CITY OF CHATTANOOGA, TENNESSEE

GOVERNMENT - WIDE EXPENSES BY FUNCTION
LAST TWO FISCAL YEARS

Function/Program	2003	2002
General government	$ 58,698,292	$ 50,548,430
Public Safety	60,193,174	56,975,310
Public Works	42,983,849	59,848,473
Parks and Recreation	14,193,439	13,765,543
Social Services	20,758,129	19,178,170
Interest on long-term debt	4,417,740	3,667,564
Sewer	31,851,449	31,565,003
Solid Waste/Sanitation	5,385,859	6,428,615
Storm Water	4,523,419	4,774,295
Housing Management	1,496,241	930,550
Electric Utility	365,187,000	346,821,000
Total government-wide expenses	$ 609,688,591	$ 594,502,953

CITY OF CHATTANOOGA, TENNESSEE

GOVERNMENT - WIDE REVENUES
LAST TWO FISCAL YEARS

	2003	2002
Program Revenues:		
Charges for services	$ 421,140,594	$ 402,663,146
Operating grants and contributions	27,322,758	27,934,574
Capital grants and contributions	8,002,849	9,355,637
General Revenues:		
Taxes:		
Property taxes	87,063,509	83,178,993
Sales taxes	17,940,768	17,589,729
Other taxes	8,577,827	7,542,589
Grants and contributions not restricted to specific programs	35,089,989	34,821,809
Unrestricted investment earnings	3,525,811	5,095,019
Miscellaneous	137,987	-
Total government-wide revenues	$ 608,802,092	$ 588,181,496

CITY OF CHATTANOOGA, TENNESSEE

GENERAL GOVERNMENTAL REVENUES BY SOURCE (1)
LAST TEN FISCAL YEARS

Fiscal Year Ended June 30	Property Taxes	Other Local Taxes	Licenses and Permits	Inter-Governmental	Charges for Services	Fines, Forfeitures and Penalties	Investment Income	Miscellaneous	Total
1994	$61,356,169	$ 5,048,321	$4,131,628	$ 142,569,973	$8,342,304	$ 1,266,112	$2,326,198	$ 6,147,657	$231,188,362
1995	71,061,842	5,133,580	4,159,161	135,647,682	4,402,528	1,482,496	4,112,847	6,227,331	232,227,467
1996	72,147,987	5,322,460	5,059,012	139,128,935	4,460,791	1,645,901	4,022,283	6,083,666	237,871,035
1997	66,725,268	16,505,914	5,315,140	146,431,963	4,686,720	1,760,268	4,178,729	5,828,088	251,432,090
1998	62,837,381	21,956,152	5,482,906	59,384,581	2,364,791	1,805,903	3,086,343	6,416,760	163,334,817
1999	63,927,435	22,938,301	5,593,174	62,245,526	2,640,477	2,143,025	3,258,820	9,660,580	172,407,338
2000	64,262,529	23,912,119	6,102,055	64,081,912	2,700,574	1,895,159	3,533,489	8,038,712	174,526,549
2001	66,868,120	24,131,228	6,133,506	58,682,200	2,744,292	1,825,737	3,217,133	6,326,147	169,928,363
2002	83,310,669	24,456,929	6,276,409	63,597,608	3,174,469	1,733,844	2,378,392	7,469,266	192,397,586
2003	87,247,361	25,658,605	6,649,684	66,535,808	3,250,348	1,427,540	2,289,983	7,579,341	200,638,670

Notes:
(1) Includes general, special revenue, debt service, and capital projects funds.

CITY OF CHATTANOOGA, TENNESSEE

GENERAL GOVERNMENTAL EXPENDITURES BY FUNCTION (1)
LAST TEN FISCAL YEARS

Fiscal Year Ended June 30	General Government	Finance and Administration	Public Safety	Public Works	Parks and Recreation	General Services	Education	Debt Services	Capital Outlay	Social Services	Total
1994	$ 19,753,860	$ 4,771,897	$34,807,160	$12,910,022	$ 7,984,729	$10,168,662	$ 99,957,853	$6,636,830	$ 18,195,819	$ 9,487,265	$224,674,097
1995	17,045,619	4,542,789	37,067,540	13,082,451	8,418,986	10,428,911	97,159,632	5,943,855	22,460,035	14,097,296	230,247,114
1996	17,578,266	4,806,407	38,863,226	13,587,704	8,853,506	10,324,153	98,716,585	6,839,092	23,774,426	14,969,700	238,313,065
1997	19,615,441	5,593,165	41,239,008	13,100,104	9,645,826	11,162,219	108,785,421	7,610,454	25,333,133	14,643,491	256,728,262
1998	26,751,553	5,101,425	43,300,303	12,505,996	9,795,435	11,799,661	-	8,175,752	21,513,790	17,109,854	156,053,769
1999	28,400,715	5,347,504	44,099,492	13,013,318	10,854,732	12,596,657	-	7,477,848	21,799,963	17,405,968	160,996,197
2000	28,793,205	5,420,736	49,282,463	16,340,771	12,071,498	12,366,425	-	7,232,436	22,361,690	19,269,739	173,138,963
2001	30,804,003	5,507,500	51,526,079	17,113,740	12,009,878	12,837,433	-	6,522,170	36,392,794	12,970,057	185,683,654
2002	38,339,495	8,231,570	55,079,995	23,365,928	12,710,408	4,804	-	8,393,234	25,285,966	18,823,259	190,234,659
2003	44,821,104	8,227,036	58,099,709	23,537,088	12,519,226	-	-	9,206,817	38,453,691	20,523,649	215,388,320

Notes:
(1) Includes general, special revenue, debt service, and capital projects funds.

CITY OF CHATTANOOGA, TENNESSEE

PROPERTY TAX LEVIES AND COLLECTIONS
LAST TEN FISCAL YEARS

Fiscal Year Ended June 30	Total Tax Levy	Current Tax Collections	Percent of Levy Collected	Delinquent Tax Collections	Total Tax Collections	Total Collections as Percent of Current Levy	Outstanding Delinquent Taxes	Outstanding Delinquent Taxes as Percent of Current Levy
1994	$56,890,595	$54,141,733	95.2%	$2,312,510	$56,454,243	99.2%	$6,499,904	11.4%
1995	65,526,453	62,692,608	95.7%	3,148,835	65,841,443	100.5%	5,820,496	8.9%
1996	66,277,436	63,788,287	96.2%	2,273,018	66,061,305	99.7%	5,924,547	8.9%
1997	61,988,345	58,976,664	95.1%	2,498,964	61,475,628	99.2%	5,757,609	9.3%
1998	58,443,299	55,449,615	94.9%	2,930,520	58,380,135	99.9%	5,423,483	9.3%
1999	60,155,010	57,660,552	95.9%	2,574,338	60,234,890	100.1%	5,126,800	8.5%
2000	60,465,150	57,721,509	95.5%	2,139,956	59,852,775	99.0%	5,848,089	9.7%
2001	63,044,578	59,976,260	95.1%	2,495,293	62,471,553	99.1%	6,075,816	9.6%
2002	80,555,898	75,788,898	94.1%	2,764,167	78,553,065	97.5%	7,864,824	9.8%
2003	82,022,214	77,536,040	94.5%	3,611,273	81,147,313	98.9%	8,188,452	10.0%

Note 1: The property taxes levied on taxable assessed valuation in the City are billed by the City on October 1st of each year and are due without penalty by the last day in February of the following year. For failure to pay the tax bill by the due date, a penalty of 1/2 of 1% and interest of 1/2 of 1% is added on the first of March and each month thereafter until the tax bill is paid. If a tax bill continues to be unpaid through February of the following year, it is then transferred to the Clerk and Master's office by the City treasurer on July 1 of such year for collection. Additional penalties and costs of collection will be added thereafter to tax bills when they are filed in the Chancery Court of the county.

CITY OF CHATTANOOGA, TENNESSEE

ASSESSED AND ESTIMATED ACTUAL VALUE OF TAXABLE PROPERTY
LAST TEN FISCAL YEARS

Fiscal Year Ended June 30	Real Property (1)		Personal Property (2)		Public Utilities (3)		Total		Assessed to Total Estimated Actual Value
	Assessed Value (5)	Estimated Actual Value (5)	Assessed Value (5)	Estimated Actual Value (5)	Assessed Value (5)	Estimated Actual Value (5)	Assessed Value (5)	Estimated Actual Value (5)	
1994	$ 1,711,202,108	$ 5,254,372,948	$ 306,309,606	$ 1,021,032,020	$ 153,885,032	$ 279,790,967	$ 2,171,396,746	$ 6,555,195,935	33.12%
1995	1,733,174,165	5,324,263,360	307,830,119	1,026,100,397	157,865,664	287,028,480	2,198,869,948	6,637,392,237	33.13%
1996	1,764,147,467	5,421,140,894	308,318,501	1,027,728,337	151,604,715	275,644,936	2,224,070,683	6,724,514,167	33.07%
1997	1,797,441,847	5,523,206,725	344,984,883	1,149,949,610	153,432,945	278,968,991	2,295,859,675	6,952,125,326	33.02%
1998	1,987,416,146	6,147,138,482	381,056,931	1,270,189,770	161,516,615	293,666,573	2,529,989,692	7,710,994,825	32.81%
1999	2,031,602,544	6,284,950,419	407,967,358	1,359,891,193	164,540,123	299,163,860	2,604,110,025	7,944,005,472	32.78%
2000	2,075,650,791	6,420,828,988	382,030,624	1,273,435,413	159,854,460	290,644,473	2,617,535,875	7,984,908,874	32.78%
2001	2,126,364,954	6,569,990,348	406,302,688	1,354,342,293	196,521,415	357,311,664	2,729,189,057	8,281,644,305	32.78%
2002	2,498,277,473	7,779,159,444	482,782,728	1,609,275,760	220,670,376	401,218,865	3,201,730,577	9,789,654,070	32.71%
2003	2,572,574,393	7,998,826,954	459,250,379	1,530,834,597	228,198,584	414,906,516	3,260,023,356	9,944,568,067	32.78%

Notes:

(1) The real property includes commercial and industrial property assessed at 40% and residential and farms assessed at 25% of the estimated actual value.

(2) Personal property is assessed at 30% of the estimated actual value.

(3) The Public Utilities assessments are made by the State of Tennessee for all counties and cities in the state. The Electric Power Board (EPB) and the Tennessee Valley Authority (TVA) are not included in these totals.

(4) The estimated actual property values have not been adjusted for changes in market value. Amounts shown are calculated based on the known relationship between assessed values and actual values disregarding the fact that market value may have changed.

(5) All assessments and estimated actual values are based on the initial levy and do not include any adjustments.

CITY OF CHATTANOOGA, TENNESSEE

PROPERTY TAX RATES AND LEVIES - DIRECT AND OVERLAPPING GOVERNMENTS
LAST TEN FISCAL YEARS

Fiscal Year Ended June 30	Tax Rates Per $100 Assessed Value			Tax Levies		
	City	County	Total	City	County	Total
1994	$ 2.62	$ 2.81	$ 5.43	$ 56,890,595	$ 96,378,123	$ 153,268,718
1995	2.98	2.81	5.79	65,526,453	98,321,810	163,848,263
1996	2.98	2.81	5.79	66,277,436	100,264,781	166,542,217
1997	2.70	3.22	5.92	61,988,345	118,833,274	180,821,619
1998	2.31	2.93	5.24	58,443,299	121,892,101	180,335,400
1999	2.31	2.93	5.24	60,155,010	126,038,952	186,193,962
2000	2.31	3.52	5.83	60,465,150	127,944,083	188,409,233
2001	2.31	3.52	5.83	63,044,578	155,122,581	218,167,159
2002	2.52	3.06	5.58	80,555,898	160,557,203	241,113,101
2003	2.52	3.06	5.58	82,022,214	163,376,638	245,398,852

Notes: Property taxes levied on taxable assessed valuation in the City and County are billed on October 1 of each year and are due without penalty by the last day in February of the following year. The Assessor of Property performed a general reappraisal of property during 2001 which resulted in an increase in assessed values for fiscal years 2002 and later.

CITY OF CHATTANOOGA, TENNESSEE

PRINCIPAL TAXPAYERS
June 30, 2003

Taxpayer	2002 Assessment	Percent of Assessed Valuation	City Tax
E.I. DuPont de Nemours and Company (Synthetic Yarns)	$ 60,614,487	1.87%	$ 1,777,738
BellSouth (Telephone Utility)	59,414,805	1.83%	1,494,876
CBL & Associates (Land Development)	47,253,730	1.46%	1,188,904
Unum/Provident (Insurance / Leasing)	45,704,995	1.41%	1,149,938
Tennessee-American Water Company (Water Utility)	38,003,494	1.17%	956,168
Chattanooga Valley Associates (TVA) (Office Leasing)	37,693,440	1.16%	2,004,441
Tennessee Hospital Association (Blue Cross) (Insurance)	25,392,415	0.78%	638,873
AGL Resources (Natural Gas Utility)	24,316,240	0.75%	611,797
Tallen Holdings (Leasing)	20,565,961	0.63%	517,440
Parkridge Medical Center (Health Care)	19,703,738	0.61%	495,746
	$378,663,305	11.67%	$ 10,835,921

Source: City Treasurer

CITY OF CHATTANOOGA, TENNESSEE

HISTORICAL DEBT RATIOS
June 30, 2003

	1995	1996	1997	1998	1999	2000	2001	2002	2003
Estimated population (1)	154,200	151,600	150,300	148,800	147,500	145,700	155,554	155,992	155,582
Appraised property valuation	$ 6,637,392,236	$ 6,724,514,167	$ 6,952,125,326	$ 7,710,994,825	$ 7,944,005,472	$ 7,984,908,874	$ 8,281,644,305	$ 9,789,654,070	$ 9,944,568,067
Assessed property valuation	2,198,869,948	2,224,070,683	2,295,859,675	2,529,989,692	2,604,110,025	2,617,535,875	2,729,189,057	3,201,730,577	3,260,023,356
Gross indebtedness (2)	185,837,792	204,479,351	191,283,521	245,731,165	237,505,962	223,521,569	258,442,849	244,704,834	427,890,091
Less: Self-supporting indebtedness (3)	140,426,612	147,739,894	138,922,708	194,393,764	190,087,672	179,866,956	178,059,226	169,036,886	289,509,357
Debt Service Fund	9,128,676	9,127,569	8,802,830	7,126,274	2,566,687	2,671,606	4,163,307	5,497,083	4,988,142
Net direct indebtedness	36,282,504	47,611,888	43,557,983	44,211,127	44,851,603	40,983,007	76,220,316	70,170,865	133,392,592
Plus: Estimated net overlapping indebtedness	75,913,865	79,884,361	100,669,117	99,208,181	98,505,368	88,150,782	103,117,962	109,591,857	96,147,876
Net direct and overlapping indebtedness	$ 112,196,369	$ 127,496,249	$ 144,227,100	$ 143,419,308	$ 143,356,971	$ 129,133,789	$ 179,338,278	$ 179,762,722	$ 229,540,468
Gross debt per capita	$1,205.17	$1,348.81	$1,272.68	$1,651.42	$1,610.21	$1,534.12	$1,661.43	$1,568.70	$2,750.25
Net direct debt per capita	235.30	314.06	289.81	297.12	304.08	281.28	489.99	449.84	857.38
Net direct and overlapping debt per capita	727.60	841.00	959.59	963.84	971.91	886.30	1,152.90	1,152.38	1,475.37
Gross debt to appraised valuation	2.80%	3.04%	2.75%	3.19%	2.99%	2.80%	3.12%	2.50%	4.30%
Net direct debt to appraised valuation	.55%	.71%	.63%	.57%	.56%	.51%	.92%	.72%	1.34%
Net direct debt and overlapping debt to appraised valuation	1.69%	1.90%	2.07%	1.86%	1.80%	1.62%	2.17%	1.84%	2.31%
Gross debt to assessed valuation	8.45%	9.19%	8.33%	9.71%	9.12%	8.54%	9.47%	7.64%	13.13%
Net direct debt to assessed valuation	1.65%	2.14%	1.90%	1.75%	1.72%	1.57%	2.79%	2.19%	4.09%
Net direct and overlapping debt to assessed valuation	5.10%	5.73%	6.28%	5.67%	5.51%	4.93%	6.57%	5.61%	7.04%

(1) Population figures for all years are estimates.

(2) Gross indebtedness excludes revenue bonds payable by the Electric Power Board of Chattanooga and the Metropolitan Airport Authority.

(3) The self-supporting debt includes Sewer Bonds and Municipal Public Improvement Bonds supported by Hotel-Motel taxes.

CITY OF CHATTANOOGA, TENNESSEE

RATIO OF ANNUAL DEBT SERVICE EXPENDITURES FOR GENERAL BONDED DEBT (1) TO TOTAL GENERAL GOVERNMENTAL EXPENDITURES LAST TEN FISCAL YEARS

Fiscal Year Ended June 30	Bond Principal	Bond Interest & Fiscal Charges (2)	Total Debt Service Expenditures	Total General Governmental Expenditures	Ratio of Debt Service to General Governmental Expenditures
1994	$4,253,402	$2,383,428	$6,636,830	$224,674,097	3.0%
1995	3,884,314	2,059,541	5,943,855	230,247,114	2.6%
1996	4,295,735	2,543,357	6,839,092	238,313,065	2.9%
1997	4,719,181	2,891,273	7,610,454	256,728,262	3.0%
1998	5,233,898	2,941,854	8,175,752	156,053,769	5.2%
1999	4,852,826	2,625,022	7,477,848	160,996,197	4.6%
2000	4,750,143	2,482,293	7,232,436	173,138,963	4.2%
2001	4,226,180	2,295,990	6,522,170	185,683,654	3.5%
2002	4,658,954	3,734,280	8,393,234	190,234,659	4.4%
2003	4,753,112	4,404,436	9,157,548	215,388,320	4.3%

Notes:

(1) General obligation bonds reported in the Enterprise Funds have been excluded.

(2) Bond interest includes the interest paid on general obligation bonds and bond anticipation notes.

CITY OF CHATTANOOGA, TENNESSEE

COMPUTATION OF DIRECT AND OVERLAPPING INDEBTEDNESS
Year Ended June 30, 2003

Jurisdiction	Net General Obligation Bonded Debt Outstanding	Percentage Applicable to Government	Amount Applicable to Government
Direct:			
City of Chattanooga	$133,392,592	100.0000%	$133,392,592
Overlapping:			
Hamilton County	160,667,945	59.8426%	96,147,876
Total	$294,060,537		$229,540,468

CITY OF CHATTANOOGA, TENNESSEE

COMPUTATION OF DEBT LIMIT AND LEGAL DEBT MARGIN
Year Ended June 30, 2003

Debt limit (10% of assessed valuation)	$326,002,336
Gross Indebtedness:	
General obligation bonds outstanding	281,955,002
Notes and Capital Leases Payable	145,935,089
Gross indebtedness	427,890,091
Less self-supporting indebtedness for general obligation bonds:	
Southside Capital Lease	115,925,472
Interceptor Sewer System	123,491,640
Solid Waste/Sanitation Fund	29,697,177
Storm Water Fund	20,395,068
	289,509,357
Gross direct indebtedness	138,380,734
Less: Debt Service Fund balance	4,988,142
Debt subject to debt limitation	133,392,592
Net legal debt margin	$192,609,744
Percentage of direct legal debt exhausted	40.92%

CITY OF CHATTANOOGA, TENNESSEE

PROPERTY VALUE AND CONSTRUCTION
LAST TEN FISCAL YEARS

Calendar Year (1)	Commercial Construction (2)		Residential Construction (2)		Property Value (3)		
	Number of Permits	Value	Number of Permits	Value	Commercial	Residential	Public Utilities
1993	757	$ 96,390,346	1,320	$ 58,710,817	$ 2,684,870,032	$ 2,569,502,916	$ 279,790,967
1994	672	124,406,215	1,434	63,825,615	2,716,252,084	2,608,011,276	287,028,480
1995	749	152,369,585	1,360	63,336,445	2,758,077,658	2,663,063,236	275,644,936
1996	789	214,356,906	1,465	75,164,190	2,815,608,289	2,707,598,436	278,968,991
1997	834	151,458,193	1,509	85,398,111	3,041,450,294	3,105,688,188	293,666,573
1998	822	212,851,146	1,516	73,308,479	3,109,414,963	3,175,535,456	299,163,860
1999	762	219,143,098	1,501	84,969,747	3,180,873,852	3,239,955,136	290,644,473
2000	751	180,763,204	1,670	102,825,961	3,268,879,764	3,301,110,584	357,311,664
2001	776	227,505,416	1,667	138,229,339	3,741,924,004	4,037,235,440	401,218,865
2002	699	181,501,415	1,631	106,428,336	3,870,576,614	4,128,250,340	414,906,516

Notes:

(1) Latest information available for the calendar year.

(2) Source: City of Chattanooga Building Inspection Department. The values are based on the current industry averages as published by the Southern Building Code Congress International (SBCCI).

(3) Estimated actual values from Property Tax Assessor's Office records.

CITY OF CHATTANOOGA, TENNESSEE

SCHEDULE OF REVENUE BOND COVERAGE
LAST TEN FISCAL YEARS

Fiscal Year	Gross Revenue (Note A)	Expenses (Note B)	Net Revenue Available For Debt Service	Debt Service Requirements			Coverage
				Principal	Interest	Total	
Primary Government:							
			EPB				
1994	$ 298,793,000	$ 282,413,000	$ 16,380,000	$ 250,000	$ 10,000	$ 260,000	63.00
1995	286,546,000	272,502,000	14,044,000	-	-	-	-
1996	311,940,000	296,020,000	15,920,000	-	-	-	-
1997	292,026,000	277,576,000	14,450,000	-	-	-	-
1998	332,613,000	307,581,000	25,032,000	-	-	-	-
1999	336,984,000	314,757,000	22,227,000	-	-	-	-
2000	345,998,000	326,700,000	19,298,000	-	-	-	-
2001	362,105,000	341,852,000	20,253,000	-	1,003,400	1,003,400	20.18
2002	348,852,000	331,164,000	17,688,000	1,600,000	1,966,800	3,566,800	4.96
2003	365,066,000	348,677,000	16,389,000	1,600,000	1,886,800	3,486,800	4.70
Component Unit:							
			METROPOLITAN AIRPORT AUTHORITY				
1994	5,021,700	3,461,550	1,560,150	185,000	1,001,161	1,186,161	1.32
1995	5,306,842	3,505,242	1,801,600	195,000	989,321	1,184,321	1.52
1996	5,147,790	3,253,459	1,894,331	212,500	976,646	1,189,146	1.59
1997	5,456,099	3,277,908	2,178,191	225,000	985,062	1,210,062	1.80
1998	5,820,799	3,423,511	2,397,288	237,275	947,711	1,184,986	2.02
1999	6,319,120	4,304,545	2,014,575	252,274	931,391	1,183,665	1.70
2000	6,547,743	4,354,853	2,192,890	268,108	914,051	1,182,159	1.85
2001	8,841,283	4,531,107	4,310,176	268,107	892,086	1,160,193	3.72
2002	12,354,844	4,965,332	7,389,512	11,836,149	104,322	11,940,471	0.62
2003	10,246,713	5,053,938	5,192,775	575,000	253,633	828,633	6.27
			CHATTANOOGA DOWNTOWN REDEVELOPMENT CORPORATION				
2001	9,653,532	4,105,053	5,548,479	-	3,599,488	3,599,488	1.54
2002	17,977,555	9,848,050	8,129,505	-	7,198,975	7,198,975	1.13
2003	17,728,790	10,382,510	7,346,280	-	7,198,975	7,198,975	1.02

Note A Includes operating and nonoperating revenue.
Note B Total expenses exclusive of depreciation and bond interest.

CITY OF CHATTANOOGA, TENNESSEE

SALARIES AND FIDELITY BONDS OF PRINCIPAL OFFICIALS
Year Ended June 30, 2003

Official	Description	Annual Salary	Fidelity Bonds
Robert P. Corker, Jr.	Mayor	$ 126,031	$ 10,000
John M. Lively	Councilman, District 1	18,905	10,000
Sally L. Robinson	Councilwoman, District 2	18,905	10,000
Dan B. Page	Councilman, District 3	18,905	10,000
W. Jack Benson, Sr., Vice-Chairman	Councilman, District 4	21,405	10,000
John P. Franklin, Jr., Chairman	Councilman, District 5	23,905	10,000
Ronald C. Littlefield	Councilman, District 6	18,905	10,000
John R. Taylor, Sr.	Councilman, District 7	18,905	10,000
Leamon Pierce	Councilman, District 8	18,905	10,000
Yusuf A. Hakeem	Councilman, District 9	18,905	10,000
David R. Eichenthal	Administrator and City Finance Officer	109,550	100,000
Daisy W. Madison	Deputy Finance Officer and Treasurer	95,171	550,000
Randall L. Nelson	City Attorney	105,955	10,000

CITY OF CHATTANOOGA, TENNESSEE

INSURANCE COVERAGE
Year Ended June 30, 2003

PUBLIC BUILDINGS	
Fire, extended coverage, vandalism, and malicious mischief	$ 320,348,025
CHATTANOOGA PUBLIC LIBRARIES	
Fire, extended coverage, vandalism, and malicious mischief (80% coinsurance)	31,247,258
Automobile liability	1,000,000
Boiler	500,000
Flood	10,535,900
Earthquake	10,000,000
General liability	1,000,000
Employee dishonesty	125,000
Equipment	494,040
Director and officer	1,000,000
HUMAN SERVICES	
General liability	1,000,000
Fire, extended coverage, vandalism, and malicious mischief (80% coinsurance)	3,906,498
Employee dishonesty	400,000
Automobile liability	1,000,000
AIR POLLUTION CONTROL BOARD	
General liability	2,000,000
Property damage (90% coinsurance)	500,000
Automobile liability	1,000,000
Public official and employee liability	1,000,000
Equipment (80% coinsurance)	429,044
Employee dishonesty	100,000
Workers compensation	500,000

CITY OF CHATTANOOGA, TENNESSEE

DEMOGRAPHIC STATISTICS
LAST TEN FISCAL YEARS

Calendar Year	Population (1)	Per Capita Income (1)	Median Age (1)	Unemployment Rate (2)
1993	154,700	$14,328	35.7	4.3%
1994	154,200	15,131	36.1	2.8%
1995	151,600	14,613	37.1	4.9%
1996	150,300	15,366	36.6	4.6%
1997	148,800	15,943	36.9	5.0%
1998	147,500	16,381	38.2	4.0%
1999	145,700	24,622	37.5	3.5%
2000	155,554	26,228	37.4	3.0%
2001	155,992	26,781	37.1	3.2%
2002	155,582	27,213	37.2	3.8%

(1) Source: U.S. Census Bureau

(2) Source: Tennessee Department of Employment Security

CITY OF CHATTANOOGA, TENNESSEE

MISCELLANEOUS STATISTICAL DATA
June 30, 2003

Date of Organization:	1839
Form of Government:	Council - Mayor
Fiscal Year Begins:	July 1
Area	144 square miles

Miles of Streets:

	City	County
Paved	1,118	2,239
Unpaved	-	180

Building Permits:

Calendar Year	Number Issued	Value of Permits*
1992	1,920	$145,429,449
1993	2,077	155,101,163
1994	2,106	188,231,830
1995	2,109	215,706,030
1996	2,254	289,521,096
1997	2,343	236,856,304
1998	2,338	286,159,625
1999	2,263	304,112,845
2000	2,421	283,589,165
2001	2,443	365,734,755
2002	2,330	287,929,751

*Values are based on the current industry averages as published by the Southern Building Code Congress International (SBCCI).

Source: City Building Inspection Department

Education**

Public

Elementary	45
Middle	15
Middle thru High	4
Senior High	12
Kindergarten through Twelve	2

Private

Parochial	18
Elementary	6
Preparatory	3

**Source: Hamilton County Department of Education

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Elections (County-Wide):
164,193 registered voters
89,030 votes cast in last election
54.22% registered voters voting

Population - Official U.S. Census:	City	County
1940	128,163	180,478
1950	131,041	208,255
1960	130,009	237,905
1970	119,923	255,077
1980	169,514	287,740
1990	152,466	285,536
2000	145,700	295,000
2001 Estimate	155,554	307,896
2002 Estimate	155,992	312,266
2003 Estimate	155,582	311,178

Recreation:	
Number of parks	119
Golf courses	16
Recreation centers	15
Supervised summer playgrounds	38
Ball fields	122
Public and private tennis courts	200
Swimming pools	55
Theaters	17
Bowling alleys	3

Libraries:
Chattanooga-Hamilton County Bicentennial Library
The University of Tennessee at Chattanooga
Chattanooga State Technical Community College

Public Safety:	Fire	Police
Sworn officers	400	472
School resource officers		16
Civilians:		
Part-time Park Rangers		2
Full-time Park Rangers		9
Part-time School Patrol		31
Full-time School Patrol		1
All other	18	180
Total Public Safety	418	711

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Utilities:

	User Class	Number of Customers	Rate Structure
Electric Power Board*			
	Residential	137,477	$0.0639 per kilowatt-hour
	Small Commercial and Power	19,307	0.0715 per kilowatt-hour
	Large Commercial and Power	3,190	0.0528 per kilowatt-hour
	Outdoor Lighting	143	0.0812 per kilowatt-hour
Interceptor Sewer System (based on water used)	First 100,000 gallons		$3.68 per 1,000 gallons
	Next 650,000 gallons		2.70 per 1,000 gallons
	Next 1,250,000 gallons		2.18 per 1,000 gallons
	Next 30,000,000 gallons		1.59 per 1,000 gallons
	Over 32,000,000 gallons		1.40 per 1,000 gallons

Average Income Level:	City	County
Per capita**	$27,213	$30,130
Per family***	45,408	48,915

*Source: Average cost per Electric Power Board Annual Report for the year ended June 30, 2003.
**Source: U.S. Department of Commerce-Bureau of Economic Analysis.
***Source: Survey of Buying Power, Sales & Marketing Management Magazine and US Census data.