	**1.3**

Source: U.S. Bureau of the Census, 1990-2000.

As shown in Table A-2 (p. 2), females outnumber males in the region. There were more females in 1990, at 51.5 percent of the population, than males, and advanced only slightly to 51.8 percent in 2000 in this comparison. This trend is not uncommon and reflects that of the state and nation as well, as women outnumber men. This phenomenon is not unusual, women outlive men, and war sometimes takes a toll on the male population.

The Black population has remained steady when compared to white population, but neither has moved significantly, up or down in numbers. Blacks accounted for 17.8 percent of the study area population in 1990, and 17.8 percent in 2000. Blacks accounted for 25.9 percent of Alabama's population in 2000. See Table A-3, p. 2.

~ *Table A - 2* ~ **Population by Gender** **Urbanized Area, 1990 - 2000**						
	1990			**2000**		
Area	**Male**	**Female**	**% Female**	**Male**	**Female**	**% Female**
Calhoun Co.	56,058	59,596	51.6	53,702	58,547	52.1
Cleburne Co.	6,253	6,477	50.8	7,037	7,986	50.1
Lincoln CCD	2,469	2,596	51.2	3,557	3,606	50.3
Munford CCD	3,274	3,292	50.1	4,254	4,479	51.2
Subtotal	68,054	72,341	51.5	68,550	73,718	51.8
Total	**140,395**			**142,268**		

Source: U.S. Bureau of the Census, 1990 – 2000.

~ *Table A - 3* ~ **Population by Race** **Urbanized Area, 1990 - 2000**						
	1990			**2000**		
Area	**White**	**Black**	**% Black**	**White**	**Black**	**% Black**
Calhoun Co.	92,873	21,578	18.5	88,537	20,810	18.5
Cleburne Co.	12,084	587	4.6	13,380	523	3.7
Lincoln CCD	3,716	1,326	36.0	5,357	1,705	24.1
Munford CCD	5,254	1,283	19.6	6,880	1,704	19.5
Subtotal	113,927	24,774	17.8	114,154	24,742	17.8
Total	**138,701**			**138,896**		

Source: U.S. Bureau of the Census, 1990 – 2000.

The Urbanized Area under study experienced a higher population density than did the state as a whole in 2000. Population per square mile was 106.6 in the study area as compared to 87.6 persons per square mile in the state as Table A-4 (p. 3) depicts. The high was in Calhoun County at 184.5 persons per square mile and the low was in Cleburne County at 25.2 persons per square mile.

The area is slowly becoming more urban as Table A-5 (p. 3) shows. This shift is not new and is generally occurring in the state. Calhoun County's population shifted from 69.1 percent urban in 1990 to 71.4 percent urban during the ten-year period. Cleburne is considered rural by the census, while Talladega County is becoming more pronounced urban, from 44.7 urban in 1990 to 53.0 percent urban in 2000. Urban population was 54.9 percent of the study area's population in 2000, which compares to 60.4 percent urban in the state. The trend is an increasing urban population in the Urbanized Area under study.

~ *Table A - 4* ~ **Land Area and Population Density** **Urbanized Area, 2000**			
	Land Area		**Population**
Area	**Square Miles**	**Population**	**Per Square Mile**
Calhoun Co.	608.46	112,249	184.5
Cleburne Co.	560.21	14,123	25.2
Lincoln CCD	81.05	7,163	83.7
Munford CCD	83.80	8,733	104.2
Total	**1,333.52**	**142,268**	**106.6**

Source: U.S. Bureau of the Census, 1990 – 2000

~ *Table A - 5* ~ **Rural/Urban Distribution** **Urbanized Area, 2000**				
Area	**Urban**	**Rural**	**% Urban**	**% Urban, 1990**
Calhoun Co.	77,606	34,643	71.4	69.1
Cleburne Co.	0	14,123	0	0
Talladega Co.	35,493	44,434	53.0	44.7
Total	**113,493**	**93,200**	**54.9**	---

Source: U.S. Bureau of the Census, 1990-2000.

Population of the three counties is projected to steadily increase through 2020 as Table A-6 (p. 4) illustrates. The Bureau of the Census projects an increase of 11,357 or 5.5 percent from 2000 to the year 2020. Talladega County is projected to grow at a faster clip followed by Cleburne, and finally, Calhoun will have the slowest growth during the twenty-year interval. Calhoun County's population will be the largest at 112,536 in 2020 when compared to the other two counties.

Important trends in population include:

- A growing population base;
- Women outnumber men;
- Black/white ratio is holding steady;
- Population density is on the upswing; and
- The study area is becoming more urban in nature.

All of these factors tend to contribute to a stable economic base in the community.

~ *Table A - 6* ~ **Population Projections** **Urbanized Area, 2000 - 2003**				
County	**2000**	**2001**	**2002**	**2003**
Calhoun	112,249	111,160	111,387	112,012
Cleburne	14,123	14,293	14,560	14,675
Talladega	80,321	80,297	80,229	79,928
Total	206,693	205,790	206,176	206,615
Projections				
County	**2010**	**2015**	**2020**	
Calhoun	112,184	112,392	112,536	
Cleburne	15,409	15,983	16,487	
Talladega	85,524	87,518	89,027	
Total	213,117	215,893	218,050	

Source: U.S. Bureau of the Census, ***Census of the Population.***

B. Education Trends

1. K-12

There are seven separate K – 12 school systems in the urbanized area of Calhoun, Cleburne, and Northern Talladega Counties, see Table B-1. In addition, there are several private accredited schools, primarily, within Calhoun County. All of the public schools within the systems offer an excellent curriculum, with a few having expanded to provide students with more alternatives in career education, especially in technical education.

~ Table B – 1 ~
School Systems in the Urbanized Area

County	System
Calhoun	• Anniston City • Calhoun County – Alexandria, Dearmanville, Ohatchee, Pleasant Valley, Saks, Walter Wellborn, Weaver, White Plains • Jacksonville City • Oxford City • Piedmont City
Cleburne	• Cleburne County – Heflin, Ranburne
Talladega	• Talladega County – Lincoln, Munford

Source: Alabama Department of Education

Overall the facilities for the schools are sufficient. Within the last five to seven years, there have been a number of schools renovated and several new buildings constructed. In Calhoun County these include Alexandria, Oxford (new elementary school, gym, stadium), DeArmanville, Jacksonville (new high school), Ohatchee (new elementary & high school), Pleasant Valley (new elementary school), Weaver, Wellborn (new elementary school), and White Plains (new elementary school). In Talladega County both Lincoln and Munford have new buildings completed or in progress for elementary and high school.

Student capacity is of utmost importance to administrators within each system. Most of the systems have excess capacity currently due to renovation or new construction while a few are almost reaching their maximum capacity. The systems with low capacity are at various stages in the process of planning, funding, and providing additional student classroom capacity to meet

the growth potential within their respective system. Student capacity for each system is shown in the following table (Table B-2).

~ *Table B – 2* ~ **Student Capacity in the Different School Systems Within the Urbanized Area (December 2004)**			
School System	**Current Enrollment**	**Maximum Capacity***	**Available Capacity**
Anniston City	2,622	4,000	1,378
Calhoun County	8,914	11,000	2,086
Cleburne County	2,497	2,650	153
Jacksonville City	1,700	1,850	150
Oxford City	3,913	5,004	1,091
Piedmont City	1,016	1,376	360
Talladega County	2,712	3,500	788
TOTAL	**23,384**	**29,380**	**6,006**

*** Numbers are based upon best estimate considering classroom space.**

Source: Superintendent's Office in each system.

While these systems have adequate facilities and faculty, the educational attainment of persons in the area remains just below the national average as a whole. Only in Calhoun County, does the education attainment approximate the state level. The numbers are improving each year as the percentage of population over 25+ years of age having attained a high school diploma or higher is increasing. In relation to this, the education attainment of this same age bracket that has earned a bachelor's degree or higher is also increasing, see Table B-3.

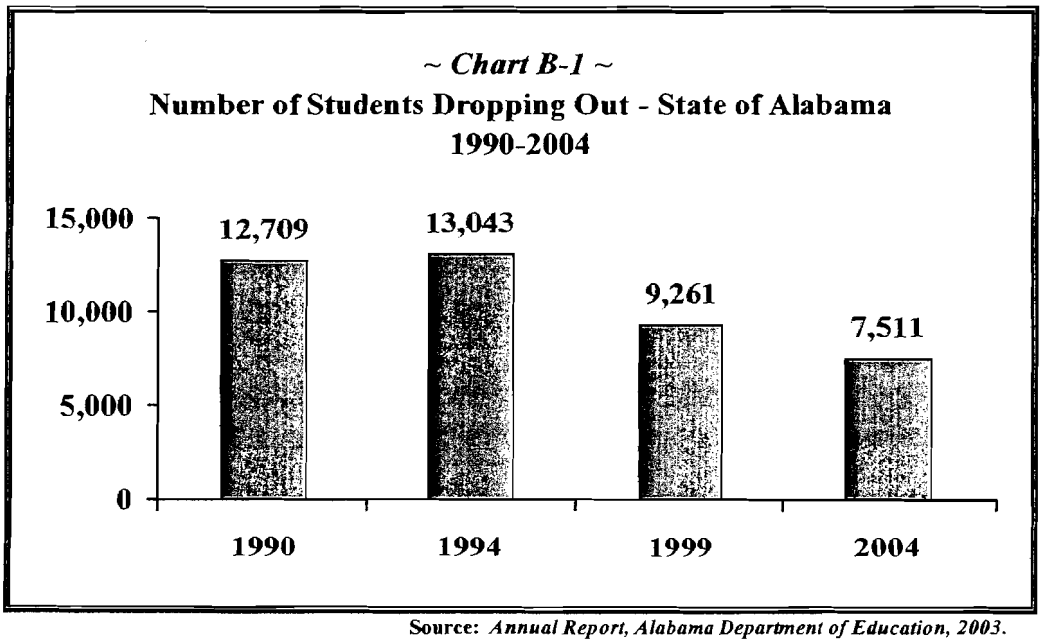
~ *Table B – 3* ~ **Education Attainment Urbanized Area, 1990 - 2000**					
	Percentage – Persons 25+ With High School Diploma or Higher			**Percentage – Persons 25+ with Bachelor's Degree or Higher**	
County	**1990**	**2000**		**1990**	**2000**
Calhoun	68	73.9		14.2	15.2
Cleburne	49.8	62.9		6.5	9.2
Talladega	60.7	69.7		10.1	11.2
Alabama	66.9	75.3		15.7	19.0

Source: U.S. Bureau of the Census, 1990 – 2000.

Within the urban area schools overall student performance on achievement tests and graduate test pass rates are improving when compared to others within the state. It must be noted that the scores and pass rates can only be compared to others within the state. Some states use the same testing programs while others use older versions or entirely different programs. This makes it extremely difficult to compare students on a regional or national scale. Compounding

this problem is the continual upgrading of the testing apparatus and different adoption dates of these upgrades by various states. Overall students in the Urbanized Area are getting an excellent education, but it is difficult to provide "apple to apple" comparisons to other states and the nation.

Educational institutions are taking a more active role in trying to maintain students whose performance indicates them as a potential dropout. This is an important improvement. From 1990 to 2004, the numbers of students dropping out of school decreased significantly, see Chart B-1. In comparing 1990 to 2004, total enrollment and the number graduating from state schools remained relatively the same. While these are state numbers, the overall percentage remains approximately the same for local systems. It must be noted that several systems have decreased their dropout rate significantly or maintained a low rate, while two – three schools maintain a higher than average dropout rate. When including the schools with the higher than average rates within the overall average, the dropout percentage is pushed up dramatically. Additional efforts are still necessary to reduce the numbers even more.



Source: *Annual Report, Alabama Department of Education, 2003.*

2. Technical Career Center Schools (K-12)

Another major emphasis that has been taking place in this area is the role of secondary schools in career preparation. In decades past, the predominant emphasis was strictly upon academics and preparation for post-secondary education. Additional programs were offered in the vocational fields, usually basic trade work. The trend over the past decade is for schools to offer a more diversified curriculum that is based upon needs of the business community. These Career and Technical programs are forming partnerships with business, government, and industry to align their curriculum with their standards. Numerous technical, health-related, business, and other programs have been established to help prepare students for a career.

There are three vocational technical schools in the urbanized area. One is located in each county to which schools from throughout the county send students. These traditional "trade-schools" have changed over the years and now offer much more than the trade-type of class (automotive body work, welding, etc.). Each program now has to be certified every five years by a board comprised of business and industry personnel for that particular skill.

One example of improvement in the technical area is the partnership between the Calhoun Career Technical Center (CTC) and the Anniston Army Depot (AAD) through its co-op program. Students who are selected enter into a school/work program in which they work three hours a day at AAD in addition to time spent in the classroom. Upon graduating from high school, they enter a nine-month training program at AAD to further their skills and are paid as they train. Once completed, they can continue to an institution to complete all the required coursework while still remaining employed at the AAD and being paid for on-the-job training. Two hundred sixty eight applications were received for the program last year with only fifty openings available. All of the applicants selected came from area high schools. This program is aimed at training students specifically for a job at the AAD. Among the students' accomplishments this past year is the completion of 14 motors that will be used by the U.S. Army in the war effort.

Even with the additional curriculum for career education throughout the school systems, business and industry needs are still not being met as the enrollment within many of the technical programs is insufficient. As technology increases, so does the need for individuals with technical backgrounds and training. The traditional trades – carpentry, welding, etc., – also suffer with insufficient enrollment. This lack of trained students will continue to have a serious effect upon the community as time goes on and will need to be addressed by business, education, and industrial leaders with more emphasis than is done currently.

3. Higher Education

The area has two post-secondary schools – Jacksonville State University and Gadsden State Community College - which are easily accessible to students. Several other institutions are in close proximity to the urbanized area as well. These include the University of Alabama extension in Etowah County, the Alabama Institute for the Deaf and Blind in Talladega, and Talladega College also in Talladega.

Jacksonville State University (JSU) is a multipurpose institution, offering a diversity of undergraduate and graduate programs. The main campus is located in Calhoun County with additional classroom and distance-learning locations scattered throughout the surrounding counties. The University provides a comprehensive education experience with a variety of degree programs available including technical degrees. Colleges within the University include Commerce and Business Administration, Arts and Sciences, Education and Professional Studies, Nursing, and Graduate Studies. For a more detailed examination of JSU's economic impact, see Appendix A.

Gadsden State Community College (GSCC) with its main campus in Gadsden, Alabama, offers an excellent two-year program of instruction for students. The College merged with the

former Ayers State Technical College and now has two locations in Calhoun County. It offers a broad spectrum of programs both academic and technical. The academic courses prepare students for transfer to a four-year institution. Technical programs equip students to master certain skills helping them to be prepared for a career. GSCC is also operating a co-op program with the AAD.

4. Funding

Schools in the state of Alabama, and, in particular, local systems have been under constant budgetary strain for decades. Yet, the region's schools have struggled and provided quality education to thousands of students. A major problem in the years ahead is solving the funding crisis for the education community by deciding upon stable and constant sources of revenue.

Links: http://www.jsu.edu
http://www.gadsdenst.cc.al.us
http://www.tceda.com
http://www.edpa.org
http://www.alsde.edu

5. Workforce Development

An integral part of education is the continued opportunity for career development and job training for Alabama's workforce. On December 30, 2003, Alabama Governor Bob Riley announced the consolidation of workforce development programs into a single office. A copy of this press release is shown in Appendix B. This new office - The Office of Workforce Development - is now the coordinating body for all workforce development within the state.

This office oversees all statewide effort to assure industries and other organizations that a sufficiently educated and trained labor pool is available. Within the three-county area, the state has partnered with employers, educational organizations and other state agencies to assist growth and in recent years, particularly, that associated with the automotive industry. Other industries in the area have been able to utilize these services as well.

For years both Jacksonville State University and Gadsden State Community College have been involved in technical and other types of training for a variety of agencies. Each continues to offer training for the state's workforce development effort at off campus locations and on their respective campus.

The Alabama Industrial Development Training program (AIDT) which falls under the State's Department of Postsecondary Education is the primary training agency for workforce development and has provided training for thousands of individuals preparing for work at specific organizations. Training services are offered in many areas and are free of charge to new and expanding industries throughout the state. In addition to fixed locations, AIDT provides mobile training facilities where the need exists.

In this past year, AIDT has set up the "Focused Industry Training" program through the community college network to train workers for jobs vacated by those who found work in the

expanding automotive industry. The program provides training and job placement services at 34 sites around the state, concentrating around Alabama's automotive manufacturing plants. Gadsden State has set up a training site in each of the counties covered within this study. The sites are located in the cities of Talladega, Anniston, and Heflin.

The Governor has placed a major emphasis on workforce education and training and this is important. It helps demonstrate that state government, along with local agencies, cities, and other organizations are dedicated to making Alabama better. In his press release on July 26, 2004, the Governor announced that Alabama's industrial workforce training program ranks number one among workforce training programs in all 50 states. The full announcement can be seen in Appendix B. This sends an important message for the business and governmental sectors of the local economy. That message is that "Alabama Is Open For Business."

C. Income Trends

Economic vitality of an area is generally looked at through examination of income. A direct correlation exists between an area's income and demand for goods, services, and amenities. Income levels affect an area's revenue base and the ability of a jurisdiction to provide amenities and facilities to accommodate population and economic growth.

One measure of income used to measure vitality is family income. As Table C-1 illustrates, the median family income for the study area is quite healthy. Talladega County experienced a 50.6 percent increase in family income during the 1990-2000 census period -- up from $25,225 in 1990 to $38,004 in the year 2000. The term, median, is the midpoint, that is, half the families had incomes less than $38,004 and half the families had incomes greater than $38,004.

Another measure used to compare income is household income. Healthy increases are shown for the census period, particularly Talladega County. Median household income advanced by 47.9 percent in Talladega County during the '90's, followed by Cleburne County with 45.6 percent, and Calhoun County at 33.4 percent.

~ Table C – 1 ~
Median Income
Urbanized Area, 1990 - 2000

	Median Household Income			Median Family Income		
Area	**1990**	**2000**	**% Change**	**1990**	**2000**	**% Change**
Calhoun Co.	$23,802	$31,768	33.4	$28,340	$39,908	40.8
Cleburne Co.	$21,158	$30,820	45.6	$25,900	$35,579	37.3
Talladega Co.	$21,378	$31,628	47.9	$25,225	$38,004	50.6

Source: U.S. Bureau of the Census, 1990-2000.

Household income is a little different from family income and is usually less because many households consist of only one person. As Table C-2 (p. 12) shows, household income has made tremendous gains in recent years. Households with incomes of $34,999 and less declined substantially while households with incomes of $35,000 or more increased at a rapid rate as the study area becomes wealthier. In 1990, 9,243 households had incomes of $50,000 or more. By the year 2000, 22,913 households had incomes of $50,000 or more. This represents a 147.9 percent increase in households with an income of $50,000 or more.

~ *Table C - 2* ~ **Income by Households** **Urbanized Area, 1990-2000**				
Calhoun County				
	Income	**1990**	**2000**	**% Change**
	Less than $10,000	8,911	6,730	- 24.4
	$10,000 to $14,999	4,816	4,043	- 16.0
	$15,000 to $24,999	8,604	7,336	- 14.7
	$25,000 to $34,999	8,079	6,482	- 19.7
	$35,000 to $49,999	6,957	7,860	13.0
	$50,000 of more	5,439	12,929	137.7
Cleburne County				
	Income	**1990**	**2000**	**% Change**
	Less than $10,000	1,115	780	- 30.0
	$10,000 to $14,999	659	541	- 17.9
	$15,000 to $24,999	936	986	5.3
	$25,000 to $34,999	855	909	6.3
	$35,000 to $49,999	743	1,022	37.5
	$50,000 of more	495	1,378	178.4
Talladega County				
	Income	**1990**	**2000**	**% Change**
	Less than $10,000	6,505	5,324	- 18.1
	$10,000 to $14,999	3,235	2,611	- 19.2
	$15,000 to $24,999	5,473	4,675	- 14.6
	$25,000 to $34,999	4,226	4,110	- 2.7
	$35,000 to $49,999	3,782	5,360	41.7
	$50,000 of more	3,309	8,606	160.0
Total Income Study Area				
	Income	**1990**	**2000**	**%Change**
	Less than $10,000	16,531	12,834	- 22.3
	$10,000 to $14,999	8,710	7,195	- 17.3
	$15,000 to $24,999	15,013	12,997	- 13.4
	$25,000 to $34,999	13,160	11,501	- 12.6
	$35,000 to $49,999	11,482	14,242	24.0
	$50,000 of more	9,243	22,913	147.9

Source: U.S. Bureau of the Census, 1990 – 2000.

D. Labor Force

Total persons employed declined in the study area in the nineties from a total of 82,709 in 1990 to 79,792 by the year 2000, for a 3.5 percent decline, see Table D-1. Forestry and fisheries experienced reductions in employment as did those persons employed in manufacturing, transportation, communications, utilities, wholesale trade, retail trade, and public administration. The construction industry experienced a 31.7 percent increase in employment for the period. Finance, insurance, real estate, and services had positive gains in employment for the period. In the study area more people are employed in the service industry than in other industries. Manufacturing industry employs the second largest number of people at 20,214, slightly behind services at 25,141 persons. This movement is in-line with the national trend toward a service economy.

~ Table D - 1 ~
Employed Persons by Industry
Urbanized Area, 1990 - 2000

Industry	1990	% Dist.	2000	% Dist.	% Change
Agriculture	1,466	1.7	1,480	1.9	.9
Forestry & Fisheries	95	.2	0	--	--
Mining	477	.6	0	--	--
Construction	5,000	6.0	6,585	8.3	31.7
Manufacturing	22,811	27.6	20,214	25.3	- 11.4
Transportation, Communications, Utilities	4,547	5.5	4,083	5.1	- 10.2
Wholesale Trade	2,919	3.5	2,827	3.5	- 3.2
Retail Trade	13,884	16.8	10,603	13.3	- 23.6
Finance, Insurance, Real Estate	2,678	3.2	2,980	3.7	11.3
Services	20,982	25.4	25,141	31.5	19.8
Public Administration	7,850	9.5	5,879	7.4	- 25.1
Total Employment	82,709	100.0	79,792	100.0	- 3.5

Source: U.S. Bureau of the Census, 1990-2000.

The labor force can be one of the greatest assets the area can possess. Characteristics of the people who make up the labor force and the skills they possess significantly affect the area's potential for commercial and industrial development. Of the population 16 years and older in the year 2000, in the study area, 56.8 percent or 92,527 were considered in the labor force. Practically this entire group is in the civilian labor force, 92,335, that is, they were actively seeking gainful employment. As Table D-2 (p. 14) shows, 85,937 were employed and 6,397 were unemployed for a rate of 6.9 percent.

~ *Table D - 2* ~ **Civilian Labor Force in the Urbanized Area** **1990 – 2000**								
	Calhoun Co.		**Cleburne Co.**		**Talladega Co.**		**Total**	
Labor Force	**1990**	**2000**	**1990**	**2000**	**1990**	**2000**	**1990**	**2000**
Persons 16 yrs +	89,967	88,878	9,816	11,135	55,878	62,620	155,661	162,633
In Labor Force	55,765	51,402	6,104	6,540	32,523	34,585	94,392	92,527
Civilian Labor Force	51,100	51,230	6,074	6,535	32,382	34,570	89,556	92,335
Employed	46,763	47,856	5,738	6,188	29,920	31,894	82,421	85,937
Unemployed	4,337	3,374	334	347	2,462	2,676	7,133	6,397
% Unemployed	8.4	6.6	5.8	5.3	7.6	7.7	7.9	6.9

Source: U.S. Bureau of the Census, 1990-2000.

The February 2004 Civilian Labor Force numbers for the area show conditions to be improving, see Table D-3. Unemployment declined to 6.3 percent by February 2004. Civilian work force remained at a healthy 96,170 for the study area in 2004.

~ *Table D - 3* ~ **Civilian Labor Force in the Urbanized Area** **February 2004**				
	Civilian Labor Force	**Employed**	**Unemployed**	**Unemployment Rate**
Calhoun Co.	54,160	51,430	2,730	5.0%
Cleburne Co.	6,770	6,420	350	5.1%
Talladega Co.	35,240	32,300	3,040	8.6%
Total	96,170	90,050	6,120	6.3%

Source: Alabama Department of Industrial Relations, April 2004 Newsletter

It is worth noting that two large employers with highly skilled workers will be closing in the near future. The R. D. Werner Co., Inc., with 500 employees has announced its' closing; and the Westinghouse Incinerator at Anniston Army Depot will close upon completion of the chemical weapons destruction, displacing 700 additional workers.

1. Verification of Labor Force

This analysis of the Urbanized Area is based on work produced by Pathfinders. Pathfinders is experienced in workforce assessments for corporate site selection clients and a methodology developed for U.S. Department of Defense projects is used for analysis of the east Alabama workforce. For the urbanized area Calhoun, Cleburne, and Talladega Counties, there are 6,120 unemployed individuals and an additional pool of UNDEREMPLOYED workers.

The Urbanized Area in Eastern Alabama has a combined civilian labor force of approximately 96,170 people (Table D-3, p. 14). While some unemployed individuals in that labor shed will be considered to be a potentially good source of employees, the type of quality employer which the Eastern area is attempting to attract typically does not rely on the unemployed to staff a new operation. The underemployed are the most likely source of labor for the quality employer.

The results of this assessment determined that in addition to unemployed people, there are approximately 22,246 people defined as UNDEREMPLOYED who would take a better job if offered by a new employer. These employees possess the skills, education and experience to qualify them for a better job. The Pathfinders study found that approximately 23 percent of the East Alabama Workforce had the skills and education to qualify for a new job.

Applying the relationships found in the Pathfinders study to the Urbanized Area results in the underemployed pool of 22,246 workers (Table D-4). The total number of workers available for an employer is 28,366. This total includes 22,246 underemployed plus 6,120 unemployed. This total does not include potential employees who have left the workforce. See Appendix C for further details on the East Alabama Workforce Verification.

~ Table D – 4 ~
Labor Force, Employment, Unemployment and Underemployed
Urbanized Area, Fall 2004

Labor Force	Employed	Unemployed	Underemployed
96,170	90,050	6,120	22,246

A direct comparison of typical hourly wages between AAD production operation employees and those for other establishments in the area show the AAD at $18.60 per hour while an Alabama Department of Industrial Relations 2003 Survey shows area wages for production operations in a range between $14-$16 per hour. This favorable advantage for the AAD would be helpful in attracting new hires in conjunction with possible expansion efforts at the AAD.

E. Housing Trends

Growth in population in the Urbanized Area under study has been complemented with steady growth in housing during the last decennial census period. Total housing units increased by 10,134 during the 1990's. Total housing inventory shifted upward from 81,846 houses in 1990 to 91,980 houses in the three counties by the year 2000, representing a 12.4 percent increase in inventory. Housing stock is in good condition structurally, most have adequate plumbing, telephone, and kitchen. The median value of housing has shifted upward as shown in Table E-1. In Talladega County median value increased by 61.1 percent, from $44,800 in 1990 to $72,200 in the year 2000. Average number of persons per unit has declined in the area in addition to houses being constructed larger. The number of mobile homes has increased at a fast pace from 14,461 in 1990 in the study area to 20,034 by the year 2000 for an increase of 38.5 percent. Vacant housing was up to 10,409 units by 2000, in the study area, an increase of 36.2 percent during the 1990's.

~ Table E – 1 ~
Housing Characteristics
1990 - 2000

	Calhoun	Cleburne	Talladega	Total
Total Housing Units				
1990	46,753	5,232	29,861	81,846
2000	51,322	6,189	34,469	91,980
% Change	9.7	18.2	15.4	12.4
Occupied Housing				
1990	42,983	4,776	26,448	74,207
2000	45,307	5,590	30,675	81,571
Average Persons Per Unit				
1990	2.6	2.7	2.6	--
2000	2.4	2.5	2.4	--
Median Value				
1990	51,600	42,600	44,800	--
2000	71,600	71,300	72,200	--
Mobile Homes				
1990	6,755	1,421	6,285	14,461
2000	8,978	2,007	9,049	20,034
% Change	32.9	44.2	43.9	38.5
Vacant Housing Units				
1990	3,770	456	3,413	7,639
2000	6,015	599	3,795	10,409

Source: U.S. Bureau of the Census, ***Census of Housing, 1990-2000.***

In summary, the housing stock has increased in the area (Table E-2); the number of people per house has declined. The value of housing is up tremendously; and structures are sound. They have plumbing, telephone, kitchens, are heated, and considered decent, safe, and sanitary. A relatively modern inventory of housing is available in the study area.

~ Table E - 2 ~

Date of Construction, Housing Stock
Urbanized Area, Pre-1939 – 1990's

County	1939 & Earlier	1940's & '50's	1960's	1970's	1980's	1990's
Calhoun	4,750	12,423	7,985	11,642	9,953	7,789
Cleburne	501	981	924	1,258	1,568	1,142
Talladega	3,025	7,489	5,258	7,238	6,851	6,794
Total	8,276	20,893	14,167	20,138	18,372	15,725

Source: U.S. Bureau of the Census

Economic Analysis of the Calhoun, Cleburne, and North Talladega County Urbanized Area

F. Economic Strength/Vitality

The Urbanized Area economy is generally vibrant in view of Fort McClellan's closing a few years ago. It shows strength while adjusting to local, regional, and national economic changes.

Calhoun County has the largest labor force relative to Cleburne and Talladega. The service industry employs more workers, followed by manufacturing and retail trade, see Table F-1. In 1990, 27.3 percent of the three county workforce was employed in manufacturing and 25 percent worked in the service industry. Ten years later, in 2000, 31.6 percent of the workforce was employed in the service industry and 25.3 percent of the workforce was employed in manufacturing. While manufacturing employment is very important for the area, during the decade of the 90's the service industry came to employ more workers. This trend is generally in line with national trends in employment as we move toward a service economy. The greatest concentrations of employment occurred in the service industry, followed by manufacturing, and retail trade. These three industries employ more workers than the other industries. Construction employment experienced a 31.7 percent increase (partially due to the Chemical Disposal Facility, see Appendix J), followed by a 19.8 percent increase in the service industry, and 11.2 percent increase in finance, insurance and real estate during the decade of the 90's. Agricultural employment, forestry and fisheries, and mining employ the fewest workers in the Urbanized Area (See Table F-2, p. 19).

~ Table F - 1 ~

Employed Persons by Industry
Urbanized Area, 1990 - 2000

	Calhoun Co.		Cleburne Co.		Talladega Co.	
Industry	**1990**	**2000**	**1990**	**2000**	**1990**	**2000**
Agriculture	611	416	291	268	564	796
Forestry & Fisheries	33	--	19	--	43	--
Mining	68	--	0	--	409	--
Construction	2,460	3,183	562	874	1,978	2,528
Manufacturing	10,847	10,378	2,343	1,696	9,621	8,140
Transportation/Communications/Utilities	2,582	2,272	276	280	1,689	1,531
Wholesale Trade	1,805	1,714	241	187	873	926
Retail Trade	8,792	6,141	608	676	4,484	3,786
Finance/Insurance/Real Estate	1,510	1,500	145	214	1,023	1,266
Services	12,541	14,353	996	1,444	7,445	9,344
Public Administration	5,650	3,831	260	253	1,940	1,795

Source: U.S. Bureau of the Census, 1990-2000.

~ *Table F - 2* ~ **Employed Persons by Industry** **Urbanized Area, 1990 - 2000** **Total Employed, Percent Distribution, and Percent Change**					
	Total Employed		**% Distribution**		**%**
Industry	**1990**	**2000**	**1990**	**2000**	**Change**
Agriculture	1,466	1,480	1.7	1.8	.9
Forestry & Fisheries	95	--	.1	--	--
Mining	1,472	--	1.7	--	--
Construction	5,000	6,585	6.0	8.3	31.7
Manufacturing	22,811	20,214	27.3	25.3	-11.3
Transportation/Communications/Utilities	4,547	4,083	5.4	5.1	-10.2
Wholesale Trade	2,919	2,827	3.5	3.5	-3.2
Retail Trade	13,884	10,603	16.6	13.3	-23.6
Finance/Insurance/Real Estate	2,678	2,980	3.3	3.7	11.2
Services	20,982	25,141	25.0	31.6	19.8
Public Administration	7,850	5,879	9.4	7.4	-25.1
Total	83,704	79,792	100.0	100.0	

Source: U.S. Bureau of the Census, CED Calculations.

1. Manufacturing Trends

Prior discussion has centered upon employment by industry; that is, comparing number of employees by industry. This discussion will demonstrate that the manufacturing industry in the area is strong, vibrant, and economically healthy. Table F-3 (p. 20) shows manufacturing trends for the study area. The total number of manufacturing establishments declined 11.0 percent, from 291 in 1992 to 259 in 1997. Total employment declined 4.9 percent, from 20,100 in 1992 to 19,109 in 1997. Sales in manufacturing for the area increased from $2.3 billion in 1992, to $3.1 billion just five years later, representing a 30.6 percent increase. This phenomenon is attributable to automation, better production techniques and methods, improvements in material and better transportation. All of which have improved efficiency and production within manufacturing industries resulting in a need for fewer production workers. The 2002 economic census will be published in the fall, 2005. This data should show significant improvement in manufacturing as the automobile related numbers will be included. The manufacturing segment of the area economy is strong and growing.

~ *Table F - 3* ~ **Trends in Manufacturing** **Urbanized Area, 1992 - 1997**									
	Establishments			**Employees**			**Sales**		
County	**1992**	**1997**	**% Change**	**1992**	**1997**	**% Change**	**1992**	**1997**	**% Change**
Calhoun	177	149	- 15.8	11,200	10,841	- 3.2	1,243,000,000	1,504,506,000	21.0
Cleburne	21	10	- 52.3	1,100	1,108	.7	85,000,000	175,147,000	106.0
Talladega	93	100	7.5	7,800	7,160	- 8.2	1,045,000,000	1,420,596,000	35.9
Total	291	259	- 11.0	20,100	19,109	- 4.9	2,373,000,000	3,100,249,000	30.6

Source: U.S. Bureau of the Census, 1992-1997.

2. Wholesale Activity Trends

The bright spot in wholesale activity is reflected in total sales, from $810 million in 1992 to $1.0 billion in 1997, only five years later, see Table F-4. This represents a 32.6 percent increase in wholesale sales in the Urbanized Area. Total establishments declined by 11.5 percent and employment in the sector declined by 3.2 percent. Wholesale activity improved tremendously during the period with better warehousing facilities, computerization of inventory, improved transportation and scheduling, resulting in lean efficient operations.

~ *Table F - 4* ~ **Trends in Wholesale Activity** **Urbanized Area, 1992 - 1997**									
	Establishments			**Employees**			**Sales**		
County	**1992**	**1997**	**% Change**	**1992**	**1997**	**% Change**	**1992**	**1997**	**% Change**
Calhoun	145	130	- 12.1	1,795	1,688	- 5.9	645,000,000	890,936,000	38.1
Cleburne	8	13	62.5	--	20	--	--	--	--
Talladega	70	57	- 18.5	607	618	1.8	165,000,000	183,036,000	10.9
Total	226	200	- 11.5	2,402	2,326	- 3.2	810,000,000	1,073,972,000	32.6

Source: U.S. Bureau of the Census, 1992-1997.

3. Retail Activity Trends

Retailing activity is at an all-time high in the Urbanized Area, see Table F-5, (p. 21). Total retail establishments declined 14.0 percent and employment declined 18.9 percent while total retail sales soared during the 1992-1997 period. Retail sales shifted from $1.2 billion in 1992 to $1.5 billion by 1997, for a 24.4 percent increase. All three counties had enormous increases in retail activity for the period; Calhoun County led the way at 25.7 percent sales expansion, followed by Talladega County, 22.3 percent, and Cleburne experienced a 19.8 percent increase in sales for the period. Retail activity is exceptionally strong in Calhoun County.

~ *Table F - 5* ~ **Trends in Retail Activity** **Urbanized Area, 1992 - 1997**									
	Establishments			**Employees**			**Sales**		
County	**1992**	**1997**	**% Change**	**1992**	**1997**	**% Change**	**1992**	**1997**	**% Change**
Calhoun	676	578	- 14.5	8,241	6,747	- 18.1	781,000,000	981,985,000	25.7
Cleburne	47	47	--	309	262	- 15.2	45,000,000	53,951,000	19.8
Talladega	409	348	- 14.9	4,083	3,236	- 20.7	388,000,000	474,729,000	22.3
Total	1,132	973	- 14.0	12,633	10,245	- 18.9	1,214,000,000	1,510,665,000	24.4

Source: U.S. Bureau of the Census, 1992-1997.

4. Service Activity Trends

The service sector of our study area (Calhoun, Cleburne, and Talladega Counties) has shown exceptional strength. Total establishments shifted upward by 55.2 percent, from 921 in 1992 to 1,430 in 1997. Employment moved upward by 118.4 percent from 7,149 in 1992, to 15,611 in 1997, only five years later. Total sales advanced by 113.9 percent for the period, from $311 million in 1992 to $665 million in 1997. Again, Calhoun County showed the greatest strength, followed by Talladega and Cleburne respectively (Table F-6).

The service sector of the Urbanized Area is exceptionally strong. It should be noted that this data is dated, and we are anxiously waiting for the 2002 economic census. There is little doubt, with the automotive activity presently occurring that the local Urbanized Area data will be more favorable than ever. The local economy is doing exceptionally well in light of the Fort McClellan base closure. The local economy has absorbed the fort closure without a substantial setback and McClellan itself is on the edge of becoming an economic engine.

~ *Table F - 6* ~ **Trends in Service Activity** **Urbanized Area, 1992 - 1997**									
	Establishments			**Employees**			**Sales**		
County	**1992**	**1997**	**% Change**	**1992**	**1997**	**% Change**	**1992**	**1997**	**% Change**
Calhoun	609	950	55.9	5,094	11,544	126.6	207,000,000	476,871,000	129.4
Cleburne	31	41	32.2	91	135	48.3	5,000,000	6,827,000	36.5
Talladega	281	439	56.2	1,964	3,932	100.2	99,000,000	181,606,000	83.4
Total	921	1,430	55.2	7,149	15,611	118.4	311,000,000	665,304,000	113.9

Source: U.S. Bureau of the Census, 1992-1997.

5. Current Employment Trends

A lot of discussion among labor statisticians and economists is the question of a fully employed economy. A general rule of thumb is five to six percent unemployment. In that regard, the Urbanized Area has a civilian workforce of 95,480 and 89,800 are employed, leaving

5,680 unemployed for a 5.9 percent unemployment rate. That compares to 5.9 percent for Alabama and 5.6 percent for the U.S. as Table F-7 shows. Local job growth has been strong and continues to grow showing tremendous economic strength.

~ *Table F - 7* ~ **Current Employment Trends** **Urbanized Area, May 2004**				
Area	**Civilian Workforce**	**Employed**	**Unemployed**	**Unemployment Rate**
Calhoun County	53,400	50,950	2,450	4.6
Cleburne County	6,860	6,570	290	4.3
Talladega County	35,220	32,280	2,940	8.4
Total	95,480	89,800	5,680	5.9
Alabama	2,159,100	2,032,400	126,700	5.9
United States	146,000,000	138,000,000	8,200,000	5.6

Source: Alabama Department of Industrial Relations, June 2004.

6. Anniston Army Depot (AAD)

The Urbanized Area historically has played a key role in the defense and security of the nation.

Anniston Army Depot (AAD) is the only Army depot capable of performing maintenance on both heavy and light-ground combat vehicles and their components. The depot is designated as the Center of Technical Excellence for the M1 Abrams Tank and is the designated candidate depot for the repair of the M60, AVLB, M9ACE and M88 combat vehicles. AAD has assumed responsibility for the Towed and self-propelled artillery as well as the M113 Family of Vehicles (FOV). In addition, the AAD has been designated the Department of Defense Small Arms Repair Facility.

Under partnership agreements a wide range of vehicle conversions and upgrades are currently underway. The depot also performs maintenance on individual and crew-served weapons as well as land combat missiles and small arms. Additionally, the maintenance and storage of conventional ammunition and missiles, as well as the storage of seven percent of the Nation's chemical munitions stockpile until the stockpile is demilitarized, are significant parts of the depot's overall missions and capabilities. A few of the key AAD partnerships include: the Stryker Manufacturing with General Dynamics Land Systems (GDLS), the M109A6 Paladin Conversion with United Defense Limited Partnership (UDLP), the M1A1 Abrams Integrated Management (AIM) Program with GDLS, the M113A3 Conversion with UDLP, the M1A2 SEP Conversion/Upgrade with GDLS, the FOX NBC Vehicle Upgrade with GDLS, and the AGT 1500 Engine Production/Rebuild with Honeywell.

Key tenant organizations on the depot include the Defense Distribution Depot, Anniston (DDAA); the Defense Munitions Center (DMC); the Anniston Chemical Activity (ANCA); the Program Manager for Chemical Demilitarization (PMCD); the Center of Military History

Clearing House; the 722nd Ordnance Company (Explosive Ordnance Disposal – EOD); and the Defense Reutilization and Marketing Office (DRMO).

This facility makes a significant economic contribution to the Urbanized Area, approximately $1.1 Billion in 2003. A detailed examination of the AAD's economic impact was conducted in 2003, please see Appendix D. Since the figures in Appendix D were compiled, the AAD has expanded its labor force considerably, approximately 1,800 additional employees. Of further note, a large percentage of the AAD retirees are staying in the Urbanized Area, thus adding their retirement incomes to those of their replacements.

7. Army National Guard Training Center

The mission of the Fort McClellan Army National Guard Training Center is to provide year-round training facilities, ranges and maneuver areas for the National Guard, Reserves, Active Component, Federal and State agencies to support the Integrated Training Strategy (ITS) including:

- Support of Ongoing and Proposed Missions for Using Units and Activities
- Academic Facilities for Regional Schools and Supporting Activities
- Facilities Housing Simulation Systems and Other Specialized Training
- Administrative, Logistical, and Operational Support as Required by Using Units and Activities
- Mobilization Planning and Support.

For an executive overview of the McClellan Army National Guard Training Center, please see Appendix E.

8. Center for Domestic Preparedness (CDP)

The mission of the Center for Domestic Preparedness is to operate a Federal training center specializing in providing advanced and hands-on training to America's Federal, State, local, tribal, and parish emergency responders, to prevent, deter, respond to and recover from terrorist acts, especially those involving weapons of mass destruction or hazardous materials.

On November 26, 1997, the Center for Domestic Preparedness was officially established under the Department of Justice as a Training Center for Emergency Responders to terrorist acts. Under the Homeland Security Act of 2002, the Center became part of the newly created Department of Homeland Security.

Since the center opened and began training operations on June 1, 1998, emergency responders have received invaluable training in advanced hands-on skills which will assist them in dealing with a terrorist attack. They gain critical skills and necessary confidence which enables them to effectively respond to a Weapons of Mass Destruction incident.

The Center for Domestic Preparedness, US Department of Homeland Security, is charged with training emergency responders: law enforcement, firefighters, emergency medical personnel

and others to deal with a terrorist attack involving Weapons of Mass Destruction and incidents involving hazardous materials. An awesome task when it is realized there are more than 7 million emergency responders and other personnel in this country that would need training dealing with these types incidents. For a detailed examination of the economic impact of the Center for Domestic Preparedness, please see Appendix F.

G. Infrastructure

1. Air Quality

The United States Environmental Protection Agency has designated the region an Attainment Area. The Urbanized Area under study shows no ambient air quality problems and is free of air pollution of any kind year-round.

The Clean Air Act, which was amended in 1990, requires the Environmental Protection Agency (EPA) to set National Ambient Air Quality Standards (NAAQS) for wide-spread pollutants from numerous and diverse sources considered harmful to public health and the environment. The Clean Air Act established two types of national air quality standards. Primary standards set limits to protect public health, including the health of sensitive populations such as asthmatics, children, and the elderly. Secondary standards set limits to protect public welfare, including protection against visibility impairment, and damage to animals, crops, vegetation, and buildings.

The Environmental Protection Agency has set national Ambient Air Quality Standards for six (6) principal pollutants, which are called criteria pollutants. They include ozone, particulate matter, carbon monoxide, lead, sulfur dioxide, and nitrogen dioxide. Local air quality affects how we live and breathe and like the weather, can change from day to day or even hour to hour.

The EPA monitors these criteria pollutants across the nation and calculates an air quality index (AQI) for each criterion from 0 to 500. The higher the AQI value of a pollutant, the greater level of air pollution and the greater the health concern. The highest calculated AQI for one of the six criteria pollutants for an area, then it would be the named health hazard pollutant for however long it lasted.

2. Water

Adequate water resources are considered as a basic, essential requirement before any form of development can occur. Availability of water is crucial to any type of development and conforms to four basic characteristics: supply, quality, quantity, and distribution. The area under study (Calhoun, Cleburne, and North Talladega Counties) has no less than fourteen (14) suppliers of water for the area (Table G-1, p. 26).

~ *Table G - 1* ~ **Inventory of Water Providers in Urbanized Area**	
Calhoun County	
	Anniston Water Works & Sewer Board Calhoun County Water & FPA Hobson City Water Department Jacksonville Water Works, Gas & Sewer Board Ohatchee Water System Oxford Water Works & Sewer Board Piedmont Utilities Board Weaver Water Works
Cleburne County	
	Cleburne County Water Authority Edwardsville Water & FPA Heflin Water Works & Sewer Board Ranburne Water Department
Talladega County	
	Munford – Munford Water & FPA Lincoln – Lincoln Water Works Oxford Water Works & Sewer Board

Source: East Alabama Regional Planning and Development Commission, ***Community Water Inventory, Calhoun County, Cleburne County, and Talladega County, 2001.***

In the Urbanized Area approximately 47,834 resident households were being served with a total resident population of 146,872 (Table G-2). According to the East Alabama Regional Planning and Development Commission report in 2001, total water usage amounted to approximately 25,862,861 GPD with total capacity of 53,850,368 GPD, and a total supply capability of 63,702,235 GPD in the Urbanized Area. See Table G-2.

~ *Table G - 2* ~
Water Usage and Inventory in Urbanized Area

Area	Residential Households Served	Residential Persons Served	Water Usage (GPD)	Capacity/Treatment (GPD)	Supply Capability (GPD)
Calhoun Co.	42,352	130,457	23,726,861	49,830,400	59,617,400
Cleburne Co.	2,368	6,665	1,152,000	3,199,168	3,199,168
Munford CCD	1,075	3,225	270,000	-0-	305,667
Lincoln CCD	2,039	6,525	714,000	820,800	580,000
Total	47,834	146,872	25,862,861	53,850,368	63,702,235

Source: East Alabama Regional Planning and Development Commission, ***Community Water Inventory, Calhoun County, Cleburne County, and Talladega County, 2001.***

3. Sewerage

A total of seven (7) wastewater treatment plants currently operate in the area being studied. Anniston Water Works & Sewer Board operates the largest wastewater treatment, the Choccolocco plant and the Fort McClellan plant. As Table G-3 shows, the systems served 14,522 residence customers, 35, 798 resident persons, treating 17, 303,000 GPD in effluent. Total wastewater treatment capacity for the area was 31,050,000 GPD when the survey was done in 2001. This yields a 13,747,000 GPD surplus wastewater treatment capacity for the Urbanized Area. An inventory of sewer systems in the Urbanized Area is shown in Table G-4.

~ Table G - 3 ~
Sewer Systems Inventory
Urbanized Area, 2001

Area	Residence Customers Served	Residential Persons Served	Wastewater Treatment (GPD)	Wastewater Treatment Capacity (GPD)	Surplus/Deficit Capacity (GPD)
Calhoun Co.	13,456	32,564	16,303,000	28,450,000	12,147,000
Cleburne Co.	691	1,734	350,000	600,000	250,000
Munford CCD	n/a	n/a	n/a	n/a	n/a
Lincoln CCD	375	1,500	650,000	2,000,000	1,350,000
Total	14,522	35,798	17,303,000	31,050,000	13,747,000

Source: East Alabama Regional Planning and Development Commission,
Sewer Inventory, Calhoun County, Cleburne County, and Talladega County, 2001.

~ Table G - 4 ~
Sewer Systems
Urbanized Area, 2001

Calhoun County	
	Anniston Water Works & Sewer Board A. Choccolocco Creek WWTP B. Fort McClellan WWTP City of Hobson City – Choccolocco Creek WWTP Jacksonville Water Works, Gas & Sewer Board Oxford Water Works & Sewer Board Piedmont Utilities Board
Cleburne County	
	Heflin Water Works & Sewer Board
Talladega County	
	Munford – n/a Lincoln – Lincoln Water Works & Sewer Board Oxford Water Works & Sewer Board

Source: East Alabama Regional Planning and Development Commission,
Sewer Inventory, Calhoun County, Cleburne County, and Talladega County, 2001.

4. Transportation

There are several modes of transportation available to the Urbanized Area. The primary mode is the highway network. Other transportation services are railroad, motor freight lines, commercial bus and air.

The area has an excellent network of both federal and state highways as well as many miles of paved county roads. The most heavily traveled highways are: Interstates 20 and 59, U.S. 431, U.S. 278, U.S. 231, Alabama State Highways 21, 77, and 9. Numerous motor freight lines available effectively link the area to market centers across the nation.

A significant improvement to the area's highways is that the state of Alabama will build a five-lane road providing better access to Anniston Army Depot. This was announced by Alabama Governor Bob Riley, during a visit to Anniston Army Depot on Wednesday, January 7, 2004, as reported in the Sunday, January 11, *Anniston Star*. The road is expected to run from the depot's main gate to Alabama Highway 202 and from there to the new Western Bypass. According to that newspaper, the widened route will better allow trucks and other heavy vehicles to rapidly deploy and bypass two outdated bridges on Alabama 202. See Estimated Completion information provided by Alabama Department of Transportation at Table G–6 (p. 28) for Harry Ayers Drive to Relocated SR 202 at Burn's Crossroad.

Tables G-5, G-6 (p. 29), and G-7 (p. 30) contain major highway and bridge projects in both Talladega and Calhoun County. There are currently no major projects scheduled for Cleburne County.

~ *Table G – 5* ~ **Alabama Department of Transportation (ALDOT)** **Status of Urbanized Area Major Road and Bridge Construction**	
Eastern By-Pass	**Estimated Completion**
I- 20 to Greenbrier Road	Completed
Greenbrier Road to Choccolocco Road	Under Construction
Choccolocco Road to Lake Yahoo	ROW has been acquired. Funds not currently available for construction. Plans are complete.
Lake Yahoo to SR 21	Army has donated right-of-way; plans are 95%.
Interchange at SR 21 and US 431	State is purchasing ROW SR 21 to US 431.
Summerall Gate Relocation	Under Construction – Estimate completion of Summer 2005.
Intersection Improvements at US 431 and SR 21	Under Construction
Grade, Drain, and Bridges - Golden Springs Extension I-20 to McIntosh	Project Complete

Source: Alabama Department of Transportation 4th Division Alexander City.

~ *Table G – 6* ~ **Alabama Department of Transportation (ALDOT)** **Status of Urbanized Area Major Road and Bridge Construction**	
Western By-Pass	**Estimated Completion**
I-20 to Murphy Lake Road	Complete
Murphy Lake Road to 4 Lane State 202	Complete
Additional Lanes County Road 109 to US 431	ROW not yet authorized; funding issue.
Relocation of SR 202 from Western By-Pass to Burns Crossroads (Near Trestle on 202)	Under Construction
Harry Ayers Drive to Relocated SR 202 at Burn's Crossroad	Preliminary Stage (A Planned Project)

Source: Alabama Department of Transportation 4th Division Alexander City.

~ *Table G – 7* ~ **Alabama Department of Transportation (ALDOT)** **Status of Urbanized Area Major Road and Bridge Construction**	
Other Projects	**Estimated Completion**
Munford to Cooper Lane Additional Lanes SR 21	Under Construction
Cooper Lane to Oxford Additional Lanes SR 21	Under Construction
Enhancement of US I-20 Golden Springs to Eastaboga	To be completed in 4 Sections: Eastaboga Exit East to Mile Marker 173 – Let Nov 2004. Two sections in between Let 2005. Snow Creek to Golden Springs Exit – Let 2007. Est. 2 yrs. to completion after letting of contract.
SR 21 Prices (Community) to Jug Hollow Road	Plans under development – awaiting ROW authorization.

Source: Alabama Department of Transportation 4th Division Alexander City.

5. Urbanized Area Improvements

Industrial Access Road -- The Joint Powers Authority (JPA) has received over 50% of the funding for a new connector through McClellan from Highway 21 one-half mile south of Anniston Beach Road to Iron Mountain Road which will connect with the Eastern Bypass. This will allow commercial traffic from McClellan's northern industrial area to access Highway 21 and the Bypass without moving through the residential and recreational areas. A grant for the remainder of the funding is pending with the Economic Development Administration (EDA).

Arts at McClellan – This past spring the JPA and several local entities sponsored the first Music at McClellan event with the Alabama Symphony Orchestra. The success of these four concerts led to the naming of McClellan as the summer home of the Symphony. Next year's series was recently announced with the addition of a youth educational component in partnership with Jacksonville State University.

Preliminary plans for an Arts/Retail Center at McClellan, which would include several disciplines, were presented to the public recently. The intention is to create an arts community that would be the arts center for the area and a destination for tourists and visitors.

Area railroad lines most traveled are: Norfolk Southern, connecting Birmingham and Chattanooga; and CSX Transportation Inc. The AAD's connection to the rail system is one of the best rail networks in the Department of Defense.

In Anniston, on the site of the old Southern Railway Depot, there is a plan to develop a multi-modal transportation hub. This will include Amtrack Train, Greyhound Bus Station, Trolley Central (local mass transit), local taxi service, a small café, and possibly a police substation. Construction has hopefully either started or will be underway soon. The City of Anniston has secured some funding and is working to secure additional grant money in the future.

Calhoun and Talladega Counties are served by airports: The Anniston-Calhoun County Airport, and the Talladega Municipal Airport. Currently there is not an airport in Cleburne County.

The Anniston-Calhoun County Airport, located on a 332 acre site in southern Calhoun County, has a runway 5,000 feet in length.

The Talladega Municipal Airport is located about 8 miles from the City of Talladega near the Talladega International Motor Speedway. The paved runway extends for 6002 feet. Plans are to extend the runway by 500 feet, add new taxiway and runway lights, and to install an Instrument Landing System (ILS).

Both the Anniston-Calhoun County Airport, and the Talladega Municipal Airport have agreements with the AAD to provide round the clock operations to support Department of Defense requirements.

6. Industrial Sites

Many factors contribute to the economic growth of an area. One of the most important is industrial development. To improve the chances of increased industrial growth an area must have suitable sites for industry to expand or to relocate.

There are 22 industrial sites located within the Urbanized Area, which are publicly owned, or under option to a public organization. A wide range of services is available to industries located or locating within these parks. Most are established parks and have electrical and water service. Several new parks are in the development stage and may or may not have these services in place, but basic services are planned for these newer or not-fully-developed sites.

Calhoun County has a total of ten industrial sites, while northern Talladega County and Cleburne County have eight and four sites, respectively. A list of the industrial sites (Table G-8, p. 32) immediately follows this initial description of the Urbanized Area sites. Also provided is a listing of the available industrial properties at the time of this writing. Not included are those properties whose major use is non-industrial.

The potential for expansion of industrial sites is positive due to growth within the industrial sector, particularly, for those companies related to the automobile industry. Additionally, the growth potential exists due to the accessibility to I-20, I-59, and I-65 which are major arteries for industrial product transportation. Several road projects in the area are

underway which add to this ease of access, especially within the Calhoun County area with development of the Eastern Bypass. See Appendix G for "Economic Impact of I-20 Automotive Corridor on Alabama."

~ Table G - 8 ~

Industrial Sites in the Urbanized Area
Fall 2004

Site Name	City	County	Available Acreage	Total Acreage	Rail
Carl Pace Industrial Park	Oxford	Calhoun	25	60	Not Available
City of Heflin Industrial Park	Heflin	Cleburne	39	39	Onto Site
Coosa Valley Industrial Park	Talladega	Talladega	46	128	Not Available
Griffin Industrial Park	Anniston	Calhoun	48	83	Not Specified
Heflin Industrial Park	Heflin	Cleburne	25	25	Not Specified
Heflin Industrial Park	Heflin	Cleburne	212	212	Not Specified
Highway 202 Industrial Park	Oxford	Calhoun	150	220	Not Specified
Hillyer Robinson Property	Anniston	Calhoun	40	59	Adjacent Track
Interstate Properties	Oxford	Calhoun	307	379.8	Adjacent Track
Jacksonville Industrial Park	Jacksonville	Calhoun	35	50	Not Specified
Lincoln Industrial Park	Lincoln	Talladega	136	136	Not Specified
Lincoln On The Green	Lincoln	Talladega	330	330	Not Specified
Lincoln Park Industrial Center	Lincoln	Talladega	80	80	Not Specified
Magnolia Crossing	Lincoln	Talladega	56	56	Not Specified
Max Payne & Others Site	Heflin	Cleburne	180	180	Not Specified
McCaig Property	Lincoln	Talladega	25	25	Spur Available
McClellan Industrial Sites	Anniston	Calhoun	140	140	Not Available
McIntosh Road Property	Oxford	Calhoun	161.5	161.5	Not Specified
Ohatchee Industrial Park	Ohatchee	Calhoun	105	105	Not Available
Piedmont Industrial Park	Piedmont	Calhoun	137	137	Not Specified
Talladega Airport Industrial Park	Talladega	Talladega	79	1034	Not Specified
Watson Property	Lincoln	Talladega	159	159	Not Specified

Source: Economic Development Partnership of Alabama

There are numerous buildings available for usage in the Urbanized Area at the present time (Table G-9). Others are located adjacent or nearby but are designated for other purposes such as commercial, technology park, etc.

~ Table G – 9 ~
Available Properties in the Urbanized Area
Fall 2004

Building Name	City	County	Space Available
Bama Warehouse	Oxford	Calhoun	132,500
Blue Mountain Industries	Anniston	Calhoun	450,202
Capital Industries	Jacksonville	Calhoun	31,000
Cleburne Manufacturing	Heflin	Cleburne	10,000
Denney Electric	Oxford	Calhoun	14,000
EDC Spec. Building #2	Anniston	Calhoun	40,000
Fagan's Industrial Building	Piedmont	Calhoun	344,000
Harlin Building	Heflin	Cleburne	8,000
Key Bottling Plant	Lincoln	Talladega	53,000
Pace Street Spec. Building	Oxford	Calhoun	12,000
Rogers Warehouse	Piedmont	Calhoun	31,800
Southern Tool Building	Oxford	Calhoun	10,560
Sports Supply Group	Anniston	Calhoun	45,000
Wallace Metals	Anniston	Calhoun	75,000
XDU Classics, Inc.	Piedmont	Calhoun	12,000
Werner Property	Anniston	Calhoun	300,000

Source: Economic Development Partnership of Alabama

7. Information Technology

a. Internet Infrastructure

Internet access for Calhoun, Cleburne, and North Talladega County is primarily provided by BellSouth (www.bellsouth.com) and CableOne (www.cableone.net). Both companies provide residential and small business packages with similar features and pricing. Both companies offer specialized packages for customers that need top-end service. High-speed fiber access is available in the urbanized area and the AAD does have a high-speed fiber connection. Please see Appendix H for a detailed mapping of the fiber network in the region.

b. Area-wide Fiber Feasibility Study

While a basic high-speed fiber network exists in the Urbanized Area, an expansion of the network would be beneficial. The Alabama Department of Economic and Community Affairs (ADECA) and Jacksonville State University commissioned an Area-wide Broadband Feasibility Study for Calhoun County. The study assessed the needs and benefits associated with a fiber-based infrastructure that would support broadband applications for the public and/or private sector. A plan detailing the

framework to deploy and sustain the network is outlined. Such a project would enhance the internet infrastructure in the region. See Appendix I for the complete study.

8. Legal Environment

a. Anniston Chemical Agent Disposal Facility

The Chemical Weapons Stockpile located in east Calhoun County contained GB nerve agents, VX nerve agents, and Mustard agents. At a briefing to the community hosted by the Calhoun County Chamber of Commerce on August 16, 2004, representtatives for the U.S. Army Chemical Materials Agency provided an update of the incinerators one year anniversary of operation. Since the first burn on August 8, 2003:

- 34,506 rockets destroyed
- 301 overpacks processed
- 342,928 pounds of agent destroyed
- 776,385 pounds of explosives destroyed
- 1.5 million pounds of spent decon destroyed
- 17 magazines emptied
- GB M-55 rockets destroyed

The U.S. Army Chemical Materials Agency intends to accomplish the following during its second year of operation:

- metal parts furnace comes on line
- begin procession projectiles
- MPF agent trial burn
- process nonstockpile generated from stockpile items

The Anniston Chemical Agent Disposal Facility only processes munitions/agent currently stored at Anniston. The timetable for the facilities future operation is as follows:

- VX M-55 rockets will begin processing in March 2006
- VX projectiles, mines processing will be complete in March 2008
- mustard munitions will begin processing Summer 2008
- operations to be completed in the Summer 2010

For a detailed report on the Anniston Chemical Agent Disposal Facility see Appendix J.

The scheduled completion of this facility's mission in 2010 could provide a considerable quantity of highly skilled and available employees to the Urbanized Area.

b. Brownfields

The U.S. Environmental Protection Agency's Brownfields Economic Redevelopment Initiative is designed to empower states, communities, and other stakeholders in economic redevelopment of Brownfield sites. The program's mission is to assist community stakeholders in their efforts to work together in a timely manner to prevent, assess, safely clean up, and reuse brownfields. A brownfield is a site, or portion thereof, that has actual or perceived contamination and an active potential for redevelopment or reuse. The EPA is funding:

- assessment demonstration pilot programs (each funded up to $200,000 over two years), to assess brownfields sites and to test cleanup and redevelopment models

- job training pilot programs (each funded up to $200,000 over two years), to provide training for residents of communities affected by brownfields to facilitate cleanup of brownfields sites and prepare trainees for future employment in the environmental field

- and, cleanup revolving loan fund programs (each funded up to $500,000 over five years) to capitalize loan funds to make loans for the environmental cleanup of brownfields.

These pilot programs are intended to provide EPA, states, tribes, municipalities, and communities with useful information and strategies as they continue to seek new methods to promote a unified approach to site assessment, environmental cleanup, and redevelopment (http://www.epa.gov/swerosps/bf/).

The EPA has selected the City of Anniston for a Brownfields Assessment Pilot. The Pilot targets three city owned abandoned sites in West Anniston that are key to revitalization of the area — the Chalkline Apparel Mill, the Abandoned Foundry Site, and the Anchor Metals Site. The Chalkline Apparel Mill site assessment is 90% complete as of September 7, 2004. Assessment of the other sites is on hold. The Pilot will support the transfer of the targeted brownfields properties to public or private entities capable of returning them to economically or socially productive use compatible with the community. Activities planned as part of this Pilot include:

- Establishing a Brownfields Task Force Committee to conduct outreach activities within the community regarding appropriate reuse of the sites;

- Conducting assessments of targeted properties and developing cost analyses and remediation plans for cleanup; and

- Developing a Geographic Information System (GIS) with information about the targeted sites.

CONTACTS
Regional Brownfields Team
U.S. EPA - Region 4
(404) 562-8661

Visit the EPA Region 4 Brownfields web site at:
http://www.epa.gov/region4/waste/bf/

For additional information on the Anniston PCB site, see Appendix K.

c. PCB Clean-up Efforts in West Anniston

The Honorable U.W. Clemon, Senior Judge, United States District Court for the Northern District of Alabama, approved a consent decree among Solutia Inc. (NYSE: SOI), Pharmacia Corporation, the U.S. Environmental Protection Agency (EPA) and the U.S. Department of Justice (DOJ) on August 4, 2003.

Under the consent decree, Solutia is required to submit a work plan for the cleanup of identified residential properties to achieve EPA's safe environment clean up standard. EPA will review the work plan, and then provide for a public comment period to gather input from the community. In addition, the consent decree outlines work that will lead to a comprehensive approach to the cleanup of waterways and commercial properties.

The consent decree provides the framework for finishing the remediation work that Solutia has already undertaken. To date, Solutia has spent over $54 million on environmental efforts in and around Anniston. The company has investigated more than 8,000 acres of land and many miles of waterways to determine the work that needs to be done. In addition, more than 5,000 samples of soil, water, sediment and fish have been gathered, and Solutia has cleaned about 300 acres of land and more than a mile of drainage ditches to safe standards.

In addition, the consent decree provides benefits to the Anniston community beyond the cleanup of affected properties. Solutia will spend $3.2 million over 12 years to fund education grants for programs that benefit West Anniston children. EPA will perform comprehensive health and environmental risk assessments, and Solutia will provide grants to community groups for the retention of independent technical experts to interpret and comment upon work associated with PCB remediation. Finally, all such benefits will be realized with the guidance of a Community Advisory Group comprised of Anniston community members. "Solutia is committed to doing what is right for the community and its residents," said Hunter. "The approval of this consent decree is an important step in moving us closer to that goal."

d. PCB Court Case Settlement

On August 20, 2003, a settlement was announced resolving the Abernathy and Tolbert PCB litigation against Solutia.

The settlement, which includes no admissions of wrongdoing, will be funded by Solutia, Monsanto Co. and Pharmacia, a wholly-owned subsidiary of Pfizer and the companies' commercial insurers. It resolves all outstanding claims including potential punitive damages that might have been sought by plaintiffs and their lawyers. Solutia's portion of the settlement will be $50 million paid in equal installments over a period of 10 years.

"We are glad to have this litigation behind us as it removes a burden for the Company, its employees and stakeholders; and the community of Anniston, Alabama," said John C. Hunter, chairman and chief executive officer. "This settlement puts the Company in a better position in the coming months to refinance its bank facility and to address upcoming bond maturities, pension funding obligations and other legacy liabilities." Mr. Hunter added, "While there is substantial scientific evidence which demonstrates that exposure to PCBs does not cause serious long-term health impacts to people, continuing to battle these matters in the courts would have taken many years and would have continued to drain the resources of the Company and the vibrancy of the Anniston community."

The settlement, which concludes these cases in state and federal court, respectively, resulted from mediation conducted by The Honorable U.W. Clemon, Senior Judge, United States District Court for the Northern District of Alabama, and The Honorable R. Joel Laird, Jr., State Circuit Court Judge, Calhoun County, Alabama. Participants in the mediation included Solutia, Monsanto, Pharmacia and lawyers for the plaintiffs.

"We commend the judges for their professionalism and even-handedness in bringing about a resolution of these cases. We share their vision that by solving these matters, it will allow the community to begin a healing process," Mr. Hunter said.

The terms of the agreement were stipulated by all parties in a court session Wednesday, August 20, 2003, before the respective judges in the two cases. The settlement is subject to the parties entering into a final agreement and approval by the court which are expected by August 26, 2003, with funds being transferred by August 29, 2003.

The cash settlement totals $600 million, with Solutia's $50 million portion to be paid over time. Approximately $160 million of the cash settlement will be provided through the settling Companies' commercial insurance. The remaining approximately $390 million will be provided by Monsanto.

In addition, as part of the settlement, Solutia arranged for a broad array of community health initiatives for low-income residents of Anniston and Calhoun County to be undertaken by Pfizer Corporation. These programs are valued at more than $75 million over the next 20 years. Solutia has also agreed to issue Monsanto warrants to purchase 10 million shares of Solutia common stock. The warrants are exercisable if Solutia's common stock reaches a certain price target or upon a change-of-control of Solutia.

"Solutia and Monsanto Company, now known as Pharmacia, have acted responsibly as producers and employers in the Anniston, Alabama community. Solutia plans to remain an integral part of the community. Judge Clemon's recent approval of a Consent Decree between Solutia, the EPA and the Department of Justice allows the Company to proceed with an expedited residential cleanup in Anniston, while simultaneously developing a comprehensive cleanup plan for the community," Mr. Hunter noted.

For more information on Solutia's cleanup efforts, or its economic and community activities in Anniston, please visit www.solutia.com/anniston.

9. Health Care System

a. Health Providers

In the Urbanized Area the number of physicians with active clinical practice per 10,000 population is well above the state median of 7.1. For the Urbanized Area, the average of the three counties is 9.21 (see Table G-10). The lowest is Cleburne with 3.54 physicians per 10,000 population. Talladega is 7.97 physicians per 10,000. Calhoun County has 16.12 physicians per 10,000 (see Appendix L). Only seven counties in the state have more physicians per 10,000 than Calhoun County. Clearly the Urbanized Area has more than adequate access to physicians. In addition, the Urbanized Area's proximity to Jefferson County positively impacts the area's access to medical care.

~ Table G – 10 ~

Physicians with Active Clinical Practice in Urbanized Area

County	Population	Physicians with Active Clinical Practice	
		Number	Per 10,000 Population
Calhoun	112,171	181	16.12
Cleburne	14,383	5	3.54
Talladega	81,441	64	7.97
		Average	9.21

Source: Alabama Department of Public Health.

b. Health Provider Services

Table G-11, p. 40 in this section contains a list of health care facilities/providers currently licensed by the Alabama State Board of Health as well as home health agencies that participate in the Medicare and Medicaid programs.

The Division of Licensure and Certification is the State Agency responsible for licensing applicable health care facilities, pursuant to State Law and providing assistance to health care facilities/providers in complying with federal certification requirements for participation in the Medicare and Medicaid programs.

The Urbanized Area compares well with the rest of the state in regard to health provider services. There are only five areas of health provider services that are not present in our Urbanized Area: reproductive health center, ambulatory surgical centers, cerebral palsy centers, and independent physiological labs. All other types of health provider services present in the state are also represented in the Urbanized Area, see Table G-11, p. 40. Any of the very specialized services not available in our urbanized area are readily available to our population a short distance away in Jefferson County.

~ *Table G – 11* ~
Statewide Health Provider Services

				Calhoun, Cleburne & Talladega Urbanized Area		
	Total Facilities	**Licensed Facilities**	**Total Beds or Stations**	**Total Facilities**	**Licensed Facilities**	**Total Beds or Stations**
Reproductive Health Centers	10	10	0	0	0	0
Ambulatory Surgical Centers	32	32	0	0	0	0
Assisted Living Facilities						
Congregate	90	89	5,030	4		184
Family	7	7	21	3		38
Group	145	145	2,206	7		222
TOTAL	242	241	7,257			
Cerebral Palsy Centers	1	1	34	0	0	0
Community Mental Health Centers	70	1	0	5	NA	0
End Stage Renal Disease Treatment Centers	105	105	1,675	5	5	77
Federally Qualified Health Centers	85	0	0	1	1	0
Home Health Agencies	139	0	0	6	NA	0
Hospices	113	113	10	6	6	0
Hospitals						
JCAH Facility	96	90	19,034	5	5	856
Not JCAH	26	27	1,254	0	0	
TOTAL	125	119	20,366	5	5	856
Independent Clinical Laboratories	292	288	231	8	8	0
Independent Physiological Laboratories	59	59	0	0	0	0
Nursing Homes						
ICR/MR	4	0	325			
NF	3	3	256			
SNF	230	230	26,831			
TOTAL	237	233	27,412	9	9	1,111
Portable X-Ray Suppliers	8	0	0	1	NA	0
Rehabilitation Centers	62	61	0	3	3	0
Rural Health Clinics	65	0	0	4	NA	0
Sleep Disorder Centers	6	6	0	0	0	0
Specialty Care Assisted Living Facilities						
Congregate	36	36	1,737	1		27
Group	59	59	903	3		48
TOTAL	95	95	2,640	4		75
GRAND TOTALS	**1,746**	**1,364**	**59,625**	64	37	2,341

Source: Alabama Department of Public Health

Economic Impact Statement for Medical Care Industry
Urbanized Area

The total economic impact of the Medical Care Industry in the Urbanized Area is substantial (see Worksheet G-1, p. 42). The estimated impact listed below is an annual figure.

Economic benefits to the local area result from expenditures by the following:

1. Medical employees' expenditures in Urbanized Area.
2. Employer non-employee expenditures in Urbanized Area.
3. Capital investment expenditures in Urbanized Area.

Benefits resulting from these expenditures include sales and income to local business and individuals, tax benefits to governments and job benefits.

There are 61,689 payroll employees in the Urbanized Area. Healthcare workers make up 9.6% of payroll employment and 12.5% of the annual payroll in the area (see Table G-12). Of the 61,689 persons employed in the Urbanized Area there are 250 physicians and 1,807 RN's (see Table G-13).

~ Table G – 12 ~
Urbanized Area Medical Care Payroll

	Payroll Employment	Annual Payroll	No. Establishments
Urbanized Area	61,689	$1,257,162,000	3,943
Health Care	5,947	$157,645,000	398
% of Total	9.6%	12.5%	10%

~ Table G – 13 ~
Selected Medical Care Statistics
Urbanized Area

Physicians	.....	250
Registered Nurses	.....	1,807
LPN's	.....	1,138

Benefits calculated in the study are based on figures from published sources including the Census Bureau and several Alabama professional boards.

Total Economic Impacts of Medical Care Industry
on Urbanized Area

Sales/Income Impact	$530 million
Tax Benefits	$29.1 million
Jobs Benefit	10,600 jobs

~ Worksheet G - 1 ~

Annual Economic Benefits Resulting From
Health Employer and Employee Expenditures
Urbanized Area

A. SALES BENEFITS FROM HEALTH INDUSTRY: Dollar value of goods and services purchased in the local area.

1. Annual salaries of health employees	$158 million
2. Business non-salary expenditures	$107 million
3. Calculate DIRECT SALES. (1) + (2)	$265 million
4. Enter the estimated INDIRECT & INDUCED SALES MULTIPLIER. (Range is 1.2 – 2.8; avg = 2.0)	2.0
5. Calculate TOTAL SALES BENEFITS FROM HEALTH INDUSTRY. (4) X (3)	$530 million

B. TAX REVENUE BENEFITS FROM HEALTH INDUSTRY

1. Enter TOTAL SALES from 5 above.	$530 million
2. Enter COMBINED STATE & LOCAL RETAIL SALES TAX RATE.	.08
3. Calculate SALES TAX REVENUES. (1) x (.05) x (2)	$21.2 million
4. Enter TOTAL SALES from 5 above.	$530 million
5. Enter the TAXABLE INCOME RATIO (i.e., taxable portion of salaries & business profits: range is 0.2 - 0.6; ave. = 0.3)	.3
6. Enter the STATE INCOME TAX RATE.	.05
7. Calculate INCOME TAX REVENUE. (4) x (5) x (6)	$7.9 million
8. TAX REVENUE BENEFITS from health industry. Add (3) + (7)	$29.1 million

C. JOB BENEFITS FROM MEDICAL CARE

1. Each TOTAL SALES from 5, expressed in millions.	$530 million
2. Estimate multiplier for JOBS CREATED PER MILLION DOLLARS of total sales. (Range is 10-50; ave. = 30)	20
3. Calculate JOBS CREATED by health industry (1) x (2)	10,600

10. Tourism

Tourism has become big business in many states as state governments become more aware of the economic benefits from tourist dollars being brought into the state. The urbanized area under study, lead by the respective Chambers of Commerce, have, along with their respective governments, promoted and tapped into a growing mobile tourism industry. These efforts have been augmented with a very active Alabama Bureau of Tourism and Travel, The Alabama Convention and Visitors Bureau, and the Highland Lakes Association. Visitor's centers along with internet services have put a stockpile of information in the hands of travelers.

The Urbanized Area benefits enormously from area attractions and cultural events as Table G-14 shows. These expenditures translate into income, employment, and revenue for governments. It is estimated that one job is created for each $68,133 in tourism expenditures, calculated in the Economic Impact, Alabama Travel Industry, 2003. The report calculates 41 cents out of each dollar is retained by the state. With this in mind it is easy to understand the importance of tourism in the area.

~ Table G - 14 ~
Travel-Related Expenditures By Tourists
Urbanized Area, 2002 - 2003

County	2002	2003	% Change
Calhoun	77,833,841	69,649,208	- 11.0
Cleburne	1,193,207	1,426,771	20.0
Talladega	36,994,327	44,399,125	20.0
Total	**116,071,375**	**115,475,104**	**- 0.5**

Source: ***Economic Impact, Alabama Travel Industry, 2003.***

Lodging taxes are up by 2.8 percent in the study area for 2003 as Table G-15 shows, while tourism expenditures contributed to employment, accounting for 2,623 jobs, or 1.4 percent more jobs than the previous year. See Table G-16, p. 44.

~ Table G - 15 ~
Annual State Lodging Tax
Urbanized Area, 2003 - 2003

County	2002	2003	% Change
Calhoun	$553,509	$538,254	- 3.0
Cleburne	$5,850	$6,995	20.0
Talladega	$173,056	$207,695	20.0
Total	**732,415**	**752,944**	**2.8**

Source: ***Economic Impact, Alabama Travel Industry, 2003.***

Most tourists traveled by personal automobile 206 miles one way to reach the event, or destination. While traveling, 43.2 percent of the tourists sought hotel accommodations at the end of the day, and stayed 2.2 nights while attending local events.

~ *Table G - 16* ~ **Direct & Indirect Travel-Related Employment** **Urbanized Area, 2002 - 2003**			
County	**2002**	**2003**	**% Growth**
Calhoun	1,748	1,596	- 9.0
Cleburne	26	32	23.0
Talladega	812	995	23.0
Total	**2,586**	**2,623**	**1.4**

Source: ***Economic Impact, Alabama Travel Industry, 2003.***

Mount Cheaha, at 2,407 feet elevation, has always attracted tourists from Alabama and neighboring states. In addition to the listed inventory of recreational destinations in the study area, local governments, chambers of commerce, and other groups are continually planning and hosting a multiplicity of recreation, sports, and cultural events which attract tourists to this area from all over.

Within the study area lies a large variety of tourist attractions that brings them to the East Central Alabama area. Economic activity is stimulated by the tourism and travel industry in the area as tourists spend for gas, lodging, food, entertainment, shopping, etc., which results in an additional wave of spending. See Table G-17.

~ *Table G - 17* ~ **Recreational and Cultural Inventory** **Urbanized Area**	
County	**Inventory**
Calhoun	Rails To Trails Walking Choccolocco Canoe Trail Kentuck ATV Trail Anniston Museum of Natural History Henry Neely Lake – Coosa River Robert Trent Jones Golf – Silver Lakes Berman Museum
Cleburne	Loyd Owens Canoe Trail – Tallapoosa River Cheaha State Park and Scenic Highway Talladega National Forest - Pine Glen Camping, Coleman Lake Camping, Choccolocco Hunting Management Area Pinhoti Trail – Walking Rails To Trails – Walking
Talladega	Talladega National Forest Lake Chinnabee Camping Talladega International Speedway and Museum Choccolocco Canoe Trail Logan Martin Lake – Coosa River Talladega/Texaco Walk of Fame Upper Odum Scout Trail

Source: ***Economic Impact, Alabama Travel Industry, 2003.***

The Economic Impact is estimated for the Urbanized Area. The estimated impact of tourists is an annual figure for the current calendar year of all people visiting the Area outside their normal routines.

Economic benefits to the local area result from expenditures by the following:

1. Tourist expenditures in the Urbanized Area.
2. Additional tax revenues for the Urbanized Area.
3. Additional employment in the Urbanized Area.

Benefits calculated in the study are based on figures from a study done by Auburn University in Montgomery for the Alabama Bureau of Tourism and Travel.

Total sales/income impact comes from the combined effect of tourist expenditures. These figures do not include substantial expenditures of tourist related capital investment. Tax benefits include taxes generated by tourist expenditures. Worksheet G-2 (p. 46) demonstrates how the tax benefits are calculated. The impact on employment is the sum of jobs generated by tourist expenditures and expenditures of the tourist related industry. See Table G-18.

~ *Table G – 18* ~ **Urbanized Area Total Impacts from Tourism***	
Sales/Income Impact	230.9 million
Tax Benefits	22.7 million
Jobs Benefit	3,463 jobs
* See Worksheet G-2, p. 46 for calculations of total benefits.	

~ Worksheet G - 2 ~

Annual Economic Benefits Resulting From Tourism in Urbanized Area

A. SALES BENEFITS FROM TOURISM INDUSTRY: Dollar value of goods and services purchased in the local area.

1. Annual Tourist expenditures in 2003	$115.47 million
Enter the estimated INDIRECT & INDUCED SALES MULTIPLIER. (Range is 1.2 – 2.8; avg = 2.0)	2.0
3. Calculate TOTAL SALES BENEFITS FROM TOURIST INDUSTRY. (4) X (3)	$230.9 million

B. TAX REVENUE BENEFITS FROM TOURISM

1. Enter TOTAL SALES from 3 above.	$230.9 million
2. Enter COMBINED STATE & LOCAL RETAIL SALES TAX RATE.	.08
3. Calculate SALES TAX REVENUES. (1) x (2)	$18.5 million
4. Enter TOTAL SALES from 3 above.	$230.9 million
5. Enter the TAXABLE INCOME RATIO (i.e., taxable portion of salaries & business profits: range is 0.2 - 0.6; ave. = 0.3)	.3
6. Enter the STATE INCOME TAX RATE.	.05
7. Calculate INCOME TAX REVENUE. (4) x (5) x (6)	$3.46 million
8. COUNTY LODGINGS TAX REVENUES	$.753 million
9. TAX REVENUE BENEFITS from tourism industry. Add (3)	$22.7 million

C. JOB BENEFITS FROM TOURISM

1. Each TOTAL SALES from 3, expressed in millions.	$230.9 million
2. Estimate multiplier for JOBS CREATED PER MILLION DOLLARS of total sales. (Range is 10-50; ave. = 30)	15
3. Calculate JOBS CREATED by tourism (1) x (2)	3,463

11. Retiree Attraction

Scholars have estimated that a retiree couple re-locating into a community creates 3.7 jobs. With this in mind it is not unreasonable to see communities and states developing active retiree attraction programs as an economic development strategy. Migratory retirees have higher incomes and economic assets and the numbers, or pool of retirees, is growing and accompanying wealth is staggering. Economic impact of retirees has been well documented.

Greater numbers of retirees are moving to rural counties and smaller communities. These destination communities are growing economically from this influx of retirees. Communities have organized to attract migrants as tourists and residents. New and exciting businesses are growing from selling goods and services to the growing population. There is more literature communicating potential retirement destinations as communities actively promote amenities and lifestyle to this growing retirement population. Retirement development is an industry that is growing exponentially. Some of the obvious components that benefit directly from retirees include real estate, recreation, health care, insurance, utilities, commercial, and financial.

The Urbanized Area is considered a destination area for migratory, pension elite migrants as is most of the state. Calhoun County Chamber of Commerce maintains a strong retiree attraction program. Jacksonville State University's Center for Economic Development has conducted pioneering research into the retiree population. The Center for Economic Development continues to research and publish information on current trends in retiree development such as the latest treatise entitled, Retirement Development: A How to Guidebook. In 2000 the Center for Economic Development at JSU became the national headquarters for The American Association of Retirement Communities. The Center conducts statewide conferences on retiree attraction and one annual national conference on attracting retirees.

Talladega County has recognized the importance of retirees and has experienced an influx of retirees especially in the Lincoln and Munford census divisions. Logan Martin Lake in Talladega County and Henry Neely Lake in Calhoun County continue to attract retirees.

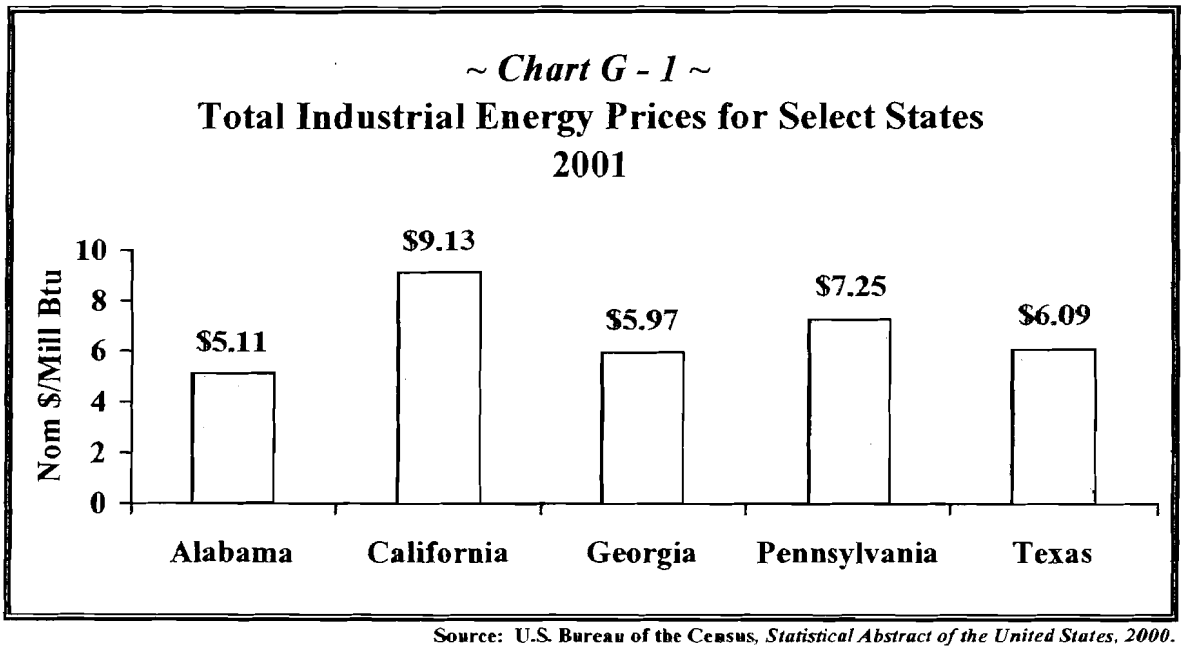
Cleburne County Chamber of Commerce organized in recent years is well aware of retiree movements into the County. These retirees stem from citizens that left the County for work years ago and now are retiring to their old family home places in some instances.

The Urbanized Area under study possesses all the scenic beauty and amenities anyone would desire to retire to, outside the love for an ocean. Historic communities, hills, lakes, wildlife, semi-tropical climate, sunshine, four seasons, rivers, and the Talladega National Forest, no small asset, makes the area suitable to a relaxed retirement lifestyle for anyone.

12. Public Utilities

Electrical and Gas

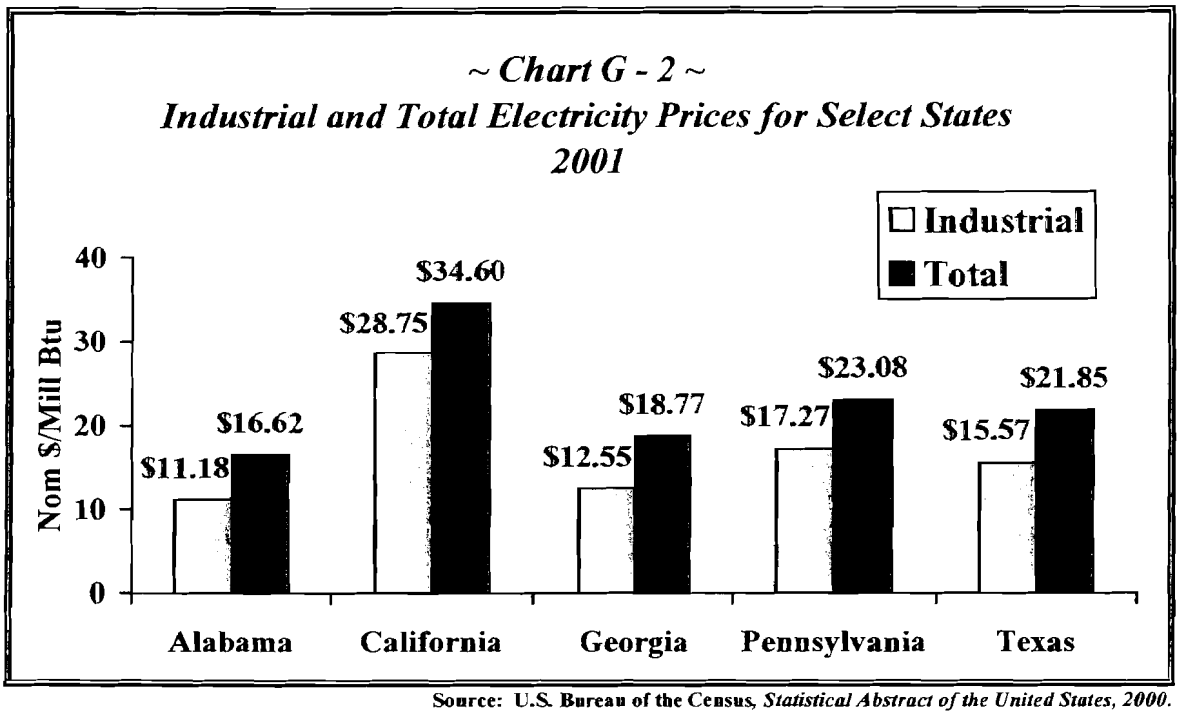
Integral to the growth of any area is the necessity of public utilities providing energy service in the amount needed and at reasonable prices. The Urbanized Area is adequately served by several utility companies. Alabama Power, Coosa Valley Electric Cooperative, and Cherokee Electrical Cooperative provide the electrical needs of the urbanized area indicated. Natural gas is provided, primarily, by Alabama Gas Corporation, The Southern Natural Gas Company, and several gas distribution firms. A variety of outlets are also available for propane gas. The price of energy, especially electrical, in the Urbanized Area is near the lowest in the United States: $5.11 per million btu for industrial energy (see Chart G-1) and $11.18 per million btu for industrial electricity (see Chart G-2, p. 49).



Source: U.S. Bureau of the Census, *Statistical Abstract of the United States, 2000.*

A major portion of Calhoun County, all of Cleburne County, and portions of Northern Talladega County are served by Alabama Power Company. The Coosa Valley Electric Cooperative provides electrical service to portions of Lincoln (Northern Talladega) and the Cherokee Electrical Cooperative serves portions of Northern Calhoun County. It appears that the entire urbanized area is provided more than sufficient electrical power with the capacity available for future growth.

Natural gas is provided to the region by Southern Natural Gas Company which is, in turn, provided through the Alabama Gas Corporation to most of the Urbanized Area. Several cities purchase their gas from either Alabama Gas or several gas distribution companies. Jacksonville and Piedmont are two that do purchase gas and sell it to their inhabitants.



Source: U.S. Bureau of the Census, *Statistical Abstract of the United States, 2000.*

A few portions of the area are not served with natural gas at this time, especially the extreme western portion of Calhoun County. While this is true, natural gas transmission lines do run throughout the urbanized area so that, in the future, natural gas could be made available to communities upon sufficient demand.

Overall, public utilities are meeting the current demand for service and have the potential for expansion as needed and necessary for economic growth within the region.

13. Banking

The commercial and consumer financial needs of the area are served by a number of depository financial institutions, e.g., commercial banks and credit unions. There has been healthy growth in these strong institutions, as shown for example, in Tables G-19 (p. 50) and G-20 (p. 51) over the years 2000 – 2003. There also exist in the tri-county area a number of consumer loan companies providing the traditional short term financial services.

~ Table G – 19 ~

Urbanized Area Deposit Growth – Commercial Banks
($ Thousands)
2000 - 2003

Calhoun County	**2000**	**2001**	**2002**	**2003**
SouthTrust Bank	281,714	286,404	302,048	285,379
AmSouth Bank	225,311	221,341	224,462	241,896
Regions Bank	203,076	204,317	202,985	196,283
Colonial Bank	157,252	165,053	154,760	142,313
Compass Bank	126,379	126,718	100,427	105,030
Farmers and Merchants Bank	85,742	101,144	120,661	122,855
Century South Bank of Alabama	82,118	78,279	--	--
Central Bank of the South	115	119	504	503
Cheaha Bank	--	35,187	56,896	64,357
Branch Banking and Trust Company	--	--	81,582	74,205
County Totals	**1,161,707**	**1,218,562**	**1,244,325**	**1,232,821**
Cleburne County				
Colonial Bank	108,800	105,548	100,522	98,051
SouthTrust Bank	14,795	14,839	13,861	14,213
Small Town Bank	--	--	--	6,082
County Totals	**123,595**	**120,387**	**114,383**	**118,346**
Talladega County				
First National Bank of Talladega	140,608	163,047	180,359	193,687
Frontier Bank National Association	--	--	--	131,856
Regions Bank	135,155	125,191	123,199	126,054
Frontier National Bank	110,568	111,738	129,369	--
The Bank	68,080	71,872	70,021	71,151
First Federal of the South	59,616	55,934	55,433	56,019
SouthTrust Bank	32,767	48,908	37,625	33,541
First Citizens Bank	32,615	48,638	49,082	49,693
First Bank of Childersburg	26,576	22,427	--	--
Alabama Trust Bank National Association	6,342	20,733	31,062	38,180
Colonial Bank	5,527	--	--	--
Metro Bank	--	3,469	9,020	16,496
County Totals	**587,854**	**671,957**	**685,170**	**716,677**

Source: National Credit Union Administration.

~ *Table G – 20* ~ **Urbanized Area Deposit & Shares Growth – Credit Unions*** **($ Thousands)** **2000 - 2003**				
Calhoun County	**2000**	**2001**	**2002**	**2003**
AOD	85,975	91,413	102,188	116,838
Brassies	5,327	5,543	6,786	7,388
Chem Family	3,742	3,806	4,370	4,668
Fort McClellan	41,671	46,360	51,886	58,925
M&H Employees	3,009	3,141	3,470	3,910
Northeast Alabama Postal	4,980	6,108	7,411	8,974
N.E.A.R.M.C. Employees	2,139	2,264	2,828	3,448
County Totals	**146,843**	**158,635**	**178,939**	**204,151**
Cleburne County				
(No Credit Unions)	--	--	--	--
Talladega County				
Dedicators	452	435	447	431
Heritage South	32,311	33,314	35,185	38,545
Sycamore	2,065	2,769	3,298	3,646
County Totals	**34,828**	**36,518**	**38,930**	**42,622**

* NCUA data does not include deposits and shares of branches of larger credit unions outside respective counties.

Source: National Credit Union Administration.

A selection of additional financial resources available to the three counties include: Farmers Home Administration (FHA), Economic Development Administration (EDA), Small Business Administration (SBA), Appalachian Regional Commission (ARC), Urban Development Action Grant, Community Development Block Grant – Economic Development Funds, and Industrial Development Financing.

Appendix A

Jacksonville State University Economic Impact

Appendix B

Governor's Press Releases on Workforce Development

Appendix C

Verification of the Eastern Alabama Area Workforce

Appendix D

Anniston Army Depot Economic Impact

Appendix E

McClellan Army National Guard Training Center Executive Summary

Appendix F

Center for Domestic Preparedness Economic Impact

Appendix G

Economic Impact of I-20 Automotive Corridor on Alabama

Appendix H

Internet Fiber Optic Network in the Urbanized Area

Appendix I

Calhoun County Area-wide Fiber Feasibility Study

Appendix J

First Annual Report
Anniston Chemical Agent Disposal Facility

Appendix K

Anniston PCB Site Proposed Plan Fact Sheet

(To Print this page, press the "Print" button on your browser. To return to the previous page, press the "Back" button on your browser.)

EXHIBIT 3: PRESS RELEASE ON AIDT

Office of the Governor

BOB RILEY
Governor

STATE OF ALABAMA

Press Office

July 26, 2004

Governor Riley Announces Alabama #1 in Workforce Training

Listen to the Governor's Remarks

MONTGOMERY – Governor Bob Riley today announced that Alabama's industrial workforce training program ranks number one among workforce training programs in all 50 states, according to a recent survey of industrial site selection consultants. The survey results and Alabama's number one ranking will be published in the August issue of Expansion Management magazine.

"When we recruit companies to bring jobs to Alabama, our most important selling point is the quality of our workforce. Being ranked number one in workforce training is a tremendous plus. It will definitely help us in our efforts to attract new industry and create more jobs," Governor Riley said.

The Alabama Industrial Development Training program has been ranked in the top 10 U.S. among workforce training programs in Expansion Management magazine surveys conducted since 1997, but this is the first time the program has reached the number one spot. The magazine is targeted to decision-makers – the presidents, CEOs and vice presidents – of manufacturing and service companies.

The magazine survey of 70 site selection consultants asked them to identify states where they found the best workforce training programs while investigating potential sites for their clients.

Workforce training is an important site selection factor for expanding companies. A particular site may fit an employer's real estate, utility costs, transportation network and quality of life needs, but identifying and employing quality workers who stay and are productive is necessary to stay in business.

"That has always been AIDT's mission," said AIDT Director Ed Castile. "Since 1971, AIDT has provided quality workforces for Alabama's new and expanding industries and has expanded the opportunities of Alabama citizens through the jobs those industries create."

AIDT, part of the state's two-year college system, develops and coordinates training programs for companies creating jobs in Alabama. Since 1971, AIDT has customized training for more than 200,000 Alabamians employed by more than 3,500 organizations.

"Having a ready supply of educated and trainable workers is still the number one priority for any business executive who is considering opening up a new facility," said Bill King, editor of Expansion Management magazine.

Governor Riley has made workforce development a priority of his administration. In December, 2003, he signed an Executive Order consolidating state workforce development programs under a single office headed by former Enterprise Mayor Tim Alford.

"As a former educator and economic developer, I have been keenly aware of AIDT's well-deserved reputation for excellence for some time," Alford said. "As Director of Alabama's Office of Workforce Development, I'm glad those in other states have come to this realization and I congratulate Ed Castile and his people on this award. AIDT is a vital component of our total workforce development system."

This is the second time this year Alabama has been awarded the number one ranking from a magazine related to economic development. The June issue of Southern Business and Development magazine ranked Alabama as "State of the Year" for 2004 for its growing economy.

AIDT provides comprehensive workforce recruiting and training for employers who commit to create new jobs in Alabama. Each AIDT service program is based on the client's specific needs to ensure a successful operation in Alabama. AIDT's client companies have used almost every kind of production process to make a wide variety of products. AIDT's close working relationships with these companies result in development of consistently effective processes for the recruitment, selection and training of skilled and motivated employees.

Top 10 States With the Best Work Force Training Programs*

1. Alabama
2. Georgia
3. Virginia
4. South Carolina
5. Kentucky
6. Maryland
7. New York
8. North Carolina
9. Indiana
10. Oklahoma

*Source: Expansion Management

For more contact information, visit Governor Bob Riley's Web Site: http://www.governor.alabama.gov/

Alabama State Agency Directory | Alabama State Employee Directory

Depot Maintenance Public-Private Partnerships Reviewed and Depots Visited

Depot/Partnership (year initiated)	Private-sector partner	Reason(s) for partnership	Expected annual value of work in depot	Partnership type—description of partnership tasks
Anniston Army Depot				
Stryker-1 (2001)	General Dynamics Land Systems	Contractor sought out depot for its unique capabilities and advantageous labor rates.	$2 million	Direct sale/government-furnished resources—Depot performs finishing operations, paints the vehicle and provides production services. The contractor performs vehicle test and acceptance and supplies all parts and material for the production of the vehicle. Both the depot and the contractor perform vehicle assembly.
Stryker-2 (2001)	General Motors Defense	Contractor sought out depot for its unique capabilities and advantageous labor rates.	$40,000	Direct sale—Depot performs hull and component modification and repair. The contractor performs vehicle assembly, test and acceptance, and provides all parts and material.
Fox Vehicle Upgrade-Services and Facility Use (1996)	General Dynamics Land Systems	Contractor sought out depot for its unique capabilities and advantageous labor rates.	$1 million	Direct sale/lease—Depot performs vehicle hull upgrade, tail upgrade, paints vehicle, disassembles engine, and removes asbestos. The contractor performs vehicle disassembly and reassembly, sub assembly/component rework, and systems integration and test.
Fox Vehicle Maintenance-Facility Use (1996)	General Dynamics Land Systems	Provided collocation with related Fox vehicle upgrade partnership.	$30,000	Lease—Depot provides use of a facility. Contractor uses facility to receive, store, and issue Fox vehicle subassemblies, components and parts for fielded vehicles.
Gunner's Primary Sight Manufacturing (1997)	General Dynamics Land Systems	Depot had available production facilities needed by the contractor.	$85,000	Lease—Depot provides use of a facility. Contractor performs manufacture of a new gunner's primary site.
M113 Family of Vehicles Overhaul and Conversion (1997)	United Defense Limited Partnership	Program manager directed work share and contractor sought out depot for its unique capabilities.	No annual estimate available, but total revenue reported since partnership's inception in January 1997 through March 2002—$15.9 million.	Work share/lease—Depot performs vehicle disassembly, hull overhaul and conversion, and provides the "dismate" power pack. The contractor overhauls subassemblies and components, performs engine and suspension modification, vehicle assembly, systems integration and test, and final paint.

(Continued From Previous Page)

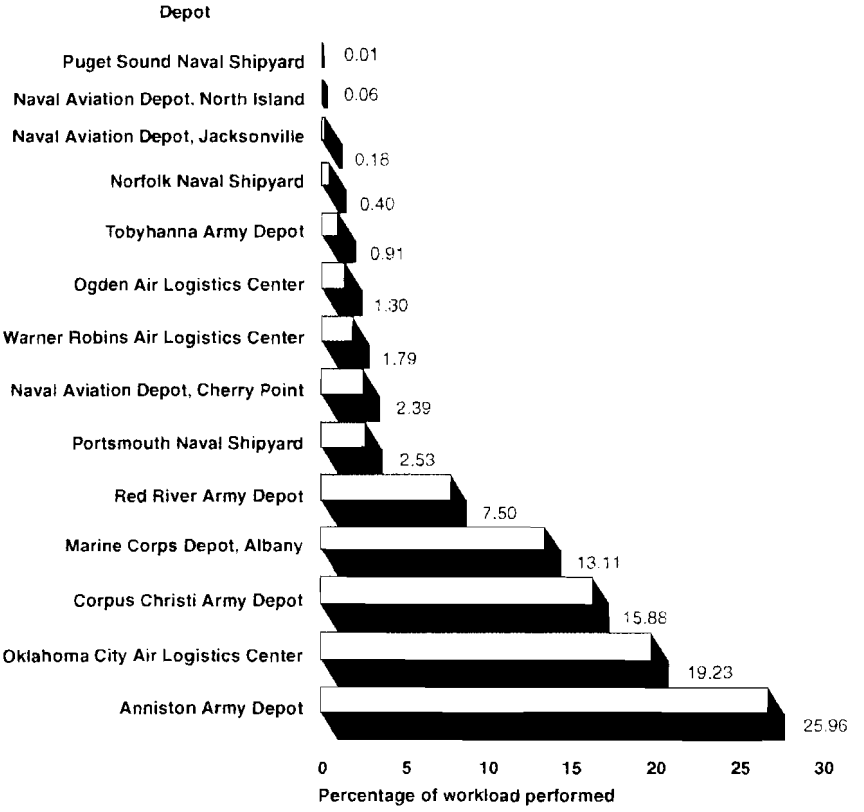
Depot/Partnership (year initiated)	Private-sector partner	Reason(s) for partnership	Expected annual value of work in depot	Partnership type—description of partnership tasks
M1/M1A2 Upgrade (1994)	General Dynamics Land Systems	Program manager directed work share.	$15.3 million	Work share—This is a partnership for the upgrade of the M1 tank to the M1A2 version. Depot performs vehicle receipt, disassembly, hull rework and upgrade, demilitarization of the turret, overhaul of major subassemblies and components, and then ships tank parts to the contractor in Lima, Ohio. Contractor performs vehicle reassembly, turret installation and systems test and integration.
Partnership for Reduced Operation and Support Cost—Engine (1999)	Honeywell	Program developed by program manager, contractor, and depot to enhance current depot engine overhaul programs, and reduce operations and support costs.	$31,000	Lease—Depot provides use of underutilized facility to contractor. Contractor uses facility to supply parts and material to support the depot's turbine engine repair/overhaul line.
Recuperator Plate Manufacturing (1998)	Honeywell	Base realignment and closure (BRAC) process closed a government-owned facility where contractor performed work.	$200,000	Direct sale/lease—Depot provides material handling and movement, and the contractor manufactures recuperator plates.
Abrams Integrated Management for the 21st Century (1996)	General Dynamics Land Systems	Program manager directed work share.	$47 million	Work share—This is a partnership for a recapitalization of the M1A1 tank. Depot performs vehicle receipt, disassembly; overhaul of hull, turret, and major subassemblies and components; and ships the tank to contractor in Lima, Ohio. The contractor performs vehicle reassembly and systems test and integration.
Hercules (1998)	United Defense Limited Partnership	Program manager directed work share.	No annual estimate available, but total revenue reported since partnership's inception in January 1998 through March 2002—$9 million.	Work share—Depot performs vehicle disassembly, structural repair of the hull and front blade repair. Contractor performs modification, reassembly, and systems test and integration.

(Continued From Previous Page)

Depot/Partnership (year initiated)	Private-sector partner	Reason(s) for partnership	Expected annual value of work in depot	Partnership type—description of partnership tasks
Paladin (1998)	United Defense Limited Partnership	BRAC process closed a government-owned facility where contractor performed work.	No annual estimate available, but total revenue reported since partnership's inception in January 1998 through March 2002—$1.6 million.	Work share—Depot performs overhaul and conversion of chassis assembly and armament system, and provides turret kit components. Contractor fabricates and assembles the new cab, performs vehicle reassembly and systems test and integration.
Wolverine (1998)	General Dynamics Land Systems	Program manager directed work share.	$1.6 million	Work share—Depot performs vehicle disassembly, hull rework, demilitarization of turrets, overhaul of major subassemblies and components, and ships the vehicles to the contractor in Lima, Ohio. Contractor performs chassis assembly, procures and installs bridge systems, and conducts inspections and testing.
Opposing Forces Surrogate Vehicle (1999)	United Defense Limited Partnership	Contractor sought out depot for its unique capabilities and advantageous labor rates.	$8.2 million	Work share—Depot fabricates unique parts and spares; disassembles vehicle; cleans, machines, and repairs hull; repairs, converts and paints; and assembles and integrates turret. Depot also performs program management functions. Contractor overhauls subassemblies and components, modifies engine and suspension, assembles and paints vehicle, and performs final systems integration and testing.
Corpus Christi Army Depot				
T700 Engine Overhaul and Repair (2000)	General Electric	Desire to reduce repair turnaround time.	Partnership involves reengineering of ongoing workload that annually has a value of about $87.7 million.	Teaming—Depot provides the labor, facilities and equipment for the overhaul and repair of airframes and components. Contractor provides technical, engineering and logistical support, and spare parts to improve repair turn around time.
H-60 Overhaul and Repair of Airframe and Structural Components (2000)	Sikorsky Aircraft Corporation	Desire to reduce repair turnaround time.	Partnership is in initial phase of development and implementation, and depot work has not yet begun—no annual estimate yet available.	Teaming—Depot will provide the labor, facilities and equipment for the overhaul and repair of airframe and components. Contractor will provide technical, engineering and logistical support to improve repair turn around time.

Furthermore, in fiscal year 2002, the total of all depots' partnership workload was 4.6 percent of DOD's total military depot workload. However, as indicated by figure 2, the partnerships' workload at the 14 service depots we visited varied widely from 0.01 percent to nearly 26.0 percent.

Figure 2: Percentage of Workload Performed under Partnerships in Fiscal Year 2002 at 14 Depots That GAO Visited



Source: DOD (data); GAO (analysis).

Partnerships at 9 of the 14 depots we visited—which have 59 partnerships in total—involved workload that ranged from 0.01 to 2.53 percent of the depot's total workload. In addition, while partnership activity at the other 5 depots we visited—which have 31 partnerships in total—ranged from 7.5 to 26.0 percent of the depots' workload, the partnerships themselves

JSU ECONOMIC UPDATE

Center for Economic Development
College of Commerce and Business Administration
Jacksonville State University
Jacksonville, Alabama 36265
(256) 782-5324

Volume 14 Issue 2 March/April 2005

THE ECONOMIC IMPACT OF ANNISTON ARMY DEPOT

BY WILLIAM T. FIELDING, PhD

OVERVIEW

The Anniston Army Depot (AAD) is a critical economic activity in Calhoun and surrounding counties in Alabama and plays a key role in support of the United States military deployed worldwide. It is the largest employer in Calhoun County and the surrounding area.

Some of a number of the depot's assigned missions is that it is the only Army depot capable of performing maintenance on both heavy and light ground combat vehicles and their components. The depot is also designated as the Center of Technical Excellence for the M1 Abrams Tank and is the designated candidate depot for the repair of the M60, AVLB, M9ACE and M88 comat vehicles. AAD has assumed responsibility for the towed and self-propelled artillery as well as the M113 Family of Vehicles. In addition, the AAD has been designated the Department of Defense Small Arms Repair Facility.

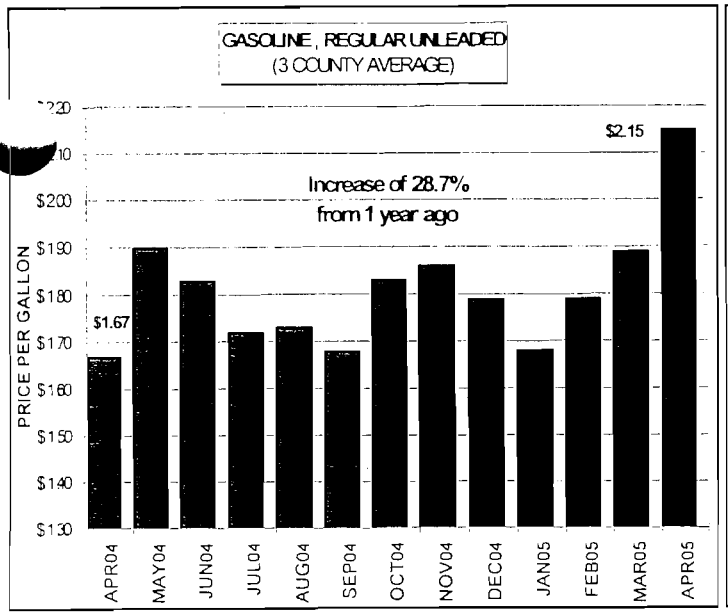
In 2003, the College of Commerce and Business Administration of Jacksonville State University (JSU), through the JSU Center forEconomic Development and Business Research conducted a study on the economic effect of Anniston Army Depot on Calhoun and surrounding Alabama counties. As of April 12, 2005 the study was updated because of an increase in the number of depot employees. The activities of the AAD affect the local communities in ways that are not immediately obvious or easily measured. This study examined the more quantifiable economic impacts of the Anniston Army Depot.

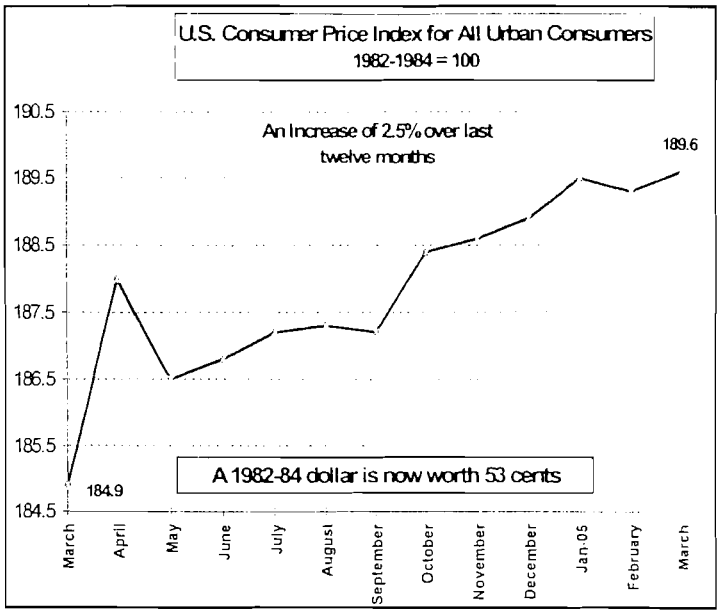
Anniston Army Depot is located near Anniston/Oxford, Alabama, in Calhoun County. The AAD is situated in Northeast Alabama approximately 100 miles west of Atlanta, Georgia, and 75 miles northeast of Birmingham, Alabama.

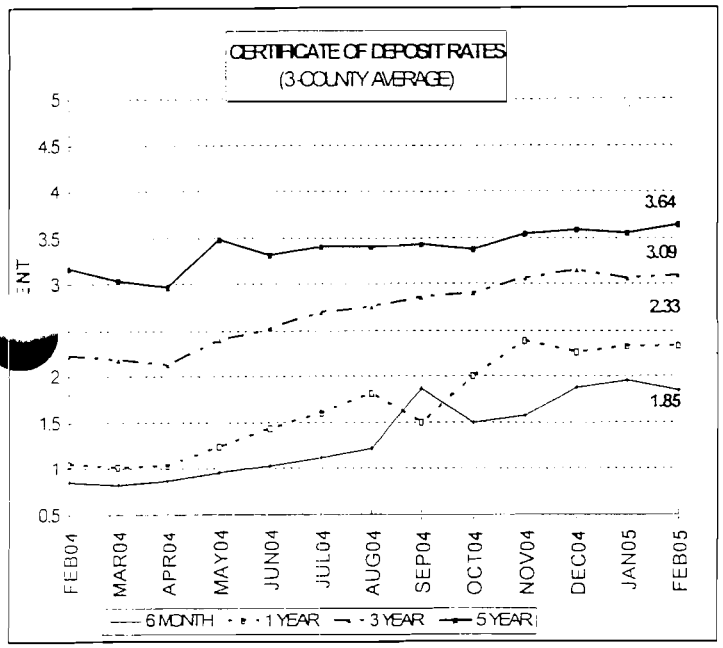
The impact areas examined in this study include Calhoun, Etowah, Talladega, and St. Clair Counties with a population of 361 thousand.

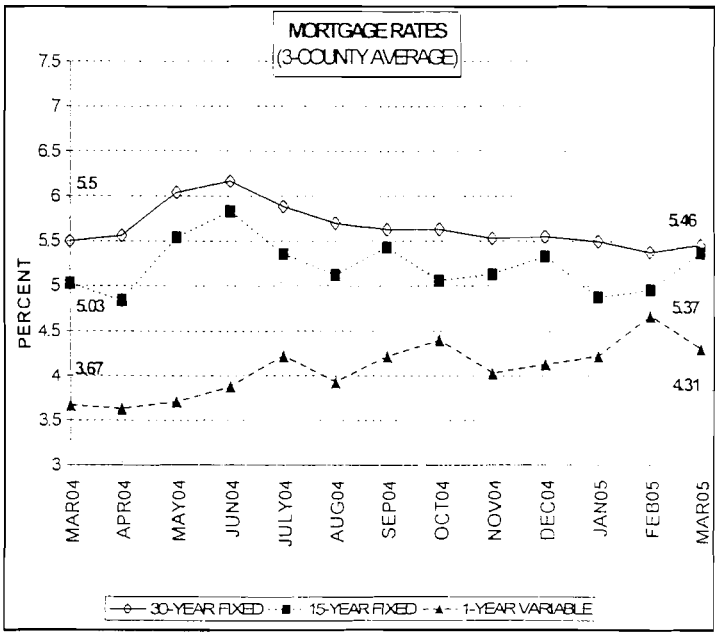
The 423 million dollar gross annual payroll of Anniston Army Depot has a significant impact on the Calhoun/ Surrounding area economy. This is not surprising since AAD is the largest employer in the Calhoun/ Surrounding area. Therefore, when the AAD as well as the employees make initial expenditures, these expenditures are in turn respent, causing a substantial ripple or multiplier effect on the four-county economy. This study contains estimates of just how significant these economic impacts are upon the local economies. The primary findings of this study are summarized below.

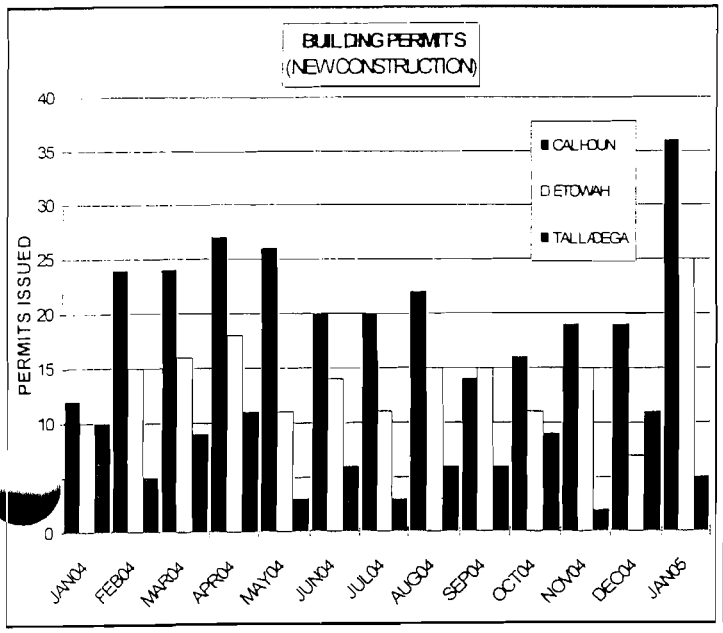
Continued on Page 3

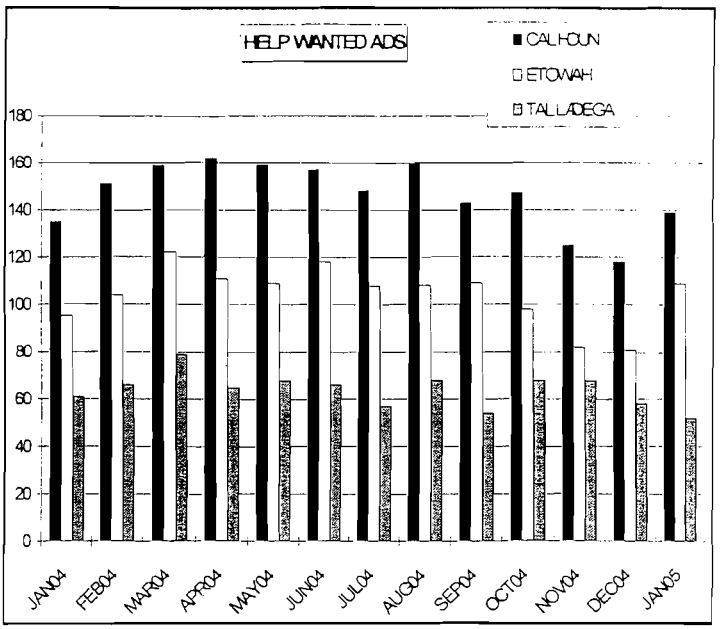

GASOLINE, REGULAR UNLEADED
(3 COUNTY AVERAGE)
Increase of 28.7%
from 1 year ago
$1.67
$2.15
PRICE PER GALLON
$2.20
$2.10
$2.00
$1.90
$1.80
$1.70
$1.60
$1.50
$1.40
$1.30
APR04
MAY04
JUN04
JUL04
AUG04
SEP04
OCT04
NOV04
DEC04
JAN05
FEB05
MAR05
APR05


U.S. Consumer Price Index for All Urban Consumers
1982-1984 = 100
An Increase of 2.5% over last
twelve months
189.6
184.9
A 1982-84 dollar is now worth 53 cents
190.5
189.5
188.5
187.5
186.5
185.5
184.5
March
April
May
June
July
August
September
October
November
December
Jan-05
February
March


CERTIFICATE OF DEPOSIT RATES
(3-COUNTY AVERAGE)
3.64
3.09
2.33
1.85
5
4.5
4
3.5
3
2
1.5
1
0.5
FEB04
MAR04
APR04
MAY04
JUN04
JUL04
AUG04
SEP04
OCT04
NOV04
DEC04
JAN05
FEB05
6 MONTH
1 YEAR
3 YEAR
5 YEAR


MORTGAGE RATES
(3-COUNTY AVERAGE)
PERCENT
5.5
5.03
3.67
5.46
5.37
4.31
7.5
7
6.5
6
5.5
5
4.5
4
3.5
3
MAR04
APR04
MAY04
JUN04
JULY04
AUG04
SEP04
OCT04
NOV04
DEC04
JAN05
FEB05
MAR05
30-YEAR FIXED
15-YEAR FIXED
1-YEAR VARIABLE


BUILDING PERMITS
(NEW CONSTRUCTION)
CALHOUN
ETOWAH
TALLADEGA
PERMITS ISSUED
40
35
30
25
20
15
10
0
JAN04
FEB04
MAR04
APR04
MAY04
JUN04
JUL04
AUG04
SEP04
OCT04
NOV04
DEC04
JAN05


HELP WANTED ADS
CALHOUN
ETOWAH
TALLADEGA
180
160
140
120
100
80
60
40
20
0
JAN04
FEB04
MAR04
APR04
MAY04
JUN04
JUL04
AUG04
SEP04
OCT04
NOV04
DEC04
JAN05

IMPACT ON CALHOUN AREA

The Anniston Army Depot, employees, and related persons spent an estimated $662 million directly in the Calhoun/Surrounding area in 2004. This initial impact also generated secondary flows of income in the area. The multiplier effect generated an estimated total economic impact on the Calhoun and surrounding areas in 2004 of approximately $1.5 billion.

TABLE 1

DIRECT LOCAL EXPENDITURES OF AAD AND AAD RELATED PERSONS

(INITIAL IMPACT OF SPENDING)

ANNISTON ARMY DEPOT*	$508,820,000.00
EMPLOYEES	152,828,496.00
TOTAL DIRECT IMPACT	$661,648,496.00

* Excluding wages & salaries

TABLE 2

TOTAL IMPACT OF AAD ON CALHOUN/SURROUNDING COUNTIES

DIRECT INSTITUTIONAL SPENDING	$508,820,000
DIRECT EMPLOYEE SPENDING	152,828,496
INDIRECT SPENDING	793,928,195
TOTAL IMPACT	$1,455,626,691

LOCAL GOVERNMENT IMPACT

Revenue received by Calhoun and surrounding county and city governments as a result of AAD employees and related persons amounted to $33 million. These benefits consisted of real estate and sales tax collections as well as state aid that was attributable to the presence of the AAD.

During the 2004 school year, AAD-related persons received approximately $11.4 million in local government municipal and public school services. Thus, the net impact on local governments due to AAD was a positive $21.6 million.

IMPACT ON LOCAL EMPLOYMENT

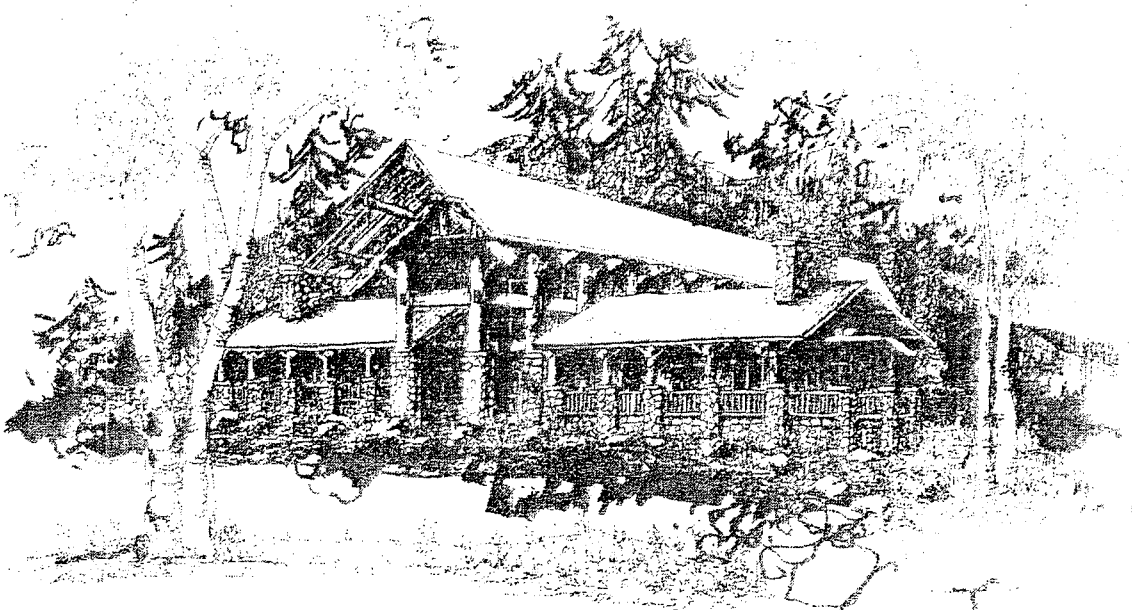
Anniston Army Depot-related expenditures not only created income but also created jobs. The AAD and related business employed 6,082 persons during the FY 2004 year. In addition 17,044 jobs were created in the local area as a result of the Anniston Army Depot and AAD-related expenditures. Therefore, the total employment impact was 23,126 jobs created in the community by the presence of Anniston Army Depot in 2004.

TABLE 3

ANNISTON ARMY DEPOT IMPACT ON EMPLOYMENT

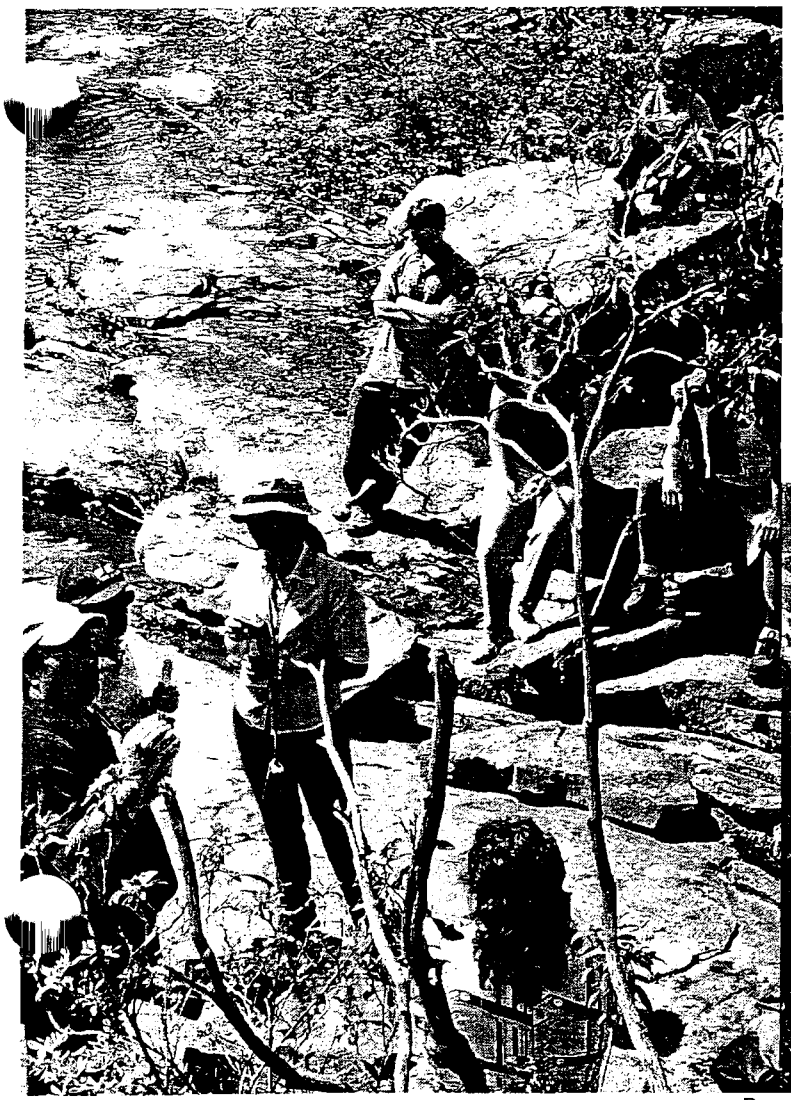
DIRECT EMPLOYMENT BY AAD	6,082
INDIRECT EMPLOYMENT DUE TO AAD	17,044
TOTAL EMPLOYMENT	23,126

Dr. Fielding is the Dean of the College of Commerce and Business Administration, Jacksonville State University



Research, Education and Visitor Center
LITTLE RIVER CANYON FIELD SCHOOL
Jacksonville State University

Jenkins Munroe Jenkins architecture



LITTLE RIVER CANYON FIELD SCHOOL

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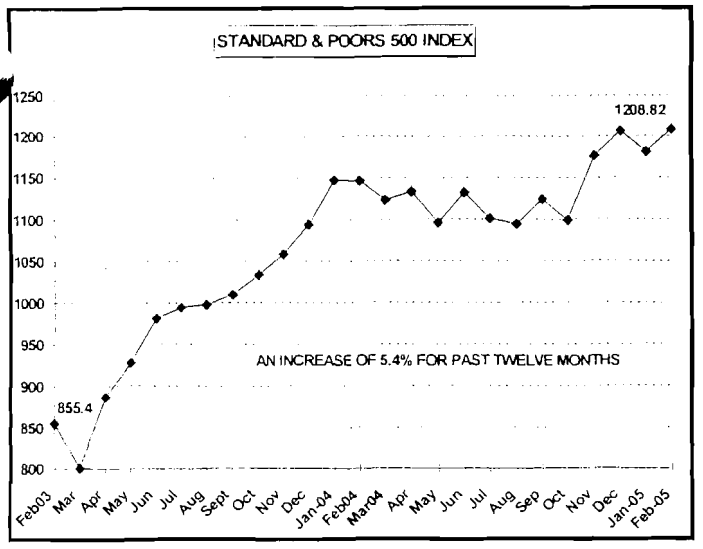
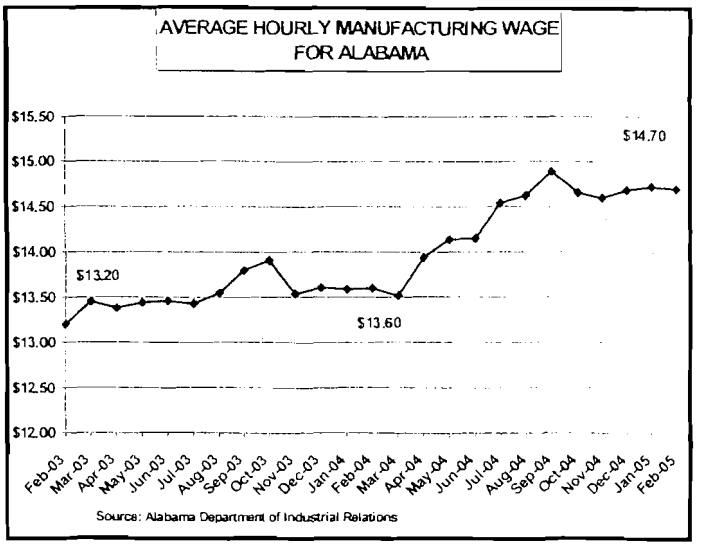
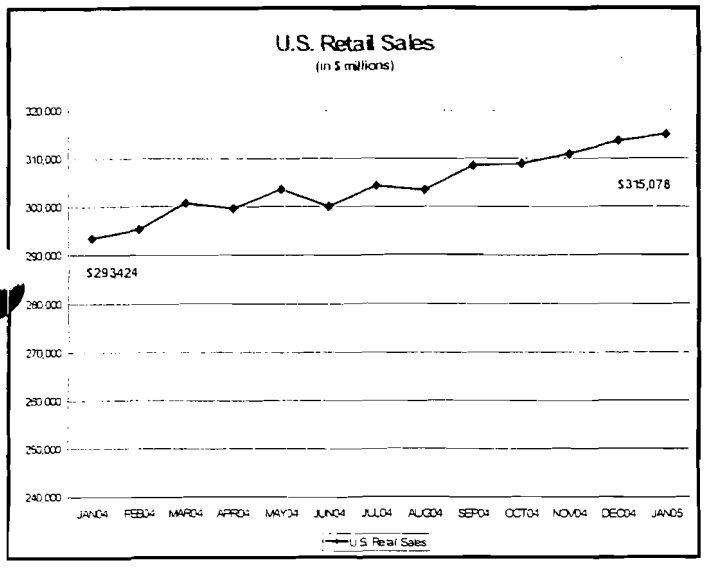
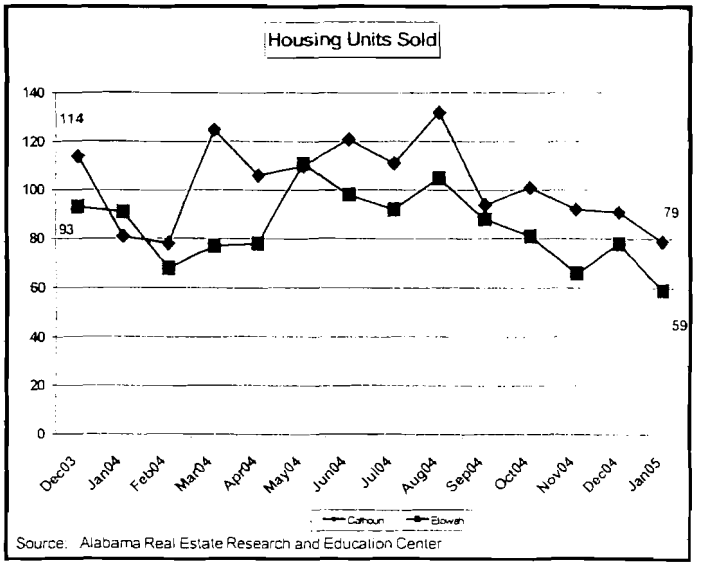
We have a commitment to providing affordable and accessible educational opportunities. Most programs are conducted in or around the Little River Canyon National Preserve and DeSoto State Park; however, several take place at other locations throughout Northeast Alabama.

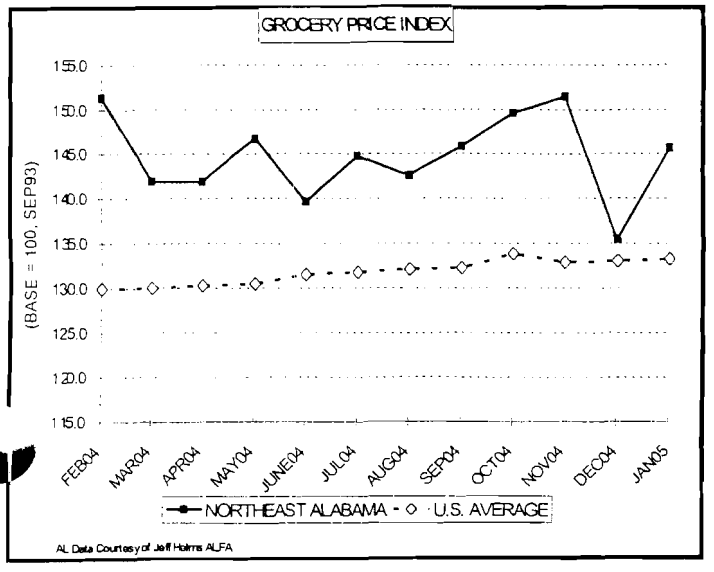
For additional information, contact the Field School office at (256) 782-5697.

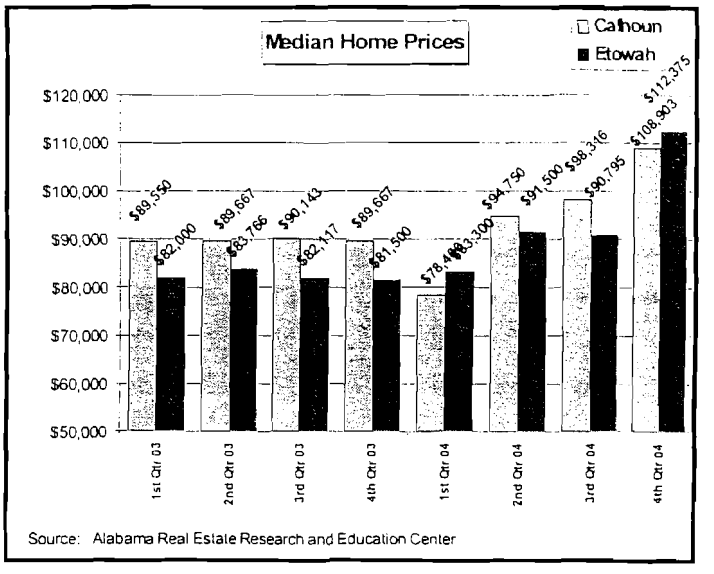

STANDARD & POORS 500 INDEX
1250
1200
1150
1100
1050
1000
950
900
850
800
855.4
1208.82
AN INCREASE OF 5.4% FOR PAST TWELVE MONTHS
Feb03 Mar Apr May Jun Jul Aug Sept Oct Nov Dec Jan-04 Feb04 Mar04 Apr May Jun Jul Aug Sep Oct Nov Dec Jan-05 Feb-05

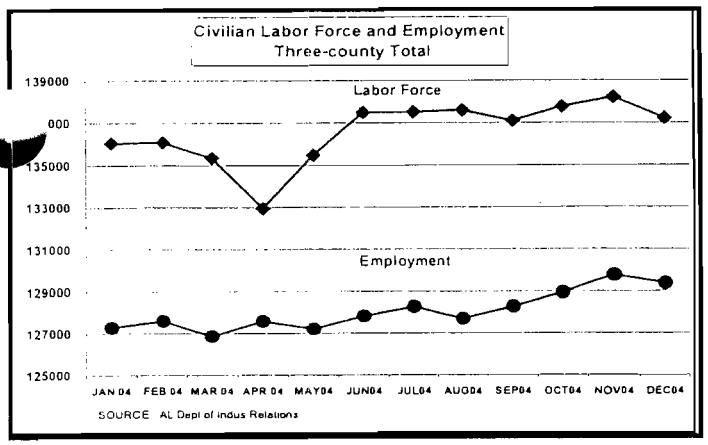

AVERAGE HOURLY MANUFACTURING WAGE FOR ALABAMA
$15.50
$15.00
$14.50
$14.00
$13.50
$13.00
$12.50
$12.00
$13.20
$13.60
$14.70
Feb-03 Mar-03 Apr-03 May-03 Jun-03 Jul-03 Aug-03 Sep-03 Oct-03 Nov-03 Dec-03 Jan-04 Feb-04 Mar-04 Apr-04 May-04 Jun-04 Jul-04 Aug-04 Sep-04 Oct-04 Nov-04 Dec-04 Jan-05 Feb-05
Source: Alabama Department of Industrial Relations

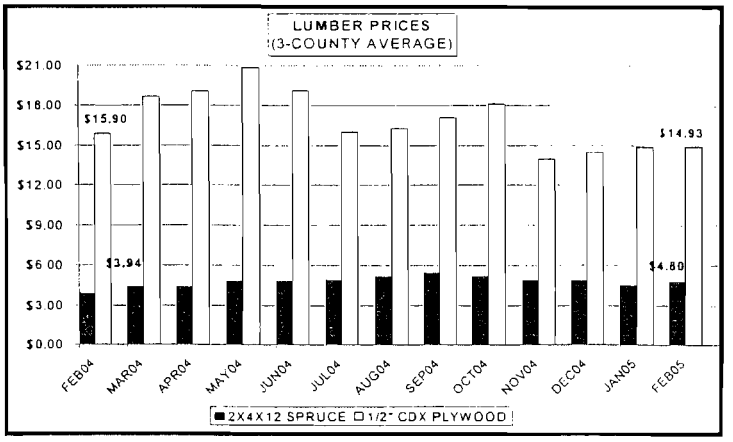

U.S. Retail Sales
(in $ millions)
320,000
310,000
300,000
290,000
280,000
270,000
260,000
250,000
240,000
$293424
$315,078
JAN04 FEB04 MAR04 APR04 MAY04 JUN04 JUL04 AUG04 SEP04 OCT04 NOV04 DEC04 JAN05
U.S. Retail Sales

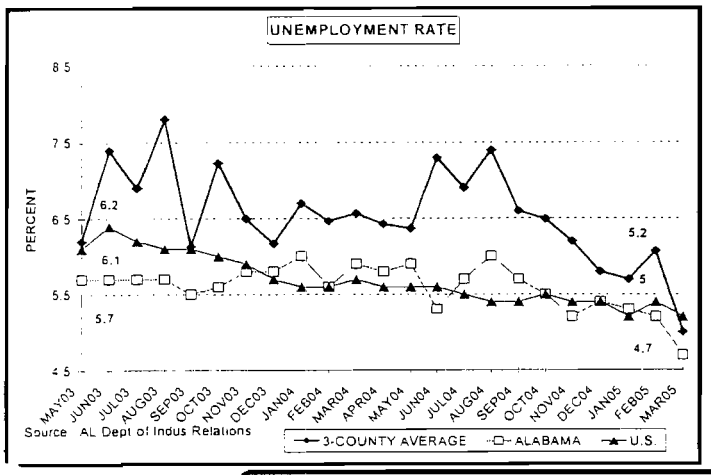

Housing Units Sold
140
120
100
80
60
40
20
0
114
93
79
59
Dec03 Jan04 Feb04 Mar04 Apr04 May04 Jun04 Jul04 Aug04 Sep04 Oct04 Nov04 Dec04 Jan05
Calhoun
Etowah
Source: Alabama Real Estate Research and Education Center

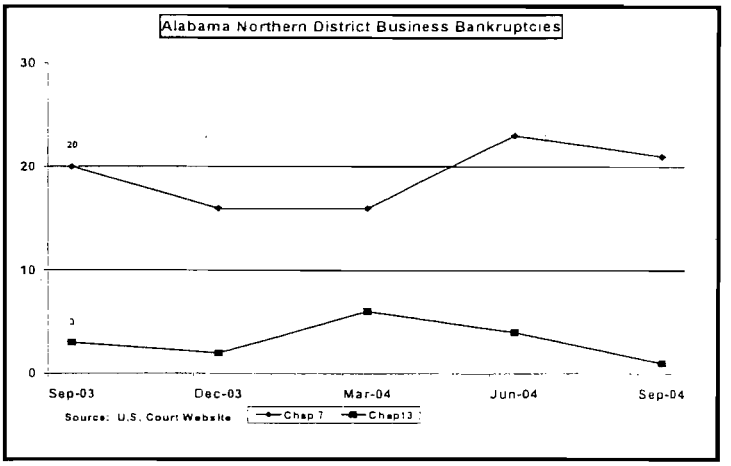

GROCERY PRICE INDEX
(BASE = 100, SEP93)
155.0
150.0
145.0
140.0
135.0
130.0
125.0
120.0
115.0
FEB04 MAR04 APR04 MAY04 JUNE04 JUL04 AUG04 SEP04 OCT04 NOV04 DEC04 JAN05
NORTHEAST ALABAMA
U.S. AVERAGE
AL Data Courtesy of Jeff Holms ALFA


Median Home Prices
Calhoun
Etowah
$120,000
$110,000
$100,000
$90,000
$80,000
$70,000
$60,000
$50,000
$89,550
$82,000
$89,667
$83,766
$90,143
$82,117
$89,667
$81,500
$78,4
$83,300
$94,750
$91,500
$98,316
$90,795
$108,903
$112,375
1st Qtr 03 2nd Qtr 03 3rd Qtr 03 4th Qtr 03 1st Qtr 04 2nd Qtr 04 3rd Qtr 04 4th Qtr 04
Source: Alabama Real Estate Research and Education Center









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Dr. William T. Fielding, Dean
Pat W. Shaddix, Director, CED
Penn G. Wilson, Editor

EXHIBIT 6:

THE ECONOMIC IMPACT OF ANNISTON ARMY DEPOT ON CALHOUN AND SURROUNDING COUNTIES 2003

Prepared by:

William T. Fielding, Ph.D.
Dean
College of Commerce and Business Administration

Through:

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June 2003

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Superintendents of Education and governmental officials in Calhoun, Talladega, Etowah, and St. Clair Counties provided assistance by furnishing requested information; and the management and employees of AAD cooperated by completing the questionnaire and returning them to our office.

William T. Fielding, Ph.D.
Dean
College of Commerce and Business Administration

June 2003

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Introduction

This study addresses the economic effect of Anniston Army Depot on Calhoun and surrounding counties. The activities of the AAD affect the local communities in ways that are not immediately obvious or easily measured. This study examines the more quantifiable economic impacts of the Anniston Army Depot.

In order to fully understand the impacts of the Anniston Army Depot on Calhoun and surrounding counties, a brief background is necessary. Anniston Army Depot is located near Anniston/Oxford, Alabama, in Calhoun County. The AAD is situated in Northeast Alabama approximately 100 miles west of Atlanta, Georgia, and 75 miles northeast of Birmingham, Alabama.

The impact areas examined in this study includes Calhoun, Etowah, Talladega, and St. Clair Counties with a population of 361 thousand.

Objectives

In order to measure the economic impacts of Anniston Army Depot on the Calhoun/ Surrounding area, an empirical study was conducted during the Spring of 2003. Expenditure questionnaires, institutional financial reports, and secondary data were utilized to obtain the information needed to measure the AAD's impact. The results are presented in this report.

There are many different types of economic impacts and a single number cannot measure them adequately. Figure 1 illustrates, in a general manner, the different ways the Anniston Army Depot impacts economically on the Calhoun/Surrounding area.

The purpose of this study is three-fold. First, it should provide Anniston Army Depot and the local community with a better understanding of the important benefits which accrue to the community as a result of having the depot located within its environs. Second, the study should help the local community make a comparison between the economic costs of AAD and the economic benefits derived from the institution. Third, the study should emphasize the importance of the mutually beneficial relationship that exists between AAD and Calhoun/ Etowah/St.Clair and Talladega Counties.

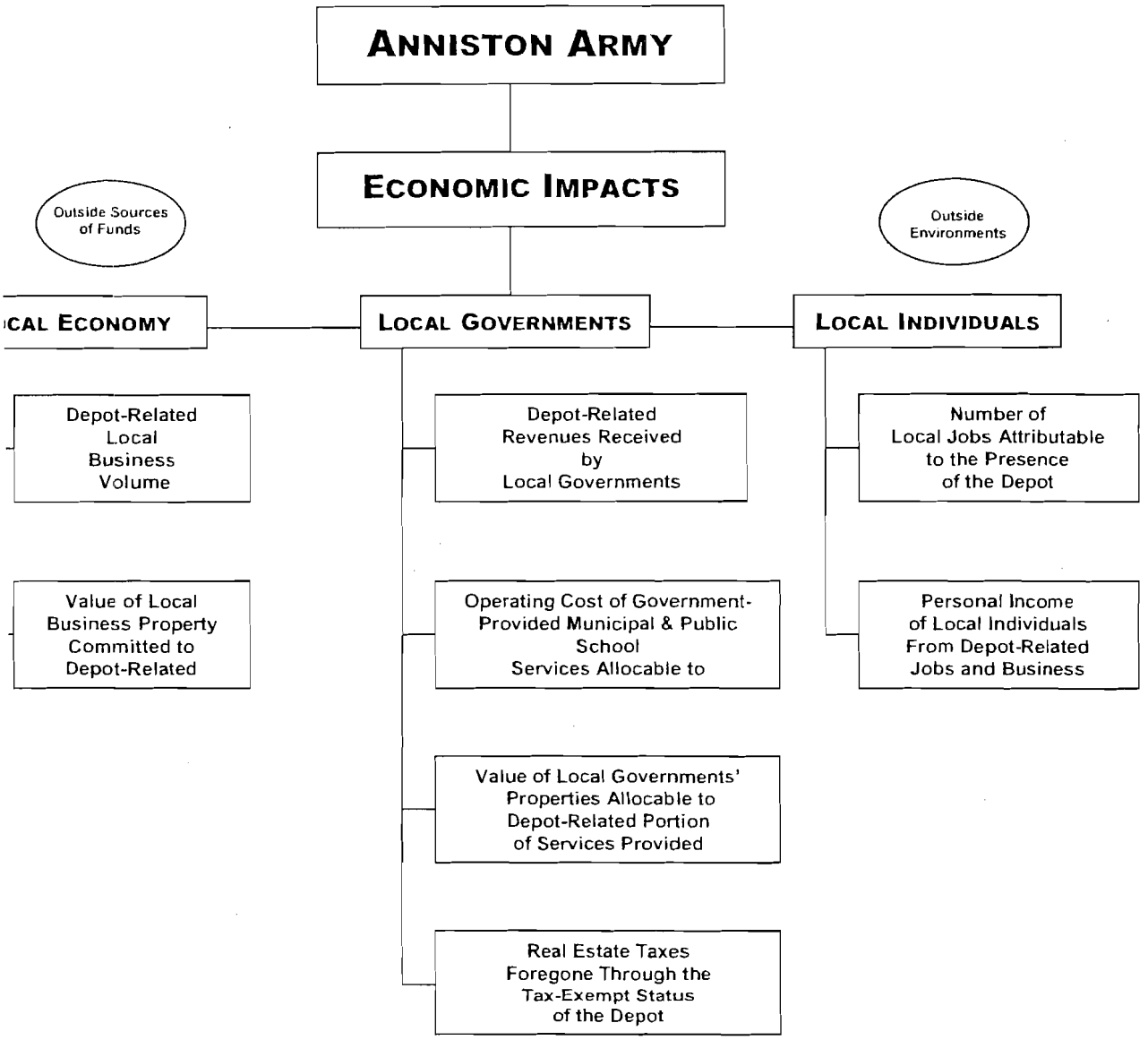


Figure 1

Economic Impact
of
Anniston Army Depot
on
Local Businesses, Local Governments, and Local Individuals

Overview

The 324 million dollar gross annual payroll of Anniston Army Depot has a significant impact on the Calhoun/Surrounding area economy.[1] This is not surprising since AAD is the largest employer in the Calhoun/Surrounding area.[2] Therefore, when the AAD as well as the employees make initial expenditures, these expenditures are in turn respent, causing a substantial ripple or multiplier effect on the four-county economy. This study contains estimates of just how significant these economic impacts are upon the local economies. The primary findings of this study are summarized below.

Impact on Calhoun and Surrounding Area

The Anniston Army Depot and employees spent an estimated $516 million directly in the Calhoun/Surrounding area in 2002. This initial impact also generated secondary flows of income in the area. The multiplier effect generated an estimated total economic impact on the Calhoun and surrounding areas in 2002 of at least $1.1 billion.

Impact on Local Governments

Revenue received by Calhoun and surrounding county and city governments as a result of AAD employees amounted to $33 million. These benefits consisted of real estate and sales tax collections as well as state aid that was attributable to the presence of the AAD.

---

[1]The gross annual payroll figure is inappropriate to measure local impact since it includes money withheld to pay state and federal income taxes, insurance premiums, retirement, annuities, etc.

[2]Industry listings obtained from local area Chamber of Commerce.

During the 2002 school year, AAD-related persons received approximately $11.4 million in local government municipal and public school services. Thus, the net impact on local governments due to AAD was a positive $21.6 million.

Impact on Local Employment

Anniston Army Depot-related expenditures not only created income but also created jobs. The AAD employed 4,969 persons during the FY 2002 year. In addition 13,076 jobs were created in the local area as a result of the Anniston Army Depot and AAD-related expenditures. Therefore, the total employment impact was 18,045 jobs created in the community by the presence of Anniston Army Depot in 2002.

Impact on Local Financial Institutions

Funds from employees and from AAD-related businesses, provide the reserves for expansion of credit by local banks. Employee and related deposits result in an approximate increase of $96 million in the credit base of local financial institutions as a result of the AAD.

Methodology

The equations used in this model provide a method to estimate impacts on the various sectors of the local economy. The original data collected for this study was used to determine values for components of the equations. Primary data for the equations were obtained from three basic sources: (1) an expenditure survey of AAD employees; (2) local government officials (county commissioners, city clerks, tax assessors, and superintendents of education in the counties); and (3) Anniston Army Depot officials. Secondary information was taken from various government publications; documentation is provided in the Appendix.

In order to present the full effect of the presence of the Anniston Army Depot on Calhoun and surrounding counties, it is necessary to take into account the multiplier effects that were mentioned in the previous section. The concept of the multiplier is an important element in the equation systems presented in this report. Expenditure multipliers indicate the average number of times that a dollar spent locally is respent in the local economy. These multipliers are "built in" to the expenditure models; that is, it was not necessary to multiply direct expenditures by some separately determined multiplier in order to present expanded spending. The "true" multiplier differs from area to area due to the differences in regional economies (population composition, basic industry, expenditure patterns, etc.). Moreover, the determination of an exact regional multiplier is a study in itself. The multiplier selected for this study is 2.2. It is important to realize that the multiplier is a statistical concept which is difficult to measure directly. The magnitude of the multiplier may vary at any point in time as well as over time.

Impact of Direct Expenditures

Anniston Army Depot impacts directly on the economy of the Calhoun/Surrounding area through its spending for locally provided goods and services, spending by its closely related firms, and through the spending of its employees. This section of the study will provide estimates of the direct local expenditures in fiscal 2002 attributable to the existence of the AAD.

Anniston Army Depot Related Businesses and Employee Expenditures

The direct local expenditure of the Anniston Army Depot and employees is approximately $516 million (see Table 1). This amount is composed of $125 million spent by employees, and $391 million (excluding wages and salaries) spent by Anniston Army Depot.

The initial $516 million spent by Anniston Army Depot and AAD-related persons has an impact greater than its initial value due to the fact that it is spent and respent locally thus multiplying the initial expenditure. The respending of these dollars, with successive transactions adding to the cumulative impact in diminishing increments, creates the "multiplier effect." For example, the purchase of a meal by an AAD-related person provides income for the restaurant owner, dishwasher, and waitress, all of whom in turn will spend some of their income in the Calhoun/Surrounding area. The restaurant owner will not only use his portion for personal spending, but also will buy part of his restaurant supplies locally, again creating income for other persons and businesses in the Calhoun/surrounding area. These multiplied effects must be considered along with direct expenditures to give the overall impact of AAD.

TABLE 1

Direct Local Expenditures of AAD & AAD-Related Persons (Initial Impact of Spending)

Anniston Army Depot (excluding wages & salaries)	$391,400,000.00
Employees (from B-1.1.1)	124,861,032.00
TOTAL DIRECT IMPACT	$516,261,032.00

The data reported in this study include the direct economic impact of expenditures as well as an estimate of the value of the multiplied spending to arrive at an approximate total impact. In this study a value of 2.2 for the multiplier was determined and the corresponding total impact of $1.1 billion results. This total economic impact can be broken down into direct impact and indirect impact. The $516 million in direct impact results from direct spending by employees and the Depot while the $619 million in indirect impact is a result of the respending of these initial dollars. This $1.1 billion is approximately 11 percent of the total business volume in the study area. Table 2 shows the sources of the total impact.

TABLE 2

Total Impact of AAD on Calhoun/Surrounding Counties

Expenditures	Impact
Direct Institutional Spending (B-1.1)	$ 391,400,000
Direct Employee Spending (B-1.1)	124,861,032
Indirect Spending (B-1.2 + B-1.3)	619,513,238
TOTAL IMPACT	$1,135,774,270

The impact of total expenditures has several dimensions. For one, the development of private business property valued at $279 million which serves AAD-related needs has occurred as a result of the $1.1 billion AAD-related expenditures. Table 3 shows that approximately $187 million of this amount is composed of real property, and $92 million is in local business inventories. This real property includes apartments, office buildings, and retail and service establishments. The property serves the Anniston Army Depot and employees and would not likely exist in the absence of the AAD, other things being equal.

TABLE 3

Anniston Army Depot Impact on Local Business Property

Value of local business real property due to AAD (B-2.1)	$186,973,616
Value of local business inventory due to AAD (B-2.2)	91,644,463
TOTAL VALUE OF LOCAL BUSINESS	$278,618,079

Another very important result of Anniston Army Depot-related expenditures is that AAD irectly and indirectly, accounts for approximately 12 percent of the total employment in the tudy area. The Depot employs 4,969 persons in various positions. In addition to these jobs, 3,076 jobs exist because of the direct and indirect AAD-related spending. When the 4,969 ositions within the Anniston Army Depot itself is added to the 13,076 jobs created by the AAD directly, total employment attributable to the presence of AAD is estimated at 18,045 (see able 4).

TABLE 4	
Anniston Army Depot Impact on Employment	
Direct Employment by AAD	4,969
Indirect Employment Due to AAD	13,076
TOTAL EMPLOYMENT (I-1)	18,045

Tax Expenditures and Receipts

As local citizens, Anniston Army Depot-related persons pay taxes to and receive the benefit of services from local governments. As a result of employees, the cost to local governments for providing municipal and public school services is approximately $11.5 million. However, persons living in the study area who are directly or indirectly related to the AAD pay approximately $33 million in taxes to local governments. Therefore, this results in a net gain to the community of $21.6 million.

Financial Sector Impact

Local financial institutions such as banks, savings and loans, and credit unions receive money (funds) from the AAD employees. Each of these institutions can increase its lending when its reserves increase. Thus, AAD-related funds are a potentially important source of local credit creation and economic growth.

Due to deposits by the AAD-related persons, total savings deposits and demand deposits, the credit base in the local community is increased by approximately $96 million. This allows potential credit availability in the study area to expand as money is loaned and redeposited. The entire community benefits from this expanded credit base.

Conclusion

The purpose of this study was to obtain an approximate measure of the economic impact of the Anniston Army Depot on Calhoun/Surrounding area. This impact occurs as a result of the expenditures of the Anniston Army Depot, related business, and employees of the AAD.

The conclusion of this study is that Anniston Army Depot makes a significant economic contribution to this locality. The AAD is not only a major economic component in the area, but also, and just as important, it is an integral part of both Calhoun and surrounding counties and is one of the contributing forces that serve to shape and define the area.

Anniston Army Depot

Economic Impact Model

2003

				Impact of Those Here Because of AAD
B-1			BV ur = (E 1)ur + (P Ib)ur + (BVI)ur	
	BV ur	=	AAD-related business volume	1,135,774,270.40
	(E 1)ur	=	AAD-related local expenditures	516,261,032.00
	(P Ib)ur	=	Purchases from local sources by local businesses in support of their AAD-related business	258,130,516.00
	(BVi)ur	=	Local business volume stimulated by the expenditure of AAD-related income by local individuals other than employees	361,382,722.40
B-1.1			(E 1)ur = (E 1)u + (E 1)f	
	(E 1)ur	=	AAD-related local expenditures	516,261,032.00
	(E 1)u	=	Local expenditures by AAD (excluding payroll)	391,400,000.00
	(E 1)f	=	Local expenditures by employees	124,861,032.00
B-1.1.1			(E 1)f = (P fu)(F)(E f)(12)	
	(E 1)f	=	Local expenditures by employees	124,861,032.00
	(P fu)	=	Percentage of employees who would leave the area if AAD were not located here	1.00
	(F)	=	Number of employee positions--fiscal 2003	4,969.00
	(E f)	=	Average monthly employee local expenditure	2,094.00
B-1.2			(P Ib)ur = (E 1)ur(m b)	
	(P Ib)ur	=	Purchases from local sources by local businesses in support of their AAD-related business	258,130,516.00
	(m b)	=	Coefficient representing the degree to which local businesses purchase goods and services from local sources	0.50
	(E 1)ur	=	AAD-related local expenditures	516,261,032.00
B-1.3			(BV I)ur = (E 1)ur(m i)	
	(BV i)ur	=	Local business volume stimulated by the expenditure of AAD-related income by local individuals other than employees	361,382,722.40
	(E 1)ur	=	AAD-related expenditures	516,261,032.00
	(m i)	=	Coefficient representing the degree to which individual income received from local business activity is spent/re-spent locally	0.70

	(PR b)ur	=	Value of local business property committed to AAD-related business	278,618,079.26
	(RP b)ur	=	Value of local business real property committed to AAD-related business	186,973,616.24
	(I b)ur	=	Value of local business inventory committed to AAD-related business	91,644,463.02
B-2.1			**(RP b)ur = (BV ur / BV 1)(V b)**	
	(RP b)ur	=	Value of local business real property committed to AAD-related business	186,973,616.24
	BV ur	=	AAD-related business volume	1,135,774,270.40
	BV 1	=	Local business volume	10,230,000,000.00
	V b	=	Valuation of local business real property	1,684,084,720.00
B-2.1.1			**V b**	
	V b	=	Valuation of local business property	1,684,084,720.00
B-2.2			**(I b)ur = (ibv)(BV ur)**	
	(I b)ur	=	Value of local business inventory committed to AAD-related business	91,644,463.02
	(ibv)	=	Inventory to business-volume ratio	0.08
	BV ur	=	AAD-related local business volume	1,135,774,270.40
B-2.2.1			**(ibv)=(I c) + (I tp) + (I wr) + (I s) / (BR)**	
	(ibv)	=	Inventory to business volume ratio	0.08
	(I c)	=	Construction inventories	73,382,000.00
	(I m)	=	Manufacturing inventories	584,902,000.00
	(I tp)	=	Transportation and public utilities inventories	25,651,000.00
	(I wr)	=	Wholesale and retail trade inventories	667,746,000.00
	(I s)	=	Service corporation inventories	66,105,000.00
	(BR)	=	Total business receipts of these industries	17,571,000,000.00

				Impact of Those Here Because of AAD
B-3			CB = (1-t)(TD u + (TD f)(F 1) + (1-d)(DD u + (DD f)(F 1) + (cbv)(BV ur))	
	CB	=	Expansion of the local banks' credit potential resulting from AAD-related deposits	96,435,424.34
	t	=	Local time deposit reserve requirement	0.03
	TD u	=	Average time deposit of AAD in local banks	0.00
	TD f	=	Average time deposit of each employee in local banks	12,421.00
	F I	=	Total number of employees--fiscal 2003	4,571.48
	d	=	Local demand deposit reserve requirement	0.03
	DD u	=	Average demand deposit of AAD in local banks	0.00
	DD f	=	Average demand deposit of each employee in local banks	1,873.00
	cbv	=	Cash to business-volume ratio	0.03
	BV ur	=	AAD-related business volume	1,135,774,270.40
B-3.1			(F 1) = (P fu)(P Ice)f (F)	
	(F 1)	=	Total number of AAD employees	4,571.48
	(P fu)	=	Percentage of employees who would leave the area if AAD were not located here	1.00
	(P Ice)f	=	Percentage of employees who reside in Calhoun-Etowah-Talladega-St. Clair Counties	0.92
	(F)	=	Number of employee positions--fiscal 2003	4,969.00
B-3.3			(cbv) = (C c + C m + C tp + C wr + C s)/(BR)	
	(cbv)	=	Cash to business-volume ratio	0.03
	C c	=	Construction cash receipts	109,374,000.00
	C m	=	Manufacturing cash receipts	5,844,000,000.00
	C tp	=	Transportation and public utilities cash receipts	746,698,000.00
	C wr	=	Wholesale and retail trade cash receipts	5,750,057,000.00
	C s	=	Service corporation cash receipts	4,135,723,000.00
	BR	=	Total business receipts of these industries	17,571,000,000.00
B-4			(BV u)u = (I bv)u (1)	
	(BV u)u	=	Unrealized local business volume because of the existence of AAD enterprises	0.00
	(I bv)u	=	Income received by AAD from the operation of local and on-base AAD-owned enterprises	0.00

				Impact of Those Here Because of AAD
G-1			R ur = (R re)ur + (R st)ur + (R a)ur	
	R ur	=	AAD-related revenue received by local governments	33,288,179.97
	(R re)ur	=	AAD-related real estate taxes paid to local governments	11,754,329.89
	(R st)ur	=	Sales tax revenue received by local governments as a result of AAD-related purchases	8,665,705.66
	(R a)ur	=	State aid to local governments allocable to presence of AAD	12,868,144.42
G-1.1			(R re)ur = (R re)f + (R re,b)ur	
	(R re)ur	=	AAD-related real estate taxes paid to local governments	11,754,329.89
	(R re)f	=	Real-estate taxes paid to local governments by employees	4,275,385.24
	(R re,b)ur	=	Real-estate taxes paid by local business for real property allocable to AAD-related business	7,478,944.65
G-1.1.1			(R re)f = (R re)f	
	(R re)f	=	Real estate taxes paid to local governments by AAD employees	4,275,385.24
G-1.1.1.1			(R re)f = (F 1)h (RE)f + (F 1)ra (T f)	
	(R re)f	=	Real estate taxes paid to local governments by AAD employees	4,275,385.24
	(F 1)h	=	Number of local employees owning homes	4,160.05
	(RE)f	=	Average real estate taxes paid by employee homeowners	1,018.00
	(F 1)ra	=	Number of local employees renting apartments	228.57
	T f	=	Average real estate taxes paid by employee apartment renters	177.00
G-1.1.1.1.1			(F 1)h = (P fu)(P 1ce)f (P h)(F)	
	(F 1)h	=	Number of local employees owning homes	4,160.05
	(P fu)	=	Percentage of employees who would leave the area if AAD were not located here	1.00
	(P 1ce)f	=	Percentage of employees who reside in Calhoun-Etowah-Talladega-St. Clair Counties	0.92
	(P h)	=	Percentage of employees who own their home	0.91
	(F)	=	Number of employee positions--fiscal 2003	4,969.00
G-1.1.1.1.2			(RE)f	
	(RE)f	=	Average real estate taxes paid by employee homeowners	1,018.00

				Impact of Those Here Because of AAD
G-1.1.1.1.3			(F l)ra = (P fu)(P lce)f (P ra)(F)	
	(F l)ra	=	Number of local employees renting apartments	228.57
	(P fu)	=	Percentage of employees who would leave the area if AAD were not located here	1.00
	(P lce)f	=	Percentage of employees who reside in Calhoun-Etowah-Talladega-St. Clair Counties	0.92
	(P ra)	=	Percentage of employees who rent apartments	0.05
	(F)	=	Number of employee positions--fiscal 2003	4,969.00
G-1.1.1.1.4			T f	
	T f	=	Average real estate taxes paid by employee apartment renters	177.00
G-1.1.4			(R re,b)ur = (pt)((BV ur / BV 1)(V b))	
	(R re,b)ur	=	Real estate taxes paid by local businesses for real property allocable to business related to AAD	7,478,944.65
	(pt)	=	Local property tax rate (weighted average)	0.04
	BV ur	=	AAD-related local business volume	1,135,774,270.40
	BV 1	=	Local business volume	10,230,000,000.00
	V b	=	Assessed valuation of local business property	1,684,084,720.00
G-1.2			(R st)ur = (ST)(BV ur / BV 1)	
	(R st)ur	=	Sales tax revenue received by local governments as a result of AAD-related local purchases	8,665,705.66
	(ST)	=	Local government's share of sales tax collected	78,052,630.00
	BV ur	=	AAD-related business volume	1,135,774,270.40
	BV 1	=	Local business volume	10,230,000,000.00
G-1.3			(R a)ur = (R a)uc + (R a)pc	
	(R a)ur	=	State aid to local governments allocable to the presence of AAD	12,868,144.42
	(R a)uc	=	State aid to local public schools allocable to children of AAD-related families	12,372,656.24
	(R a)pc	=	Other state aid received by local government on a per capita basis	495,488.18
G-1.3.1			(R a)uc = (A ps)(((UC ps)f / C ps)	
	(R a)uc	=	State aid to local public schools allocable to children of AAD-related families	12,372,656.24
	A ps	=	Total state aid to local public schools	247,592,915.00
	(UC ps)f	=	Number of employee children attending local public schools	2,925.75
	C ps	=	Total number of children attending local public schools	58,548.00

				Impact of Those Here Because of AAD
G-1.3.1.1			(UC ps) = (P fu)(CH f)(P 1ce)(F)	
	(UC ps)f	=	Number of employee children attending local public schools	2,925.75
	(P fu)	=	Percentage of employees who would leave the area if AAD were not located here	1.00
	(CH)f	=	Average number of school children per employee	0.64
	(P lce)f	=	Percentage of employees who reside in Calhoun-Etowah-Talladega-St. Clair Counties	0.92
	(F)	=	Number of employee positions--fiscal 2003	4,969.00
G-1.3.2			(R a)pc = ((FH)1)/(P lc))(R syt + R mft + R rs + R tl + R bev)	
	(R a)pc	=	AAD-related revenue received by local governments on a per capita basis	495,488.18
	(FH)1	=	Employees, including family members residing in Calhoun-Etowah-Talladega-St. Clair Counties	17,143.05
	P ce	=	Population of Calhoun-Etowah-Talladega-St. Clair Counties	360,771.00
	R syt	=	Local share of state income tax	0.00
	R mft	=	Local share of motor fuel tax	6,605,386.00
	R rs	=	Local share of revenue sharing	0.00
	R tl	=	Local share of tourism/lodging tax	1,835,725.00
	R bev	=	Local share of beverage tax	1,986,308.00
G-1.3.2.1			(FH)1 = (F 1)(F h)	
	(FH)1	=	Employees, including family members residing in Calhoun-Etowah-Talladega-St. Clair Counties	17,143.05
	(F 1)	=	Total number of employees--fiscal 2003	4,571.48
	(F h)	=	Average household size of employees	3.75
G-2		=	(OC m,ps)ur = (OC m)ur + (OC ps)ur	
	(OC m,ps)ur	=	Operating cost of government-provided municipal and public school services allocable to AAD-related influences	11,467,802.82
	(OC m)ur	=	Operating cost of government-provided municipal services allocable to AAD-related influences	7,439,412.77
	(OC ps)ur	=	Operating cost of local public schools allocable to AAD-related persons	4,028,390.05
G-2.1			(OC m)ur = (((F c)/POP 1d + (FH 1)/POP 1r)/2)(B m)	
	(OC m)ur	=	Operating cost of government-provided municipal services allocable to AAD-related influences	7,439,412.77
	F c	=	Total number of employees including out of local area commuters	4,969.00
	POP ld	=	Total local daytime population	365,143.72
	FH 1	=	Total number of persons in local employee households	17,143.05
	POP lr	=	Total local resident population, 2000	360,771.00
	B m	=	Local governments' operating budgets for all municipal services except for public schools	243,411,764.00

				Impact of Those Here Because of AAD
G-2.1.1			POP ld = POP lr + (P fc)(F)	
	POP ld	=	Total local daytime population	365,143.72
	POP lr	=	Total local resident population, 2000	360,771.00
	(P fc)	=	Percentage of employee commuters	0.88
	(F)	=	Number of employee positions--fiscal 2003	4,969.00
G-2.2			(OC ps)ur = (UC ps)f)/C ps)(B ps)	
	(OC ps)ur	=	Operating cost of local public schools allocable to persons related to AAD	4,028,390.05
	(UC ps)f	=	Number of employee children attending local public schools	2,925.75
	C ps	=	Total number of children attending local public schools	58,548.00
	B ps	=	Local governments' operating budgets for public schools	80,613,315.00
G-3			GP ur = ((OC m)ur / B m)(GP m) + ((OC ps)ur / B ps)(GP ps)	
	GP ur	=	Value of local governments' properties allocable to AAD-related portion of services provided	41,888,615.71
	(OC m)ur	=	Operating cost of local government services allocable to AAD-related influences	7,439,412.77
	B m	=	Local governments' operating budget for all municipal services except public schools	243,411,764.00
	(OC ps)ur	=	Operating cost of local public schools allocable to persons related to AAD	4,028,390.05
	GP m	=	Value of all local government property except public schools	405,530,901.00
	B ps	=	Local governments' operating budgets for public schools	80,613,315.00
	GP ps	=	Value of all local government property associated with public schools	590,220,098.00
G-4			(RF re)u = (R re)(G u/G 1) - (R re)u	
	(RF re)u	=	Real estate taxes foregone through the tax-exempt status of AAD	438,734.38
	R re	=	Total real estate taxes collected by the local governments	46,677,828.00
	(R re)u	=	Real estate taxes paid to local governments by AAD	0.00
	G 1	=	Geographical area of the local environment exclusive of AAD (in acres)	1,595,880.00
	G u	=	Geographical area of AAD (in acres)	15,000.00

				Impact of Those Here Because of AAD
I-1			J 1 = F+(j)(E 1)ur + ((OC m,ps)ur/ B m,ps)(J m + J ps)	
	J 1	=	Number of jobs attributable to the presence of AAD	13,076.11
	F	=	Total number of employee positions--fiscal 2003	4,969.00
	j	=	Full-time jobs per dollar of direct expenditures in the local environment	0.000015
	(E 1)ur	=	AAD-related local expenditures	516,261,032.00
	(OC m,ps)ur	=	Operating cost of government-provided municipal and public school services allocable to AAD-related influences	11,467,802.82
	B m,ps	=	Total operating budgets of municipal and public school services	324,025,079.00
	J m	=	Municipal employment	3,471.00
	J ps	=	Public school employment	6,791.00
I-2			PI ur = (F 1)(W f) + (p)(E 1)ur	
	PI ur	=	Personal income of local inviduals from AAD-related jobs and business activity	664,711,081.12
	F 1	=	Total number of employees--fiscal 2003	4,969.00
	W f	=	Average compensation to AAD employees	65,200.00
	p	=	Payrolls and profits per dollar of local direct expenditures	0.66
	(E 1)ur	=	AAD-related local expenditures	516,261,032.00

			Impact of Those Here Because of AAD
		Input Data by Source	
		FROM OFFICES OF ANNISTON ARMY DEPOT	
(F)	=	Number of employee positions--fiscal 2003	4,969.00
(E 1)u	=	Local expenditures by AAD (excluding payroll)	391,400,000.00
TD u	=	Average time deposit of AAD in local banks	0.00
DD u	=	Average demand deposit of AAD in local banks	0.00
(I bv)u	=	Income received by AAD from the operation of local and on-base AAD-owned enterprises	0.00
G u	=	Geographical area of AAD (in acres)	15,000.00
W f	=	Average compensation to employees	65,200.00
		FROM THE SURVEY OF EMPLOYEES OF ANNISTON ARMY DEPOT	
TD f	=	Average time deposit of each employee person in local banks	12,421.00
DDf	=	Average demand deposit of each employee in local banks	1,873.00
(P lce)f	=	Percentage of employees who reside in Calhoun-Etowah-Talladega-St. Clair Counties	0.92
(P fu)	=	Percentage of employees who would leave the area if AAD were not located here	1.00
(E f)	=	Average monthly employee local expenditure	2,094.00
(P h)	=	Percentage of employees who own their home	0.91
(RE)f	=	Average real estate taxes paid by employees	1,018.00
(P ra)	=	Percentage of employees who rent apartments	0.05
T f	=	Average real estate taxes paid by employee apartment renters	177.00
(P fc)	=	Percentage of employee commuters	0.88
(CH)f	=	Average number of school children per employee	0.64
BV 1	=	Local business volume	10,230,000,000.00
		FROM LOCAL BANK OFFICIALS AND INTERNAL REVENUE SERVICE	
t	=	Local time deposit reserve requirement	0.03
d	=	Local demand deposit reserve requirement	0.03
(I c)	=	Construction inventories	73,382,000.00
(I m)	=	Manufacturing inventories	584,902,000.00
(I tp)	=	Transportation and public utilities inventories	25,651,000.00
(I wr)	=	Wholesale and retail trade inventories	667,746,000.00
(I s)	=	Service corporation inventories	66,105,000.00
(BR)	=	Total business receipts of these industries	17,571,000,000.00
C c	=	Construction cash receipts	109,374,000.00
C m	=	Manufacturing cash receipts	5,844,000,000.00

			Impact of Those Here
			Because of AAD
C tp	=	Transportation and public utilities cash receipts	746,698,000.00
C wr	=	Wholesale and retail trade cash receipts	5,750,057,000.00
C s	=	Service corporation cash receipts	4,135,723,000.00
BR	=	Total business receipts of these industries	17,571,000,000.00
		FROM LOCAL GOVERNMENT OFFICIALS	
(pt)	=	Local property tax rate (weighted average)	0.04
(ST)	=	Local government's share of sales tax collected	78,052,630.00
A ps	=	Total state aid to local public schools	247,592,915.00
C ps	=	Total number of children attending local public schools	58,548.00
P ce	=	Population of Calhoun-Etowah-Talladega-St. Clair Counties	360,771.00
R syt	=	Local share of state income tax	0.00
R mft	=	Local share of motor fuel tax	6,605,386.00
R rs	=	Local share of revenue sharing	0.00
R tl	=	Local share of tourism/lodging tax	1,835,725.00
R bev	=	Local share of beverage tax	1,986,308.00
(F h)	=	Average household size of married employees	3.75
B m	=	Local governments' operating budgets for all municipal services except for public schools	243,411,764.00
J m	=	Municipal employment	3,471.00
J ps	=	Public school employment	6,791.00
B ps	=	Local governments' operating budgets for public schools	80,613,315.00
GP m	=	Value of all local government property except public schools	405,530,901.00
GP ps	=	Value of all local government property associated with public schools	590,220,098.00
R re	=	Total real estate taxes collected by the local governments	46,677,828.00
(R re)u	=	Real estate taxes paid to local governments by AAD	0.00
G 1	=	Geographical area of the local environment exclusive of AAD (in acres)	1,595,880.00
V b	=	Valuation of local business property	1,684,084,720.00
		COEFFECIENT USED IN ESTIMATING MODEL COMPONENTS	
j	=	Full-time jobs per dollar of direct expenditures in the local government	0.000015
p	=	Payrolls and profits per dollar of local direct expenditures	0.66
(m i)	=	Coefficient representing the degree to which individual income received from local business activity is spent/re-spent locally	0.70
(m b)	=	Coefficient representing the degree to which local businesses purchase goods and services from local sources	0.50

EXHIBIT 7: DOCTORAL PROGRAMS

PROGRAMS WITHIN A TWO-HOUR DRIVE OF ANNISTON

Jacksonville State University – located in Calhoun County, offers Ph.D. and Ed.D. programs

Auburn University – over 60 Ph.D. programs and specialties including:
Aerospace Engineering; Anatomy, Physiology and Pharmacology; Biology; Biomedical Sciences; Chemical Engineering; Computer Science and Software Engineering; Mechanical Engineering; Pharmaceutical Sciences
www.auburn.edu

The University of Alabama Birmingham – over 20 science and technology doctoral programs such as physical science, mathematics, engineering, and public health
www.uab.edu

Georgia Tech – full slate of engineering and technology Ph.D.'s in such fields as Algorithms, Computer Science, and all recognized engineering specialties
www.gatech.edu

The University of Alabama Huntsville – 5 Engineering Ph.D.'s, 4 Science and 3 Interdisciplinary
www.uah.edu

The University of Alabama – over 50 Ph.D. programs with specialties including Business, Industrial Management, Law
www.ua.edu

Georgia State – Public Policy and Economics
www.georgiast.edu

Numerous private institutions in the area also grant Ph.D.'s

EXHIBIT 9: MEMORANDUM FOR RECORD

June 1, 2005

Memorandum for Record

Subject: Establishing a Rubber Processing Facility at Anniston Army Depot

To:
The Honorable J. D. Hess
Chairman, Calhoun County Commission

The Honorable Hoyt W. Howell
Mayor, Anniston Alabama

Dr. William T. Fielding, Ph.D.
Dean, College of Business Administration
Jacksonville State University

James A. Robbins
Chairman of the Board
Calhoun County Chamber of Commerce

Sherri Sumners, CCE
President
Calhoun County Chamber of Commerce

The Department of Defense's Base Realignment and Closure (BRAC) recommendations include moving the existing rubber processing plant located at another Depot to Anniston Army Depot (ANAD). The existing rubber plant is used to denude and re-rubberize reclaimed track and other rubber products primarily for ground combat vehicles. Moving and establishing the rubber process at ANAD will increase military value and enhance the ANAD's designated role as the Center of Industrial Technical Excellence for all DoD ground combat vehicles.

An added benefit to DoD by moving the rubber capability to Anniston is it will provide a second source to have rubber applied to the new steel track, which is produced less than 5 miles for the Depot by United Defense. Adding bandbearing machines to the process will enable ANAD to rubberize the new track. United Defense's current track production facility produces almost the entire track used on DoD's track combat vehicles. With a rubber facility at the Depot, track could be rubberized with minimum transportation cost and provide a surge capability that was desperately needed early on in Operation Iraq Freedom.

We are working with the state Alabama's Department of Environmental Management (ADEM) and currently see no problem permitting the rubber facility.

Since the BRAC recommended decisions are based on the force structure requirements over the next 20 years, a new rubber process should be built to not only support the current combat vehicle requirements but also support the Future Combat System (FCS) to be fielded in the next 20 year period. Thus the new process will be designed to support both the steel sectional track now used on current ground combat vehicles and the new segmented band track likely to be used on the FCS ground systems. (It should be noted that any existing rubber processing plant would have to undergo major redesign to support the future requirements.) Anniston's new processes and facility will take DoD's rubber applications to the next level and support the 20 year force structure.

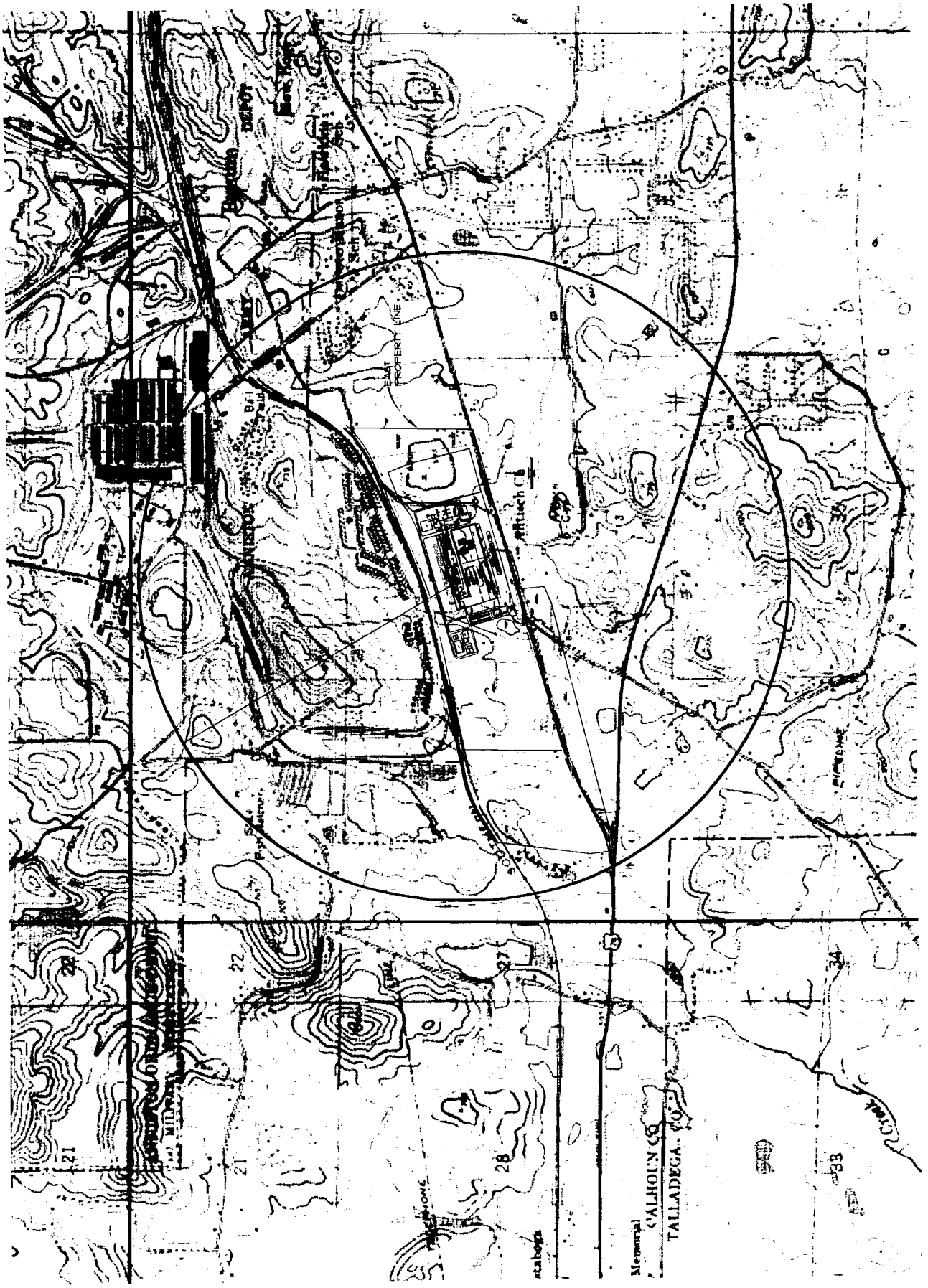
It should also be noted that this area has a Goodyear tire building plant less than 20 miles away where the production requirements have been scaled back in recent years--offering a current skill base of rubber workers.

Very Respectfully,

Nathan Hill

Nathan Hill
Military Liaison
Calhoun County Chamber of Commerce

EXHIBIT 10: SITE MAP



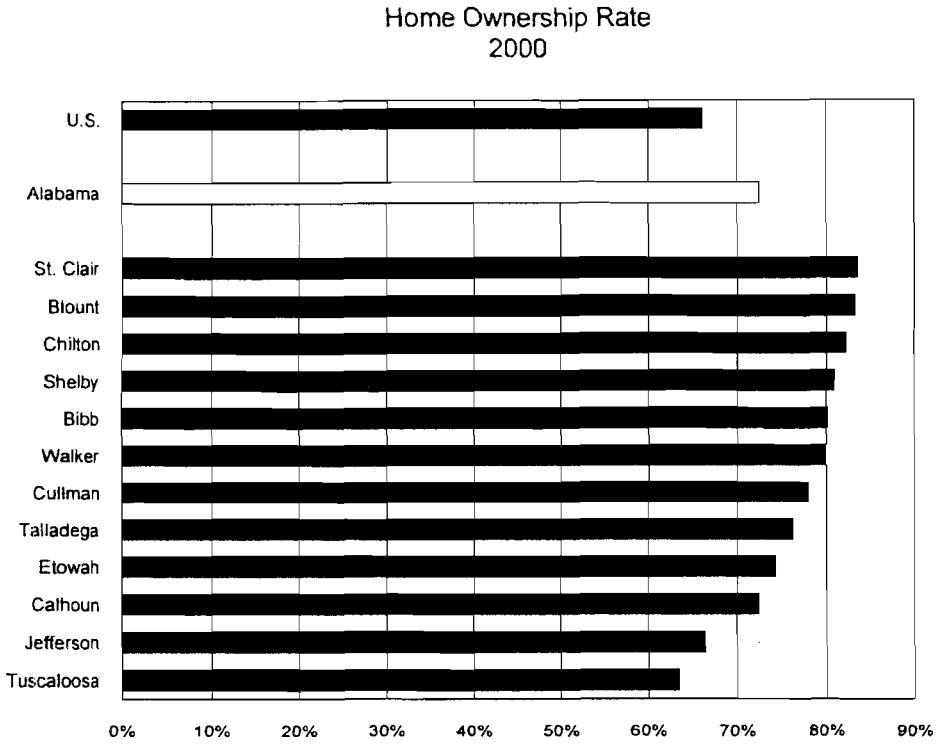
Neighborhood Vitality
Home Ownership Rate

What it measures: A housing unit is owner occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.

Importance: High home ownership rates are directly related to quality of life and safer neighborhoods. It also shows the affordability of the local housing market and level of community commitment.

Source: U.S. Census Bureau, Census 2000

Availability: The Census is updated every 10 years, with intermittent estimates and projections.



Where we stand:

1 At or above Alabama rate: St. Clair, Blount, Chilton, Shelby, Bibb, Walker, Cullman, Talladega, Etowah, Calhoun

2 At or above U.S. rate: Jefferson

3 Within 10% of U.S. rate: Tuscaloosa

4 Over 10% below U.S. rate: (none)

Area	Rate
U.S.	66.2%
Alabama	72.5%
St. Clair	83.7%
Blount	83.4%
Chilton	82.3%
Shelby	81.0%
Bibb	80.2%
Walker	80.0%
Cullman	78.0%
Talladega	76.3%
Etowah	74.4%
Calhoun	72.5%
Jefferson	66.5%
Tuscaloosa	63.5%

Alabama Housing Affordability Index

1st Quarter 2005 and 4th Quarter 2004

Metro Area	Median Income	Median Sales Price	L/V 80%	Monthly Payment 5.79%	Annual Payment	Required Income	AHA Index 1st Quarter 2005	AHA Index 4th Quarter 2004
Anniston	$ 46,700	$ 102,467	$ 81,973	$ 480	$ 5,766	$ 23,062	202.5	225.7
Auburn/Opelika	54,400	154,527	123,621	725	8,695	34,779	156.4	145.3
Baldwin	49,050	202,547	162,038	950	11,397	45,587	107.6	128.3
Birmingham	56,250	154,435	123,548	724	8,690	34,758	161.8	161.0
Dothan	47,950	112,000	89,600	525	6,302	25,208	190.2	187.3
Florence	47,250	81,417	65,133	382	4,581	18,324	257.9	214.2
Gadsden	44,900	92,383	73,907	433	5,198	20,793	215.9	199.3
Huntsville	61,250	122,800	98,240	576	6,910	27,638	221.6	217.2
Mobile	49,050	119,467	95,573	560	6,722	26,888	182.4	186.1
Montgomery	53,600	116,967	93,573	548	6,581	26,326	203.6	199.6
Tuscaloosa	52,950	135,633	108,507	636	7,632	30,527	173.5	172.0
County Area								
Cullman County	45,850	$ 96,100	$ 76,880	$ 451	$ 5,407	$ 21,629	212.0	222.9
Marshall County	45,000	88,133	70,507	413	4,959	19,836	226.9	214.8
Monroe County	40,050	94,750	75,800	444	5,331	21,325	187.8	246.2
Tallapoosa County	44,500	165,333	132,267	775	9,303	37,211	119.6	108.6
Walker County	40,800	87,833	70,267	412	4,942	19,769	206.4	183.1
Statewide Average	$ 48,650	$ 120,425	$ 96,340	565	$ 6,776	$ 27,104	179.5	179.2
US Average	$ 58,000	$ 188,833	$ 151,067	885	$ 10,625	$ 42,500	136.5	129.5

Sources: The Alabama Real Estate Research and Education Center, in the Culverhouse College of Commerce and Business Administration, at The University of Alabama and The Alabama Association of REALTORS. National data supplied by the Federal Housing Finance Board, and the Research Division of the National Association of REALTORS.

CALHOUN COUNTY

Date	No. Sales	Average Selling Price	Median Selling Price	Ave Days on Market	Total For Sale
2005 - December					
November					
October					
September					
August					
July					
June					
May					
April	111	111,173	99,900	165	829
March	120	118,019	101,650	136	843
February	88	120,369	106,850	161	835
January	79	121,778	98,900	142	820
2004 - December	91	116,215	89,900	148	814
November	92	108,321	88,200	156	835
October	101	102,174	93,000	147	830
September	94	104,685	90,950	138	815
August	132	112,715	92,750	129	798
July	111	113,164	103,000	126	769
June	121	114,223	95,000	159	793
May	110	107,365	93,250	164	825
April	106	119,002	96,000	142	810
March	125	102,433	82,400	164	807
February	78	84,604	73,800	174	797
January	81	88,964	79,000	135	829
2003 - December	114	114,312	91,500	136	777
November	75	95,641	82,000	130	774
October	103	109,426	95,500	129	849
September	108	108,206	89,130	160	835
August	115	112,151	92,800	166	815
July	112	99,715	88,500	138	818
June	89	102,415	87,000	163	865
May	95	104,209	91,000	146	859
April	87	109,803	91,000	165	824
March	89	111,147	88,000	137	823
February	84	96,514	87,350	134	832
January	54	104,976	91,750	185	787

'MLS disclaimer is made part of this information by this reference.'

Current Market Analysis

Calhoun County 2004

	No. of Listings	Dollar Volume	Average Price	Median Price	Average DOM
Active Listings	562	$81,095,455	$144,297	$126,750	63
Listings Under Contract	0				
Listings Sold Ytd	0				
Residential Homes Sold Ytd	0				
Active Residential					
Single Family					
Alexandria	28	$4,114,400	$146,942	$142,450	61
Anniston-east	50	$6,108,600	$122,172	$79,900	65
Anniston-north	12	$735,955	$61,329	$49,950	59
Anniston-west	13	$601,300	$46,253	$34,000	60
Dearmanville/choccol	20	$3,095,900	$154,795	$119,900	57
Coldwater	2	$167,400	$83,700	$83,700	40
Childersburg	1	$52,900	$52,900	$52,900	59
Eastaboga	2	$197,800	$98,900	$98,900	98
Heflin	3	$323,800	$107,933	$114,900	89
Jacksonville	76	$12,850,000	$169,078	$149,900	67
Lincoln	14	$2,744,900	$196,064	$158,950	74
Oxford	102	$16,064,400	$157,494	$136,950	62
Piedmont	14	$1,055,000	$75,357	$70,950	51
Plesant Valley	9	$1,851,100	$205,677	$189,900	70
Saks	43	$3,860,900	$89,788	$82,500	63
Talladega	1	$130,000	$130,000	$130,000	120
Weaver	24	$2,671,000	$111,291	$119,400	56
Wellborn	12	$742,600	$61,883	$58,750	65
Wellington/webster C	2	$424,800	$212,400	$212,400	55
Other	3	$347,300	$115,766	$42,500	75
Golden Springs	34	$5,633,950	$165,704	$136,200	63
Ohatchee	3	$307,300	$102,433	$87,500	65
Sylacauga	1	$24,500	$24,500	$24,500	42
Mcclellan	4	$923,800	$230,950	$202,200	75
Pell City	2	$206,800	$103,400	$103,400	128
Delta	1	$99,900	$99,900	$99,900	32
White Plains	29	$5,503,900	$189,789	$189,900	63
Riverside	1	$134,900	$134,900	$134,900	43
Subtotal	506	$70,975,105	$140,267	$125,450	63
Single Family W/ Acreage					
Alexandria	4	$641,800	$160,450	$149,450	85
Anniston-east	1	$49,900	$49,900	$49,900	53
Anniston-west	1	$19,900	$19,900	$19,900	105

Current Market Analysis

		No. of Listings	Dollar Volume	Average Price	Median Price	Average DOM
	Dearmanville/choccol	1	$215,000	$215,000	$215,000	120
	Heflin	1	$119,900	$119,900	$119,900	14
	Hollis Crossroads	1	$259,000	$259,000	$259,000	115
	Jacksonville	1	$148,900	$148,900	$148,900	9
	Munford	1	$799,950	$799,950	$799,950	16
	Oxford	6	$2,089,700	$348,283	$242,400	80
	Piedmont	4	$694,400	$173,600	$174,750	42
	Plesant Valley	4	$1,040,300	$260,075	$185,200	79
	Wellington/webster C	2	$569,400	$284,700	$284,700	50
	Ohatchee	2	$420,000	$210,000	$210,000	62
	Pell City	1	$155,900	$155,900	$155,900	21
	Lineville	1	$299,900	$299,900	$299,900	132
	White Plains	2	$434,900	$217,450	$217,450	19
	Riverside	1	$499,900	$499,900	$499,900	29
	Fruithurst	1	$72,900	$72,900	$72,900	10
	Subtotal	35	$8,531,650	$243,761	$195,500	62
Condo						
	Jacksonville	2	$255,000	$127,500	$127,500	92
	Riverside	1	$214,900	$214,900	$214,900	7
	Subtotal	3	$469,900	$156,633	$128,500	63
Mobile Home						
	Alexandria	1	$34,000	$34,000	$34,000	65
	Lincoln	2	$70,500	$35,250	$35,250	83
	Munford	1	$27,500	$27,500	$27,500	7
	Oxford	1	$56,900	$56,900	$56,900	15
	Piedmont	1	$89,900	$89,900	$89,900	104
	Plesant Valley	1	$45,000	$45,000	$45,000	112
	Saks	1	$42,900	$42,900	$42,900	7
	Talladega	1	$124,900	$124,900	$124,900	133
	Weaver	1	$20,000	$20,000	$20,000	88
	Ohatchee	4	$250,800	$62,700	$60,950	56
	Clay County	2	$159,900	$79,950	$79,950	49
	Subtotal	16	$922,300	$57,643	$53,400	63
Other						
	Heflin	1	$49,500	$49,500	$49,500	106
	Oxford	1	$147,000	$147,000	$147,000	113
	Subtotal	2	$196,500	$98,250	$98,250	109

Current Market Analysis

	No. of Listings	Dollar Volume	Average Price	Median Price	Average DOM
Total	562	$81,095,455	$144,297	$126,750	63
Active Lots/land					
Total	0				
Active Commercial/industrial					
Total	0				
Active Multi-family					
Total	0				

'MLS disclaimer is made part of this information by this reference.'

Sold Market Analysis

Calhoun County

01/03/2005 - 06/01/2005

	No. of Listings	Dollar Volume	Average Price	Median Price	Average DOM
All Sold Listings	538	$62,528,399	$116,224	$100,300	147
Avg. Difference Sp To Lp		4,850			
Co-op Sales	263	$31,483,543	$119,709	$109,000	148
Non Co-op Sales	275	$31,044,856	$112,890	$95,000	145
Residential	538	$62,528,399	$116,224	$100,300	147
Alexandria	30	$3,551,770	$118,392	$132,950	113
Anniston-east	51	$3,742,189	$73,376	$62,700	164
Anniston-north	14	$685,100	$48,936	$46,600	158
Anniston-west	15	$540,800	$36,053	$25,000	156
Ashland	1	$105,000	$105,000	$105,000	268
Bynum	3	$118,000	$39,333	$33,000	134
Coldwater	3	$204,700	$68,233	$63,700	73
Cropwell	1	$80,000	$80,000	$80,000	309
Dearmanville/choccol	12	$1,276,050	$106,338	$114,250	151
Delta	1	$85,000	$85,000	$85,000	101
Eastaboga	5	$563,000	$112,600	$107,000	151
Golden Springs	54	$7,137,959	$132,184	$119,450	153
Heflin	10	$1,208,000	$120,800	$119,050	155
Jacksonville	66	$8,432,160	$127,760	$119,250	119
Lincoln	13	$2,059,600	$158,431	$148,500	176
Munford	4	$613,900	$153,475	$127,000	95
Mcclellan	6	$849,500	$141,583	$143,250	232
Ohatchee	9	$755,500	$83,944	$67,000	194
Other	4	$354,940	$88,735	$76,520	160
Oxford	94	$14,152,154	$150,555	$118,450	136
Pell City	6	$1,266,200	$211,033	$198,750	132
Piedmont	15	$1,200,525	$80,035	$63,500	193
Plesant Valley	12	$1,461,995	$121,833	$105,000	131
Riverside	3	$582,800	$194,267	$164,900	204
Roanoke	1	$65,000	$65,000	$65,000	97
Saks	40	$4,056,100	$101,403	$93,750	140
Talladega	7	$618,500	$88,357	$73,000	118
Weaver	26	$2,094,624	$80,562	$78,700	145
Wellborn	8	$668,475	$83,559	$85,250	165
Wellington/webster C	5	$636,500	$127,300	$103,000	143
White Plains	18	$3,174,858	$176,381	$178,950	188
Woodland	1	$187,500	$187,500	$187,500	214
Lots/land	0				
Commercial/industrial	0				

Sold Market Analysis

01/03/2005 - 06/01/2005

	No. of Listings	Dollar Volume	Average Price	Median Price	Average DOM
Multi-family	0				
Residential	538	$62,528,399	$116,224	$100,300	147
Cash	84	$7,572,614	$90,150	$71,250	142
Conventional	368	$46,628,353	$126,707	$113,625	151
Fha	50	$4,485,385	$89,708	$91,250	133
Other	17	$1,474,817	$86,754	$83,000	121
Owner Finance	4	$267,400	$66,850	$44,950	254
Va	15	$2,099,830	$139,989	$124,900	111
Lots/land	0				
Commercial/industrial	0				
Multi-family	0				

CALHOUN COUNTY

'MLS disclaimer is made part of this information by this reference.'

Sold Market Analysis

01/02/2004 - 12/31/2004

	No. of Listings	Dollar Volume	Average Price	Median Price	Average DOM
All Sold Listings	1,099	$116,589,679	$106,087	$89,000	150
Avg. Difference Sp To Lp		4,253			
Co-op Sales	531	$58,818,918	$110,770	$93,000	148
Non Co-op Sales	568	$57,770,761	$101,709	$82,950	152
Residential	1,099	$116,589,679	$106,087	$89,000	150
Alexandria	44	$4,453,750	$101,222	$94,500	134
Anniston-east	101	$7,238,750	$71,671	$59,800	200
Anniston-north	33	$1,674,391	$50,739	$54,000	134
Anniston-west	33	$851,810	$25,812	$23,000	152
Bynum	3	$223,800	$74,600	$75,000	118
Clay County	1	$28,900	$28,900	$28,900	154
Coldwater	8	$493,600	$61,700	$55,450	97
Dearmanville/choccol	29	$4,737,600	$163,366	$116,500	146
Delta	6	$717,500	$119,583	$68,500	184
Eastaboga	15	$1,455,400	$97,027	$80,000	142
Golden Springs	78	$10,658,502	$136,647	$118,350	137
Heflin	12	$1,162,800	$96,900	$93,450	137
Hollis Crossroads	1	$160,000	$160,000	$160,000	44
Jacksonville	141	$16,875,003	$119,681	$115,000	142
Lincoln	30	$4,131,045	$137,702	$152,950	177
Lineville	1	$42,500	$42,500	$42,500	37
Munford	11	$1,083,050	$98,459	$79,000	120
Mcclellan	12	$1,579,100	$131,592	$116,750	260
Ohatchee	28	$2,501,800	$89,350	$69,700	161
Other	7	$648,900	$92,700	$73,000	194
Oxford	198	$25,758,097	$130,091	$105,000	142
Pell City	4	$361,000	$90,250	$74,500	113
Piedmont	24	$1,610,720	$67,113	$54,450	165
Plesant Valley	30	$3,705,885	$123,530	$110,740	142
Riverside	3	$519,800	$173,267	$169,900	168
Saks	109	$8,390,532	$76,977	$76,900	152
St.clair Co.	1	$220,000	$220,000	$220,000	452
Talladega	11	$1,285,900	$116,900	$52,900	144
Weaver	54	$4,255,995	$78,815	$79,000	120
Wedowee	1	$245,000	$245,000	$245,000	81
Wellborn	21	$1,146,400	$54,590	$53,000	117
Wellington/webster C	5	$863,500	$172,700	$145,000	102
White Plains	44	$7,508,649	$170,651	$176,000	169
Lots/land	0				

Sold Market Analysis

01/02/2004 - 12/31/2004

	No. of Listings	Dollar Volume	Average Price	Median Price	Average DOM
Commercial/industrial	0				
Multi-family	0				
Residential	1,099	$116,589,679	$106,087	$89,000	150
Assumption	1	$22,000	$22,000	$22,000	15
Cash	218	$14,740,617	$67,618	$47,000	149
Conventional	712	$85,608,486	$120,237	$99,500	152
Fha	97	$8,755,612	$90,264	$82,000	146
Lease Purchase	2	$170,500	$85,250	$85,250	15
Other	17	$1,535,752	$90,338	$81,900	125
Owner Finance	6	$370,800	$61,800	$65,450	194
Va	46	$5,385,912	$117,085	$114,500	156
Lots/land	0				
Commercial/industrial	0				
Multi-family	0				

Calhoun County
Population and Housing Data

Population By Race	1990	2000	% Change
White	92,873	88,537	-4.7%
Black	21,578	20,810	-3.6%
Other	1,583	2,902	83.3%
Total	116,034	112,249	-3.3%

Population By Age	1990	2000	% Change
<5	7,379	6,926	-6.1%
5 - 17	21,599	19,530	-9.6%
18 - 44	50,215	42,914	-14.5%
45 - 64	22,464	27,007	20.2%
65+	14,377	15,872	10.4%
Total	116,034	112,249	-3.3%

Number of Households	1990	2000	% Change
Total	42,983	45,307	5.4%
White	35,593	36,498	2.5%
Black	6,990	7888	12.8%
Other	400	921	230.3%
Persons per Household	2.59	2.42	-6.6%

Number of Families	1990	2000	% Change
Total	31,718	31,300	-1.3%
White	26,378	25,472	-3.4%
Black	5048	5209	3.2%
Other	292	619	112.0%
Persons per Family	3.06	2.94	-3.9%

Elderly Households	1990	2000	% Change
1 or more persons over 60	13,770	14,823	7.6%
1 or more persons over 65	10,558	11,676	10.6%
65 and over householders	9,497	4,840	-49.0%

Female Headed Households	1990	2000	% Change
Total Families	31,718	31,300	-1.3%
# of Female Headed HHs	5,346	6055	13.3%
% of Total	16.9%	19%	14.5%

Large Families	1990	2000	% Change
Total Families	31,718	31,300	-1.3%
5 or more persons	3,623	3139	-13.4%
% Total	11.4%	10.0%	-12.0%

Persons in Group Quarters	1990	2000	% Change
Total	4907	670	-86.3%
Institutionalized	954	558	-41.5%
Others	3953	112	-97.2%

Number of Non-Family Households	1990	2000	% Change
Total	11,465	14,007	22.2%
White	9,215	11,026	19.7%
Black	1,942	2,679	38.0%
Other	108	302	179.6%

Number of One Person Households	1990	2000	% Change
Total	9,965	12,185	22.3%
White	8,116	9,608	18.4%
Black	1,764	2,352	33.3%
Others	85	225	164.7%

2000 Income by Households		
Dollars	Households	% of Total
9,999 or less	3,760	8.3%
0,000 - 14,999	4,043	8.9%
5,000 - 24, 999	7,336	16.2%
5,000 - 34,999	6,482	14.3%
5,000 - 49,999	7,860	17.3%
>$50,000	15,899	35.0%
Total Households	45,380	100.0%
Median Household Income	$31,768	x

Monthly Owner and Renter Costs	1990	2000	% Change
Median Gross Rent	$310	$413	33.2%
Median Owner Cost	$535	$732	36.8%

Median Value of Owner-Occupied Units	
Year	Value
1990	$51,600
2000	$71,600

Housing Occupancy	1990	2000	% Change
Occupied	42,983	45,307	5.4%
Owner Occupied	30,222	32,856	8.7%
Renter Occupied	12,761	12,451	-2.4%
Vacant	3,770	6,015	59.5%
Total	46,753	51,322	9.8%

Date of Construction		
	Number	% of Total
1990 - March 2000	8,448	16.5%
1980 - 1989	8,763	17.1%
1970 - 1979	10,815	21.1%
1960 - 1969	8,081	15.7%
1940 - 1959	10,719	20.9%
1939 or earlier	4496	8.8%
Total	51,322	100.0%

Housing Types								
Total Housing Units	SFD	% of Total	MFD	% of Total	Manufactured	% of Total	Other	% of Total

Source: U.S. Census of Poulation and Housing 1990 and 2000

GADSDEN

Date	No. Sales	Average Selling Price	Median Selling Price	Ave Days on Market	Total For Sale
2005 - December					
November					
October					
September					
August					
July					
June					
May					
April	95	123,905	114,000	121	809
March	74	105,523	94,150	163	803
February	92	105,538	85,000	186	774
January	59	112,966	98,000	163	745
2004 - December	78	104,566	84,700	154	731
November	66	122,006	100,200	150	792
October	81	110,554	102,623	143	816
September	88	109,735	84,135	136	827
August	105	111,484	92,000	192	877
July	92	102,934	96,250	169	891
June	98	117,497	101,500	148	866
May	111	102,682	85,000	145	862
April	78	98,746	88,000	170	885
March	77	95,483	92,900	168	878
February	68	95,032	85,000	137	842
January	61	82,964	72,000	202	797
2003 - December	93	86,811	70,000	151	752
November	63	102,078	96,000	152	803
October	92	97,405	78,500	152	826
September	93	104,751	90,000	168	812
August	85	97,796	74,900	151	841
July	86	92,427	81,450	152	831
June	66	90,387	84,500	178	825
May	71	131,522	83,300	269	821
April	88	93,512	83,500	164	806
March	70	99,420	82,750	200	811
February	71	104,656	88,000	180	809
January	50	86,630	76,000	189	819
2002 - December	44	104,636	94,500	142	732
November	48	101,830	85,700	222	779
October	67	110,826	86,500	135	829
September	47	100,991	87,500	198	806
August	71	104,769	84,000	160	822
July	84	91,651	78,750	152	809
June	74	103,389	85,650	163	825
May	70	96,322	76,900	194	818
April	75	97,807	84,900	211	811
March	85	89,637	85,050	167	796
February	70	101,899	85,700	210	766

January	45	96,542	72,000	160	813
2001 - Dec	39	85,521	78,700	231	780
Nov	45	113,487	84,500	202	805
Oct	72	94,882	83,425	143	815
Sept	73	106,748	89,000	171	841
Aug	73	114,194	103,000	184	827
July	56	95,563	85,000	138	821
June	72	84,207	73,400	168	787
May	55	83,517	69,900	152	763
April	59	84,675	80,300	167	747
Mar	60	89,638	70,750	196	687
Feb	56	68,153	63,500	157	699
Jan	53	100,884	76,000	208	733
2000 - Dec	36	104,026	89,700	208	643
Nov	28	73,884	64,500	150	693
Oct	58	84,836	69,450	199	745
Sept	54	96,197	83,000	142	729
Aug	54	84,545	67,750	156	722
July	67	87,688	74,500	161	710
June	61	89,989	82,000	171	701
May	67	104,512	79,000	154	733
April	47	81,166	83,000	170	
Mar	51	81,595	65,500	179	
Feb	30	89,977	67,500	176	
Jan	28	82,239	75,950	138	
1999	485	86,825	*	163	*
1998	581	88,388	75,225	167	*
1997	485	86,825	*	163	*
1996	446	84,087	*	152	*
1995	420	81,868	*	144	*
1994	424	72,893	*	137	*
1993	490	61,672	*	164	*
1992	316	65,879	*	122	*
1991	292	53,760	*	123	*
1990	344	51,334	*	142	*
1989	*	*	*	*	*
1988	*	*	*	*	*

Numbers in red indicate the highest annual value recorded
Numbers in green indicate the shortest average days on the market

Etowah County

'MLS disclaimer is made part of this information by this reference.'

ent Market Analysis

	No. of Listings	Dollar Volume	Average Price	Median Price	Average DOM
Active Listings	718	$100,776,305	$140,356	$115,000	135
Listings Under Contract	0				
Listings Sold Ytd	0				
Residential Homes Sold Ytd	0				
Active Residential					
Single Family					
Gadsden	51	$4,265,800	$83,643	$52,900	140
Alabama City	31	$1,313,900	$42,383	$37,000	148
Mountain-gadsden	31	$4,020,500	$129,693	$109,500	115
N. Gadsden/coates Be	22	$1,961,500	$89,159	$83,750	170
E. Gadsden	48	$2,078,866	$43,309	$35,000	148
Country Club/clubvie	25	$6,150,800	$246,032	$195,500	166
Rainbow City	53	$8,028,200	$151,475	$145,500	116
Southside	69	$10,357,050	$150,102	$137,000	101
Glencoe/silverlake	24	$3,222,500	$134,270	$102,000	152
Attalla/west Etowah C	23	$1,995,870	$86,776	$85,000	125
Hokes Bluff	25	$2,944,900	$117,796	$115,000	123
Whorten Bend	11	$2,972,450	$270,222	$319,950	86
Calhoun County	11	$778,200	$70,745	$54,900	148
Cherokee County	53	$5,456,500	$102,952	$86,000	123
Dekalb County	1	$58,000	$58,000	$58,000	15
Marshall County	2	$318,900	$159,450	$159,450	128
St. Clair County	2	$241,400	$120,700	$120,700	87
Other	4	$691,400	$172,850	$135,750	76
Centre	6	$679,700	$113,283	$110,950	39
Cedar Bluff	1	$52,900	$52,900	$52,900	28
Subtotal	493	$57,589,336	$116,814	$100,000	128
Single Family W/acreage					
Gadsden	1	$109,000	$109,000	$109,000	51
Mountain-gadsden	7	$1,105,500	$157,928	$159,900	91
N. Gadsden/coates Be	7	$909,080	$129,868	$109,900	171
Country Club/clubvie	1	$309,900	$309,900	$309,900	35
Rainbow City	6	$1,126,650	$187,775	$174,925	75
Southside	5	$2,010,900	$402,180	$299,000	157
Glencoe/silverlake	5	$912,200	$182,440	$79,900	231
Attalla/west Etowah C	10	$1,503,000	$150,300	$172,200	89
Hokes Bluff	6	$1,072,600	$178,766	$199,750	81
Calhoun County	5	$1,337,300	$267,460	$275,000	70
Cherokee County	11	$1,931,100	$175,554	$146,500	82

'MLS disclaimer is made part of this information by this reference.'

ent Market Analysis

	No. of Listings	Dollar Volume	Average Price	Median Price	Average DOM
Dekalb County	5	$609,890	$121,978	$145,000	29
St. Clair County	7	$1,928,100	$275,442	$199,000	106
Other	5	$2,406,900	$481,380	$155,000	235
Centre	1	$269,900	$269,900	$269,900	18
Cedar Bluff	2	$799,900	$399,950	$399,950	32
Subtotal	84	$18,341,920	$218,356	$164,947	108
Water Front					
Gadsden	3	$812,300	$270,766	$337,500	201
N. Gadsden/coates Be	2	$324,800	$162,400	$162,400	57
Country Club/clubvie	3	$979,700	$326,566	$334,900	269
Rainbow City	3	$794,300	$264,766	$254,500	123
Southside	12	$4,091,200	$340,933	$282,450	173
Glencoe/silverlake	1	$284,900	$284,900	$284,900	9
Hokes Bluff	2	$558,900	$279,450	$279,450	76
Calhoun County	2	$418,000	$209,000	$209,000	139
Cherokee County	59	$11,087,950	$187,931	$155,500	209
St. Clair County	1	$199,900	$199,900	$199,900	27
Other	1	$450,000	$450,000	$450,000	63
Centre	2	$629,000	$314,500	$314,500	44
Cedar Bluff	3	$889,900	$296,633	$285,000	45
Leesburg	1	$149,000	$149,000	$149,000	30
Subtotal	95	$21,669,850	$228,103	$199,900	179
Mutli Family					
Gadsden	4	$418,700	$104,675	$94,900	218
Alabama City	1	$42,999	$42,999	$42,999	303
N. Gadsden/coates Be	1	$57,500	$57,500	$57,500	63
E. Gadsden	2	$194,000	$97,000	$97,000	165
Attalla/west Etowah C	1	$49,900	$49,900	$49,900	52
Cherokee County	2	$167,000	$83,500	$83,500	199
Other	1	$289,000	$289,000	$289,000	361
Subtotal	12	$1,219,099	$101,591	$73,700	198
Mobile Home					
Gadsden	2	$51,900	$25,950	$25,950	223
Alabama City	2	$81,800	$40,900	$40,900	160
Mountain-gadsden	4	$230,300	$57,575	$51,400	127
N. Gadsden/coates Be	1	$39,900	$39,900	$39,900	191
Rainbow City	1	$29,900	$29,900	$29,900	101
Glencoe/silverlake	2	$47,400	$23,700	$23,700	118

'MLS disclaimer is made part of this information by this reference.'

'ent Market Analysis

	No. of Listings	Dollar Volume	Average Price	Median Price	Average DOM
Attalla/west Etowah C	2	$108,900	$54,450	$54,450	71
Hokes Bluff	2	$115,900	$57,950	$57,950	185
Calhoun County	5	$287,800	$57,560	$65,000	262
Cherokee County	7	$369,700	$52,814	$45,000	127
Marshall County	1	$55,900	$55,900	$55,900	44
Cedar Bluff	1	$115,000	$115,000	$115,000	38
Subtotal	30	$1,534,400	$51,146	$45,450	153
Condo-townhouse					
Country Club/clubvie	1	$159,900	$159,900	$159,900	165
Rainbow City	3	$261,800	$87,266	$54,900	122
Subtotal	4	$421,700	$105,425	$104,950	133
Total	718	$100,776,305	$140,356	$115,000	135
Active Lots/land					
Total	0				
've Commercial/industrial					
Total	0				

Etowah County

'MLS disclaimer is made part of this information by this reference.'

Market Analysis

01/02/2004 - 12/31/2004

	No. of Listings	Dollar Volume	Average Price	Median Price	Average DOM
All Sold Listings	1,093	$116,667,584	$106,741	$90,500	159
Avg. Difference Sp To Lp		6,280			
Co-op Sales	432	$49,171,705	$113,823	$102,811	164
Non Co-op Sales	661	$67,495,879	$102,112	$85,000	156
Residential	1,093	$116,667,584	$106,741	$90,500	159
Alabama City	46	$1,347,876	$29,302	$26,250	212
Attalla/west Etowah C	82	$5,672,009	$69,171	$69,900	149
Blount County	4	$175,300	$43,825	$44,950	95
Calhoun County	23	$2,162,120	$94,005	$68,000	178
Cherokee County	196	$27,018,477	$137,849	$118,250	175
Country Club/clubvie	45	$8,534,950	$189,666	$155,000	184
Dekalb County	5	$338,400	$67,680	$56,000	147
E. Gadsden	99	$3,705,808	$37,432	$32,500	166
Gadsden	91	$5,557,150	$61,068	$49,900	167
Glencoe/silverlake	54	$6,910,474	$127,972	$100,900	145
Hokes Bluff	58	$5,892,865	$101,601	$96,000	145
Marshall County	6	$595,300	$99,217	$63,200	143
Mountain-gadsden	69	$6,651,587	$96,400	$88,000	178
N. Gadsden/coates Be	40	$2,904,151	$72,604	$70,975	159
Other	8	$1,213,800	$151,725	$76,450	296
Rainbow City	94	$13,636,913	$145,074	$137,750	140
Southside	151	$20,330,892	$134,642	$131,000	122
St. Clair County	8	$652,800	$81,600	$73,950	123
Whorten Bend	14	$3,366,712	$240,479	$249,500	164
Lots/land	0				
Commercial/industrial	0				
Residential	1,093	$116,667,584	$106,741	$90,500	159
Cash	274	$22,252,598	$81,214	$53,000	171
Conventional	732	$87,635,929	$119,721	$105,000	158
Fha	32	$2,833,195	$88,537	$80,250	125
Lease Purchase	14	$485,400	$34,671	$29,500	108
Other	18	$1,612,386	$89,577	$74,750	163
Owner Finance	18	$1,281,276	$71,182	$59,650	135
Va	5	$566,800	$113,360	$109,900	178
/land	0				
Commercial/industrial	0				

'MLS disclaimer is made part of this information by this reference.'

Market Analysis

01/03/2005 - 06/01/2005

	No. of Listings	Dollar Volume	Average Price	Median Price	Average DOM
All Sold Listings	442	$51,081,256	$115,568	$103,500	159
Avg. Difference Sp To Lp		7,018			
Co-op Sales	184	$22,465,346	$122,094	$105,625	167
Non Co-op Sales	258	$28,615,910	$110,914	$100,675	153
Residential	442	$51,081,256	$115,568	$103,500	159
Alabama City	19	$698,550	$36,766	$29,800	144
Attalla/west Etowah C	23	$1,625,350	$70,667	$77,250	116
Blount County	1	$158,500	$158,500	$158,500	110
Calhoun County	10	$1,153,580	$115,358	$76,715	112
Cherokee County	76	$10,673,708	$140,444	$131,526	198
Country Club/clubvie	16	$3,007,000	$187,938	$166,750	164
Dekalb County	1	$135,000	$135,000	$135,000	26
E. Gadsden	34	$1,356,739	$39,904	$35,500	141
Gadsden	45	$3,571,900	$79,376	$67,000	144
Glencoe/silverlake	26	$3,190,020	$122,693	$95,750	161
Hokes Bluff	19	$2,362,333	$124,333	$136,000	178
Marshall County	2	$182,900	$91,450	$91,450	265
Mountain-gadsden	34	$3,215,210	$94,565	$96,500	141
N. Gadsden/coates Be	17	$1,084,400	$63,788	$44,000	161
Rainbow City	43	$6,370,890	$148,160	$141,000	128
Southside	68	$10,543,276	$155,048	$136,250	171
St. Clair County	2	$448,900	$224,450	$224,450	325
Whorten Bend	6	$1,303,000	$217,167	$211,000	203
Lots/land	0				
Commercial/industrial	0				
Residential	442	$51,081,256	$115,568	$103,500	159
Cash	103	$10,791,489	$104,772	$84,000	146
Conventional	296	$36,617,129	$123,707	$112,500	157
Fha	15	$1,334,255	$88,950	$78,000	109
Lease Purchase	9	$550,300	$61,144	$26,900	384
Other	7	$537,353	$76,765	$67,400	150
Owner Finance	9	$781,800	$86,867	$60,000	218
Va	3	$468,930	$156,310	$143,500	182
Lots/land	0				
Commercial/industrial	0				

Actives for 01/01/2005 06/02/2005

Total	Avg Price	Median Price	Low Price	High Price	Avg DOM
350	$ 181,172	$ 159,900	$ 6,900	$ 698,000	69

Solds for 01/01/2005 06/02/2005

Total	Avg Price	Median Price	Low Price	High Price	Avg DOM
88	$ 148,625	$ 144,900	$ 16,000	$ 439,000	44

Solds for 01/01/2004 01/01/2005

Total	Avg Price	Median Price	Low Price	High Price	Avg DOM
634	$ 153,466	$ 144,150	$ 9,250	$ 695,000	104

Areas:

Talledega
Lincoln/Pell City/Riverside
Ashville/Odenville/Ragland
Altoona/Etowah County

Renter Occupied VS. Owner Occupied Housing

Place	Radius	Households	Renter Occupied	%	Owner Occupied	%
Calhoun County	NA	46,291	12,564	27.13	33,730	72.87
Talladega City	30 Miles	109,000	24,350	22.34	84,650	77.66
Pell City	30 Miles	213,691	51,921	24.30	161,770	75.70
Gadsden City	15 Miles	47,198	11,402	24.16	35,795	75.84
Heflin City	15 Miles	24,740	7,758	31.36	16,981	68.64

Data: 2005 Claritas. Extracted by ARERE C

U.S. Census Bureau
American FactFinder

QT-H2. **Tenure, Household Size, and Age of Householder: 2000**
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Geographic Area: **Calhoun County, Alabama**

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.

Subject	Number	Percent
TENURE		
Occupied housing units	**45,307**	**100.0**
Owner-occupied housing units	32,856	72.5
Renter-occupied housing units	12,451	27.5
TENURE BY HOUSEHOLD SIZE		
Owner-occupied housing units	**32,856**	**100.0**
1-person household	7,498	22.8
2-person household	12,342	37.6
3-person household	6,161	18.8
4-person household	4,593	14.0
5-person household	1,592	4.8
6-person household	444	1.4
7-or-more-person household	226	0.7
Renter-occupied housing units	**12,451**	**100.0**
1-person household	4,687	37.6
2-person household	3,292	26.4
3-person household	2,103	16.9
4-person household	1,461	11.7
5-person household	604	4.9
6-person household	211	1.7
7-or-more-person household	93	0.7
TENURE BY AGE OF HOUSEHOLDER		
Owner-occupied housing units	**32,856**	**100.0**
15 to 24 years	754	2.3
25 to 34 years	3,769	11.5
35 to 44 years	6,361	19.4
45 to 54 years	7,363	22.4
55 to 64 years	5,592	17.0
65 years and over	9,017	27.4
65 to 74 years	5,091	15.5
75 to 84 years	3,154	9.6
85 years and over	772	2.3
Renter-occupied housing units	**12,451**	**100.0**
15 to 24 years	2,179	17.5
25 to 34 years	3,121	25.1
35 to 44 years	2,673	21.5
45 to 54 years	1,810	14.5
55 to 64 years	979	7.9
65 years and over	1,689	13.6
65 to 74 years	843	6.8
75 to 84 years	608	4.9
85 years and over	238	1.9

(X) Not applicable.
Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H4, H15, and H16.

U.S. Census Bureau
American FactFinder

QT-H2. **Tenure, Household Size, and Age of Householder: 2000**
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Geographic Area: **Etowah County, Alabama**

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.

Subject	Number	Percent
TENURE		
Occupied housing units	**41,615**	**100.0**
Owner-occupied housing units	30,960	74.4
Renter-occupied housing units	10,655	25.6
TENURE BY HOUSEHOLD SIZE		
Owner-occupied housing units	**30,960**	**100.0**
1-person household	6,965	22.5
2-person household	11,779	38.0
3-person household	5,774	18.6
4-person household	4,306	13.9
5-person household	1,493	4.8
6-person household	423	1.4
7-or-more-person household	220	0.7
Renter-occupied housing units	**10,655**	**100.0**
1-person household	3,990	37.4
2-person household	2,800	26.3
3-person household	1,777	16.7
4-person household	1,255	11.8
5-person household	545	5.1
6-person household	170	1.6
7-or-more-person household	118	1.1
TENURE BY AGE OF HOUSEHOLDER		
Owner-occupied housing units	**30,960**	**100.0**
15 to 24 years	663	2.1
25 to 34 years	3,707	12.0
35 to 44 years	5,634	18.2
45 to 54 years	6,632	21.4
55 to 64 years	5,197	16.8
65 years and over	9,127	29.5
65 to 74 years	4,920	15.9
75 to 84 years	3,420	11.0
85 years and over	787	2.5
Renter-occupied housing units	**10,655**	**100.0**
15 to 24 years	1,339	12.6
25 to 34 years	2,695	25.3
35 to 44 years	2,179	20.5
45 to 54 years	1,473	13.8
55 to 64 years	938	8.8
65 years and over	2,031	19.1
65 to 74 years	903	8.5
75 to 84 years	836	7.8
85 years and over	292	2.7

(X) Not applicable.
Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H4, H15, and H16.

U.S. Census Bureau
American FactFinder

QT-H2. **Tenure, Household Size, and Age of Householder: 2000**
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Geographic Area: **St. Clair County, Alabama**

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.

Subject	Number	Percent
TENURE		
Occupied housing units	**24,143**	**100.0**
Owner-occupied housing units	20,215	83.7
Renter-occupied housing units	3,928	16.3
TENURE BY HOUSEHOLD SIZE		
Owner-occupied housing units	**20,215**	**100.0**
1-person household	3,731	18.5
2-person household	7,508	37.1
3-person household	3,955	19.6
4-person household	3,274	16.2
5-person household	1,238	6.1
6-person household	340	1.7
7-or-more-person household	169	0.8
Renter-occupied housing units	**3,928**	**100.0**
1-person household	1,282	32.6
2-person household	1,034	26.3
3-person household	718	18.3
4-person household	552	14.1
5-person household	215	5.5
6-person household	89	2.3
7-or-more-person household	38	1.0
TENURE BY AGE OF HOUSEHOLDER		
Owner-occupied housing units	**20,215**	**100.0**
15 to 24 years	559	2.8
25 to 34 years	3,112	15.4
35 to 44 years	4,512	22.3
45 to 54 years	4,327	21.4
55 to 64 years	3,419	16.9
65 years and over	4,286	21.2
65 to 74 years	2,604	12.9
75 to 84 years	1,409	7.0
85 years and over	273	1.4
Renter-occupied housing units	**3,928**	**100.0**
15 to 24 years	451	11.5
25 to 34 years	1,016	25.9
35 to 44 years	901	22.9
45 to 54 years	595	15.1
55 to 64 years	377	9.6
65 years and over	588	15.0
65 to 74 years	327	8.3
75 to 84 years	191	4.9
85 years and over	70	1.8

(X) Not applicable.
Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H4, H15, and H16.

U.S. Census Bureau
American FactFinder

QT-H2. **Tenure, Household Size, and Age of Householder: 2000**
Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data
Geographic Area: **Cleburne County, Alabama**

NOTE: For information on confidentiality protection, nonsampling error, and definitions, see http://factfinder.census.gov/home/en/datanotes/expsf1u.htm.

Subject	Number	Percent
TENURE		
Occupied housing units	**5,590**	**100.0**
Owner-occupied housing units	4,494	80.4
Renter-occupied housing units	1,096	19.6
TENURE BY HOUSEHOLD SIZE		
Owner-occupied housing units	**4,494**	**100.0**
1-person household	914	20.3
2-person household	1,663	37.0
3-person household	924	20.6
4-person household	686	15.3
5-person household	218	4.9
6-person household	65	1.4
7-or-more-person household	24	0.5
Renter-occupied housing units	**1,096**	**100.0**
1-person household	369	33.7
2-person household	314	28.6
3-person household	172	15.7
4-person household	167	15.2
5-person household	48	4.4
6-person household	20	1.8
7-or-more-person household	6	0.5
TENURE BY AGE OF HOUSEHOLDER		
Owner-occupied housing units	**4,494**	**100.0**
15 to 24 years	138	3.1
25 to 34 years	638	14.2
35 to 44 years	899	20.0
45 to 54 years	938	20.9
55 to 64 years	798	17.8
65 years and over	1,083	24.1
65 to 74 years	602	13.4
75 to 84 years	379	8.4
85 years and over	102	2.3
Renter-occupied housing units	**1,096**	**100.0**
15 to 24 years	115	10.5
25 to 34 years	246	22.4
35 to 44 years	235	21.4
45 to 54 years	158	14.4
55 to 64 years	120	10.9
65 years and over	222	20.3
65 to 74 years	107	9.8
75 to 84 years	84	7.7
85 years and over	31	2.8

(X) Not applicable.
Source: U.S. Census Bureau, Census 2000 Summary File 1, Matrices H4, H15, and H16.

EXHIBIT 7: DOCTORAL PROGRAMS