CITY OF CHATTANOOGA, TENNESSEE

GOVERNMENT-WIDE EXPENSES BY FUNCTION
LAST THREE FISCAL YEARS

Function/Program	2004		2003		2002
General government	$ 59,111,511		$ 58,698,292		$ 50,548,430
Public Safety	62,984,029		60,193,174		56,975,310
Public Works	50,609,639	(2)	42,983,849	(1)	59,848,473
Parks and Recreation	12,981,174		14,193,439		13,765,543
Social Services	26,058,655		20,758,129		19,178,170
Interest on long-term debt	6,097,267		4,417,740		3,667,564
Sewer	32,725,763		31,851,449		31,565,003
Solid Waste/Sanitation	4,718,858		5,385,859		6,428,615
Storm Water	4,312,010		4,523,419		4,774,295
Housing Management	1,718,091		1,496,241		930,550
Electric Utility	374,823,000		365,187,000		346,821,000
Total government-wide expenses	$ 636,139,997		$ 609,688,591		$ 594,502,953

(1) The reduction in FY 2003 is primarily due to a change in the method of accounting for depreciation related to the City's infrastructure.

(2) During FY 2004, over $4.8 million in tipping fees were recorded as an expense whereas they were previously recorded as a transfer.

CITY OF CHATTANOOGA, TENNESSEE

GOVERNMENT-WIDE REVENUES
LAST THREE FISCAL YEARS

	2004	2003	2002
Program Revenues:			
Charges for services	$ 443,760,680	$ 421,140,594	$ 402,663,146
Operating grants and contributions	28,930,990	27,322,758	27,934,574
Capital grants and contributions	18,713,606	8,002,849	9,355,637
General Revenues:			
Taxes:			
Property taxes	87,092,991	87,063,509	83,178,993
Sales taxes	19,643,028	17,940,768	17,589,729
Other taxes	9,886,402	8,577,827	7,542,589
Grants and contributions not restricted specific programs	34,896,500	35,089,989	34,821,809
Unrestricted investment earnings	1,760,922	3,525,811	5,095,019
Miscellaneous	11,435	137,987	-
Gain on sale of capital assets	249,007	-	-
Special items	17,096,131	-	-
Total government-wide revenues	$ 662,041,692	$ 608,802,092	$ 588,181,496

CITY OF CHATTANOOGA, TENNESSEE

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

Fiscal Year Ended June 30	Property Taxes	Other Local Taxes	Licenses and Permits	Inter-Governmental	Charges for Services	Fines, Forfeitures and Penalties	Investment Income	Miscellaneous	Total
1995	$71,061,842	$ 5,133,580	$4,159,161	$ 135,647,682	$4,402,528	$ 1,482,496	$4,112,847	$ 6,227,331	$232,227,467
1996	72,147,987	5,322,460	5,059,012	139,128,935	4,460,791	1,645,901	4,022,283	6,083,666	237,871,035
1997	66,725,268	16,505,914	5,315,140	146,431,963	4,686,720	1,760,268	4,178,729	5,828,088	251,432,090
1998	62,837,381	21,956,152	5,482,906	59,384,581	2,364,791	1,805,903	3,086,343	6,416,760	163,334,817
1999	63,927,435	22,938,301	5,593,174	62,245,526	2,640,477	2,143,025	3,258,820	9,660,580	172,407,338
2000	64,262,529	23,912,119	6,102,055	64,081,912	2,700,574	1,895,159	3,533,489	8,038,712	174,526,549
2001	66,868,120	24,131,228	6,133,506	58,682,200	2,744,292	1,825,737	3,217,133	6,326,147	169,928,363
2002	83,310,669	24,456,929	6,276,409	63,597,608	3,174,469	1,733,844	2,378,392	7,469,266	192,397,586
2003	87,247,361	25,658,605	6,649,684	66,535,808	3,250,348	1,427,540	2,289,983	7,579,341	200,638,670
2004	87,196,440	28,227,686	7,168,267	71,604,321	3,289,760	1,112,159	1,523,541	10,479,719	210,601,893

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

CITY OF CHATTANOOGA, TENNESSEE

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

Fiscal Year Ended June 30	General Government	Finance and Administration	Public Safety	Public Works	Parks and Recreation	General Services	Education	Debt Services	Capital Outlay	Social Services	Total
1995	$ 17,045,619	$ 4,542,789	$37,067,540	$13,082,451	$ 8,418,986	$10,428,911	$ 97,159,632	$5,943,855	$ 22,460,035	$ 14,097,296	$230,247,114
1996	17,578,266	4,806,407	38,863,226	13,587,704	8,853,506	10,324,153	98,716,585	6,839,092	23,774,426	14,969,700	238,313,065
1997	19,615,441	5,593,165	41,239,008	13,100,104	9,645,826	11,162,219	108,785,421	7,610,454	25,333,133	14,643,491	256,728,262
1998	26,751,553	5,101,425	43,300,303	12,505,996	9,795,435	11,799,661	-	8,175,752	21,513,790	17,109,854	156,053,769
1999	28,400,715	5,347,504	44,099,492	13,013,318	10,854,732	12,596,657	-	7,477,848	21,799,963	17,405,968	160,996,197
2000	28,793,205	5,420,736	49,282,463	16,340,771	12,071,498	12,366,425	-	7,232,436	22,361,690	19,269,739	173,138,963
2001	30,804,003	5,507,500	51,526,079	17,113,740	12,009,878	12,837,433	-	6,522,170	36,392,794	12,970,057	185,683,654
2002	38,339,495	8,231,570	55,079,995	23,365,928	12,710,408	4,804	-	8,393,234	25,285,966	18,823,259	190,234,659
2003	44,821,104	8,227,036	58,099,709	23,537,088	12,519,226	-	-	9,206,817	38,453,691	20,523,649	215,388,320
2004	43,499,604	8,194,419	61,349,815	29,818,717	12,176,589	-	-	10,893,823	43,377,200	25,735,022	235,045,189

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

CITY OF CHATTANOOGA, TENNESSEE

PROPERTY TAX LEVIES AND COLLECTIONS
LAST TEN FISCAL YEARS

Fiscal Year Ended June 30	Total Tax Levy	Current Tax Collections	Percent of Levy Collected	Delinquent Tax Collections	Total Tax Collections	Total Collections as Percent of Current Levy	Outstanding Delinquent Taxes	Outstanding Delinquent Taxes as Percent of Current Levy
1995	$65,526,453	$62,692,608	95.7%	$3,148,835	$65,841,443	100.5%	$5,820,496	8.9%
1996	66,277,436	63,788,287	96.2%	2,273,018	66,061,305	99.7%	5,924,547	8.9%
1997	61,988,345	58,976,664	95.1%	2,498,964	61,475,628	99.2%	5,757,609	9.3%
1998	58,443,299	55,449,615	94.9%	2,930,520	58,380,135	99.9%	5,423,483	9.3%
1999	60,155,010	57,660,552	95.9%	2,574,338	60,234,890	100.1%	5,126,800	8.5%
2000	60,465,150	57,721,509	95.5%	2,139,956	59,852,775	99.0%	5,848,089	9.7%
2001	63,044,578	59,976,260	95.1%	2,495,293	62,471,553	99.1%	6,075,816	9.6%
2002	80,555,898	75,788,898	94.1%	2,764,167	78,553,065	97.5%	7,864,824	9.8%
2003	82,022,214	77,536,040	94.5%	3,611,273	81,147,313	98.9%	8,188,452	10.0%
2004	81,447,573	77,544,326	95.2%	3,986,961	81,531,287	100.1%	8,050,923	9.9%

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

CITY OF CHATTANOOGA, TENNESSEE

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

Fiscal Year Ended June 30	Real Property (1)		Personal Property (2)		Public Utilities (3)		Total		Assessed to Total Estimated Actual Value
	Assessed Value (5)	Estimated Actual Value (5)	Assessed Value (5)	Estimated Actual Value (5)	Assessed Value (5)	Estimated Actual Value (5)	Assessed Value (5)	Estimated Actual Value (5)	
1995	$ 1,733,174,165	$ 5,324,263,360	$ 307,830,119	$ 1,026,100,397	$ 157,865,664	$ 287,028,480	$ 2,198,869,948	$ 6,637,392,237	33.13%
1996	1,764,147,467	5,421,140,894	308,318,501	1,027,728,337	151,604,715	275,644,936	2,224,070,683	6,724,514,167	33.07%
1997	1,797,441,847	5,523,206,725	344,984,883	1,149,949,610	153,432,945	278,968,991	2,295,859,675	6,952,125,326	33.02%
1998	1,987,416,146	6,147,138,482	381,056,931	1,270,189,770	161,516,615	293,666,573	2,529,989,692	7,710,994,825	32.81%
1999	2,031,602,544	6,284,950,419	407,967,358	1,359,891,193	164,540,123	299,163,860	2,604,110,025	7,944,005,472	32.78%
2000	2,075,650,791	6,420,828,988	382,030,624	1,273,435,413	159,854,460	290,644,473	2,617,535,875	7,984,908,874	32.78%
2001	2,126,364,954	6,569,990,348	406,302,688	1,354,342,293	196,521,415	357,311,664	2,729,189,057	8,281,644,305	32.78%
2002	2,498,277,473	7,779,159,444	482,782,728	1,609,275,760	220,670,376	401,218,865	3,201,730,577	9,789,654,070	32.71%
2003	2,572,574,393	7,998,826,954	459,250,379	1,530,834,597	228,198,584	414,906,516	3,260,023,356	9,944,568,067	32.78%
2004	2,614,130,284	8,166,665,310	421,375,610	1,524,120,058	201,678,042	366,687,349	3,237,183,936	10,057,472,717	32.19%

Notes:

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

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

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

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

(5) All assessments and estimated actual values are based on the initial levy and do not include any adjustments. The reduction in total assessments for FY 2004 is primarily due to a lawsuit by several utilities companies which resulted in a reclassification of underground pipelines from real property to personal property thereby subject to a 15% annual reduction. According to a state official, the impact of cellular phones (assessed at 32%) on the telephone companies (assessed at 55%) has led to zero growth for utilities statewide for the first time in 30 years. The state has recently enacted legislation that will restore the underground pipeline to real property for FY 2005.

CITY OF CHATTANOOGA, TENNESSEE

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

Fiscal Year Ended June 30	Tax Rates Per $100 Assessed Value			Tax Levies		
	City	County	Total	City	County	Total
1995	$ 2.98	$ 2.81	$ 5.79	$65,526,453	$ 98,321,810	$163,848,263
1996	2.98	2.81	5.79	66,277,436	100,264,781	166,542,217
1997	2.70	3.22	5.92	61,988,345	118,833,274	180,821,619
1998	2.31	2.93	5.24	58,443,299	121,892,101	180,335,400
1999	2.31	2.93	5.24	60,155,010	126,038,952	186,193,962
2000	2.31	3.52	5.83	60,465,150	127,944,083	188,409,233
2001	2.31	3.52	5.83	63,044,578	155,122,581	218,167,159
2002	2.52	3.06	5.58	80,555,898	160,557,203	241,113,101
2003	2.52	3.06	5.58	82,022,214	163,376,638	245,398,852
2004	2.52	3.06	5.58	81,447,573	165,234,549	246,682,122

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

CITY OF CHATTANOOGA, TENNESSEE

PRINCIPAL TAXPAYERS
June 30, 2004

Taxpayer	2003 Assessment	Percent of Assessed Valuation	City Tax
Tennessee Valley Authority (Office Leasing/Power)	$ 80,233,095	2.48%	$ 948,367
E.I. DuPont de Nemours and Company (Synthetic Yarns)	53,872,130	1.66%	1,102,758
BellSouth (Telecommunications Utility)	50,662,009	1.56%	1,274,656
CBL & Associates (Land Development/Leasing)	48,886,481	1.51%	1,229,984
Unum/Provident (Insurance/Leasing)	41,324,675	1.27%	1,029,480
Tennessee-American Water Company (Water Utility)	35,779,979	1.10%	900,224
Signal Mountain Cement Company (Manufacturing)	27,711,336	0.85%	179,520
Blue Cross Blue Shield (Insurance/Leasing)	25,323,920	0.78%	637,150
Kenco Group, Incorporated (Warehousing/Leasing)	22,234,834	0.69%	483,232
AGL Resources (Natural Gas Utility)	20,972,881	0.65%	527,678
	$407,001,340	12.55%	$ 8,313,049

Source: City Treasurer

CITY OF CHATTANOOGA, TENNESSEE

HISTORICAL DEBT RATIOS
June 30, 2004

	1996	1997	1998	1999	2000	2001	2002	2003	2004
Estimated population (1)	151,600	150,300	148,800	147,500	145,700	155,554	155,992	155,582	157,532
Appraised property valuation	$ 6,724,514,167	$ 6,952,125,326	$ 7,710,994,825	$ 7,944,005,472	$ 7,984,908,874	$ 8,281,644,305	$ 9,789,654,070	$ 9,944,568,067	$ 10,057,472,717
Assessed property valuation	2,224,070,683	2,295,859,675	2,529,989,692	2,604,110,025	2,617,535,875	2,729,189,057	3,201,730,577	3,260,023,356	3,237,183,936
Gross indebtedness (2)	204,479,351	191,283,521	245,731,165	237,505,962	223,521,569	258,442,849	244,704,834	427,890,091	434,308,264
Less: Self-supporting indebtedness (3)	147,739,894	138,922,708	194,393,764	190,087,672	179,866,956	178,059,226	169,036,886	344,499,352	353,562,826
Debt Service Fund	9,127,569	8,802,830	7,126,274	2,566,687	2,671,606	4,163,307	5,497,083	4,988,142	5,222,704
Net direct indebtedness	47,611,888	43,557,983	44,211,127	44,851,603	40,983,007	76,220,316	70,170,865	78,402,597	75,522,734
Plus: Estimated net overlapping indebtedness	79,884,361	100,669,117	99,208,181	98,505,368	88,150,782	103,117,962	109,591,857	96,147,876	107,821,749
Net direct and overlapping indebtedness	$ 127,496,249	$ 144,227,100	$ 143,419,308	$ 143,356,971	$ 129,133,789	$ 179,338,278	$ 179,762,722	$ 174,550,473	$ 183,344,483
Gross debt per capita	$1,348.81	$1,272.68	$1,651.42	$1,610.21	$1,534.12	$1,661.43	$1,568.70	$2,750.25	$2,756.95
Net direct debt per capita	314.06	289.81	297.12	304.08	281.28	489.99	449.84	503.93	479.41
Net direct and overlapping debt per capita	841.00	959.59	963.84	971.91	886.30	1,152.90	1,152.38	1,121.92	1,163.86
Gross debt to appraised valuation	3.04%	2.75%	3.19%	2.99%	2.80%	3.12%	2.50%	4.30%	4.32%
Net direct debt to appraised valuation	.71%	.63%	.57%	.56%	.51%	.92%	.72%	.79%	.75%
Net direct debt and overlapping debt to appraised valuation	1.90%	2.07%	1.86%	1.80%	1.62%	2.17%	1.84%	1.76%	1.82%
Gross debt to assessed valuation	9.19%	8.33%	9.71%	9.12%	8.54%	9.47%	7.64%	13.13%	13.42%
Net direct debt to assessed valuation	2.14%	1.90%	1.75%	1.72%	1.57%	2.79%	2.19%	2.40%	2.33%
Net direct and overlapping debt to assessed valuation	5.73%	6.28%	5.67%	5.51%	4.93%	6.57%	5.61%	5.35%	5.66%

(1) Population figures for all years are estimates.

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

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

CITY OF CHATTANOOGA, TENNESSEE

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

Fiscal Year Ended June 30	Bond Principal	Bond Interest & Fiscal Charges (2)	Total Debt Service Expenditures	Total General Governmental Expenditures	Ratio of Debt Service to General Governmental Expenditures
1995	$3,884,314	$2,059,541	$5,943,855	$230,247,114	2.6%
1996	4,295,735	2,543,357	6,839,092	238,313,065	2.9%
1997	4,719,181	2,891,273	7,610,454	256,728,262	3.0%
1998	5,233,898	2,941,854	8,175,752	156,053,769	5.2%
1999	4,852,826	2,625,022	7,477,848	160,996,197	4.6%
2000	4,750,143	2,482,293	7,232,436	173,138,963	4.2%
2001	4,226,180	2,295,990	6,522,170	185,683,654	3.5%
2002	4,658,954	3,734,280	8,393,234	190,234,659	4.4%
2003	4,753,112	4,404,436	9,157,548	215,388,320	4.3%
2004	4,725,541	6,168,282	10,893,823	235,045,189	4.6%

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

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

CITY OF CHATTANOOGA, TENNESSEE

COMPUTATION OF DIRECT AND OVERLAPPING INDEBTEDNESS
Year Ended June 30, 2004

Jurisdiction	Net General Obligation Bonded Debt Outstanding	Percentage Applicable to Government	Amount Applicable to Government
Direct:			
City of Chattanooga	$ 75,522,734	100.0000%	$ 75,522,734
Overlapping:			
Hamilton County	181,839,819	59.2949%	107,821,749
Total	$257,362,553		$183,344,483

CITY OF CHATTANOOGA, TENNESSEE

COMPUTATION OF DEBT LIMIT AND LEGAL DEBT MARGIN
Year Ended June 30, 2004

Debt limit (10% of assessed valuation)	$323,718,394
Gross Indebtedness:	
General obligation bonds outstanding	266,565,000
Notes and Capital Leases Payable	167,743,264
Gross indebtedness	434,308,264
Less self-supporting indebtedness for general obligation bonds:	
CDRC Capital Lease	115,925,472
Interceptor Sewer System	131,448,967
Solid Waste/Sanitation Fund	27,977,366
Storm Water Fund	19,099,733
Hotel/Motel Debt	54,990,000
Fannie Mae Loan (CDBG)	321,289
800 MHz Equipment Capital Lease	3,800,000
	353,562,827
Gross direct indebtedness	80,745,437
Less: Debt Service Fund balance	5,222,704
Debt subject to debt limitation	75,522,733
Net legal debt margin	$248,195,661
Percentage of direct legal debt exhausted	23.33%

CITY OF CHATTANOOGA, TENNESSEE

PROPERTY VALUE AND CONSTRUCTION
LAST TEN FISCAL YEARS

Calendar Year (1)	Commercial Construction (2)		Residential Construction (2)		Property Value (3)		
	Number of Permits	Value	Number of Permits	Value	Commercial	Residential	Public Utilities
1994	672	$ 124,406,215	1,434	$ 63,825,615	$ 2,716,252,084	$ 2,608,011,276	$ 287,028,480
1995	749	152,369,585	1,360	63,336,445	2,758,077,658	2,663,063,236	275,644,936
1996	789	214,356,906	1,465	75,164,190	2,815,608,289	2,707,598,436	278,968,991
1997	834	151,458,193	1,509	85,398,111	3,041,450,294	3,105,688,188	293,666,573
1998	822	212,851,146	1,516	73,308,479	3,109,414,963	3,175,535,456	299,163,860
1999	762	219,143,098	1,501	84,969,747	3,180,873,852	3,239,955,136	290,644,473
2000	751	180,763,204	1,670	102,825,961	3,268,879,764	3,301,110,584	357,311,664
2001	776	227,505,416	1,667	138,229,339	3,741,924,004	4,037,235,440	401,218,865
2002	699	181,501,415	1,631	106,428,336	3,870,576,614	4,128,250,340	414,906,516
2003	744	178,242,350	1,852	167,286,482	3,924,888,157	4,215,018,920	366,687,349

Notes:

(1) Latest information available for the calendar year.

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

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

CITY OF CHATTANOOGA, TENNESSEE

SCHEDULE OF REVENUE BOND COVERAGE
LAST TEN FISCAL YEARS

Fiscal Year	Gross Revenue (Note A)	Expenses (Note B)	Net Revenue Available For Debt Service	Debt Service Requirements			Coverage
				Principal	Interest	Total	
Primary Government:							
			EPB				
1995	$ 286,546,000	$ 272,502,000	$ 14,044,000	$ -	$ -	$ -	$ -
1996	311,940,000	296,020,000	15,920,000	-	-	-	-
1997	292,026,000	277,576,000	14,450,000	-	-	-	-
1998	332,613,000	307,581,000	25,032,000	-	-	-	-
1999	336,984,000	314,757,000	22,227,000	-	-	-	-
2000	345,998,000	326,700,000	19,298,000	-	-	-	-
2001	362,105,000	341,852,000	20,253,000	-	1,003,400	1,003,400	20.18
2002	348,852,000	331,164,000	17,688,000	1,600,000	1,966,800	3,566,800	4.96
2003	365,066,000	348,677,000	16,389,000	1,600,000	1,886,800	3,486,800	4.70
2004	378,322,000	358,158,000	20,164,000	1,600,000	1,812,000	3,412,000	5.91
Component Unit:							
			METROPOLITAN AIRPORT AUTHORITY				
1995	5,306,842	3,505,242	1,801,600	195,000	989,321	1,184,321	1.52
1996	5,147,790	3,253,459	1,894,331	212,500	976,646	1,189,146	1.59
1997	5,456,099	3,277,908	2,178,191	225,000	985,062	1,210,062	1.80
1998	5,820,799	3,423,511	2,397,288	237,275	947,711	1,184,986	2.02
1999	6,319,120	4,304,545	2,014,575	252,274	931,391	1,183,665	1.70
2000	6,547,743	4,354,853	2,192,890	268,108	914,051	1,182,159	1.85
2001	8,841,283	4,531,107	4,310,176	268,107	892,086	1,160,193	3.72
2002	12,354,844	4,965,332	7,389,512	11,836,149	104,322	11,940,471	0.62
2003	10,246,713	5,053,938	5,192,775	575,000	253,633	828,633	6.27
2004	11,250,320	4,992,992	6,257,328	505,000	193,453	698,453	8.96
			CHATTANOOGA DOWNTOWN REDEVELOPMENT CORPORATION				
2001	9,653,532	4,105,053	5,548,479	-	3,599,488	3,599,488	1.54
2002	17,977,555	9,848,050	8,129,505	-	7,198,975	7,198,975	1.13
2003	17,728,790	10,382,510	7,346,280	-	7,198,975	7,198,975	1.02
2004	20,670,173	10,025,003	10,645,170	-	7,198,975	7,198,975	1.48

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

CITY OF CHATTANOOGA, TENNESSEE

SALARIES AND FIDELITY BONDS OF PRINCIPAL OFFICIALS
Year Ended June 30, 2004

Official	Description	Annual Salary	Fidelity Bonds
Robert P. Corker, Jr.	Mayor	$ 129,950	$ 10,000
John M. Lively	Councilman, District 1	19,492	10,000
Sally L. Robinson Vice-Chairman	Councilwoman, District 2	21,992	10,000
Dan B. Page	Councilman, District 3	19,492	10,000
W. Jack Benson, Sr., Chairman	Councilman, District 4	24,492	10,000
John P. Franklin, Jr.,	Councilman, District 5	19,492	10,000
Ronald C. Littlefield	Councilman, District 6	19,492	10,000
John R. Taylor, Sr.	Councilman, District 7	19,492	10,000
Leamon Pierce	Councilman, District 8	19,492	10,000
Yusuf A. Hakeem	Councilman, District 9	19,492	10,000
David R. Eichenthal	Administrator and City Finance Officer	112,837	100,000
Daisy W. Madison	Deputy Finance Officer and Treasurer	98,026	550,000
Randall L. Nelson	City Attorney	109,134	10,000

CITY OF CHATTANOOGA, TENNESSEE

INSURANCE COVERAGE
Year Ended June 30, 2004

PUBLIC BUILDINGS	
Fire, extended coverage, vandalism, and malicious mischief	$ 291,291,675
CHATTANOOGA PUBLIC LIBRARIES	
Fire, extended coverage, vandalism, and malicious mischief (80% coinsurance)	31,247,258
Automobile liability	1,000,000
Boiler	500,000
Flood	10,535,900
Earthquake	10,000,000
General liability	1,000,000
Employee dishonesty	125,000
Equipment	494,040
Director and officer	1,000,000
HUMAN SERVICES	
General liability	1,000,000
Fire, extended coverage, vandalism, and malicious mischief (80% coinsurance)	4,120,375
Employee dishonesty	400,000
Automobile liability	1,000,000
AIR POLLUTION CONTROL BOARD	
General liability	2,000,000
Property damage (90% coinsurance)	500,000
Automobile liability	1,000,000
Public official and employee liability	1,000,000
Equipment (80% coinsurance)	429,044
Employee dishonesty	100,000
Workers compensation	500,000

CITY OF CHATTANOOGA, TENNESSEE

DEMOGRAPHIC STATISTICS
LAST TEN FISCAL YEARS

Calendar Year	Population (1)	Per Capita Income (1)	Median Age (1)	Unemployment Rate (2)
1994	154,200	$15,131	36.1	2.8%
1995	151,600	14,613	37.1	4.9%
1996	150,300	15,366	36.6	4.6%
1997	148,800	15,943	36.9	5.0%
1998	147,500	16,381	38.2	4.0%
1999	145,700	24,622	37.5	3.5%
2000	155,554	26,228	37.4	3.0%
2001	155,992	26,781	37.1	3.2%
2002	155,582	27,213	37.2	3.8%
2003	157,532	27,603	37.1	3.5%

(1) Source: U.S. Census Bureau

(2) Source: Tennessee Department of Employment Security

CITY OF CHATTANOOGA, TENNESSEE

MISCELLANEOUS STATISTICAL DATA
June 30, 2004

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

Miles of Streets:

	City	County
Paved	1,150	2,650
Unpaved	-	180

Building Permits:

Calendar Year	Number Issued	Value of Permits*
1994	2,106	$188,231,830
1995	2,109	215,706,030
1996	2,254	289,521,096
1997	2,343	236,856,304
1998	2,338	286,159,625
1999	2,263	304,112,845
2000	2,421	283,589,165
2001	2,443	365,734,755
2002	2,330	287,929,751
2003	2,596	345,528,832

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

Source: City Building Inspection Department

Education**

Public

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

Private

Parochial	18
Elementary	6
Preparatory	3

**Source: Hamilton County Department of Education

(continued on next page)

CITY OF CHATTANOOGA, TENNESSEE

MISCELLANEOUS STATISTICAL DATA
June 30, 2004

(continued from previous page)

Elections (County-Wide):
- 171,899 registered voters
- 31,373 votes cast in last election
- 18.25% registered voters voting

Population - Official U.S. Census:	City	County
1940	128,163	180,478
1950	131,041	208,255
1960	130,009	237,905
1970	119,923	255,077
1980	169,514	287,740
1990	152,466	285,536
2000	145,700	295,000
2001 Estimate	155,554	307,896
2002 Estimate	155,992	312,266
2003 Estimate	155,582	311,178
2004 Estimate	157,352	309,956

Recreation:	
Number of parks	119
Golf courses	16
Recreation centers	15
Supervised summer playgrounds	38
Ball fields	122
Public and private tennis courts	191
Swimming pools	55
Theaters	17
Bowling alleys	3

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

Public Safety:	Fire	Police
Sworn officers	385	447
School resource officers		17
Civilians:		
Part-time Park Rangers		2
Full-time Park Rangers		9
Part-time School Patrol		29
Full-time School Patrol		1
All other	18	148
Total Public Safety	403	653

(continued on next page)

CITY OF CHATTANOOGA, TENNESSEE

MISCELLANEOUS STATISTICAL DATA
June 30, 2004

(continued from previous page)

Utilities:

	User Class	Number of Customers	Rate Structure
Electric Power Board*			
	Residential	139,126	$0.0667 per kilowatt-hour
	Small Commercial and Power	19,222	0.0745 per kilowatt-hour
	Large Commercial and Power	3,196	0.0546 per kilowatt-hour
	Outdoor Lighting	142	0.0840 per kilowatt-hour
Interceptor Sewer System			
(based on water used)	First 100,000 gallons		$3.94 per 1,000 gallons
	Next 650,000 gallons		2.91 per 1,000 gallons
	Next 1,250,000 gallons		2.36 per 1,000 gallons
	Next 30,000,000 gallons		1.74 per 1,000 gallons
	Over 32,000,000 gallons		1.52 per 1,000 gallons

Average Income Level:	City	County
Per capita**	$27,603	$30,572
Per family***	42,319	48,915

*Source: Electric Power Board.
**Source: U.S. Department of Commerce-Bureau of Economic Analysis.
***Source: Survey of Buying Power, Sales & Marketing Management Magazine and U.S. Census data.