Land Use

Approximate land use in the County is as follows:

Classification	Acres Used	% of Total Land
Urban (open Impervious surfaces)	11,528.70	3.91%
Agriculture/Open Urban Areas (non-impervious surfaces)	149,126.26	50.56
Shrub/Scrub	761.70	0.26
Wooded	127,163.22	43.12
Open Water	4,202.34	1.42
Non-Forested Wetlands	2,096.38	0.71
Barren (Strip Mines, Quarries, Sand & Gravel Pits)	60.08	0.02
TOTAL	294,938.68	100.00%

Source: Ohio Department of Natural Resources, 1994 data

ECONOMIC INFORMATION

General Description

Economic Environment. Clermont County has experienced dramatic growth over the last two decades with the completion of Interstate 275 (the beltway around Cincinnati) and the opening of I-471 between I-275 and downtown. Both increased the accessibility between Clermont County and Cincinnati. Forecasters predict residential and commercial growth will continue in Clermont County throughout the next decade as well.

Over the past decade, Clermont County has consistently been one of the fastest growing counties in Ohio, with an estimated June 30, 2003 population of nearly 191,000. Growth components in which Clermont has consistently been at or near the top among Ohio counties for the last decade include:

1. Population Growth
2. New Housing Starts
3. Retail Sales Growth
4. New Business Start Ups & Formations
5. Patent and Copyright Registrations

Clermont County is strategically located in the population geographical center of the United States. Clermont County is home to several corporate headquarters. Diversification is an important component of the County's economic development strategy. Clermont County has a very diverse business base including banking, insurance, and finance firms; wholesaling and distribution firms; machine tooling, manufacturing and R&D companies; and medical service industries.

Business and Industry. A transportation and industrial center since the early development of the territory west of the Appalachians, the Cincinnati Metropolitan Area, which includes Clermont County, has developed into a major center for insurance and finance companies; wholesale and retail establishments; government installation, medical services, and service industries as well as a wide variety of manufacturing activities.

Among the Metropolitan Area's more prominent manufacturing groups are transportation equipment, which includes aircraft engines and motor vehicle parts; food and kindred products; metal working and general industrial machinery; chemicals; fabricated metal products; and printing and publishing. This diverse economic base continues to be a source of stability for the area, protecting it from severe peaks and valleys in the business cycle. Total employment was estimated at 416,900 in Hamilton County and 94,900 Clermont County in April 2004 by the Ohio Department of Job and Family Services. Fifty-four per cent (54%) of the U.S. population is within one hour's flight time and the Metropolitan Area is within 600 miles of 53% of the nation's purchasing power and 54% of the nation's manufacturing establishments. The corporate headquarters of numerous firms are located in the Metropolitan Area. Cincinnati is the home of several Fortune 500 corporations including Procter & Gamble, The Kroger Company, Cinergy, American Financial Corporation, Federated Department Stores, Ashland, Inc., Fifth Third Bancorp and AK Steel. Nearly 400 Fortune 500 firms have operations in the Metropolitan Area.

The Metropolitan Area is a growing center for international business, with approximately 1,000 firms engaged in international trade. Metropolitan Area companies generate sales of approximately $6.7 billion to customers outside the U.S. each year. Major export products include jet engines, plastics, machinery, computer software, paper and consumer goods. Directly imported products amount to over $2 billion annually. Over 300 Greater Cincinnati firms are also owned by foreign firms from Japan, England, Western Europe and Canada. Foreign Trade Zone status is also available in Greater Cincinnati to assist firms engaged in international trade to lower import duty and tax expenses.

Clermont County's economy and population is experiencing growth within the Cincinnati metropolitan economy. While the retail and service sectors have grown significantly, Clermont County also has an industrial base. Currently there are over 6,325 businesses located in Clermont County including 1,956 service businesses, 1,427 retail and wholesale enterprises, 793 construction related businesses and 337 manufacturing companies. Woods and Poole, Inc., a Washington, D.C. demographic research firm, ranks Clermont County third in projected population growth for the period 2000-2010 decade, as compared to the other 87 counties in the State. It projects Clermont will be the 5th fastest growing County in employment in the State through the year 2025 with a growth rate estimated at 1.72% annually.

The Ohio Enterprise Zone program offers local communities a unique opportunity to work directly with the corporate community to provide incentives to encourage the retention and expansion of businesses. Since the inception of the Rural Enterprise Zone Program, Clermont County has granted 143 tax abatements to attract new employment and capital investments. These 143 transactions have generated more than 6,308 new jobs, retained more than 15,780 jobs

within the community and have resulted in just over $2.6 billion in investments in Clermont County.

The continued successful application and use of the Rural Enterprise Zone will be a valuable strategy for the County in maximizing job creation, job retention, business investments, diversification and employment opportunities.

Some of the largest employers in the County are Batavia Transmissions LLC, which operates an automotive transmission plant; 3M Precision Optics Inc., a manufacturer of camera lenses, microscope lenses and flat screen televisions; the Midland Company, a major national insurance provider/underwriter; International Paper, paper products distribution and technology center; UGS, an engineering firm specializing in computer software design work; Milacron, a producer of plastic machinery parts; Cinergy, a provider of utilities in the area; and Clermont Mercy Hospital, which provides medical services for residents of the County.

Large retailers have also located throughout the County to take advantage of the rapid population growth, housing increases and strong community demographics. These include companies such as J.C. Penney, Sears Roebuck and Co., Dillard's, Kohl's, Office Max, Circuit City, H.H. Gregg, Wal-Mart, Meijer, Value City, Home Depot, Lowe's Home Improvement, K-Mart, Sam's Club, Dick's Sporting Goods, Best Buy, Michaels, Hobby Lobby, Bigg's, Rhodes Furniture Gallery, Sofa Express, Borders, Target, PetSmart, Toys Я Us, Frank's Nursery & Crafts, Kroger, Oak Express, and others.

The largest number of businesses is located in the areas of Union, Miami and Batavia Townships because of transportation advantages such as close proximity to I-275, a major regional highway that provides ready access to the Cincinnati/Northern Kentucky International Airport, the City of Cincinnati and major regional arterial highways. These established centers also have access to all major utilities and infrastructure necessary to support larger development projects The sales tax generated by the retail establishments in these areas comprises a significant portion of Clermont County's general fund revenues.

Tipton Associates is developing the Wards Corner Business Park located in the Northeast portion of the County along I-275. The park covers 77 acres, including 46 acres for International Paper's research and development center. The first phase of this center was completed in July 1997 and has resulted in over 750 new jobs being brought to Clermont County. In 2002, International Paper completed construction on a new 85,000 square foot information technology center. An additional 15 acres has been developed with a 150,000 square foot executive building for Indiana Insurance. Six other buildings at this location vary from a class A office building (Lakeside Center) to several flex buildings housing office, light manufacturing, sales and distribution firms. An adjacent retail center has restaurants and retail shops and supporting amenities. An 85-room Hilton Garden Hotel recently opened here as well.

Also in the County's northern Miami Township area at the State Route 28 interchange of I-275 is a growing retail location including a new Lowe's home improvement store that opened in 2003. Numerous restaurants and a Holiday Inn hotel are included at this interchange. Further east on SR28 is the Mulberry Square Shopping area includes large retailers such as Kroger,

Kohl's, Sears Hardware, Meijer and Home Depot. Mulberry area restaurants include Applebee's, O'Charley's and other fast food establishments. This area has approximately 200,000 square feet of office space as well.

Further south, the Park 50 TechneCenter is one of the largest high-tech research park in Ohio. Park 50 consists of more than 1.5 million square feet of office and research space housed in 33 buildings. The development is located on a 455-acre campus located at the intersection of I-275 and U.S. 50. Total employment in the park is over 3,800. Since the first building in the park was occupied in 1978, it has grown to more than 145 companies. More than 50% of these are high-tech companies, including UGS, Siemons, CIMX Scanner Applications, Computer Technology Corporation, International TechneGroup Inc., PPG, MANTA Engineering, Rockwell Automation, and Accu-Med Services. Park 50 is also home to companies such as Bigg's Hyper Shoppes, Philip Morris, Union Carbide Corporation, Dow-Corning, as well as banks, insurance companies, brokerage companies and investment management firms. Park 50 TechneCenter development is also located within an Enterprise Zone.

Milford Commerce Park is a 250-acre mixed business development, which is designed for office, research, hotel, and light industrial purposes and currently includes the Clermont Chamber of Commerce, Kerry Dodge, Husky Injection Molding, United Mercantile, Scanner Applications, Tri-State Juice Company, Walton Foods and New Creative Enterprise, which employ 450 workers. The Park's River's Edge complex is a combination retail/entertainment section home to a $14,000,000, 16 screen National Cinema complex, as well as retail and restaurant facilities including, Texas Roadhouse, UDF, Target Department Store, Wendy's, Gold Star, Ruby Tuesday, Cracker Barrel, Buffalo Wild Wings and a Red Robin restaurant.

In the Eastgate area, at the intersection of I-275 and State Route 32, development continues at a rapid pace. The Eastgate Mall contains 4 large anchor stores: J.C. Penney, Sears Roebuck and Co., Dillard's, and Kohl's, and about 60 smaller shops and merchants. In 2004 the mall completed an $18,000,000 renovation project. Bigg's Place Mall recently completed a $6 million upgrade.

The largest employment center in Clermont County is the Bach-Buxton, McMann, Clough Pike business corridor. Large employers in this area including Midland Companies, 3M Precision Optics, L3 (KDI Precision Products), Sun Chemical, Rockwell Automation, Multi-Color, Tri-State Fabricators, Key Resins, Q.C. Industries, Bachman's Mobilized Systems, Inc. and others. Employment, more than 4,000 in this area, is growing rapidly with recent infrastructure improvements.

The Clermont County Airport Industrial Park has 22 firms with over 1,500 employees. The airport area has another 170 acres immediately available for development with access, utilities and zoning appropriate for a variety of uses. Sporty's a nationwide aircraft pilot supply catalogue house is the largest employer in the complex. Sporty's, with a 120,000 square foot facility for sales and distribution, offers a full line of air services such as flight school, charters, fuel, equipment, repairs and maintenance. It is the largest supplier of private pilot goods and materials in the United States. Clermont County Airport is also home of the Warbird Museum.

Light industries representing a diversified mix of local, national and foreign concerns are located in the County including Ellis & Watts (a subsidiary of Dynamics Corp of America), 3M Precision Optics, L3 (KDI Precision Products), Q.C. Industries, EEI, Inc., A&A Safety, Inc., General Data Company, Sun Chemical, Stewart Film Screens, Sano, Mobilized Systems, Automated Machinery, Rockwell Automation, Tri-State Fabricators and Batavia Transmissions LLC, that has invested over $650 million in the existing transmission plant, and increased employment to over 1,400 at the end of 2003.

Another area of significant economic activity is located in the Village of Williamsburg and Williamsburg Township. Milacron, Georgia Pacific, Cincinnati Fiberglass and Dualite, Inc. are large employers in this part of east-central Clermont County.

Clermont County has experienced rapid residential growth over the past decade. With an 18.5% population growth rate for the decade of the 1990's and an increase in 2000, 2001 and 2002 of new housing starts, Clermont County has seen its property valuation distribution move from a 72% residential / 28% commercial allocation to a 78% residential / 22% commercial distribution. As of year-end 2002, the median price of a residential transfer in Clermont County exceeded $200,000. This increase in housing values coupled with the County's rapid population growth means an expanding revenue base. Additionally, with the increase in the number of new businesses in Clermont County, the overall revenue stream from residential and commercial sources should continue to rise. The increased diversification of the County's tax base also serves to lessen any year-to-year fluctuations in revenues.

Transportation. The Metropolitan Area is an important rail freight center fed by 3 railroad systems, CSX Transportation, Norfolk Southern and Amtrak with total mileage of 64,000 in 30 states reaching approximately 60% of the total U.S. population. Nearly two million loaded cars are handled annually through Cincinnati terminals. The Norfolk Southern Railroad serves the entire County. The CSX Transportation System (formerly Chessie) serves the northern part of the County, running through the City of Loveland.

The Metropolitan area is on the 15,000-mile Great Mississippi River inland waterway and intracoastal canal system. As a major Ohio River port with 36 commercial terminals and nine public water terminals, Cincinnati is the world's second largest inland coal port. Towboats also handle coal, petroleum, iron, steel, grain, chemicals, fertilizer and automobiles. There are eight barge lines based in the area with approximately 50 barges to serve the area.

The western part of the County is served by an extensive public bus transportation system, provided by Metro, the operating arm of the Southwest Ohio Regional Transit Authority. The Clermont County Transportation Connection ("CTC") provides bus transportation in Clermont County on a demand basis. Four interstate lines serve the area, including Greyhound and Southeastern Trailways. Croswell Bus Lines, Inc., headquartered in Williamsburg, offers tours to points nationwide as well as in Canada.

Interstate 275, which encircles Cincinnati, links the County to a system of four other interstate highway routes (71, 74, 75 and 471) and seven U.S. routes (22, 25, 27, 42, 50, 52 and 127) that serve the Metropolitan area and its 51 interstate motor truck lines and 29 freight

forwarders. In addition, State Routes 28, 32 (also known as the Appalachian Highway), 125, 132 and 232 traverse the County.

Four airports serve the Metropolitan Area. The principal is the Cincinnati/Northern Kentucky International Airport, located approximately 12 miles (15 minutes) from downtown Cincinnati. Cincinnati is served by 12 major, regional and commuter airlines. Fifty-four percent of the nation's population is within one hour of flight time from Greater Cincinnati. The Cincinnati/Northern Kentucky International Airport provides service to over 19 million air passengers each year. There are nearly 620 daily nonstop flights to over 120 cities including non-stop service to three European and two Canadian Cities. The FAA has approved an Airport Master Plan that provides for $750 million in improvements through 2011. Implementation of all those improvements is contingent upon necessity generated by demand of the services.

A regional, municipally-owned facility in Cincinnati, Lunken Airport is located to the west of Clermont County, 15 minutes driving time from Batavia, the Clermont County seat. Lunken Airport handles both corporate and general aviation traffic with approximately 80-90 take-offs and landings per day. The airport is surrounded by an industrial park consisting of 127 acres, of which 73 acres are developed. The park consists primarily of small manufacturing corporations, wholesale suppliers/distributors, and aviation service related businesses.

The Clermont County Airport, a County-owned facility, is located west of Batavia. The airport handles both corporate and general aviation traffic with approximately 80 take-offs and landings per day. The airport facility includes a 4,356-foot runway that is 75 feet in width. A full length 30 foot wide taxiway, t-hangars, conventional hangars, paved aircraft tie-downs, itinerant aircraft parking facilities, aircraft fueling (AVGAS and jet fuel), aircraft maintenance and miscellaneous support facilities are also available. With published instrument approach facilities, the airport is suitable for twin-engine corporate aircraft including small jets. The University of Cincinnati's branch campus, Clermont College, operates its professional pilot training program from Clermont County Airport. The airport is surrounded by a small industrial park consisting of 127 acres of which 53 acres are developed and consist of small manufacturing corporations, wholesale suppliers and aviation service businesses. A $145,000 taxiway extension project was completed in 2000 with the assistance of a $100,000 ODOT grant. In May 2003, a $400,000 project to improve taxiway and runway end identifier lighting from low intensity to medium intensity was completed, again with the assistance of $300,000 FAA and ODOT grants.

In January 1997, the Board of County Commissioners accepted Clermont County's Thoroughfare Plan update, Access Clermont. The plan update calls for several key transportation improvements that will allow for the most efficient movement of traffic throughout Clermont County including:

- Clough Pike Interchange at I-275
- SR 32 interchange at Old 74
- Access management and improvements to SR 28, SR 32 and SR 125
- Widening of SR 28 from Wolfpen Road to Branch Hill Guinea Pike
- Extension of Eastgate Boulevard from SR 32 to Clough Pike

- Improvement studies being conducted for Bauer, Herold and Dela Palma Roads and McKeever Pike (In Process)
- Improved intersection at Amelia Olive Branch and SR 125 (Design Phase)
- Improved intersection at White Oak/Lewis and SR 125 (Design Phase)
- Intersection improvement at Glen Este-Withamsville and SR 125 (Design Phase)
- Intersection improvement at Branch Hill-Guinea Road and Loveland Miamiville Road (completed)
- Clepper Lane extension from Glen Este-Withamsville Road to Eastgate Boulevard (completed)
- I-275 lane additions from US 50 to the Hamilton County line (under construction)
- Improved intersection at Nine Mile and SR 125 (completed)
- Relocation of Merwin Ten Mile across SR 125 into Pierce Township (completed)
- Interchange at SR 32 and Olive Branch – Stonelick Road (completed)
- Engineering of left turn lanes at SR 32 and Elick Road (completed)
- Improvements to Wards Corner Road and I-275 (completed)
- Intersection improvement at Old 74 and Tealtown Road (completed)
- Bells Lane extension from Old 74 to SR 32 at Thirftway Center (completed)
- Aicholtz and Eastgate Boulevard intersection improved and signalized (completed)
- McMann Road turn lanes at the Seabrook Way development (completed), and
- Bach Buxton Extension from Clough Pike to Elick Road (completed)

Clermont County is a partner in the Eastern Corridor Project PE/EIS (Preliminary Engineering/Environmental Impact Statement), a public infrastructure study that is evaluating building transportation solutions in Eastern Hamilton and Clermont counties. The plan calls for new highways, rail transit, bike paths, extended bus routes and more. The project is a joint effort by the Hamilton County Transportation Improvement District and local partners.

Utilities. Clermont County is supplied with gas and electricity by Cinergy. The Cincinnati Metropolitan Area is near the center of one of the nation's largest concentrations of electrical power. Cinergy's plants connect to those of other utility companies in the Ohio River Valley and a regional network of high voltage lines, which provides a reservoir of reserve capacity. Nine power plants in the Tri-State region can generate 11,000 megawatts of capacity. The William Zimmer Power Plant is located in the Village of Moscow and Washington Township. The plant has capacity to produce more than 1,300 megawatts of power. The plant went into service in 1991. The Zimmer Plant is 46% owned by Cinergy, Inc., 28% by American Electric and 26% by Dayton Power and Light. Cinergy's Walter Beckjord Station is also on the Ohio River in Clermont County's Pierce Township.

About 66% of the County's current population is served by centralized sewer and wastewater treatment facilities. The remaining 34% of the population rely on individual home sewage disposal systems, also known as on-site systems. Centralized wastewater collection and treatment systems serve only about 20% of the land area of the County.

These centralized systems include 10 treatment plants operated by the Clermont County Sewer District, 5 municipal systems and about 40 semi-public systems serving mobile home parks, schools and other facilities.

Soils throughout the County are generally limited in their ability to support wastewater disposal systems which rely on soil absorption for wastewater disposal. Approximately 14,300,000 gallons of wastewater are generated daily in residences, businesses and manufacturing facilities in Clermont County. By 2010, the volume of wastewater generated each day is projected to increase to 16,500,000 gallons.

Responsibility for permitting and operation of wastewater management systems in Clermont County is distributed between the Clermont County Sewer District (CCSD), the Clermont County General Health District (CCGHD), municipal officials and the Ohio Environmental Protection Agency (OEPA). However, a number of other entities such as the Board of Commissioners, the County Engineer and Township Trustees share responsibility for planning and policy decisions that impact on water quality and wastewater management County-wide.

Waterways within the County are primarily high quality, low flow streams that provide valuable fish and wildlife habitat, recreational opportunities and natural beauty. Groundwater resources, the East Fork of the Little Miami River and Harsha Lake serve as sources of drinking water for the County. The ability of these waterways to assimilate pollutants associated with wastewater discharges is limited.

Central water is supplied through the centralized systems described above. Clermont County has three (3) water treatment plants with a total combined capacity of 27.2 million gallons per day (mgd). The PUB (Pierce-Union-Batavia) and MGS (Miami-Goshen-Stonelick) Plants treat ground water drawn from well fields; and the Bob McEwen Water Treatment Plant that draws water from Harsha Lake at East Fork State Park. The McEwen Plant, completed in 1996, has design flow of 10 mgd.

In an effort to streamline, simplify and accelerate permitting processes, the County has established a Permit Central operation. This one-stop shop is another strategy to assist and promote growth, development and investment. The centralization of some operations of the Building Inspections Department, Clermont County Water & Sewer District, Clermont County Engineer and Clermont County General Health District makes application and inspection functions of development much easier, more cost effective and more efficient.

Cincinnati Bell Telephone Company serves most of the County, with the exception of Franklin Township, which is served by GTE.

Fire and Police Services. Fire and emergency medical services are provided by 2 cities, 13 townships, and 3 villages, which operate 30 facilities in the County. Several of these departments have mutual aide response agreements with other nearby departments. There are 227 full-time fire fighters and emergency technicians employed within the County. There are an additional 361 part time and 292 volunteer fire fighters and emergency medical technicians. Crews are on duty at 22 stations 24 hours a day.

Police Services in the County are provided by 2 city police departments, a Sheriff's Department, 3 township police departments and 8 village departments. There are a total of 251 full time officers, 40 part time officers and 52 Auxiliary officers.

The County Sheriff's department consists of the Sheriff, 86 deputies and 93 full-time correction officers. Programs offered at the department geared toward community service include: senior visitation programs, safety tours and events, drug abuse resistance education, crime prevention, junior police summer camp, last chance teen driver classes, Halloween candy screenings, color guard and bagpipe teams, website information access, and school liaison program. The County Sheriff has a contractual agreement with 5 townships, 1 village, and 2 schools to provide police service.

Print and Broadcast Media. The Metropolitan Area has two daily newspapers of general circulation as well as over 30 weekly papers. Seven television stations including the nation's oldest educational station are available in addition to cable television. Twenty-five radio stations complement the area's communication capabilities.

Culture, Recreation and Education. A stimulating cultural life is available in the Metropolitan Area. The Cincinnati Symphony Orchestra, Cincinnati Opera and Cincinnati Ballet call the century-old Music Hall home. The Aronoff Center for the Arts hosts a wide range of productions including the Broadway Series. Also available are the Playhouse in the Park, College Conservatory of Music, the Showboat Majestic, Ensemble Theater of Cincinnati, the Taft Theater and the Corbett Center for the Performing Arts. Riverbend, on the Ohio River, is the summer home of the Cincinnati Symphony Orchestra and also the location of many other concerts. Museums include the Cincinnati Art Museum, Contemporary Arts Center, Taft Museum, the Krohn Conservatory, the Cincinnati Fire Museum, the John Hauck House, and the Cincinnati Museum Center which includes the Museum of Natural History and Science, the Cincinnati Historical Museum and the Children's Museum. Cincinnati is also well known for its festivals, including the famous Oktoberfest Zinzinnati, Summerfair, Riverfest, A Taste of Cincinnati and Chilifest. Cincinnati is also home of some of the finest dining in the country. The five-star Maisonette and the four-star Palace Restaurant top the list.

On the Cincinnati side of the Ohio River is a planned development known as The Banks. This pedestrian-friendly urban neighborhood has 4 planned anchors; the recently completed Paul Brown Stadium, home to the Cincinnati Bengals, the new Great American Ballpark, home to the Cincinnati Reds, the National Underground Railroad Freedom Center, and the U.S. Bank Arena sports and entertainment venue. On the Northern Kentucky Riverfront, opposite The Banks, is Newport on the Levee, a $200 million entertainment district. Anchored by the Newport Aquarium, the entertainment district includes movie theaters, restaurants and retail shopping.

The quality of life in Clermont County is enhanced by a County public library system. Opening of the Owensville branch library in 1997 fulfilled a longtime goal of library trustees - to have a library within a 15-minute drive of every resident. Each branch facility is open 65 hours every week. By the end of 2002, the system had 10 branches, an administrative office and

300,000 books, publications and other items. Hamilton County, next door, has a 41-branch Public Library system, with a total of 10.3 million books and publications.

There are four universities and six area colleges with a combined enrollment of over 85,000 in 2003. The University of Cincinnati Clermont College serves over 2,000 students. In 2000, the University of Cincinnati Clermont College opened its new Educational Services and Students Services buildings. These new buildings provide the College with 27,000 net square feet of additional academic space. Clermont College is part of the University of Cincinnati system, which serves more than 33,000 students. The University of Cincinnati is noted for its nationally prominent College of Medicine, School of Engineering, College of Design, Art, Architecture and Planning and College Conservatory of Music. Miami University at Oxford, with over 16,000 students, is noted for its business programs. Xavier University, with over 6,500 students, is a Jesuit school. Northern Kentucky University has an enrollment of approximately 14,000. Other colleges in the area include Hebrew Union College, a graduate seminary for rabbinical studies, Thomas More College, the College of Mount St. Joseph, the Cincinnati Art Academy and the Union Institute. A branch of Wilmington College, which offers Bachelor's degree programs for adult students, is located in Clermont County. In addition there are many specialized institutions for vocational and technical training, including Cincinnati State College.

The Clermont County Park District contains 6 parks with a total land area of 233 acres, Chilo Lock, #34 Park, Crooked Run Nature Preserve, Pattison Park, Kelly Nature Preserve, Hartman Log Cabin, Sycamore Park and RT 222 Roadside Park, all open from dawn to dusk year round. Features include areas for picnicking, fishing, hiking, playgrounds, shelters and building rentals. Clermont County is also home to East Fork Lake State Park and Stonelick Lake State Park. East Fork contains 10,000 acres of diverse landscape and a 2,160-acre lake with unlimited horsepower boating and a swimming beach. East Fork has one of the largest camping areas in the state with 416 camping sites including seasonal sites, rental units, and a horsemen's camp. The 200-acre Stonelick Lake features boating and a swimming beach. Stonelick Park also offers 115 camping sites and 4 miles of hiking trails. The Cincinnati Nature Center, also located in Clermont County, offers 790 acres of hiking trails. Clermont County has 9 public golf courses located throughout the County.

Public Sector. In 2002, the alteration of the county jail was completed providing an enlarged booking area that includes additional holding cells, interview rooms, property room and a release waiting area. The Clermont County Humane Society moved into the new animal shelter building in the fall of 2003. In addition to the recently completed projects, the following public sector projects are in the planning, development or construction phases at this time:

Jail Expansion (Planning)	$8,850,000
New Municipal Court Building (Construction)	$11,350,000
New Juvenile Detention Center (Construction)	$5,900,000
Renovation of the Old Courthouse (Construction)	$2,200,000

Funding for these projects is generated from a general obligation bond issue, grants, donations or cash on hand. A grant from the Ohio Department of Rehabilitation and Correction totaling $4,800,000 has been secured for the expansion of the jail, and a $2,268,000 grant has been awarded to the County for the construction of the Juvenile Detention Project.

Employment

The following table lists the unemployment rates for Clermont County, the State of Ohio and the United States for the past 5 years and the most recent month of the current year. The figures, which are not seasonally adjusted, are expressed in percentages and represent the ratio of the total unemployed to the total labor force.

Year	United States	State of Ohio	County
1999	4.0%	3.7%	3.2%
2000	4.0	4.1	3.6
2001	4.8	4.3	3.9
2002	5.8	5.7	5.3
2003	6.0	6.1	5.5
May, 2004	5.3	5.4	4.4

Source: Department of Job and Family Services, State of Ohio

The chart below provides employment data for Clermont County:

Year	Total Labor Force	Total Employment	Unemployment	Percent Unemployed
1999	96,400	93,300	3,100	3.2%
2000	96,100	92,600	3,500	3.6
2001	98,000	94,200	3,800	3.9
2002	98,100	92,900	5,200	5.3
2003	100,000	94,500	5,500	5.5
May, 2004	99,500	95,000	4,400	4.4

Source: Department of Job and Family Services, State of Ohio

TEN LARGEST EMPLOYERS IN CLERMONT COUNTY

Name of Employer	Approximate Number of Employees
1. Batavia Transmissions, LLC	1,401
2. Clermont County	1,307
3. 3M Precision Optics	1,175
4. The Midland Company	1,100
5. West Clermont Local School District	865
6. Milford Exempted Village School District	799
7. International Paper	750
8. UGS	660
9. Milacron, Inc.	650
10. Mercy Hospital Clermont	620

Source: Clermont County Chamber of Commerce, 2003

In addition, many Clermont County residents work for employers in the adjoining Cincinnati Metropolitan Area, the largest of whom are listed below:

LARGEST EMPLOYERS IN THE METROPOLITAN AREA

Name of Employer	Nature of Business	Approximate Number of Employees
Fifth Third Bank	Financial Institution	19,830
The Kroger Co.	Consumer Goods Distribution	15,000
Procter & Gamble Co.	Consumer Goods Manufacturing	14,700
University of Cincinnati	Education	14,281
Health Alliance of Greater Cincinnati	Health Care	13,167
Archdiocese of Cincinnati	Religious Organization	8,000
Cinergy Corp.	Utilities	7,823
Frisch's Restaurants	Restaurants	7,802
City of Cincinnati	Municipal Government	7,553
TriHealth, Inc.	Health Care	7,249
Mercy Health Partners	Health Care	6,800
GE Aircraft Engines	Aircraft Engines	6,400
Hamilton County	County Government	6,339

Source: Greater Cincinnati Chamber of Commerce

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Nonagricultural Employment and Average Weekly Earnings
2003 Cincinnati Primary Metropolitan Statistical Area*
(Includes the County)

	Employment (in thousands)	Average Weekly Earnings
Manufacturing	108,500	$ 744.37
Durable Goods	61,000	812.86
Machinery Manufacturing	12,400	636.37
Electronic Equipment & Appliance Mnfg.	3,300	622.89
Transportation Equipment	15,600	1,077.04
Nondurable Goods	47,500	584.26
Food Manufacturing	11,500	539.49
Service Industries	732,200	N/A
Trade, Transportation, Utilities	177,500	415.06
Wholesale Trade	43,200	556.14
Retail Trade	96,800	332.47
Transportation, Warehousing, Utilities	37,500	541.08
Financial Activities	57,600	559.19
Finance and Insurance	43,900	608.48
Insurance, Carriers and Related Activities	18,400	736.78
Health Care and Social Assistance	99,300	468.10

*State of Ohio averages
Source: Ohio Bureau of Employment Services, Labor Market Review, March, 2003.

2004 Cincinnati Primary Metropolitan Statistical Area*
(Includes the County)

	Employment (in thousands)	Average Weekly Earnings
Manufacturing	104,800	$ 773.34
Durable Goods	58,200	901,36
Machinery Manufacturing	10,200	N/A
Transportation Equipment	15,600	N/A
Nondurable Goods	46,600	608.03
Food Manufacturing	12,000	N/A
Service Industries	735,900	N/A
Trade, Transportation, Utilities	180,700	N/A
Wholesale Trade	47,400	N/A
Retail Trade	95,800	N/A
Transportation, Warehousing, Utilities	37,500	N/A
Financial Activities	55,900	N/A
Finance and Insurance	43,300	N/A
Insurance, Carriers and Related Activities	17,500	N/A
Health Care and Social Assistance	102,900	N/A

*Preliminary as of June 2004
Source: Ohio Job and Family Services, Labor Market Review. Estimated in cooperation with U.S. Bureau of Labor Statistics.

Income and Purchasing Power

The following chart indicates the number of households, income distribution, purchasing power and retail sales for the Metropolitan Area, Clermont County and the State, as reported in the 2003 Survey of Buying Power:

	Clermont County	Cincinnati Metro Area	Ohio
Population 1/1/03 (thous.)	185.4	1,675.5	11,442.7
Households (thous.)	69.9	664.4	4,536.7
Total Effective Buying			
Income (thous.)	$3,696,548	$33,974,436	$207,898,104
Median Household EBI*	44,611	40,435	37,397
% of Households by EBI Groups			
Less Than $19,999	15.8	20.3	22.5
$20,000 - $34,999	20.5	21.8	23.8
$35,000 - $49,999	20.9	19.9	20.6
$50,000 & Over	42.8	38.0	33.1
Total Retail Sales (thous.)	$2,455,511	$22,746,232	$147,919,894
Food Stores	334,284	2,926,632	17,310,189
Eating & Drinking Places	193,483	2,474,682	13,982,975
General Merchandise	556,208	2,547,530	22,345,660
Furniture, Home Furnishings, Appliance	118,855	919,884	7,849,649
Automotive Dealers	680,656	5,942,330	35,401,480
Buying Power Index (BPI)**	.0671	.6166	3.9255

* EBI is a bulk measurement of market potential. It is personal income less personal tax and non-tax payments or disposable personal income.

** BPI is a weighted index that converts three basic elements - population, Effective Buying Income, and retail sales - into a measurement of a market's ability to buy, and expresses it as a percentage of the total U.S. potential.

Source: Sales and Marketing Management, Survey of Buying Power, 2003.

Income and Housing Data The following shows the Median Household, Per Capita Income and the Median Value of Owner-Occupied Housing Units for 2000 for Clermont County in comparison to the State of Ohio and the Nation:

	Clermont County	State of Ohio	United States
Median Household Income	$ 49,386	$ 40,956	$ 41,994
Median Family Income	57,032	50,037	50,046
Per Capital Income	22,370	21,003	21,587
Median Home Value	122,900	103,700	119,600

Source: U.S. Census Bureau

Building Permits, Home Construction and Housing Valuation The County issues building permits for the unincorporated areas as well as eleven municipalities, who contract with the County for this service. Two municipalities, Milford and Loveland, issue their own permits or contract with other counties. Clermont County entered into a contract for building services inspection for commercial properties in 16 townships and 6 villages within Brown County. These figures are not included in the totals below. The chart below shows the number of permits and their estimated value for the County and its contracting municipalities for the years indicated.

	Residential		Commercial		Total	
Year	Number	Value	Number	Value	Number	Value
1999	1,659	$157,926,743	591	$58,001,813	2,250	$215,928,556
2000	1,588	285,840,000	1,154	287,000,000	2,742	572,840,000
2001*	2,718	195,270,876	1,347	88,450,129	4,065	283,721,005
2002*	3,200	191,180,114	1,632	97,350,296	4,832	288,530,410
2003*	2,923	211,869,425	1,257	132,546,161	4,180	344,415,586

*Includes additions to existing structures

Source: County Building Department

FINANCIAL MATTERS

The County's fiscal year corresponds with the calendar year.

The administrative functions of the County are performed by or under the supervision of the following:

1. Overall planning and development, the Board of County Commissioners.
2. Assessment of real and personal property, as well as financial control functions, the County Auditor.
3. Inspection and supervision of the accounts and reports of the county as required by law, State of Ohio Office of the Auditor.
4. Public utility property assessment by the State of Ohio.

The County currently has no monies invested in banks or savings and loans that are not insured by FDIC or FSLIC, nor does it lend funds without taking possession of the collateral.

Budgeting, Tax Levy and Appropriations Procedures. Detailed provisions for County budgeting, tax levies and appropriations are made in the Revised Code. The procedures involve collective review by County officials at several stages.

County budgeting for a fiscal year formally begins in July of the prior year with the preparation and adoption, after a public hearing, of a tax budget for the fiscal year. With respect to payment of debt service in the fiscal year, the tax budget must show the amounts required, the