

*Economic Analysis
of the
Chocolocco Economic Activity Zone*

Prepared by:

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Economic Analysis of the Choccolocco Economic Activity Zone

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Economic Analysis of the Chocolocco Economic Activity Zone

Executive Summary

The purpose of this analysis is to demonstrate the economic vitality and growth capacity of the Calhoun, Cleburne and Talladega Economic Activity Zone (also identified as *The Zone*). The Zone includes Calhoun, Cleburne, and Talladega Counties.

- < **Population:** The overall population of The Zone 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, Chocolocco 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 Zone 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 Zone's economy.
- < **Income:** From 1990 to 2000 median family income increased substantially for The Zone: 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 Zone is an indication of economic vitality and growth capacity.
- < **Labor Force:** The civilian labor force in The Zone 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 Zone are underemployed. These underemployed are the most likely source of employees for new businesses moving into our area.
- < **Housing:** In The Zone 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. Housing capacity can easily expand to meet the needs of additional growth in The Zone.
- < **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 Zone 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.

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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.

Census indicates that total population increased by 3,822 in the study area, from 202,871 in 1990 to 206,693 in the year 2000, see Table A-1. According to the Bureau of the Census this results in a 1.8 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.

<i>~ Table A - 1 ~</i>			
Population Trends			
The Zone, 1990 - 2000			
Area	1990	2000	% Change
Calhoun Co.	116,034	112,249	- 3.3
Cleburne Co.	12,730	14,123	10.9
Talladega Co.	74,107	80,321	8.4
Total	202,871	206,693	1.8

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

Additional investigation of population figures for the study area indicates that the Bureau of the Census estimates may be low. In particular, Calhoun County electric suppliers provide power to 52,433 metered residential households in February 2005, see Table A-2 (p. 2). When multiplied by the average person per household (2.4, census estimate) the result is a population of 125,839 for Calhoun County. When calculated for the study area the population is estimated at approximately 224, 019, which is considerably greater than the census count of 206,615 in 2003. New housing and subdivisions can be seen in many communities in Calhoun County and Talladega County. It is probable that the population in this study area is significantly higher than the Bureau of the Census estimates.

~ Table A - 2 ~
**Population Estimates by Electric Metered Customers
The Zone**

County	Alabama Power	Coosa Valley	Cherokee Electric	Piedmont Power & Light	Total Active Metered Households*	Persons Per Occupied Household**	Population Estimate
Calhoun	47,038	1,800	1,713	1,882	52,433	2.4	125,839
Cleburne	6,424				6,424	2.5	16,060
Talladega	22,748	10,100			32,848	2.5	82,120
Total Population Estimate – Choccolocco Economic Activity Zone							224,019

* Source: Survey, Center for Economic Development, JSU.

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

Table A-3 illustrates population by County Census Division in The Zone for 1990 and 2000. The Ohatchee, Choccolocco, Webster Chapel/Alexandria Valley, Lincoln, Munford, and Renfro-Lanier Census Divisions experienced strong population increases during the census period while the Anniston, Jacksonville, Piedmont and Talladega Census Divisions declined slightly.

~ Table A - 3 ~
**Population by County Census Division
The Zone, 1990 - 2000**

	1990	% Dist.	2000	% Dist.	% Change
Anniston CCD	75,674	37.3	69,376	33.5	- 8.3
Choccolocco CCD	4,740	2.3	5,539	2.7	16.8
Jacksonville CCD	15,216	7.5	14,214	6.7	- 6.5
Ohatchee CCD	3,367	1.7	4,263	2.1	26.6
Piedmont CCD	7,902	3.9	7,827	3.8	-0.9
Webster Chapel/Alexandria Valley CCD	9,135	4.5	11,030	5.3	20.7
Fruithurst CCD	2,021	1.0	2,225	1.2	10.1
Heflin CCD	7,013	3.5	7,596	3.7	8.3
Ranburne CCD	3,696	1.8	4,302	2.1	16.4
Lincoln CCD	5,065	2.5	6,587	3.2	41.1
Munford CCD	6,566	3.2	8,733	4.2	33.0
Childersburg CCD	7,884	3.9	8,579	4.1	8.8
Renfro-Lanier CCD	2,384	1.2	3,093	1.5	29.7
Sycamore-Winterboro CCD	4,417	2.2	4,920	2.4	11.3
Sylacauga CCD	21,612	10.6	22,472	10.9	3.9
Talladega CCD	26,179	12.9	25,937	12.6	-1.0
Total Population	202,871	100%	206,693	100%	1.8

Source: U.S. Bureau of the Census

As Table A-4 illustrates, population by broad age group for the census year 2000 in the study area is widely distributed. The age group of “less than five years old” represents the smallest group of citizens at only 6.2% when compared to the other age groups in a distribution.

The 5-17 age group is the largest concentration at 17.9% of the total population followed by the 35-44 age group at 15.1%. An interesting point is the established workforce group of 25-64 years old, when combined make up 52.4% of the Choccolocco Economic Activity Zone population.

<i>~ Table A - 4 ~</i>									
Population of County Census Division by Broad Age Group									
The Zone, 2000									
	Total	< 5	5 – 17	18 – 24	25 – 34	35 – 44	45 – 54	55 – 64	65 +
Anniston CCD	69,376	4,348	12,128	6,002	8,762	10,346	9,976	6,883	10,931
Choccolocco CCD	5,539	354	1,104	438	806	982	786	550	519
Jacksonville CCD	14,214	786	2,062	3,221	1,811	1,785	1,727	1,235	1,587
Ohatchee CCD	4,263	281	770	410	531	737	674	439	421
Piedmont CCD	7,827	471	1,325	658	1,009	1,153	1,099	857	1,255
Webster Chapel/Alexandria Valley CCD	11,030	686	2,141	929	1,513	1,821	1,708	1,073	1,159
Fruithurst CCD	2,225	149	405	200	296	379	320	232	244
Heflin CCD	7,596	442	1,372	609	1,017	1,087	1,090	842	1,137
Ranburne CCD	4,302	276	791	348	610	636	599	490	552
Lincoln CCD	6,587	402	1,227	546	865	1,022	1,051	714	760
Munford CCD	8,733	605	1,796	732	1,342	1,405	1,258	770	825
Childersburg CCD	8,579	639	1,638	818	1,125	1,255	1,146	828	1,130
Renfroe-Lanier CCD	3,093	206	548	378	509	537	374	282	259
Sycamore-Winterboro CCD	4,920	346	923	444	661	738	700	527	581
Sylacauga CCD	22,472	1,471	4,205	1,836	2,780	3,394	3,029	2,215	3,542
Talladega CCD	25,937	1,422	4,638	2,502	3,603	3,929	3,712	2,573	3,558
Total	206,693	12,884	37,073	20,071	27,240	31,206	29,249	20,510	28,460
% Dist.	100%	6.2	17.9	9.7	13.2	15.1	14.2	9.9	13.8

Source: U.S. Bureau of the Census

As shown in Table A-5 (p. 4), females outnumber males in the region. There were more females in 1990, at 51.7 percent of the population, than males, and advanced only slightly to 52.0 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 22.3 percent of the study area population in 1990, and 23.1 percent in 2000. Blacks accounted for 25.9 percent of Alabama’s population in 2000. See Table A-6, p. 4.

<i>~ Table A - 5 ~</i>						
Population by Gender						
The Zone, 1990 - 2000						
Area	1990			2000		
	Male	Female	% Female	Male	Female	% Female
Calhoun Co.	56,058	59,976	51.6	53,702	58,547	52.1
Cleburne Co.	6,253	6,477	50.8	7,037	7,986	50.1
Talladega Co.	35,777	38,330	51.7	39,285	41,036	51.1
Subtotal	98,088	104,783	51.7	99,124	107,569	52.0
Total	202,871			206,693		

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

<i>~ Table A - 6 ~</i>						
Population by Race						
The Zone, 1990 - 2000						
Area	1990			2000		
	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
Talladega Co.	50,970	22,773	30.8	53,830	25,339	32.0
Subtotal	155,927	44,938	22.3	155,747	46,672	23.1
Total	200,865			202,419		

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

The Zone under study experienced a higher population density than did the state as a whole in 2000. Population per square mile was 108.3 in the study area as compared to 87.6 persons per square mile in the state as Table A-7 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-8 (p. 5) 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 Zone.

~ Table A - 7 ~
**Land Area and Population Density
The Zone, 2000**

Area	Land Area		Population
	Square Miles	Population	Per Square Mile
Calhoun Co.	608.46	112,249	184.5
Cleburne Co.	560.21	14,123	25.2
Talladega Co.	739.50	80,321	108.6
Total	1,908.17	206,693	108.3

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

~ Table A - 8 ~
**Rural/Urban Distribution
The Zone, 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-9 (p.6) 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 - 9 ~
Population Projections
The Zone, 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*.

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B. Education Trends

1. K-12

There are nine separate K – 12 school systems in The Zone of Calhoun, Cleburne, and 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.

<i>Table B – 1 ~ School Systems in The Zone</i>	
County	System
Calhoun	<ul style="list-style-type: none"> • Anniston City • Calhoun County – Alexandria, Dearmanville, Ohatchee, Pleasant Valley, Saks, Walter Wellborn, Weaver, White Plains • Jacksonville City • Oxford City • Piedmont City
Cleburne	<ul style="list-style-type: none"> • Cleburne County – Heflin, Ranburne
Talladega	<ul style="list-style-type: none"> • Sylacauga City • Talladega City • Talladega County – Childersburg, B.B. Comer, Fayetteville, Genesis, Lincoln, Munford, J.R. Pittard, Stemley Road, Sycamore, Talladega County Central, Watwood, Winterboro

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 and high school), Pleasant Valley (new elementary school), Weaver, Wellborn (new elementary school), and White Plains (new elementary school).

In Talladega County several schools have completely new buildings. These include Childersburg (high school), Lincoln (elementary, high, and middle schools), and Munford

(elementary, middle, and high schools). A new high school is under construction at Fayetteville. Other schools within the system have added new classrooms. These are Childersburg (elementary school), Comer (elementary school), Fayetteville (elementary school), Stemley Road (elementary school), and Watwood (elementary school).

There have been no completely new school buildings constructed within the City of Talladega system in the past five to seven years. Yet, the System has replaced portable classrooms with permanent ones and additional classrooms are planned for some schools in the short-term future.

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 less excess 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).

<i>~ Table B - 2 ~</i>			
Student Capacity in the Different School Systems Within The Zone (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
Sylacauga City	2,416	3,420	1,004
Talladega City	2,738	4,300	1,562
Talladega County	7,952	8,880	928
TOTAL	33,768	42,480	8,712
* Numbers are based upon best estimate considering classroom space.			

Source: Superintendent's Office in each system.

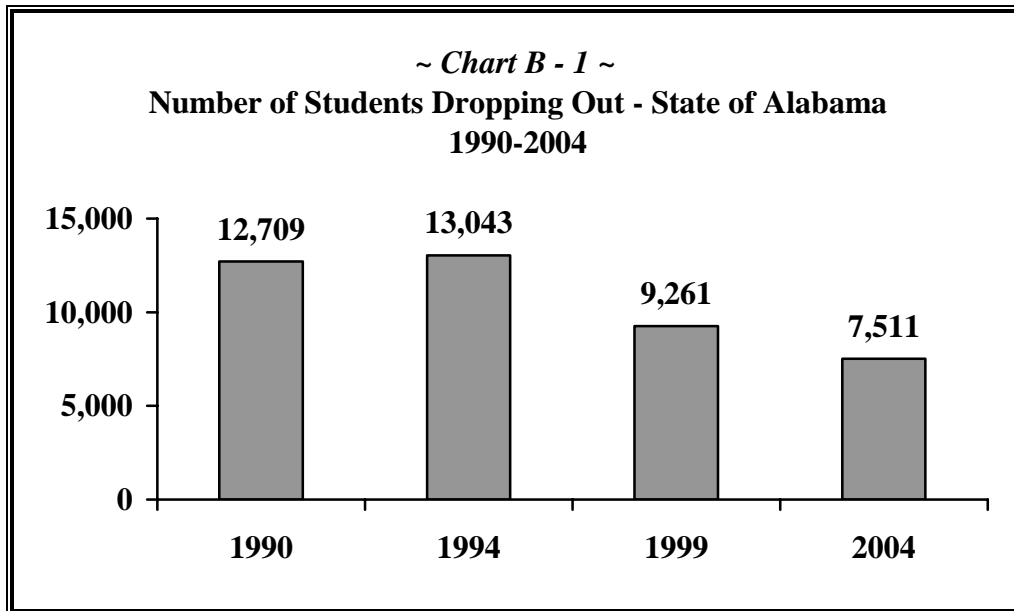
While these systems have adequate facilities and faculty, the educational attainment of persons in the area remains just below the national average as a whole. Only in Calhoun County, does the education attainment approximate the state level. The numbers are improving each year as the percentage of population 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, page 9.

<i>~ Table B – 3 ~</i>				
Education Attainment				
The Zone, 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 these 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 Zone 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, page 10. 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 Zone. 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. Alabama Institute for the Deaf and Blind

The Alabama Institute for the Deaf and Blind (AIDB) in Talladega is a unique school which serves students and adults from throughout the nation with its programs for the deaf, blind and multi-disabled. AIDB's School for Deaf and School for Blind offers academic, vocational, and independent living instruction, athletics, and extracurricular activities for students in kindergarten through twelfth grade.

The Helen Keller School of Alabama emphasizes instruction in skills needed for daily living deaf, blind, and multi-handicapped students.

The E.H. Gentry Technical Facility offers evaluation, personal and work adjustments, and vocational training to sensory impaired adults.

Alabama Industries for the Blind is Alabama's largest employer of blind persons. As a non-profit production workshop, AIB manufactures dozens of different products for federal and state use, law contracts and commercial accounts.

4. Higher Education

The area has several post-secondary schools which are easily accessible to students. Several other institutions are in close proximity to as well. Schools within the Zone include Jacksonville State University in Jacksonville, Gadsden State Community College in Anniston, Central Alabama Community College in Childersburg, 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 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.

Central Alabama Community College, located in Childersburg, also offers an excellent two year program of both academic and technical instruction for students. While most of the curriculum is oriented toward an associate degree, the College also offers shorter term certificate programs for adults in various technical fields.

Talladega College in Talladega is a four-year, nationally accredited liberal arts college. It is Alabama's oldest, private, historically black college. The College offers a diversity of coursework in preparation for the Bachelor of Arts degree. Founded in 1867, it has a rich heritage of academic excellence and a long list of leadership among its alumni.

5. 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.talladega-cs.net>
<http://www.cacc.cc.al.us/>
<http://www.aidb.org/>

<http://www.edpa.org>
<http://www.alsde.edu>
<http://www.tcboe.org/>
<http://www.talladega.edu>
<http://www.sylacauga.K12.al.us/>

6. 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."

Economic Analysis of the Choccolocco Economic Activity Zone

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.

<i>~ Table C - 1 ~</i>						
Median Income						
The Zone, 1990 - 2000						
Area	Median Household Income			Median Family Income		
	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. 15) 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
The Zone, 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.

Economic Analysis of the Chocolocco Economic Activity Zone

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.

<i>~ Table D - 1 ~</i>					
Employed Persons by Industry					
The Zone, 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. 17) shows, 85,937 were employed and 6,397 were unemployed for a rate of 6.9 percent.

<i>~ Table D - 2 ~</i>								
Civilian Labor Force in The Zone								
1990 – 2000								
	Calhoun Co.		Cleburne Co.		Talladega Co.		Total	
	1990	2000	1990	2000	1990	2000	1990	2000
Labor Force								
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.

<i>~ Table D - 3 ~</i>				
Civilian Labor Force in The Zone				
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 Zone 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 Zone Calhoun, Cleburne, and Talladega Counties, there are 6,120 unemployed individuals and an additional pool of UNDEREMPLOYED workers.

The Zone in Eastern Alabama has a combined civilian labor force of approximately 96,170 people (Table D-3, p. 17). 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 Zone 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.

<i>~ Table D - 4 ~</i>			
Labor Force, Employment, Unemployment and Underemployed			
The Zone, 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.

2. Commuting Patterns

Tables D-5 and D-6 illustrate commuting patterns for the Choccolocco Economic Activity Zone. At first glance it appears the area has more workers out-commuting than in-commuting, so a closer look is warranted.

Cleburne County is a bedroom community to West Georgia to the east where roughly 2000 workers commute to for work each day. Another 200 to 500 workers commute west to Calhoun County for work each day. Most of Cleburne County's work force works either in West Georgia, Carroll County, or West in Calhoun County, in 2000, approximately 60.1%.

Talladega County in 2000 had 5,258 in-commuters and 10,880 out-commuters. Approximately 2,000 to 5,000 commuted north to Calhoun County for work, 500 to 1,000 commuted to St. Clair County, and another 1,000 to 2,000 commuted to Jefferson County, while 200 to 500 commuted from Talladega County to Shelby County for work. Five hundred to 1,000 workers traveled from Coosa County to Talladega County each day for work.

Calhoun County experienced a net gain of 2,926 workers commuting into the county for work in the year 2000. Worker-commute to Calhoun County from Talladega – 2,000 to 4,000, Cleburne – 500 to 1,000, Clay – 200 to 500, and Cherokee – 500 to 1,000. While roughly 10,251 workers are making their way to work in Calhoun County, 7,325 are driving away to work. Calhoun County workers commute to Jefferson County – 500 to 1,000 each day. Interstate I-20 east-west has facilitated worker commuting to a higher level in the study area.

<i>~ Table D – 5 ~</i>			
Commuting Patterns			
The Zone, 2000			
County	In Commuting	Out Commuting	Net Commuting
Calhoun	10,251	7,325	2,926
Cleburne	800	3,644	- 2,844
Talladega	5,258	10,880	- 5,622
Total	16,309	21,849	- 5,540

Source: U.S. Bureau of the Census

~ Table D – 6 ~			
Percent Working Outside County of Residence The Zone			
County	1980 (%)	1990 (%)	2000 (%)
Calhoun	7.7	9.6	15.5
Cleburne	52.5	56.0	60.1
Talladega	19.3	27.9	34.6

Source: U.S. Bureau of the Census

3. Wage Differential Comparison Given Relative Cost of Employment

A large number of residents in The Zone (approximately 16,000) commute to work in the Birmingham or Atlanta metropolitan areas. Commuters travel to these cities because salary is higher or work is not available in the area in which they live. If continuing efforts by economic development officials in the Choccolocco Economic Activity Zone result in new jobs, there is concern that there will be a shortage of qualified employees. In order to address this concern, analysts at JSU's Center for Economic Development have examined the cost and benefits of commuting to jobs outside of The Zone. If all costs are considered, direct and opportunity, most commuters would be better off economically if they worked in the area in which they live (See Table D-7, p. 21).

The base salary across occupations in The Zone is \$29,160, in Birmingham \$34,670 and in Atlanta \$39,090. These numbers suggest that there is a \$5,510 advantage for Birmingham and a \$9,930 advantage in Atlanta. However, if Birmingham and Atlanta wages are adjusted for direct travel costs and opportunity costs another conclusion is evident. The cost of traveling is based upon number of miles driven annually multiplied times .405 per mile (IRS 2005 mileage allowance). If adjusted for travel costs, Birmingham's base salary falls to \$25,558, \$3,602 less than The Zone. Atlanta's base falls from \$39,090 to \$22,890, \$6,270 less than The Zone.

In addition, there is an opportunity cost of the time expended in travel to Birmingham or Atlanta. The opportunity cost of lost time is calculated by looking at the value of working at the mean hourly wage versus traveling to work. The annual opportunity cost for the travel time for Birmingham is \$6,251. For Atlanta, the annual opportunity cost for the travel time is \$9,395. When these costs are subtracted, the adjusted wage in Birmingham is \$19,307. The adjusted wage in Atlanta is \$13,495.

These numbers clearly demonstrate that the wage differential between The Zone and nearby metropolitan areas makes working in The Zone significantly more attractive than commuting to neighboring locations. The actual salary after adjustment is \$29,160 for Anniston compared to \$19,307 for Birmingham and \$13,495 for Atlanta. In unadjusted dollar terms, a worker would have to make \$44,523 in Birmingham or \$54,755 in Atlanta to be as well off as a person making \$29,160 locally.

~ Table D – 7 ~
**Wage Differential Comparison
of The Zone with Birmingham and Atlanta
Given the Cost of Travel**

	The Zone	Birmingham, AL	Atlanta, GA
Base Salary	\$29,160	34,670 - \$29,160 +\$5,510	\$39,090 - \$29,160 +\$9,930
Vehicle Related Costs Fixed & Variable Using IRS (.405/Mile)		45 miles each way 90*.405*250 work days	80 miles each way 160*.405*250 work days
Base Adjusted for Direct Travel	\$29,160	\$34,670 - \$9,112 \$25,558	\$39,930 - \$16,200 \$22,890
Opportunity Cost of Time (Mean Hourly Wage * Commute Time)		Mean Hourly Wage Daily commute time 1.5 hours *\$16.67* 250 work days	Mean Hourly Wage Daily commute time 2 hours *\$18.79* 250 work days
Base Adjusted for Direct Travel and Opportunity Cost	\$29,160	\$25,558 - \$6,251 \$19,305	\$22,890 - \$9,395 \$13,495
Salary Adjustments Total	0	-\$15,363	-\$25,595
Equivalent Salary	\$29,160	\$44,523	\$54,755

Source: Bureau of Labor Statistics

Economic Analysis of the Choccolocco Economic Activity Zone

E. Housing Trends

Growth in population in The Zone 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.

<i>~ Table E - 1 ~</i>				
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.

<i>~ Table E - 2 ~</i>						
Date of Construction, Housing Stock						
The Zone, 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 Choccolocco Economic Activity Zone

F. Economic Strength/Vitality

The Zone 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 Zone (See Table F-2, p. 25).

<i>~ Table F - 1 ~</i>						
Employed Persons by Industry						
The Zone, 1990 - 2000						
Industry	Calhoun Co.		Cleburne Co.		Talladega Co.	
	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
The Zone, 1990 - 2000
Total Employed, Percent Distribution, and Percent Change

Industry	Total Employed		% Distribution		% Change
	1990	2000	1990	2000	
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 shows manufacturing trends for the study area. The total number of manufacturing establishments increased 1.5 percent, from 259 in 1997 to 263 in 2002. Total employment declined 7.2 percent, from 19,109 in 1997 to 17,722 in 2002. Sales in manufacturing for the area increased from \$3.1 billion in 1997, to \$3.4 billion just five years later, representing a 11.5 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 manufacturing segment of the area economy is strong and growing.

~ Table F - 3 ~
Trends in Manufacturing
The Zone, 1997 - 2002

County	Establishments			Employees			Sales		
	1997	2002	% Change	1997	2002	% Change	1997	2002	% Change
Calhoun	149	150	0.6	10,841	9,368	- 13.6	1,504,506,000	2,020,839,000	34.3
Cleburne	10	12	20.0	1,108	947	- 14.5	175,147,000	183,192,000	4.6
Talladega	100	101	1.0	7,160	7,407	3.4	1,420,596,000	1,254,155,000	- 11.5
Total	259	263	1.5	19,109	17,722	- 7.2	3,100,249,000	3,458,186,000	11.5

Source: U.S. Bureau of the Census, 1997-2002.

2. Wholesale Activity Trends

The bright spot in wholesale activity is reflected in total sales, from \$1.0 billion in 1997 to \$1.3 billion in 2002, only five years later, see Table F-4. This represents a 21.7 percent increase in wholesale sales in The Zone. Total establishments declined by 8.0 percent and employment in the sector declined by 7.6 percent. Wholesale activity improved tremendously during the period with better warehousing facilities, computerization of inventory, improved transportation and scheduling, resulting in lean efficient operations.

<i>~ Table F - 4 ~</i>									
Trends in Wholesale Activity									
The Zone, 1997 - 2002									
County	Establishments			Employees			Sales		
	1997	2002	% Change	1997	2002	% Change	1997	2002	% Change
Calhoun	130	121	- 6.9	1,688	1,492	- 11.6	890,936,000	1,058,280,000	18.8
Cleburne	13	9	- 30.7	20	77	285.0	--	22,718,000	--
Talladega	57	54	- 5.2	618	580	- 6.1	183,036,000	226,719,000	23.8
Total	200	184	- 8.0	2,326	2,149	- 7.6	1,073,972,000	1,307,717,000	21.7

Source: U.S. Bureau of the Census, 1997-2002.

3. Retail Activity Trends

Retailing activity is at an all-time high in The Zone, see Table F-5. Total retail establishments declined 5.9 percent and employment declined 7.9 percent while total retail sales soared during the 1997-2002 period. Retail sales shifted from \$1.5 billion in 1997 to \$1.7 billion by 2002, for a 18.3 percent increase. All three counties had enormous increases in retail activity for the period; Talladega County led the way at 19.9 percent sales expansion, followed by Calhoun County, 18.1 percent, and Cleburne experienced a 4.8 percent increase in sales for the period. Retail activity is exceptionally strong in Calhoun County.

<i>~ Table F - 5 ~</i>									
Trends in Retail Activity									
The Zone, 1997 - 2002									
County	Establishments			Employees			Sales		
	1997	2002	% Change	1997	2002	% Change	1997	2002	% Change
Calhoun	578	570	- 1.4	6,747	6,223	- 7.7	981,985,000	1,160,387,000	18.1
Cleburne	47	47	--	262	248	- 5.3	53,951,000	56,574,000	4.8
Talladega	348	299	- 14.0	3,236	2,965	- 8.3	474,729,000	569,635,000	19.9
Total	973	916	- 5.9	10,245	9,436	- 7.9	1,510,665,000	1,786,596,000	18.3

Source: U.S. Bureau of the Census, 1997-2002.

4. Service Activity Trends

The service sector of our study area (Calhoun, Cleburne, and Talladega Counties) has shown strong growth. Total establishments shifted downward by 6.3 percent, from 1,430 in 1997 to 1,339 in 2002. Employment moved upward by 19.2 percent from 15,611 in 1997, to 18,606 in 2002, only five years later. Total sales advanced by 53.3 percent for the period, from \$665 million in 1997 to \$1.0 billion in 2002. Again, Calhoun County showed the greatest strength, followed by Talladega and Cleburne respectively (Table F-6).

The service sector of The Zone is exceptionally strong. 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.

<i>~ Table F - 6 ~</i>									
Trends in Service Activity									
The Zone, 1997 - 2002									
	Establishments			Employees			Sales		
County	1997	2002	% Change	1997	2002	% Change	1997	2002	% Change
Calhoun	950	880	- 7.4	11,544	13,180	14.2	476,871,000	696,327,000	46.0
Cleburne	41	47	14.6	135	396	193.3	6,827,000	14,556,000	113.2
Talladega	439	412	- 6.1	3,932	5,030	27.9	181,606,000	309,318,000	70.3
Total	1,430	1,339	- 6.3	15,611	18,606	19.2	665,304,000	1,020,201,000	53.3

Source: U.S. Bureau of the Census, 1997-2002.

5. Available Small Business Assistance Resources

The Zone offers opportunity for small business development and assistance through a combination of organizations within the tri-county area. The Jacksonville State University Small Business Development Center (JSU SBDC), Senior Corps of Retired Executives (SCORE), East Alabama Regional Planning and Development Commission, and Northeast Alabama Entrepreneurial System (NEAES) each offers unique capabilities to assist entrepreneurs with the operation of their business.

Small business is an essential component of the American economy, providing approximately 75% of net new jobs added to the national economy and representing over 99% of all employers.

The JSU SBDC contributes to the economic vitality of Alabama by helping generate sales and jobs for businesses within the Zone. From helping aspiring entrepreneurs with pre-venture ideas, to assisting small firms expand, to providing information necessary for critical decision making, the SBDC is a resource the small business community can turn to for direction. The SBDC is a partnership program with the U.S. Small Business Administration (SBA), the State of Alabama, and Jacksonville State University. SBDC services are free and include the following:

- One-on-One Business Counseling
- Research Library
- Government Procurement
- Workshops and Conferences

Additionally, the SBDC partners with chambers of commerce in the area to provide outreach to entrepreneurs. Regularly scheduled appointments are available to clients at the following resource centers: Calhoun County Chamber of Commerce, Talladega Area Chamber of Commerce, Sylacauga Chamber of Commerce, and Cleburne County Chamber of Commerce.

The Service Corps of Retired Executives (SCORE) Association is a national, nonprofit organization consisting of 10,500 volunteers providing small business counseling and related assistance through a network of 389 chapters and 800 locations nationwide. The Northeast Alabama SCORE chapter is hosted by the Calhoun County Chamber of Commerce in Anniston and is a sponsored program of the U.S. Small Business Administration (SBA). SCORE counselors originate from a variety of backgrounds and occupations. Counselors provide one-to-one and team business counseling along with low- and no-cost training workshops and seminars. Many volunteer counselors have owned small businesses for years while others have worked for major firms such as 3M, Proctor and Gamble, and General Electric.

The East Alabama Regional Planning and Development Commission administers a Revolving Loan Fund (RLF) program, which provides gap financing for business and industry to stimulate economic development. The RLF program's primary goal is to reduce unemployment and create new jobs. The program provides financing for businesses that are financially healthy and growing, but cannot obtain adequate financing to complete an expansion or a start up project. The program also provides a source of incentive financing for businesses locating

facilities within the Zone. By working in cooperation with private lenders to make good projects better, the program provides a missing link of project financing.

The Northeast Alabama Entrepreneurial System (NEAES) is a business incubation program for start-up businesses specializing in service and light manufacturing located in Anniston, AL. The NEAES is located in a 40,000 square foot facility that offers below market cost office space and light manufacturing space designed to minimize overhead for a startup business. New companies locating in the NEAES are able to preserve valuable startup and operating capital by having access to the following services:

- Communications and data service including telephone and broadband internet connection
- Office equipment center
- Internal mail center
- Receptionist and phone answering service
- In-house business training seminars

While an incubator program such as the NEAES cannot guarantee success, it can drastically improve the success rate. According to the National Business Incubation Association, the overall success rate for businesses that begin in an incubator environment is 87 percent.

6. 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 Zone 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.

<i>~ Table F - 7 ~</i>				
Current Employment Trends				
The Zone, 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.

7. Anniston Army Depot (AAD)

The Zone 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 Zone, 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 Zone, thus adding their retirement incomes to those of their replacements.

8. 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.

9. 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 type incidents. For a detailed examination of the economic impact of the Center for Domestic Preparedness, please see Appendix F.

Economic Analysis of the Chocolocco Economic Activity Zone

G. Infrastructure

1. Air Quality

The United States Environmental Protection Agency has designated the region an Attainment Area. The Zone 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 Talladega Counties) has no less than twenty-three (23) suppliers of water for the area (Table G-1, p. 33).

~ Table G - 1 ~

Inventory of Water Providers in The Zone

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	
	Oxford Water Works & Sewer Board Fayetteville Water & FPA Ida Station Water District Munford Water & FPA Sycamore Water & FPA Talladega County Water System Talladega Water & Sewer Board Utilities Board of Sylacauga Central Talladega Water Authority Childersburg Water & Sewer Board Lincoln Water Works Waldo Water Department

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

In The Zone approximately 66,519 resident households were being served with a total resident population of 178,756 (Table G-2). According to the East Alabama Regional Planning and Development Commission report in 2001, total water usage amounted to approximately 35,582,087 GPD with total capacity of 98,023,635 GPD, and a total supply capability of 1,128,662,002 GPD in The Zone (see Table G-2).

~ Table G - 2 ~

Water Usage and Inventory in The Zone

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
Talladega Co.	21,799	41,634	10,703,226	44,994,067	1,065,845,434
Total	66,519	178,756	35,582,087	98,023,635	1,128,662,002

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

3. Sewerage

A total of eleven (11) 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 26,042 residence customers, 64,036 resident persons, treating 28,241,000 GPD in effluent. Total wastewater treatment capacity for the area was 41,675,000 GPD when the survey was done in 2001. This yields a 13,434,000 GPD surplus wastewater treatment capacity for The Zone. An inventory of sewer systems in The Zone is shown in Table G-4.

<i>~ Table G - 3 ~</i>					
Sewer Systems Inventory					
The Zone, 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
Talladega Co.	11,895	29,738	11,588,000	12,625,000	1,037,000
Total	26,042	64,036	28,241,000	41,675,000	13,434,000

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

<i>~ Table G - 4 ~</i>	
Sewer Systems	
The Zone, 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	
	Lincoln Water Works & Sewer Board Oxford Water Works & Sewer Board Childersburg Water, Sewer, and Gas Board Sycamore Water and Sewer Authority Sylacauga Utilities Board Talladega Water Works and 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 Zone. 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; and 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. 36) for Harry Ayers Drive to Relocated SR 202 at Burn's Crossroad.

Tables G-5, G-6 (p. 36), and G-7 (p. 37) 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 The Zone 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 The Zone 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 The Zone 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. The Zone 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 33 industrial sites located within The Zone, 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 Talladega County and Cleburne County have nineteen and four sites, respectively. A list of the industrial sites (Table G-8, p. 39) immediately follows this initial description of The Zone 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.”

<i>~ Table G - 8 ~</i>					
Industrial Sites in The Zone					
Fall 2004					
Site Name	City	County	Available Acreage	Total Acreage	Rail
Billingsley Property	Sylacauga	Talladega	60	69	Not Specified
Brecon Property	Talladega	Talladega	27	27	Not Specified
Carl Pace Industrial Park	Oxford	Calhoun	25	60	Not Available
Childersburg Industrial Park	Childersburg	Talladega	2,171	2,195	Not Specified
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
Jackson Trace Industrial Park	Talladega	Talladega	80	80	Not Specified
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
Niki-Lu Property	Talladega	Talladega	15	15	Not Specified
Ohatchee Industrial Park	Ohatchee	Calhoun	105	105	Not Available
Piedmont Industrial Park	Piedmont	Calhoun	137	137	Not Specified
Smelley Property	Talladega	Talladega	200	269	Not Specified
Stemley Road Property	Lincoln	Talladega	28.5	28.5	Not Specified
Sylacauga Industrial Park	Sylacauga	Talladega	349	465	Not Specified
Talladega Airport Industrial Park	Talladega	Talladega	79	1034	Not Specified
Wallis Lumber Property	Talladega	Talladega	49	49	Not Specified
Watson Property	Lincoln	Talladega	159	159	Not Specified
Williams Site	Talladega	Talladega	20	20	Not Specified
Woods-Knoll	Lincoln	Talladega	239	239	Not Specified

Source: Economic Development Partnership of Alabama

There are numerous buildings available for usage in The Zone 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.

<i>~ Table G – 9 ~</i>			
Available Properties in The Zone			
Fall 2004			
Building Name	City	County	Space Available
AIDB Broom Building	Talladega	Talladega	57,140
AIDB Paper Products Building	Talladega	Talladega	18,653
Avondale Mills Bon Air Plant	Bon Air	Talladega	146,376
Bama Warehouse	Oxford	Calhoun	132,500
Beaunit Rayon Plant	Childersburg	Talladega	710,000
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
Lincoln Park Building 1	Talladega	Talladega	72,800
McKoy Building	Childersburg	Talladega	8,472
Mohawk Industries	Talladega	Talladega	93,000
MT South Building	Sylacauga	Talladega	27,000
Newberry Site	Talladega	Talladega	75,900
Pace Street Spec. Building	Oxford	Calhoun	12,000
Payco Electric Building	Sylacauga	Talladega	40,000
Rogers Warehouse	Piedmont	Calhoun	31,800
Shellcast Corporation Building	Sylacauga	Talladega	47,400
Southern Tool Building	Oxford	Calhoun	10,560
Sports Supply Group	Anniston	Calhoun	45,000
Talladega Speculative Building #2	Talladega	Talladega	100,000
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 Zone 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 Zone, 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, representatives 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 Zone.

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 Zone the number of physicians with active clinical practice per 10,000 population is well above the state median of 7.1. For The Zone, the average of the three counties is 9.21 (see Table G-10, p. 46). 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 Zone has more than adequate access to physicians. In addition, The Zone's proximity to Jefferson County positively impacts the area's access to medical care.

~ *Table G – 10* ~

Physicians with Active Clinical Practice in The Zone

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. 47 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 Zone 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 Zone: 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 Zone, see Table G-11, p. 47 Any of the very specialized services not available in The Zone are readily available to our population a short distance away in Jefferson County.

~ Table G - 11 ~
Statewide Health Provider Services

	Total Facilities	Licensed Facilities	Total Beds or Stations	Choccolocco Economic Activity Zone		
				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
The Zone**

The total economic impact of the Medical Care Industry in The Zone is substantial (see Worksheet G-1, p. 49). 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 The Zone.
2. Employer non-employee expenditures in The Zone.
3. Capital investment expenditures in The Zone.

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 Zone. 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 Zone there are 250 physicians and 1,807 RN's (see Table G-13).

<i>~ Table G - 12 ~</i>			
The Zone Medical Care Payroll			
	Payroll Employment	Annual Payroll	No. Establishments
The Zone	61,689	\$1,257,162,000	3,943
Health Care	5,947	\$157,645,000	398
% of Total	9.6%	12.5%	10%

<i>~ Table G - 13 ~</i>		
Selected Medical Care Statistics		
The Zone		
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 The Zone**

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
 The Zone**

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 Zone 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 Zone 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.

<i>~ Table G - 14 ~</i>			
Travel-Related Expenditures By Tourists			
The Zone, 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. 51.

<i>~ Table G - 15 ~</i>			
Annual State Lodging Tax			
The Zone, 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.

<i>~ Table G - 16 ~</i>			
Direct & Indirect Travel-Related Employment			
The Zone, 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-18, p. 52.

<i>~ Table G - 17 ~</i>	
Recreational and Cultural Inventory	
The Zone	
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 Zone. 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 Zone.
2. Additional tax revenues for The Zone.
3. Additional employment in The Zone.

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. 53) 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.

<i>~ Table G - 18 ~</i>	
The Zone 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. 52 for calculations of total benefits.	

~ Worksheet G - 2 ~
**Annual Economic Benefits Resulting From
 Tourism in The Zone**

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. Recreational and Cultural Activities

A multitude of recreational and cultural activities and events occur throughout 2005 in the cities comprising the Choccolocco Economic Activity Zone. The listing that follows represents a compilation of the major events for 2005 scheduled to occur in the cities of Anniston, Childersburg, Heflin, Jacksonville, Oxford, Sylacauga, and Talladega. (Source: Alabama 2005, Calendar of Events, by the Alabama Bureau of Tourism and Travel.)

a. Calendar of Events by City

Anniston

- Jan 8, Knox Concert Series: Opera Verdi Europa-La Boheme
- Jan 21, Gourmet Buffet and Wine Tasting
- Jan 28, Knox Concert Series
- Jan 30, Northeast Alabama Bridal Show
- Feb 19, Black Heritage Festival
- Feb 24, Knox Concert Series
- Mar 24-26, Spring Break Activities
- May 7, Pets in the Park
- May 12, Garden Party
- May 13, Garden & Home Tour
- May 28 - Jun 18, Music at McClellan
- Jun 3 - 4, Foggy Hollow Bluegrass Gatherin’
- Jun 4 - Jul 30, Animal Encounters
- Jun 18, Juneteenth Heritage Festival
- Jun 20 - 24, Manners Class
- Jul 8 - 10, Sunny King Charity Classic
- Sept 17, Firefly Festival
- Sept 23 - 24, Foggy Hollow Bluegrass Gatherin’
- Oct 11, Rainbow Omega Fundraising Dinner
- Oct 15, History and Heritage Festival
- Dec 6, Homes for the Holiday Tour
- Dec 8, Anniston Christmas

Childersburg

- Feb 12 - 14, DeSoto Caverns Park Valentine: Sound, Light, Water
- April 2 - 3, 30th Annual Indian Dance and Crafts Festival
- Sept 24 - 25, Indian Dance and Crafts Festival

Heflin

- May 19, Cleburne Day
- Jun 11, Youth Fishing Derby

Jacksonville

- Jan 22, JSU Field School Pinhoti Hike
- Feb 17, Musical, “The Mystery of Edwin Drood”
- Feb 19, JSU Field Vernal Pond Ecology Field trip
- Feb 24 - 27, Musical, “The Mystery of Edwin Drood”
- Mar 5, Little River Canyon Field school: Orienteering Adventure
- Mar 12, Frog Pond: Wild Ribbits and Croakers
- Apr 9, JSU Field School Nature Journal Hike & Dugger Mountain Hike
- Apr 23, Fair on the Square Living Museum
- Apr 23-24, JSU Field School: Paddler’s Rescue Festival
- May 19 - 22, JSU Jacksonville University Drama “Heroes”
- May 21, JSU Field Schools: Beginning Bird Identification
- Jun 23 - 26, On the Verge or the Geography of Yearning
- Jun 11 - 22, JSU Field Schools: Kids into Nature Camps
- Sept 17, JSU Field Schools: Guided Tour of Talladega National Forest
- Oct 8, JSU Field Schools: Guided Archaeology Tour

Oxford

- Feb 4 - 5, Sports and Leisure show
- Mar 4-6, Coin and Collectable Show
- Mar 12, Family Affair
- Mar 21 - 25, Spring Break Kids Events
- Apr 23 - 24, Native Solutions 7th Annual Intertribal Pow Wow
- Jul 7 - 26, Terrific Kid Tuesday
- Oct 1, Oxfordfest 2005
- Oct 10, 3rd Annual Rainbow Omega Golf Tournament
- Nov 18, Santa’s Arrival

Piedmont

- Apr 16, Cheaha Challenge

Sylacauga

- Jun 25, Chalaka Arts and Crafts Show

Talladega

- Feb, Black History Month Celebration
- Apr 28 - May 1, Aaron’s Dream Weekend
- Apr 28, International Motorsports Hall of Fame Induction Ceremony
- Apr 29, 20th Annual “Race Fever” Auction & BBQ
- May 1, Aaron’s 499-NASCAR
- Sep 29 - Oct 2, EA Sports 500 Weekend
- Oct 2, EA Sports 500-NASCAR
- Nov 5, JSU Field Schools: Pinhoti Trail Hike

b. Sites, Attractions, Scenic Nature, and Recreational Opportunities Offered by The Zone

An abundance of sites, attractions, scenic nature, and recreational opportunities are available for enjoyment throughout the Choccolocco Economic Activity Zone. A brief description of some of these major opportunities is included. (Source: The Mountain Longleaf Region, Calhoun County Chamber of Commerce, Convention and Visitors' Bureau.)

HISTORIC SITES

- ❖ *The Victoria Anniston* (256) 236-0503
Experience the luxury of 19th century lodging and dining at this extraordinary country inn and restaurant. Formerly an 1880's residence, the "Kirby House" is on the National Register of Historic Places.
- ❖ *The Noble McButler House, Anniston*
Built in 1887, this Victorian style home remained in the Noble family for over 100 years and is listed on the National Register of Historic Places.
- ❖ *Tyler Hill Historic District, Anniston*
Stroll through Victorian elegance in one of the oldest residential areas in Anniston. Tyler Hill is centered on a rising crest which peaks at a small square park surrounded by majestic Victorian homes built in the late 1880's. Location: East 6th Street and Lapsley Avenue.
- ❖ *First Presbyterian Church, Jacksonville* (256) 435-6340
View the oldest existing church in the area. Formed in 1834 with 11 members and completed structurally in 1858. The church served as a Confederate Hospital during the Civil War. Location: Corner of Clinton Street and Church Street in Jacksonville.
- ❖ *Cross Plains Depot and Museum, Piedmont* (256) 447-9007
Construction started before the Civil War and was completed in the 1869 for this facility known as the "Crossroads of the Southeast" during the 1880's. Listed on the National Register of Historic Places, the Depot is open on Sundays (2:00 – 4:00 p.m.), and by appointment through the City of Piedmont.
- ❖ *Janney Iron Furnace, Ohatchee* (256) 241-2800
The Civil War era furnace was constructed in 1863 using 200 slaves as labor; it was burned by Union soldiers destroying the shacks that had been erected for the workers, damaging a portion of the brick chimneys that capped the stone structure. However, the stone furnace remains standing today. Located off Highway 144 on Janney Road just east of Ohatchee.

CAMPING

- ❖ *Willow Point Marina, Ohatchee* (256) 892-2721
Located on Neely Henry Lake on Highway 77 North in the Ohatchee. The facility includes RV hookups, tent sites, bathhouses, covered picnic tables, swimming, boating, fishing, volleyball courts, badminton, horseshoes, and a man-made beach.
- ❖ *Outback Camping, Eastaboga* (256) 831-6952
Ten sites, hot and cold showers, bathhouse, laundry, full hookups, just 15 minutes west of Anniston off Interstate 20, exit 173. Close to the Talladega Superspeedway. 62 Chris Leigh Lane.
- ❖ *DeSoto Cavern Park, Childersburg* (256) 378-7552
Located on Highway 76.
- ❖ *Cheaha State Park Delta* (256) 488-5111
Escape to the highest point in Alabama. The park provides majestic views, modern motel facilities, cabins, chalets, camping accommodations, fishing, hiking and swimming. Open daily.

ATTRACTIONS

- ❖ *Anniston Museum of Natural History, Anniston* (256) 237-6766
Explore the wilds of Africa, the wonders of the North American wilderness, and the mysteries of 2,300-year-old Egyptian mummies in the Anniston Museum of Natural History. More than 2,000 natural history items are on permanent display. Children can get “hands on” with nature in the discovery room. Nature trails, botanical gardens, gift store, and picnic area are available. Allow 1.5 hours minimum. Handicap accessible. Open Tuesday – Saturday (10:00 a.m. – 5:00 p.m.); Sunday (1:00 p.m. – 5:00 p.m.); plus Mondays in the summer season. www.annistonmuseum.org.
- ❖ *Berman Museum of World Art, Anniston* (256) 237-6261
See Colonel Berman’s incredible and fascinating collection including weapons of espionage like a flute that shoots! Thousands of objects on exhibit: bronzes by Remington and Russell; rare and ornate weapons; Asian art; Colt Peacemakers and Winchesters; Civil War artifacts; and a Greek helmet over 2,000 years old. Make your way through a WWI bunker and go back in time to the days of knights in armor. Adjacent to the Anniston Museum of Natural History. Open Tuesday – Saturday (10:00 a.m. – 5:00 p.m.); Sunday (1:00 p.m. – 5:00 p.m.); plus Mondays in the summer season. www.bermanmuseum.org.
- ❖ *The Church of St. Michael and All Angels Anniston* (256) 237-4011
The Church of St. Michael and All Angels stands today as one of the South’s most prestigious examples of Gothic architecture built in 1888 by Anniston’s founding families. The church is located on 18th Street and Cobb Avenue. Listed in the National Register of Historic Places and selected as a state historical site, St. Michael’s welcomes thousands of visitors annually.

- ❖ *The Wren's Nest Gallery Anniston* (256) 238-0710
The Wren's Nest is the exclusive international distributor of art works by Larry K. Martin. The gallery is located behind The Victoria in Anniston, and is housed in a century-old carriage house, retaining much of its original charm. Over 100 subjects are available in print editions and all are on view at the gallery.

- ❖ *Knox Concert Series Anniston* (256) 237-6857
Knox Concert Series is one of Alabama's premiere presenting organizations and has been in existence for 55 years. The series offers four exciting musical or theatrical performances between September and April. Past performers include such acts as Rudolf Nureyev, Liberace, The Bolshoi Ballet, Willie Nelson, Henry Mancini, Izthak Perlman, and many more.

- ❖ *Centennial Memorial Park Anniston* (256) 241-2800
Official home of the Alabama's Veterans of Vietnam Memorial Wall, the Centennial Memorial Park is located in Anniston and is a permanent tribute to those heroic men and women who sacrificed their lives for our country. Located on the corner of 17th Street and Quintard Avenue.

- ❖ *Dr. J.C. Francis' Museum & Apothecary, Jacksonville* (256)435-5091
Enter the days of "biting the bullet" in this 1850's general practitioner's office and apothecary. Examine books, drug bottles, instruments, and medical equipment used by physicians and pharmacists of the period. Open to the public by appointment only. Location: Gayle Avenue in Jacksonville.

- ❖ *Jacksonville State University, Jacksonville* (256) 782-5781
"The Friendliest Campus in the South" welcomes you with a number of cultural offerings ranging from theatre to music to visual arts. It's one of Alabama's largest universities founded originally as Calhoun College in 1869. Located on Alabama Highway 21 North.

- ❖ *Talladega Superspeedway, Talladega* (256) 362-2261
Live life in the fast lane! It's the fastest closed track in the world with records exceeding 200 m.p.h. The Superspeedway hosts two major stock car races annually, the Aaron 500 and the Nextel 500. Open daily 9.00 a.m. – 5.00 p.m. with bus tours of track until dark.

- ❖ *International Motorsports Hall of Fame, Talladega* (256) 362-5002
Showcases racing vehicles that have set world records, as well as antique automobiles and the Richard Petty Race Car Simulator. Open daily 9.00 a.m. – 5.00 p.m. adjacent to the Talladega Superspeedway off Interstate 20.

- ❖ *Quintard Mall, Oxford* (256) 831-4180
Offers a great selection of departmental and specialty stores, a full food court, and dining restaurants. The Mall is also home to AmStar Stadium Theater. Location: 700 Quintard Drive.

- ❖ *Wright's Dairy, Alexandria* (256) 820-1020
Alabama's only dairy farm where the cows are milked, and the milk is bottled and sold right at the farm. You can take a hayride to see the cows up close, visit the dairy museum, and try a sample of Wright's Dairy Milk and ice cream. Located on U.S. Highway 431 North, 5 miles north of the U.S. Highway 431/Alabama Highway 21 Split.

- ❖ *Art Works Gallery, Anniston* (256) 237-1259
Located on Historic Noble Street, the gallery is a co-operative of 21 local artists featuring 2 and 3 dimensional original art and fine crafts. Location: 921 Noble Street.
- ❖ *The King Gold Mine, Chulafinnee* (256) 253-2080
The Alabama Gold Rush was a boom to Cleburne County in the late 1800's bringing in thousands of folks looking for a way to get rich quick. One such place known for gold was the King Gold mine in the Hollis/Chulafinnee area. You can camp and pan for pieces of gold among the pebbles of the creek. Location: Cleburne Road 24.

SCENIC, NATURE, AND WILDLIFE

- ❖ *The Frog Pond Wildlife Preserve, Choccolocco* (256) 782-5697
The Frog Pond Wildlife Preserve and Observation Area are located in the hills of Northeast Alabama in Calhoun County's Choccolocco State Forest at the intersection of the Joseph Spring Motorway (USFS Road 522) and Alabama Highway 9. The Frog Pond is used for nature study and research by Jacksonville State University's Biology and Education Departments, and the Anniston Museum of Natural History, as well as a number of local elementary and secondary schools. With a little luck you may experience a chorus of owls, frogs, or song birds as they provide background music for herons, ducks, or maybe even bats.
- ❖ *Oxford Lake and Civic Center, Oxford* (256) 831-2660
Stretch your legs on the paved track around the lake, feed the water fowl, or spread a picnic while the kids frolic on the newly constructed adventure park playground. See one of the last remaining covered bridges in the state. Other features include: tennis courts, swimming pools, baseball complex, indoor basketball courts, and many other activities.
- ❖ *Cheaha State Park, Delta* (256) 488-5111
Escape to the highest point in Alabama. The park provides majestic views, modern motel facilities, cabins, chalets, camping accommodations, fishing, hiking and swimming. Includes the Handicap-accessible Doug Ghee Hiking Trail.
- ❖ *DeSoto Cavern Park, Childersburg* (1-800) 933-2283
Retrace Hernado DeSoto's expedition through the south over 450 years ago. Explore DeSoto Caverns, the lost maze, and pan for the real gold DeSoto never found. The park also features a picnic area, camping, hiking, and playgrounds facilities.
- ❖ *Mountain Longleaf National Wildlife Refuge, McClellan* (256) 848-7085
More than 6,000 acres of the former military base is designated by the U.S. Fish and Wildlife Service as a National Wildlife Refuge to protect a unique and endangered ecosystem described as the Longleaf Pine Forest. About 400 years ago, Longleaf Pines covered approximately 60 to 90 million acres of the southeast. Today only about 3 million remain, most of which are located on the 6,000 acres refuge here in Anniston.
- ❖ *Dugger Mountain National Wilderness Area, Calhoun County* (256) 782-5817
Dugger Mountain is part of the Talladega National Forest in Calhoun County and was dedicated as a National Wilderness Area on April 1, 2000. The natural beauty and scenery are breathtaking, and it is the perfect place for outdoor enthusiasts who like to fish, camp, hunt, or ride horseback through the trails. Dugger Mountain is the second

highest peak in the state of Alabama and is home to hundreds of species of plants and animals. Located off of Alabama Highway 9.

- ❖ *Talladega National Forest, Talladega/Clay/Cleburne Counties* (256) 463-2272
Nestled within the foothills of the southern Appalachians, the Talladega National Forest offers numerous outdoor recreation opportunities. The area features three campgrounds, several mountain lakes, a game management area, the Talladega Scenic Byway, and the Pinhoti Trail system. Located off of U.S. Highway 431 & Alabama Highway 9.
- ❖ *Talladega Scenic Drive, Heflin* (256) 463-2272
Part of the National Scenic Byway System, the 26-mile Talladega Scenic Drive allows you to see the natural treasures from the comfort of your car. The 26-mile drive travels the backbone of Horseblock and Cheaha Mountains. Along the way there are overlooks and informational points of interest. The Byway leads to Cheaha State Park. Located off of U.S. Highway 431.

GOLF

- ❖ *Anniston Municipal Golf Course, Anniston* (256) 231-7631
9 – hole par 35 course located at 1341 Johnston Drive.
- ❖ *Cane Creek Golf Course, Anniston* (256) 848-3623
18 – hole par 72 course located on Baltzell Gate Road on the former Fort McClellan.
- ❖ *Cider Ridge Golf Course, Oxford* (256) 831-7222
18 – hole par 72 course located at 200 Apple Blossom Way.
- ❖ *Indian Oaks Golf Course, Anniston* (256) 820-4030
18 – hole par 72 course located at 201 Cherokee Trail.
- ❖ *Pine Hill Golf Course, Anniston* (256) 237-2633
18 – hole par 72 course and driving range located at Choccolocco Road.
- ❖ *Silver Lakes Robert Trent Jones Golf Course, Calhoun/Etowah County* (256) 892-3268
36 – hole course consists of three 9 – hole Championship courses, and a 9 – hole short course. One of Alabama’s world renowned Robert Trent Jones Golf Trails, Silver Lakes is located between Anniston and Gadsden off of U.S. Highway 431.
- ❖ *Stoney Brook Golf Course, Anniston* (256) 435-3114
18 – hole par 72 course located on Country Club Drive.

LAKES/RIVERS

- ❖ *H. Neely Henry Lake and Dam, Ohatchee* (256) 892-2717
There are many recreational opportunities that are available from public boat ramps, to picnic tables, to plentiful fishing, to walking trails. Located off of Highway 144.
- ❖ *Loyd Owens Canoe Trail, Cleburne County* (256) 463-2877
Dedicated on September 10, 1999, the Loyd Owens Canoe Trail meanders along the scenic Tallapoosa River from the Georgia state line to U.S. Highway 431. The Tallapoosa

River teems with fish, including some rare species, ducks, and other wildlife. Along the way canoeists can see sandbars, steep rocky banks, bridges, and scenic farmland. Located off of Highway 78 and U.S. Highway 431.

TRAILS

- ❖ *The Chief Ladiga Trail, Piedmont* (256) 447-3363
The Chief Ladiga Trail is Alabama's first extended rails-to-trails project. It wanders through the countryside of Calhoun County and Cleburne Counties and connects the Municipalities of Piedmont, Jacksonville, Weaver, and Anniston. Seen along the way are beautiful wetlands, streams, forests, farmlands, and a horizon filled with mountains. The trail is a family oriented pathway that provides a safe, non-motorized way to travel, exercise, and relax while enjoying the outdoors. Trail maps are available. Located off of Alabama Highway 21.
- ❖ *Pinhoti Hiking Trail, Talladega/Cleburne/Calhoun Counties* (256) 463-2272
Alabama's premiere long-distance recreation trail, spanning 110 miles and traversing the ridges and crest of the Talladega Mountains. It starts in the southern end of the Talladega National Forest and extends through Calhoun County to the Georgia line.
- ❖ *Shoal Creek Horse Trail/Camp, Heflin* (256) 463-2272
The trail/camp consists of 37 miles of trail loop for riders of all difficulty levels. Campsites at the horse camp are primitive but can accommodate 45 small RV's and tents. Located on Highway U.S. 78.

12. Retiree Attraction and Retention

a. Overview

The three counties of The Zone stand to benefit from the wealth controlled by retirees. The trend of affluent retirees moving into the Sun Belt is expected to continue and the need to retain retirees in the area upon retirement is also of significant economic advantage.

Retirees are a source of growth to a number of industries, e.g., real estate, building development, financial institutions, utilities, recreation, health services, insurance, and retail. Retiree attraction boosts the local economy and does not require large investments in infrastructure or tax abatements in order for governments to initiate such programs.

Seniors do not pollute or destroy the environment. They often serve as volunteers and contributors to local philanthropic and service organizations. Churches especially benefit from their financial and service contributions. Affluent retirees place little added strain on schools, welfare systems, criminal justice systems, or written off health care system accounts.

While the importance of attracting manufacturing and other industries is recognized, research finds that one affluent retired couple will provide the same economic benefit to the region as 3.7 factory jobs. The average couple will bring assets of about \$320,000, and will have retirement income of \$33,000 and will spend 80 – 90% of income locally for goods and services.

b. Organizing and Implementing a Retirement Development Strategy

The Choccolocco Economic Activity Zone is well suited to pursue a regional approach to retiree retention and attraction. The communities in the three-county area have many of the small town amenities sought by affluent retirees. The region's location within easy driving distance to Birmingham, Atlanta, and Chattanooga make access to the attractions of the larger cities relatively easy.

Essential to an effective regional retiree development and retention strategy is a Retiree Development Council formed either by local chambers of commerce or local governments or by a partnership of the two kinds of organizations. If local chambers of commerce do not want to pursue retiree attraction, then local governments could take the lead.

The lead agency, being either a chamber or government entity, could support the Retiree Development Council by selecting appropriate members, and provide for incorporation similar to that done by industrial development boards. The boards would develop their own bylaws which cover membership, offices, handling of funds, and other necessary functions.

The Retiree Development Council should be composed of those who have a vision and, hopefully, a vested interest in attracting and retaining retirees in the region. Typical members would be chamber of commerce and local government representatives, realtors, developers, health care professionals, bankers, local retirees, utilities personnel, and those representing news media.

Possible committees organized under the Retiree Development Council are: budget, community assessment, community relations, marketing and promotions, and ambassador. For comprehensive instructions of organizing and implementing a retirement development strategy, see the publication Retirement Development: A How To Guidebook published by the Center for Economic Development, Jacksonville State University.

One important component of a retirement development strategy for the region is to complete a self-evaluation and inventory of the amenities available to attract retirees and recommended improvements. This normally is done by the Community Assessment Committee of the Retiree Development Council; however, input from the entire council is useful. Recommend also that technical advice and assistance of the Center for Retiree Research and Recruitment of the Center for Economic Development, Jacksonville State University be obtained in conducting this self-evaluation and inventory. The above guidebook will be invaluable in organizing and conducting the self-evaluation and inventory by providing step by step instructions.

c. Measure of the Success of a Retiree Attraction Strategy

Once a retiree attraction strategy is implemented, it is essential to measure the effective of the strategy. This is necessary in order to promote continued financial and in-kind support of the strategy as well as to make adjustments, as necessary, in the strategy in order to improve effectiveness.

The Ambassador Committee of the regional Retiree Development Council, for example, could be used to contact community newcomers to determine if they are in fact retirees and if they moved into the region in response to programs of the retirement development strategy.

Another technique to assess progress in retiree attraction is to track the percentage of total family incomes that are due to pension income. Census data from the 2000 U.S. Census is available to accomplish this, and is shown below. These percentages can be used as a baseline to track changes in the proportion of retirees, by county, in the region. See Table G-19, p. 64.

~ Table G – 19 ~

**Retirement Pensions*as a Percentage of
Total Family Income by County**

County	Percentage
Calhoun	23
Cleburne	17
Talladega	20

* Excluding income from social security.

Source: *Income Characteristics for Alabama (SF3)*,
U.S. Census Bureau, *2000 Census of Population*.

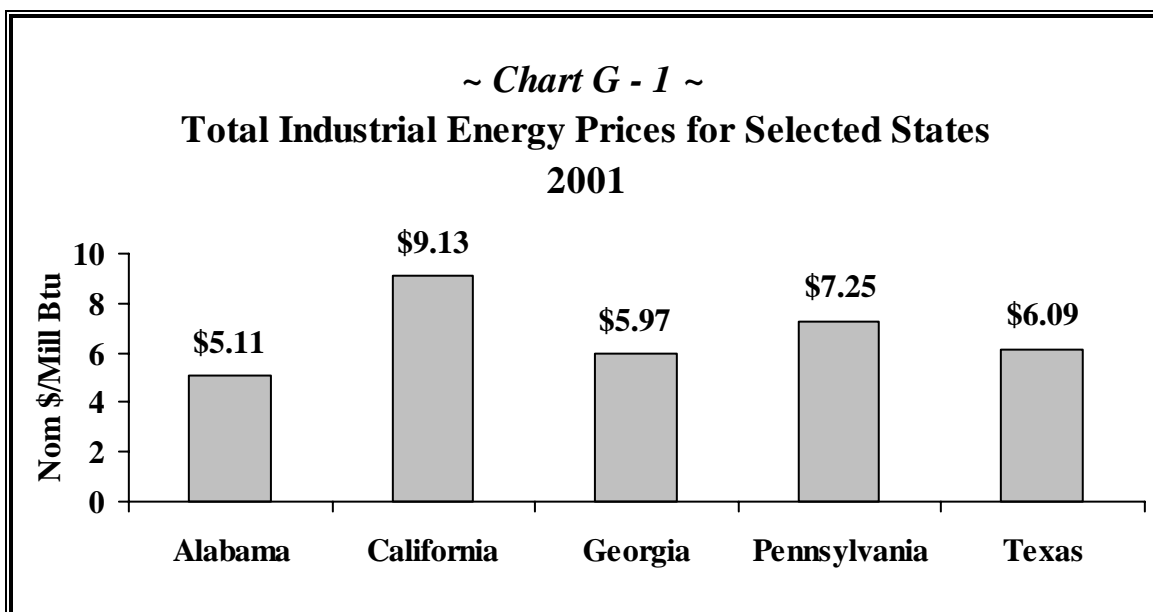
d. Summary

The above is a suggested approach to development of a strategy to attract retirees in the Choccolocco Economic Activity Zone composed of Calhoun, Cleburne, and Talladega Counties. A major decision in the process is to decide on which entity, either chambers of commerce, or county/municipal governments, or a combination of the two, would serve as lead agency. The Center for Retiree Research and Recruitment, Center for Economic Development, Jacksonville State University will be a key resource to provide technical advice and assistance.

13. 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 Zone is adequately served by several utility companies. Alabama Power, Coosa Valley Electric Cooperative, Sylacauga Utilities Board, and Cherokee Electrical Cooperative provide the electrical needs of The Zone 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 Zone is near the lowest in the United States: \$5.11 per million BTU for industrial energy (see Chart G-1, p. 65) and \$11.18 per million BTU for industrial electricity (see Chart G-2, p. 66).

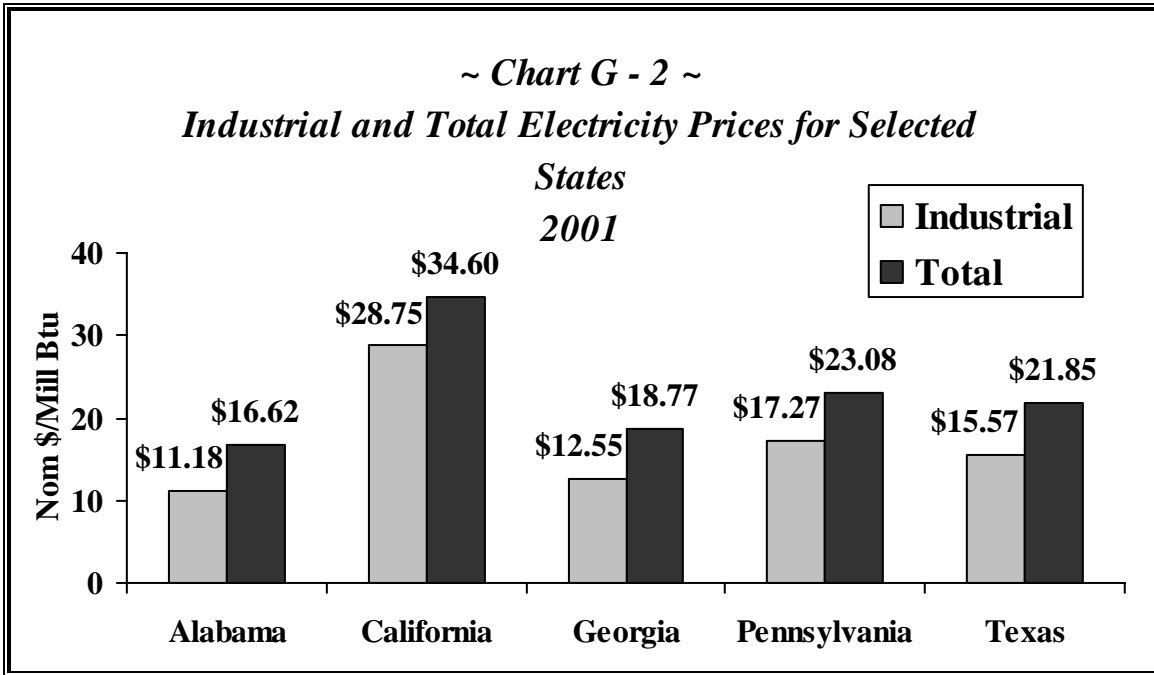


Source: U.S. Bureau of the Census, *Statistical Abstract of the United States, 2000*.

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 primarily to the northern and central portions of Talladega and to a few areas in the southern part of the county. The Sylacauga Utilities Board provides electrical service to the majority of the City of Sylacauga. Cherokee Electrical Cooperative serves portions of Northern Calhoun County. It appears that the entire Zone is provided more than sufficient electrical power with the capacity available for future growth.

The Choccolocco Economic Activity Zone under study is blessed with the Coosa River on the western boundary. Two hydro-electric facilities generate electricity: Henry Neeley, 72.9 mega watts; and Logan Martin, 128.25 mega watts. In 2001 Florida Power and Light constructed a simple-cycle combustion turbine facility which came on-line in June 2003, operating as a peaking facility. Currently owned by Gulf Power, the facility is rated at 668 mega watts, or enough capacity to power a half-million homes.

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 Zone. 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 Zone 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.

14. 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-20 (p. 67) and G-21 (p. 68) 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 – 20 ~
The Zone 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
Branches of Credit Unions Headquartered Outside of The Zone				
Credit Union	2000	2001	2002	2003
Telco – Oxford	--	7,306	8,508	8,137
First Educators – Anniston	--	5,351	5,755	7,046
First Educators – Jacksonville	--	4,578	5,779	6,690
America’s First – Anniston	--	--	--	--
Alabama Teachers – Anniston	--	--	--	--
First Educators – Talladega	--	3,329	3,467	3,787
America’s First – Talladega	--	--	--	--

Source: National Credit Union Administration.

~ Table G – 21 ~				
The Zone 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

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.