Jefferson County, Alabama General Government Revenues by Source Last Ten Fiscal Years (In Thousands)

Fiscal		Licenses and			Charges For			I	Net Bond	
Year	Taxes	Permits	Intergoverr	nmental	Services	Misc	ellaneous (1)	Pr	oceeds	Total
1992	\$ 86,590	\$ 37,509	\$	22,855	\$ 14,693	\$	12,843	\$	9,487	\$ 183,977
1993	\$ 91,975	\$ 40,218	\$	24,661	\$ 12,251	\$	9,164	\$		\$ 178,269
1994	\$ 95,679	\$ 42,248	\$	26,929	\$ 15,384	\$	10,526	\$	64,940	\$ 255,706
1995	\$109,555	\$ 45,131	\$	29,492	\$ 15,852	\$	16,850	\$		\$ 216,880
1996	\$108,131	\$ 47,380	\$	27,590	\$ 16,886	\$	19,998	\$		\$ 219,985
1997	\$113,609	\$ 49,138	\$	26,692	\$ 16,965	\$	18,474	\$		\$ 224,878
1998	\$121,746	\$ 52,657	\$	35,933	\$ 19,722	\$	20,360	\$	50,000	\$ 300,418
1999	\$127,688	\$ 53,683	\$	30,975	\$ 19,269	\$	14,480	\$		\$ 246,095
2000	\$136,188	\$ 58,606	\$	37,352	\$ 19,605	\$	21,664	\$	107,125	\$ 380,540
2001	\$142,260	\$ 59,846	\$	48,973	\$ 20,460	\$	30,917	\$	202,267	\$ 504,723

Includes revenues of the General, Special Revenue, Debt Service, and Capital Projects Funds.

(1) Composed of indirect cost recovery, investment income, proceeds from sales of fixed assets, and miscellaneous income.

Jefferson County, Alabama General Government Expenditures by Function (1) Last Ten Fiscal Years

(In Thousands)

Fiscal Year	General Government		Public Safety		Highways and Streets		lealth and /elfare	Culture and Recreation		
1992	\$	72,949	\$	31,331	\$	28,280		\$		
1993	\$	67,844	\$	34,061	\$	32,050	\$ 3,388	\$	11,981	
1994	\$	50,115	\$	34,988	\$	29,654	\$ 5,305	\$	13,970	
1995	\$	53,035	\$	35,815	\$	26,856	\$ 9,304	\$	16,106	
1996	\$	63,897	\$	39,429	\$	32,521	\$ 4,880	\$	13,503	
1997	\$	48,547	\$	41,101	\$	37,192	\$ 3,944	\$	13,144	
1998	\$	53,027	\$	49,115	\$	35,516	\$ 6,916	\$	13,260	
1999	\$	55,136	\$	46,929	\$	31,974	\$ 4,283	\$	12,819	
2000	\$	63,880	\$	47,976	\$	36,731	\$ 3,334	\$	12,677	
2001	\$	75,667	\$	51,313	\$	36,718	\$ 9,604	\$	13,758	

(1) Includes expenditures of the General, Special Revenue, Debt Service and Capital Projects Funds.

Education		Capital Outlay		Debt Service		Indirect Cost		Total	
\$	2,051	\$	9,636	\$	11,133	\$		\$	155,380
\$	277	\$	4,592	\$	12,546	\$	137	\$	166,876
\$	363	\$	3,979	\$	12,438	\$	128	\$	150,940
\$	199	\$	6,459	\$	15,277	\$		\$	163,051
\$	163	\$	5,336	\$	17,560	\$	351	\$	177,640
\$	168	\$	31,346	\$	17,506	\$	12,740	\$	205,688
\$	170	\$	21,919	\$	21,706	\$	11,508	\$	213,137
\$	185	\$	22,243	\$	24,575	\$	14,812	\$	212,956
\$	185	\$	37,830	\$	82,230	\$	18,964	\$	303,807
\$	197	\$	37,873	\$	128,545	\$	19,094	\$	372,769

Jefferson County, Alabama Property Tax Levies and Collections Last Ten Fiscal Years

Tax Year Beginning October 1	Total Taxes Levied		Current Tax Collections	Percent of Current Taxes Collected	Delinquent Tax Collections		
1992	\$	197,944,712	\$ 187,868,741	94.91%	\$	4,787,431	
1993	\$	207,371,022	\$ 193,634,807	93.38%	\$	5,821,681	
1994	\$	213,803,830	\$ 207,038,287	96.84%	\$	4,447,531	
1995	\$	245,901,867	\$ 235,457,220	95.75%	\$	4,254,077	
1996	\$	247,358,892	\$ 239,414,593	96.79%	\$	4,853,300	
1997	\$	254,823,293	\$ 249,806,279	98.03%	\$	4,130,970	
1998	\$	265,673,868	\$ 262,277,245	98.72%	\$	4,253,108	
1999	\$	284,182,209	\$ 283,265,317	99.68%	\$	1,390,376	
2000	\$	333,238,350	\$ 330,192,023	99.09%	\$	2,280,785	
2001	\$	340,759,254	\$ 336,421,870	98.73%	\$	1,686,156	

Source: Jefferson County Tax Assessor and Jefferson County Tax Collector

Total Tax Collections	Ratio of Total Tax Collections to Total Taxes Levied	Outstanding Delinquent Taxes	Ratio of Delinquent Taxes to Total Taxes Levied
\$ 192,656,172	97.33%	\$ 2,002,804	1.01%
\$ 199,456,488	96.18%	\$ 2,303,202	1.11%
\$ 211,485,818	98.92%	\$ 1,867,499	0.87%
\$ 239,711,297	97.48%	\$ 1,578,755	0.64%
\$ 244,267,893	98.75%	\$ 1,147,635	0.46%
\$ 253,937,249	99.65%	\$ 761,341	0.30%
\$ 266,530,353	100.32%	\$ 687,408	0.26%
\$ 284,655,693	100.17%	\$ 892,304	0.31%
\$ 332,472,808	99.77%	\$ 633,356	0.19%
\$ 338,108,026	99.22%	\$ 897,388	0.26%

Jefferson County, Alabama Assessed and Estimated Actual Value of Taxable Property Last Ten Fiscal Years

Assessment		Real Pr	oper	ty*	Personal Property*					
Date October 1			Assessed Value			Assessed Value		Estimated Actual Value		
1992	\$	2,983,719,231	\$	17,884,113,297	\$	687,231,176	\$	3,476,155,880		
1993	\$	3,026,734,531	\$	18,196,720,821	\$	608,035,370	\$	3,040,176,850		
1994	\$	3,496,624,420	\$	20,553,159,088	\$	623,080,254	\$	3,115,401,270		
1995	\$	3,508,608,069	\$	20,694,608,522	\$	638,847,151	\$	3,194,235,755		
1996	\$	3,569,535,589	\$	21,147,002,093	\$	690,979,113	\$	3,454,895,565		
1997	\$	3,646,343,831	\$	21,718,757,694	\$	785,184,132	\$	3,925,920,770		
1998	\$	3,764,036,047	\$	22,434,017,344	\$	883,387,978	\$	4,416,939,890		
1999	\$	4,062,038,925	\$	23,291,507,597	\$	1,092,375,051	\$	5,461,875,255		
2000	\$	4,132,989,142	\$	23,766,470,052	\$	859,648,212	\$	4,298,241,060		
2001	\$	4,167,485,910	\$	31,309,817,539	\$	891,135,934	\$	4,482,575,120		

* Source: Jefferson County Tax Assessor

** Source: Jefferson County Revenue Director

Property is assessed on the following basis:

Class I	-	Public Utility	30%
Class II	-	Commercial	20%
~			400/

Class III - Residential-----10% Class IV - Automobile-----15%

Autom	nobile	9**	Total	Total	Ratio of Total Assessed
 Assessed Value		Estimated Actual Value	 Assessed Value	Estimated True Value	Value to Total Actual Value
\$ 281,342,500	\$	1,875,616,667	\$ 3,952,292,907	\$ 23,235,885,844	17.01%
\$ 287,135,820	\$	1,914,238,800	\$ 3,921,905,721	\$ 23,151,136,471	16.94%
\$ 329,556,560	\$	2,197,043,733	\$ 4,449,261,234	\$ 25,865,604,091	17.20%
\$ 379,586,980	\$	2,530,579,867	\$ 4,527,042,200	\$ 26,419,424,144	17.14%
\$ 409,392,840	\$	2,729,285,600	\$ 4,669,907,542	\$ 27,331,183,258	17.09%
\$ 450,545,420	\$	3,003,636,133	\$ 4,882,073,383	\$ 28,648,314,597	17.04%
\$ 530,077,135	\$	3,533,847,567	\$ 5,177,501,160	\$ 30,384,804,801	17.04%
\$ 570,975,326	\$	3,806,502,173	\$ 5,725,389,302	\$ 32,559,885,025	17.58%
\$ 697,002,840	\$	4,646,685,600	\$ 5,689,640,194	\$ 32,711,396,712	17.39%
\$ 811,100,700	\$	5,407,338,000	\$ 5,869,722,544	\$ 41,199,730,659	14.25%

Jefferson County, Alabama Property Tax Rates-Direct and Overlapping Governments (Composition of tax rate per hundred dollars of assessed value)

State of Alabama	0.05	
General Fund (no limit as to time) \$	0.25	
Soldier Fund (no limit as to time) School Fund (no limit as to time)	0.10 0.30	
Total State of Alabama	0.30	0.65
Total State of Alabama		0.05
Jefferson County		
County Tax:		
General Fund (no limit as to time)	0.56	
Road Fund (no limit as to time)	0.29	
Road Fund (shared with City)	0.21	
Bridge and Public Building Fund (no limit as to time)	0.22	
Sewer Fund (no limit as to time)	0.07	
Total		1.35
County Schools:	0.54	
General School Fund	0.54	
General School Fund	0.21	
General School Fund	0.07	0.92
Total (shared with City schools based on average daily attendance) Total Jefferson County		0.82
Total Sellerson County		2.17
City of Birmingham		
Municipal Tax:		
General Municipal purposes (no limit as to time)	0.90	
Debt Service (no limit as to time)	0.92	
Public School Use (voted to September 30, 2021)	0.42	
Debt Service of School Bonds (voted to September 30, 2021)	0.28	
Public School Operation (voted to September 30, 2021)	0.28	
Library (no limit as to time)	0.05	
Total		2.85
Special School Taxes:		
Public School Uses (School District Levy) (voted to September 30, 2021)	0.57	
Public School Uses (School District Levy) (voted to September 30, 2021)	0.71	
Total		1.28
Total City of Birmingham Total Tax	<u></u>	4.13
	Þ	6.95
Source: Jefferson County Tax Assessor		
Source. Jenerson County Tax Assessor		
Tax Due Date: October 1		
Delinquent Date: January 1		
Delinquent Penalties: \$5.00 plus interest at 1% per month		
Discounts Allowed: None		
Tax Sale Date: Usually May or June		

Jefferson County, Alabama Property Tax Rates - Direct And Overlapping Governments (Per \$100 OF ASSESSED VALUE) Last Ten Fiscal Years

Jefferson County							City of Birmingham									
Fiscal Year	Coun Governi			ounty hools	County Total	_	eneral ⁻ und	Se	Debt ervice unds	Edu	ard of Ication und	Library	City Total		State of abama	otal Tax
1992	\$	1.35	\$	0.82	\$ 2.17	\$	0.90	\$	1.20	\$	1.98	\$ 0.05	\$ 4.13	\$	0.65	\$ 6.95
1993	\$	1.35	\$	0.82	\$ 2.17	\$	0.90	\$	1.20	\$	1.98	\$ 0.05	\$ 4.13	\$	0.65	\$ 6.95
1994	\$	1.35	\$	0.82	\$ 2.17	\$	0.90	\$	1.20	\$	1.98	\$ 0.05	\$ 4.13	\$	0.65	\$ 6.95
1995	\$	1.35	\$	0.82	\$ 2.17	\$	0.90	\$	1.20	\$	1.98	\$ 0.05	\$ 4.13	\$	0.65	\$ 6.95
1996	\$	1.35	\$	0.82	\$ 2.17	\$	0.90	\$	1.20	\$	1.98	\$ 0.05	\$ 4.13	\$	0.65	\$ 6.95
1997	\$	1.35	\$	0.82	\$ 2.17	\$	0.90	\$	1.20	\$	1.98	\$ 0.05	\$ 4.13	\$	0.65	\$ 6.95
1998	\$	1.35	\$	0.82	\$ 2.17	\$	0.90	\$	1.20	\$	1.98	\$ 0.05	\$ 4.13	\$	0.65	\$ 6.95
1999	\$	1.35	\$	0.82	\$2.17	\$	0.90	\$	1.20	\$	1.98	\$ 0.05	\$4.13	\$	0.65	\$ 6.95
2000	\$	1.35	\$	0.82	\$ 2.17	\$	0.90	\$	1.20	\$	1.98	\$ 0.05	\$4.13	\$	0.65	\$ 6.95
2001	\$	1.35	\$	0.82	\$ 2.17	\$	0.90	\$	1.20	\$	1.98	\$ 0.05	\$4.13	\$	0.65	\$ 6.95

Jefferson County, Alabama Principal Taxpayers September 30, 2001										
Taxpayer	Type of Business		2001 Assessed Valuation	Percentage Of Total Assessed Valuation						
Alabama Power Company	Public Utility	\$	398,452,764	9.65%						
BellSouth Telecommunications	Public Utility		171,181,591	4.15%						
USX Corporation	Steel Mfr. And Real Estate		109,464,570	2.65%						
Colonial Realty Limited Partnership	Real Estate		61,744,060	1.50%						
HealthSouth Corporation	Healthcare		48,119,803	1.17%						
SouthTrust Corporation	Financial Institution		29,794,703	0.72%						
Alabama Gas Corporation	Public Utility		26,872,696	0.65%						
Hoover Mall Limited Partnership	Real Estate		23,803,000	0.58%						
American Cast Iron Pipe Co.	Foundry		22,166,629	0.54%						
American Telephone and Telegraph	Public Utility		21,825,882	0.53%						
		\$	913,425,698	22.14%						

Source: Jefferson County Tax Assessor

Jefferson County, Alabama Computation of Legal Debt Margin

(In Thousands)

Assessed value of real and personal property		\$ 5,869,723
Debt limit, 5% of assessed value (see note below)		\$ 293,486
Outstanding general obligation bonds and warrants		
net of accreted interest Less amount available for repayment of	288,865	
general obligation warrants	153,033	 135,832
Legal debt margin		\$ 157,654

Note: Section 225 of the Constitution of the State of Alabama, as amended, limits debts of counties to 5% of the assessed value of taxable property.

Jefferson County, Alabama Ratio of Net General Bonded Debt to Assessed Value and Net Bonded Debt per Capita Last Ten Fiscal Years

Fiscal	Рор	ulation	Assessed Value		Gross Bonded Debt (1)		
Year Ended	Census	Number					
1992	1990	651,520	\$	3,952,292,907	\$	171,710,000	
1993	1990	651,520	\$	3,921,905,721	\$	160,595,000	
1994	1990	651,520	\$	4,449,261,234	\$	156,660,000	
1995	1990	651,520	\$	4,527,042,200	\$	178,555,000	
1996	1990	651,520	\$	4,669,907,532	\$	190,195,000	
1997	1990	651,520	\$	4,882,073,383	\$	177,685,000	
1998	1990	651,520	\$	5,177,501,160	\$	212,190,000	
1999	1990	651,520	\$	5,725,389,302	\$	195,370,000	
2000	2000	662,047	\$	5,689,640,194	\$	228,210,000	
2001	2000	662,047	\$	5,869,722,544	\$	288,865,000	

Sources: Jefferson County Tax Assessor and Jefferson County Commission Finance Department

(1) All general obligation bonds and warrants

General Debt Service Funds		Net Bonded Debt	Ratio of Net Bonded Debt to Assessed Value	Net Bonded Debt per Capita	
\$ 11,477,000	\$	160,233,000	4.05%	\$	246
\$ 12,346,000	\$	148,249,000	3.78%	\$	228
\$ 14,840,000	\$	141,820,000	3.19%	\$	218
\$ 17,021,000	\$	161,534,000	3.57%	\$	248
\$ 19,483,000	\$	170,712,000	3.14%	\$	225
\$ 22,317,000	\$	155,368,000	2.69%	\$	202
\$ 24,273,000	\$	187,917,000	3.63%	\$	288
\$ 27,058,000	\$	168,312,000	2.94%	\$	258
\$ 87,230,000	\$	140,980,000	2.48%	\$	213
\$ 153,033,000	\$	135,832,000	2.31%	\$	205

Jefferson County, Alabama Ratio of Annual Debt Service Expenditures for General Bonded Debt to Total General Governmental Expenditures Last Ten Fiscal Years

(In Thousands)

Fiscal Year	 Total Debt Service (1)	Total General Expenditures (2)	Debt Service as a Percentage of Expenditures
1992	\$ 11,081	\$ 155,380	7.13%
1993	\$ 12,537	\$ 166,876	7.51%
1994	\$ 12,438	\$ 150,940	8.24%
1995	\$ 15,277	\$ 163,051	9.37%
1996	\$ 17,560	\$ 177,640	9.89%
1997	\$ 17,506	\$ 205,688	8.51%
1998	\$ 21,706	\$ 213,137	10.18%
1999	\$ 24,575	\$ 212,956	11.54%
2000	\$ 23,909	\$ 245,486	9.74%
2001	\$ 28,545	\$ 272,769	10.46%

Source: Jefferson County Commission, Finance Department

(1) Debt service includes regular principal and interest on general obligation debt made out of the Debt Fund.

(2) Total General expenditures represent total expenditures for all governmental types.

Jefferson County, Alabama Computation of Direct and Overlapping Debt

Direct:		
Gross bonded debt and warrants	\$	288,865,000
Less debt service funds available		153,033,000
Net direct debt		135,832,000
Overlapping:		
City of Birmingham (as of June 30, 2001)		480,831,000
Jefferson County Board of Education (as of September 30, 2001)		122,518,388
Total overlapping debt	_	603,349,388
	_	
Total direct and overlapping debt	\$	739,181,388

Jefferson County, Alabama Schedule of General Obligation Warrants Debt Service Payments to Maturity For the Year Ended September 30, 2001 (In Thousands)

-	 2002	 2003	 2004	 2005	 2006
1992 General Obligation Warrants	4,950	5,215	5,200	5,180	1,975
1993 General Obligation Warrants	5,685	5,780	6,245	8,960	6,485
2001-A General Obligation Warrants	6,870	7,105	7,365	7,645	7,945
2001-B General Obligation Warrants			 		
	\$ 17,505	\$ 18,100	\$ 18,810	\$ 21,785	\$ 16,405

2007	2008	2009	2010	Thereafter	Outstanding Principal Balance September 30, 2001
5,625					28,145
10,185	5,815	6,145	3,420		58,720
8,270	8,615	8,990	9,385	9,810	82,000
				120,000	120,000
\$ 24,080	\$ 14,430	\$ 15,135	\$ 12,805	\$ 129,810	\$ 288,865

Jefferson County, Alabama Revenue Bond Coverage - Sanitary Operations Fund Last Ten Fiscal Years

(In Thousands)

Fiscal Year	Gross evenues	 perating penses	Ava	Revenue ilable for t Service	Pi	rincipal	l	nterest	 Total	Coverage
1992	\$ 39,107	\$ 25,046	\$	14,061	\$	1,095	\$	1,033	\$ 2,128	6.61
1993	\$ 46,218	\$ 26,745	\$	19,473	\$	2,465	\$	12,062	\$ 14,527	1.34
1994	\$ 47,193	\$ 24,264	\$	22,929	\$	3,935	\$	7,662	\$ 11,597	1.98
1995	\$ 50,554	\$ 22,811	\$	27,743	\$	4,000	\$	9,420	\$ 13,420	2.07
1996	\$ 58,288	\$ 25,495	\$	32,793	\$	5,245	\$	12,703	\$ 17,948	1.83
1997	\$ 70,338	\$ 27,405	\$	42,933	\$	4,915	\$	25,575	\$ 30,490	1.41
1998	\$ 80,120	\$ 31,158	\$	48,962	\$	6,235	\$	33,546	\$ 39,781	1.23
1999	\$ 103,777	\$ 31,482	\$	72,295	\$	6,820	\$	62,504	\$ 69,324	1.04
2000	\$ 126,096	\$ 36,044	\$	90,052	\$	11,090	\$	82,904	\$ 93,994	0.96
2001	\$ 132,218	\$ 40,574	\$	91,644	\$	15,635	\$	90,391	\$ 106,026	0.86

Jefferson County, Alabama Property Values Last Ten Fiscal Years

Year	(Commercial	 Residential
1992	\$	12,062,988,751	\$ 10,297,280,426
1993	\$	11,791,892,023	\$ 10,445,005,648
1994	\$	13,020,362,414	\$ 12,648,197,944
1995	\$	13,001,349,826	\$ 12,887,494,451
1996	\$	13,396,899,124	\$ 13,204,998,534
1997	\$	14,113,052,231	\$ 13,531,626,233
1998	\$	15,022,517,075	\$ 13,828,440,159
1999	\$	18,306,061,846	\$ 17,480,609,528
2000	\$	17,347,597,564	\$ 17,769,610,297
2001	\$	17,651,736,107	\$ 18,140,656,552

Source: Jefferson County Tax Assessor

Jefferson County, Alabama Demographic Statistics Last Ten Fiscal Years

Fiscal Year	Population	Per Capita Income	Retail Sales Volume (In thousands)		Median Age	Unemployment Rate
1992	651,525	\$ 19,891	\$	7,000,138	34.4	
1993	651,525	\$ 20,788	\$	7,489,535	34.4	4.90%
1994	651,525	\$ 21,915	\$	8,169,958	34.4	3.80%
1995	656,637	\$ 23,625	\$	8,123,043	34.4	3.98%
1996	657,827	\$ 21,915	\$	8,382,105	34.4	4.30%
1997	661,927	\$ 23,939	\$	8,629,972	34.4	3.20%
1998	658,664	\$ 23,939	\$	8,880,994	34.4	2.20%
1999	660,513	\$ 21,787	\$	8,917,407	36.9	3.10%
2000	662,047	\$ 22,575	\$	9,271,464	36.9	3.10%
2001	663,222	\$ 22,618	\$	9,321,125	37.1	3.40%

Source: Alabama State Data Center * Metropolitan Statistical Area

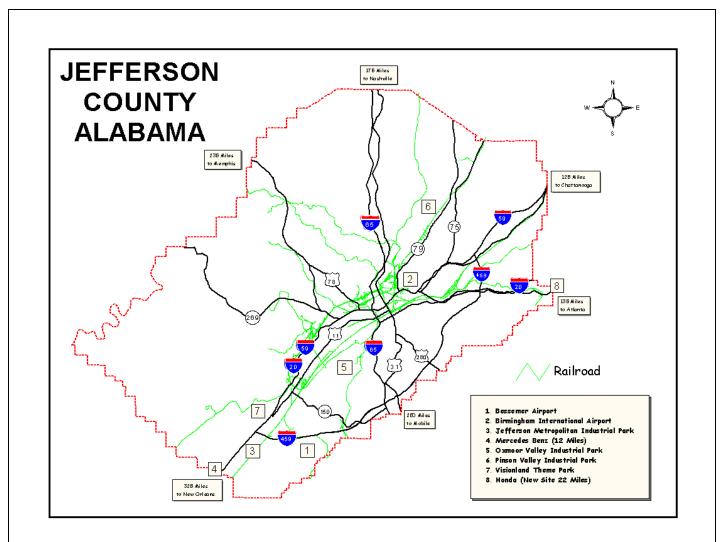
ECONOMIC AND DEMOGRAPHIC INFORMATION

Origination

Jefferson County was created by the Alabama Territorial Legislature in 1819 and is actually older than the State of Alabama. The land was ceded in 1814 from the Creek Indian Nation in compliance with the Treaty of Fort Jackson. The area was settled by soldiers who had fought in Alabama with Andrew Jackson in the Creek War of 1813-1814.

The county was named for Thomas Jefferson in honor of his many accomplishments as the author of the Declaration of Independence, the founder of the University of Virginia, and the third President of the United States.





Jefferson County is Alabama's most populous county and the principal center of finance, trade, manufacturing, transportation, health care and education in the State. Birmingham, the State's largest city, and 34 other municipalities are located within the County's 1,124 square miles. With a population of 663,222, the County is the center of the four-county Birmingham Metropolitan Statistical Area (MSA), which covers 3,221 square miles and ranks as the 65th most populated area among the 316 MSAs in the United States.



Population and Income

Jefferson County is Alabama's most populous County, with a population of 663,222, which represents approximately 15% of Alabama's total population. Other pertinent information is included on the next page.

Population and Income Statistics, 2001*									
Jefferson County Percent of Alabama Alabam									
Population	663,222	15%	4,481,539						
Households	260,154	15%	1,728,240						
Average Household Income	\$ 57,305	120%	\$ 47,952						
Per Capita Personal Income	\$ 22,618	121%	\$ 18,737						
Median Age	37.1	104%	35.8						

	Percent Population Characteristics by Age Group, 2001*									
	Birmig	ham MSA	Je	ferson Cou	nty					
Ages	Percent of	Percent	Percent	Percent of	Percent					
	Population	Female	Caucasian	Population	Female	Caucasian				
0-4	6.7%	3.3%	4.1%	6.6%	3.3%	3.2%				
05-19	20.5%	10.1%	11.2%	20.2%	10.0%	8.9%				
20-44	35.8%	14.1%	25.5%	27.5%	18.3%	21.4%				
45-64	23.8%	16.9%	17.5%	31.6%	12.8%	15.5%				
65+	13.2%	8.1%	9.8%	14.1%	8.7%	9.6%				
Totals	100.0%	52.5%	68.1%	100.0%	53.1%	58.6%				

(* = CLARITAS 2000)



Employment

Nonagricultural wage and salary employment in the County grew by 61,000 jobs, or more than 14.5%, between 1991 and 2001. The changes were uneven. While the goods-producing jobs dropped from 1991 through 1995, they have been restored by 2001. The mixture has changed, with the growth in construction (37.1%) offset by losses in mining and durable goods production. The serviceproducing sector with overall 18.1% growth has been led by services (37.7%), finance, insurance and real estate (25.2%), trade (18.7%), government (1.5%), while transportation and public utilities decreased (-5.7%).



Metropolitan Statistical Area									
Wage and Salary Non-Agriculture Employment									
(Jobs in Thousands)*									
September 1991 1995 2001									
Goods Producing	83.8	79.9	83.6						
Mining	5.6	3.0	2.6						
Construction	22.4	23.2	30.7						
Manufacturing	55.8	53.7	50.3						
Non-Durable Goods	19.8	19.0	18.3						
Durable Goods	36.0	34.7	32.0						
Service Producing	337.9	362.1	399.1						
Transportation and Public Utilities	31.8	30.1	30.0						
Wholesale & Retail Trade	98.2	112.1	0.0						
Finance, Insurance and Real Estate	30.6	34.4	0.0						
Services	109.9	136.2	0.0						
Government	67.4	68.9	0.0						
Total	421.7	442.0	482.7						

* = Alabama Department of Industrial Relations



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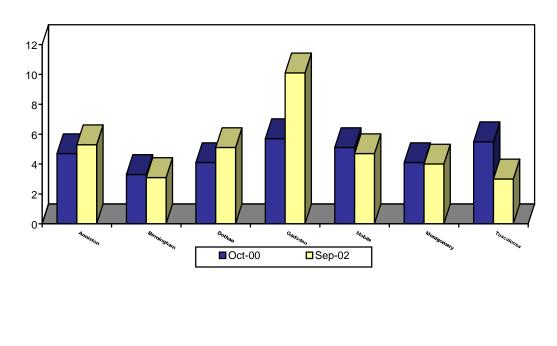
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	Jefferson County Top Fifteen Employers				
	Employer	Employees			
1	University of Alabama at Birmingham	18,127			
2	United States Government	9,690			
3	BellSouth	8,420			
4	State of Alabama	6,784			
5	Bapitist Health System	6,000			
6	Bruno's Inc. (Grocery Chain)	5,374			
7	Jefferson county Board of Education	5,000			
8	Birmingham Public Schols	4,555			
9	City of Birmignham	4,500			
10	Jefferson County Government	4,191			

Source = Birmingham Business Journal

Unemployment Percentages For Alabama Metropolitan Areas September 2001 and October 2000

The following chart summarizes four key trends of economic vitality over the ten recent years. From 1989 to 1992 the trends were mixed, with annual reversals. Since 1992 the pattern has more consistently supported continued growth.



The following chart summarizes four key trends of economic vitality over ten recent years. From 1987 to 1992 the trends were mixed with annual reversals. From 1992 to 1998 the pattern more consistently supported continued growth. The 1999 year was more stagnant while 2000 showed major growth.

ECONOMIC TRENDS										
1991 - 2000*										
	Airline		Non-Residential		Retail		Industrial Power			
	Passeng	ers	Investment		Sales Volume		Kilowatt Hours			
Year	Amount	%		Amount	%		Amount	%	Amount	%
2000	3,067,777	1%	\$	630,273,000	17%	\$	9,457,672,000	6%	4,009,088,575	
1999	3,046,220	7%	\$	538,829,000	-16%	\$	8,917,407,000		3,995,861,605	-4%
1998	2,853,333	4%	\$	639,879,000	33%	\$	8,880,994,000	3%	4,158,805,935	3%
1997	2,747,225		\$	481,992,000	-2%	\$	8,629,927,060	3%	4,029,226,299	1%
1996	2,748,589	10%	\$	490,977,000	7%	\$	8,382,105,000	3%	3,979,445,060	2%
1995	2,508,175	12%	\$	456,498,000	21%	\$	8,123,043,000		3,899,781,413	4%
1994	2,237,620	9%	\$	378,769,000	14%	\$	8,169,958,000	9%	3,763,249,041	7%
1993	2,058,018	5%	\$	333,154,000	54%	\$	7,489,535,000	7%	3,515,920,335	15%
1992	1,970,201	2%	\$	216,605,000	-22%	\$	7,000,138,000	20%	3,058,026,488	-1%
1991	1,936,775	-7%	\$	278,927,000	-15%		5,834,393,000		3,074,192,517	-3%

* Source = Birmingham Regional Planning Commission

The economic health of the Birmingham MSA is projected to grow until 2006, as shown in the next chart. The Birmingham MSA population is projected to grow less than the State and nation, but the average effective buying income percent growth will exceed both. Jefferson County with a 3.4% unemployment rate is less than the State at 5.0% and the nation at 5.0%.

Projections for Population and Disposable Income							
Birmingham MSA, 2001 - 2006							
	Population Percent	Household	Average Effective Buying Income	Retail Sales Per Household Percent			
Area	Growth	Percent Growth	Percent Growth	Growth			
Birmingham, MSA	3.2%	3.9%	29.5%	8.6%			
Alabama	3.3%	4.4%	27.0%	9.2%			
U.S.A.	4.0%	4.7%	24.6%	14.7%			

* Source = SMM 2001 Survey of Buying Power

Education



Jefferson County is the home of six colleges and universities, four business schools and six junior colleges and trade schools. These schools have a combined enrollment of over 36,000. The largest institution is the University of Alabama at Birmingham (UAB), which includes University College, the Graduate School and the UAB Medical Center. The UAB complex, featuring a wide range of undergraduate, graduate and professional programs, is the third largest educational institution in Alabama, with a total enrollment of approximately 11,000. The UAB Medical Center consists of the schools of medicine, dentistry, nursing, optometry, public health and the School of Community and Allied Health. UAB is the largest employer in the County.

Major Universities and Colleges Jefferson County (Fall 2000)						
Name	Enrollment	Туре				
University of Alabama at Birmingham	10,331	State Supported				
Samford University and Cumberland School of Law	2,870	Private				
Birmingham-Southern College	1,395	Private				
Miles College	1,502	Private				
Birmingham School of Law	364	Private				
Southeastern Bible College	208	Private				
Jefferson State Community College	2,652	State Supported				
Lawson State Community College	1,673	State Supported				
Bessemer State Technical College	1,314	State Supported				

The Jefferson County School system consists of 69 schools, with a total enrollment exceeding 40,000. The City of Birmingham School System has 76 schools within its system and approximately 41,000 students. There are five other public school systems in the County encompassing 31 schools and more than 19,000 students. In addition, the Birmingham MSA has over 40 private and denominational schools with grades ranging from kindergarten through high school.

Transportation

Commercial airline service is available through the 2,500 acre Birmingham International Airport, which is served by six major carriers (American, Delta, Northwest, Southwest, United and USAir) as well as five regional commuter airlines (American Eagle, Comair, Continental, TW Express, and US Air Express). The 160 daily flights handle over 3,000,000 passengers annually. WEB: www.bhamintlairport.com



The Birmingham Airport Authority has invested more than \$300 million in modernization and expansion of the Airport since 1990. Included are improvements to the runways, terminal facilities, support services, parking facilities, and security.

State of Alabama Highway Department officials have made a final decision on the route of a \$850 million a beltline highway across north Jefferson County just north of Birmingham. Land acquisition will begin during the summer of 2002 with construction scheduled to be completed in 2020.



Almost 100 truck lines have terminals in the area. Birmingham is also the nexus for three interstate highways: I-65 between Huntsville-Decatur to the north and Montgomery to the south; and I-59 from Gadsden in the northeast and I-20 from Anniston in the east which merge in Birmingham as I-59/20 serving Tuscaloosa to the southwest.

Additionally, Birmingham is served by four railroads –Norfolk Southern, Sante Fe, CSX Corporation, and Burlington Northern and Santa Fe Railway Company. Amtrak passenger service is also available.





Seven barge lines provide transportation through private dock facilities at Port Birmingham in western Jefferson County. These facilities are part of the Warrior-Tombigbee waterway system which provides access to the Port of Mobile in south Alabama. The area is linked with the Tennessee-Tombigbee waterway system, which connects the County with 16,000 miles of barge routes stretching from the Great Lakes to the Gulf of Mexico.

Health Care

The County is a major center for health care and biomedical research. Altogether, 21 hospitals with a total of 6,400 beds are located in the County. The Medical Center of the University of Alabama at Birmingham (UAB) is internationally known for its programs in cardiovascular disease and open-heart surgery, as well as cancer, organ transplants, dentistry and diabetes. Other major medical centers in the County such as Baptist Medical Center, Carraway Methodist Medical Center, Medical Center East, St. Vincent's Hospital, HealthSouth Hospital and Brookwood Medical Center have all undergone recent multimillion-dollar expansions.





Southern Research Institute (SRI) is one of the largest independent non-profit research and development organizations in the South. In addition to its cancer and virus research, SRI is nationally noted for its industrial research programs. In addition to its pharmaceutical and biotechnical research, SRI also conducts research in the areas of utilities and manufacturing. Public sector clients include the National Institutes of Health, Department of Energy, Department of Defense, National Aeronautics and Space Administration, United States Army, United States Navy and United States Air Force.

Over nine percent of the area workforce is employed in health care, exceeding other southeast centers like Orlando, Jacksonville, Miami and Atlanta.

Climate

Average Temperatures:

53 Days of exceeding 90°F 47 Days of less than 32° F Average of 61.8°F





Average Rainfall: 54.8 inches (Average 126 days a year)

Average Snowfall: 1.4 inches



And Future Promise

The 1994 INC 500 review picked Birmingham as one of the top ten best cities in which to start a business. At MIT, Cognetics, Inc. ranked the Birmingham-Tuscaloosa corridor as the sixth hottest of top 50 Entrepreneurial Hot Spots: The Best Places in America to Start and Grow a Company. Mercedes-Benz built a major manufacturing plant there, and seven suppliers have located new plants in the area. In addition, Mercedes has doubled the size of its facilities and increased its leased warehouse space in Jefferson County by 50% to serve overseas markets. Twenty-two miles from the Jefferson County line in Lincoln, Alabama, the American Honda Motor Company has opened a \$440 million plant that employs over 1,000 persons and produces engines and minivans. Air quality limitation is the major impediment to continued growth.

POINT OF INTEREST

Alabama International Motor Speedway

Located near Jefferson County, the speedway is home to the annual Winston 500 and Talladega stock car races where world speed records and attendance records are set regularly. Nearby is the International Motorsports Hall of Fame with six buildings, 100 vehicles, memorabilia valued at over \$20 million, and a race care simulator.

Web Site: www.nascar.com/tracks/talladega/index



Alabama Jazz Hall of Fame

Located in the historic Carver Theater for the Performing Arts, the museum honors great jazz artists with ties to the State of Alabama. While furnishing educational information, the museum is also a place for entertainment, recalling "Tuxedo Junction" made famous in Ensley, now a part of Birmingham

Web Site: www.digitrends.com/jazz



Alabama Sports Hall of Fame

Located in Birmingham-Jefferson Civic Center Complex, the Hall annually inducts Alabama natives who have made a major impact in amateur and professional sports. It offers memorabilia and memories from Paul "Bear" Bryant, Hank Aaron, Davey Allison, Jesse Owens, Bart Starr, Willie Mays and other sports heroes. Web Site: <u>www.alasports.org</u>





Alabama Theatre

Big-screen movies, stunning architecture, and a mighty Wurlitzer organ thrill audiences at the beautiful Alabama Theatre, just as they did in the 1920s. Today the theatre, one of the last working movie palaces, features first-run and revival films along with concerts and other special events. The "Showplace of the South" is still among the most elegant and elaborate theatres in the southeast.

Web Site: www.alabamatheatre.com



Arlington Antebellum Home & Gardens

This circa 1850 home is a preserved antebellum home of the Greek Revival architecture style. The gardens host tour groups, dinners, and weddings at the site where Union troops planned the burning of the University of Alabama and the Brierfield and Tannehill Iron Works.

Web Site: www.ci.bham.al.us/arlington/



Barber Vintage Motorsports Museum

The largest motorcycle museum in North America, the Barber Museum showcases over 750 motorcycles from all over the world and every decade of the 20th Century. Also, vintage race cars are on display throughout the museum. This year the museum is undergoing major capital improvements to the grounds, park, pier, campgrounds, etc. Web Site: www.barbermuseum.org

Bessemer Hall of History

The Bessemer Hall of History is a museum dedicated to preserving the area's past as well as educating the youth and others on what the city was like years ago. Located in the renovated Southern Railway Depot, the Hall of History displays historic photographs and articles, Civil War Memorabilia, Indian artifacts, furnishings from the 1800s and other items from



the area. The museum has monthly exhibitions and is listed in the National Registry of Historical Places. Web Site: www.bessemerchamber.com/attractions

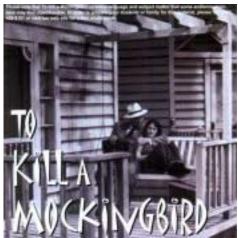
Birmingham's Botanical Gardens

The Gardens boast the Southeast's largest clearspan conservatory. Its education complex, library, gift shop, gardens and greenhouses are among the best; and the Bonsai, fern, orchid and rose collections are nationally recognized for excellence. The Japanese garden and teahouse, popular for weddings and photography, are key focal points in the 67-acre garden. Web Site: www.bbgardens.org



Birmingham Children's Theatre

The Birmingham Children's Theatre is one of the nation's oldest and most respected Children's Theatres. Nearly 200,000 Alabama school children will travel to downtown Birmingham to see the performances at the Birmingham-Jefferson Civic Center. The *Theatre in Motion*, the touring division of Birmingham Children's Theatre, brings the magic of theatre to students across the Southeast—performing to nearly 250,000 students a year. Web Site: www.bct123.org





Birmingham Civil Rights Institute

The Institute is a state of the art facility to house exhibits to depict historical events from post World War I racial separation to present day racial progress. More than a museum, the Institute promotes on-going research and discourse on human rights issues through its archival and educational programs and services. The Institute is located in the historical Civil Rights District surrounded by the 16th Street Baptist Church, Kelly Ingram Park, and the Alabama Jazz Hall of Fame. Web Site: www.bcri.bham.al.us



Birmingham-Jefferson Civic Center

The Concert hall is one of the finest in the nation, and its adjoining coliseum is one of the largest in the region with a capacity of 19,900. A 1,200 seat, fully equipped theater is the setting for many major productions. The 220,000 square feet exhibition halls host hundreds of significant shows and attract 1,500,000 visitors annually. The Civic Center is also home of the Southeastern Conference Headquarters whereby rules and regulations are generated and enforced by this organization in order to maintain the highest levels of academic and athletic achievement. Web Site: www.bjcc.org



The Birmingham Museum of Art

Celebrating its 50th birthday in 2001, the Museum of Art is the largest municipal museum in the Southeast. With over 21,000 works of art, its collection is among the nation's finest. Included are the Dwight and Lucille Beeson Collection of Wedgewood, a comprehensive collection of American Western art, Italian Renaissance works from the Samuel H. Kress collection, pre-Columbian art including Peruvian gold, and an outstanding Asian collection. On Ioan from the National Gallery of Victoria, Australia, the exhibit *European Masterpieces: Six Centuries of Paintings* opened in early 2002. Web Site: www.artsbma.org

Birmingham Race Track

The track is one of America's most beautiful race tracks. Located on 350 acres in eastern Jefferson County, it offers year-round greyhound racing and racing from other tracks via satellite. The facility is very accessible as three nearby interstates serve it. E-mail address: www.bhamdogs.com

and of America's most been



Birmingham Zoo

Accredited by the American Zoo and Aquarium Association, the Birmingham Zoo has over 800 animals on display and participates in 23 Species Survival Programs that help conservation efforts around the world. Its Education Department offers classes for all age groups, including ZooSnooze, an overnight camping program. Focusing upon native Alabama wildlife, a new \$5 million children's zoo named for the Junior League of Birmingham and the Hugh Kaul Foundation is scheduled to open in 2002. Web Site: www.birminghamzoo.com

Briefield Ironworks Historical State Park

Crumbling brick ruins are all that remains of the Brierfield Ironworks, which were destroyed in a raid by Union army calvary in March 1865. This historic park is listed in the National Register of Historical Places. The park hosts may special events which includes a reenactment of the Civil War raid, music festivals, country crafts fairs and holiday events.

E-mail Address: www.brierfieldironworks.com







Five Points South

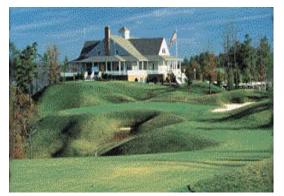
Located in the heart of Jefferson County, this newly restored area has emerged as the nucleus for dining and entertainment, with shopping in the nearby pedestrian Cobb Lane. People watching, dancing to live music, local mini-breweries, and great food fill the city entertainment district. The United Methodist Church shown in the background of the photo has just completed a \$3,000,000 renovation and runs a ministry for the homeless.



Galleria

The area enjoys the shopping advantages of major malls, such as the Riverchase Galleria, where 200 specialty shops and six anchor stores (Rich's, Parisian, JC Penney, McRae's, and Sears) are surrounded by restaurants, offices and hotels. Covered by acres of glass, the walkways and food court come alive with lights, fountains and a huge carousel. Plans are under way to build an additional interstate exit for this area.

E-mail address: www.thegalleria.com



Golf Opportunities

Some of the finest golf course designers in the world – Fazio, Pate, Nichlaus, and Robert Trent Jones – have worked their magic on area links. The area has twice hosted the PGA Championship, and the Bruno's Memorial Classic is an annual stop on the Senior PGA Tour.

International Motorsports Hall of Fame & Museum

Located near the Alabama International Motor Speedway, the International Motorsports Hall of Fame & Museum was founded to preserve the history of motor sports. It has experienced tremendous growth, with its collection of racing vehicles and memorabilia valued at more that \$15 million, and increasing every year. Since the facility opened on 35 acres of land, more than half a dozen different Halls of Fame have become a part of the display.

Web Site: www.motorsportshalloffame.com



HealthSouth Medical Center

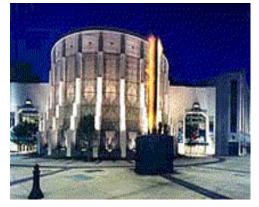
Located in south Jefferson County, HealthSouth Corporation broke ground in the fall of 2001 on the world's first all-digital hospital. The 10 story, 219-bed facility will have more than 500,000 square feet of floor space and will include a hotel, retail shops, media center and visitors area. HealthSouth is the nation's largest healthcare services provider with more than 1,900 facilities worldwide. Web Site: www.healthsouth.com



Legion Field

Historic Legion Field was construction in 1926, named in honor of the American Legion, and stands as a memorial to those who gave their lives in service of this country. It has been the site of many classic gridiron confrontations in its 72 years of existence. With over 80,000 seats, Legion Field is one of the largest stadiums in the country and hosts many major professional and collegiate football games.





McWane Center

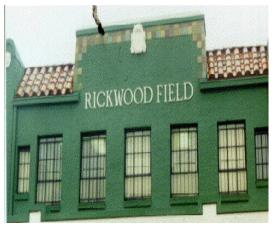
The \$36 million science discovery center opened in 1998 to surround visitors with adventures in science and technology, such as the River Journey in the World of Water. The IMAX Dome Theater delights young and old alike. The Center is dedicated to hands-on learning. Web Site: www.mcwane.org



Meyer Planetarium

The 90-seat planetarium features a simulated look at celestial bodies and aspects of outer space and includes a classroom seating 45 and a scientific display. Located on the campus of Birmingham-Southern College, Meyer Planetarium offers a regular schedule of public showings.

Web Site: www.bsc.edu



Rickwood Field

The oldest baseball stadium in America was the former home of the Birmingham Barons, the AA farm club of the Chicago White Sox. Now it is the scene of many area high school games. The stadium was recently selected as the primary backdrop for a nostalgic baseball movie featuring the life of Ty Cobb. A project is underway to build a Museum of Southern Baseball History that will bring Rickwood legends to life and bring visitors face-to-face with the golden days of baseball.

Web Site: www.onlinecityguide.com/al/rickwood

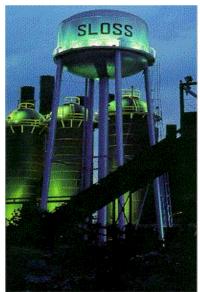
Ruffner Mountain Nature Center

The Center offers wildlife rehabilitation and biological and historical displays of the last undeveloped remnant of the Red Mountain Ridge. Locally known as Ruffner Mountain, 538 acres offer nature trails and special conservation programs in an urban wilderness. Web Site: <u>www.bham.net/ruffner/</u>



Sloss Furnace National Historical Landmark

Located on the eastern edge of Birmingham's downtown business district, the Sloss Furnaces have been a dominant feature of Birmingham's skyline for almost a century. Recognized as a National Historic Landmark, the 34 acre museum is the only one of its kind in the world and offers furnace tours led by trained guides, many of whom are retired blast furnace workers. Sloss also hosts a wide variety of concerts, festivals, and conferences as well as an innovative program of metal art filling a two-acre Sculpture Yard. A master plan is in the works to develop Sloss into a regional attraction by emphasizing its place in local history, education, metal arts and special events. Web Site: www.slossfurnaces.com



Southern Environmental Center

Located on the campus of Birmingham-Southern College, the Center offers an interactive, hands-on museum showing how individual efforts can help safeguard our environmental quality. The Center, which hosts over 20,000 visitors per year, is the only such program in the Nation.

Web Site: www.bsc.edu





Southern Museum of Flight

Located near the Birmingham International Airport, the Southern Museum of Flight houses over 60 experimental, commercial and military airplanes. Among the displays are full-scale memorabilia from World War II, a library of aviation, and Delta Airlines first airplane. The newest addition to the collection is an A-7E Corsair II plane on loan from the National Museum of Naval Aviation in Pensacola, Florida. Used during the Vietnam and Gulf Wars, it has been restored by Museum employees and a host of

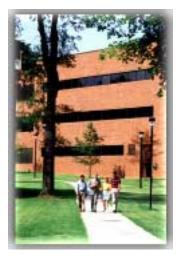
volunteers. Plans call for the plane to be dedicated in honor of Alabama native Admiral Leighton "Snuffy" Smith, who flew this model during his distinguished career in the Navy. Web Site: www.bham.net/flight/museum



Tannehill Ironworks Historical State Park

The grounds of the park hold fully restored furnaces, which at the height of production turned out as many as 20 tons of iron per day during the Civil War. In 1865 three companies of the Union's Eighth Iowa Cavalry swept through the area and destroyed the furnaces as part of General James Wilson's raid on Alabama. Iron is still extracted by the old processes on special occasions. Also within the park is a large collection of 19th century cabins and bridges that give visitors a glimpse into life in early Alabama. Camping, a trail ride, and

fine dining round out one of Alabama's most popular spots to visit. Web Site: <u>www.tannehill.org</u>



University of Alabama at Birmingham

In addition to its internationally acclaimed medical center and teaching hospital, the University of Alabama at Birmingham is the home of one of the nation's top business schools. Founded in 1971, the UAB School of Business achieved accreditation by the Association to Advance Collegiate Schools of Business in 1973, only two years after it was established. It ranks nationally in the top ten state urban business schools according to rankings published by *U. S. News and World Report.* Celebrating its 30th Anniversary this year, the school is well supported by the local business community and maintains an excellent relationship with the metropolitan area. Web Site: www.business.uab.edu

largest cast iron statue in the world, second in the United States only to the Statue of Liberty in height. One of only a few monuments ever erected to commemorate an industry, Vulcan, the Roman mythical god of the forge, has stood on the mountain since the 1930's. Holding a torch that changes color to indicate traffic fatalities, the statue also serves as the world's largest traffic safety reminder. Vulcan has been dismantled for a \$12,500,000 renovation project that includes the surrounding 10 acre park. Plans call for reassembling the statue in late 2002 with the park reopening by June 2003. Web Site: www.bham.net/bham/vulcan.html

A popular tourist attraction located atop Red Mountain, Vulcan is the

Visionland Theme Park

Vulcan Park

throughout the country.

Web Site: www.nationalveteransday.org

Veterans' Day Parade

Open since 1998, Visionland is nestled on 300 acres of rolling terrain near Bessemer, not many miles from the Mercedes-Benz factory. The Park offers four themed entertainment areas that contain thrill rides, attractions, and a seven-acre water park for all ages, as well as WaterMark Place, a 34-store factory outlet center. Web Site: www.visionlandpark.com

Supported by a grant from the Jefferson County Commission, National Veterans Day honors the dedication and sacrifice of our men and women in the armed forces. Home of the nation's oldest celebrations, Birmingham each year salutes America's veterans with one of the country's largest parades, a memorial service, the World Peace Luncheon, and the National Veterans Award Dinner. Major General J. Gary Cooper, USMCR, Retired, was the recipient of this year's award for his efforts to further the interest of veterans

Jefferson County, Alabama Economic and Demographic Information





