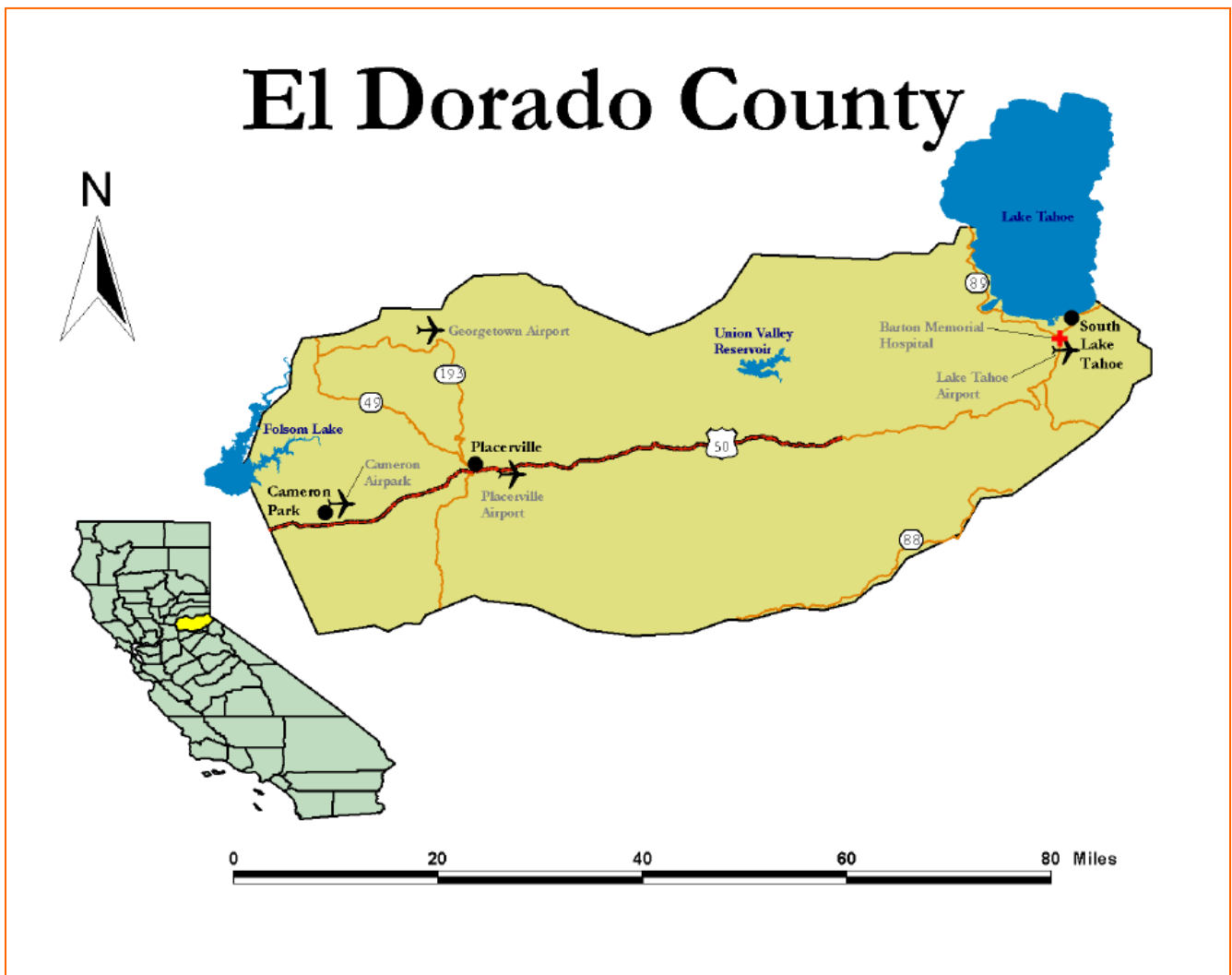


2008 EL DORADO COUNTY PROFILE

El Dorado County, located in east-central California, encompasses 1,805 square miles of rolling hills and mountainous terrain. The County's western boundary contains part of Folsom Lake, and the eastern boundary is also the California-Nevada State line. The County is topographically divided into two zones. The northeast corner of the County is in the Lake Tahoe basin, while the remainder of the County is in the "western slope," the area west of Echo Summit. This landscape invites residents and tourists alike to enjoy outdoor recreation activities year-round.

There are two municipalities within El Dorado County. The largest city in the County is the City of South Lake Tahoe, with a 2007 population estimate of 23,704 (State of California, Department of Finance, E-1). The City of Placerville, the County seat, is located 45 miles northeast of Sacramento, the State capital. The City of Placerville has a 2007 estimated population of 10,237. The remainder of the County's 144,733 residents lives outside of the two incorporated areas.



El Dorado County's History

James W. Marshall discovered gold in Coloma on January 19, 1848, and the population of California and what would become El Dorado County, exploded with miners hoping to strike it rich. El Dorado, Spanish for "Golden One", was one of the original 27 Counties of the State of California, formed by an Act on February 18, 1850. Coloma was the first County seat of El Dorado County, but when the gold began to become scarce the County seat was moved to Placerville in 1857.



Sutter Sawmill Replica, Coloma



Old Placerville circa 1851



Old "Hangtown" (Placerville) circa 1850's

County Government

The County of El Dorado has operated under a charter since 1994. The Board of Supervisors is comprised of five members, one elected from each County district. The term of office is four years. Board members are limited to two consecutive terms. The Elections are held every two years with District One, Two and Three holding their next election this year and District Four and Five in 2010. The Board of Supervisors has authority to perform all the duties vested in it by the Constitution, general law, and the charter. The Board of Supervisors appoints the Chief Administrative Officer, members of boards and commissions and non-elected department heads.

The Board of Supervisors hold regular sessions on Tuesdays at 9 a.m. in the Board of Supervisors' meeting room, 330 Fair Lane, Placerville. To view the specific dates for this year's Board meetings, agendas and minutes you may visit the Board's web page at: <http://www.co.el-dorado.ca.us/bos/wwwroot/calendar/#current>.



Sightseeing

El Dorado County is proud of its many historic and educational sightseeing attractions. Among these are:

El Dorado Historical Museum

County Fairgrounds, 104 Placerville Drive, Placerville. 530-621-5865. The museum is open Wednesday – Saturday, 10 a.m. – 4 p.m. and Sunday 12 p.m. – 4 p.m. Exhibits include displays on the Gold Rush, local Native American baskets, wagons, and artifacts from the mining, agricultural, and lumbering industries.



Gold Bug Mine

North Bedford Avenue, Placerville. 530-642-5238. The mine is open year round Monday through Friday. The Gold Bug Mine is the only public park in California where you can take an underground tour of a real gold mine.



Marshall Gold Discovery Museum Visitors Center

310 Back Street, Coloma. 530-622-3470. the visitors' center is open everyday from 10 a.m. – 5 p.m. The center offers information, exhibits, and artifacts relating to the gold discovery and gold rush.



Marshall Gold Discovery State Historic Park, SR 49, Coloma. 530-622-3470. The park is open from 8 a.m. to sunset everyday. The park includes a replica of Sutter's Sawmill where James Marshall first discovered gold. There was a large settlement of Chinese in Coloma and some of the stores owned and operated by the Chinese are within the park. The park has many nice picnic areas, many of which are along the South Fork of the American River.



Lake Tahoe

The 'Jewel of the Sierras'. The elevation of Lake Tahoe is 6,229 feet, making it the highest lake of its size in the United States. The deepest point in the lake measures 1,645 feet, in the Crystal Bay area. It is the tenth deepest lake in the world and third deepest in North America.



Lake Tahoe Museum

3058 Lake Tahoe Boulevard, South Lake Tahoe. 530-541-5458. Open daily Memorial Day weekend through Labor Day weekend. Artifacts include Washoe Indian Basketry, logging, shipping, and railroad objects, and pioneer and farm displays.

Additional sightseeing and tourism information is available from the El Dorado County Visitor's Authority at: <http://www.visit-eldorado.com>

EL DORADO COUNTY STATISTICAL INFORMATION

The California Department of Finance's July 1, 2007 estimate of the population of El Dorado County is 177,689, an increase of approximately 0.97% over last year's estimate and a 20.4% increase over the 1997 estimate. Of California's 58 counties, El Dorado County ranks 30th in terms of population size and 16th in terms of population growth when compared to the 1997 estimate.

As of July 1, 2007 the California Department of Finance estimates California's population at 37,771,431. El Dorado County's population represents 0.47% of that total (State of California, Department of Finance E-4; State of California, Department of Finance, Tables of July 2007 County Estimates).

County Rankings in terms of Percentage Change in Population Growth

Rank	County	1/1/1997 Estimate	7/1/2007 Estimate	% Change
1	Placer	222,286	329,818	48.4%
2	Riverside	1,420,573	2,070,315	45.7%
3	Kings	117,059	153,268	30.9%
4	Madera	115,349	149,916	30.0%
5	Kern	630,818	809,903	28.4%
6	San Joaquin	532,567	680,183	27.7%
7	San Bernardino	1,613,959	2,039,467	26.4%
8	Merced	200,064	252,544	26.2%
9	Sutter	75,699	95,516	26.2%
10	Imperial	138,581	174,322	25.8%
11	Yolo	158,311	197,530	24.8%
12	Sacramento	1,141,918	1,415,117	23.9%
13	Stanislaus	423,184	523,095	23.6%
14	San Benito	47,243	57,493	21.7%
15	Tulare	355,119	430,974	21.4%
16	El Dorado	148,373	178,689	20.4%
17	Colusa	18,304	21,945	19.9%
18	Fresno	770,597	923,052	19.8%
19	Mono	11,786	14,055	19.3%
20	San Diego	2,653,447	3,120,088	17.6%
21	Calaveras	39,264	45,950	17.0%
22	Contra Costa	892,630	1,044,201	17.0%
23	Orange	2,672,796	3,098,183	15.9%
24	Yuba	61,833	71,612	15.8%
25	Ventura	716,062	826,550	15.4%
26	Monterey	369,997	425,356	15.0%
27	Solano	371,380	423,970	14.2%
28	Napa	119,130	135,554	13.8%
29	San Luis Obispo	235,693	267,154	13.3%

Rank	County	1/1/1997 Estimate	7/1/2007 Estimate	Percent Change
30	Tehama	54,923	62,093	13.1%
31	Shasta	160,627	181,380	12.9%
32	Santa Clara	1,612,739	1,820,176	12.9%
33	Los Angeles	9,147,051	10,294,280	12.5%
34	Alameda	1,361,330	1,530,620	12.4%
35	Lake	56,837	63,821	12.3%
36	Nevada	88,741	99,587	12.2%
37	Amador	34,149	38,320	12.2%
38	Sonoma	434,133	482,034	11.0%
39	Butte	198,696	219,101	10.3%
40	Mariposa	16,647	18,356	10.3%
41	Glenn	26,404	29,018	9.9%
42	Santa Barbara	387,698	425,710	9.8%
43	San Francisco	746,762	817,537	9.5%
44	Lassen	33,159	36,223	9.2%
45	Santa Cruz	245,175	265,183	8.2%
46	Tuolumne	52,961	56,910	7.5%
47	San Mateo	685,153	734,453	7.2%
48	Marin	239,616	256,310	7.0%
49	Mendocino	84,807	89,669	5.7%
50	Humboldt	125,847	132,364	5.2%
51	Trinity	13,348	14,012	5.0%
52	Del Norte	28,214	29,207	3.5%
53	Alpine	1,225	1,261	2.9%
54	Siskiyou	44,726	45,695	2.2%
55	Plumas	20,865	20,891	0.1%
56	Inyo	18,434	18,253	-1.0%
57	Modoc	9,978	9,747	-2.3%
58	Sierra	3,602	3,400	-5.6%
	California	32,207,869	37,771,431	17.3%

Source: California Department of Finance

Baseline Counties

When comparing El Dorado County's profile to other counties it is difficult to identify counties that model the same issues and environment of El Dorado. Ten counties are provided for comparison purposes.

Six of the counties have been selected because their total populations are nearest to El Dorado County's. Three of these counties have populations greater than El Dorado. The three others have populations less than El Dorado.

- Shasta, Yolo and Butte counties have populations higher than El Dorado
- Imperial, Kings and Madera counties have populations lower than El Dorado

Four of the ten counties are offered for comparison because the percentage of their populations living in the unincorporated area of the county most closely resembles El Dorado. Eighty-one percent of El Dorado County's population lives in the unincorporated area. The percentage of population in the other four baseline counties is as follows:

- 77% of Yuba County's population lives in the unincorporated area.
- 81% of Inyo County's population lives in the unincorporated area.
- 90% of Plumas County's population lives in the unincorporated area.
- 92% of Tuolumne County's population lives in the unincorporated area.

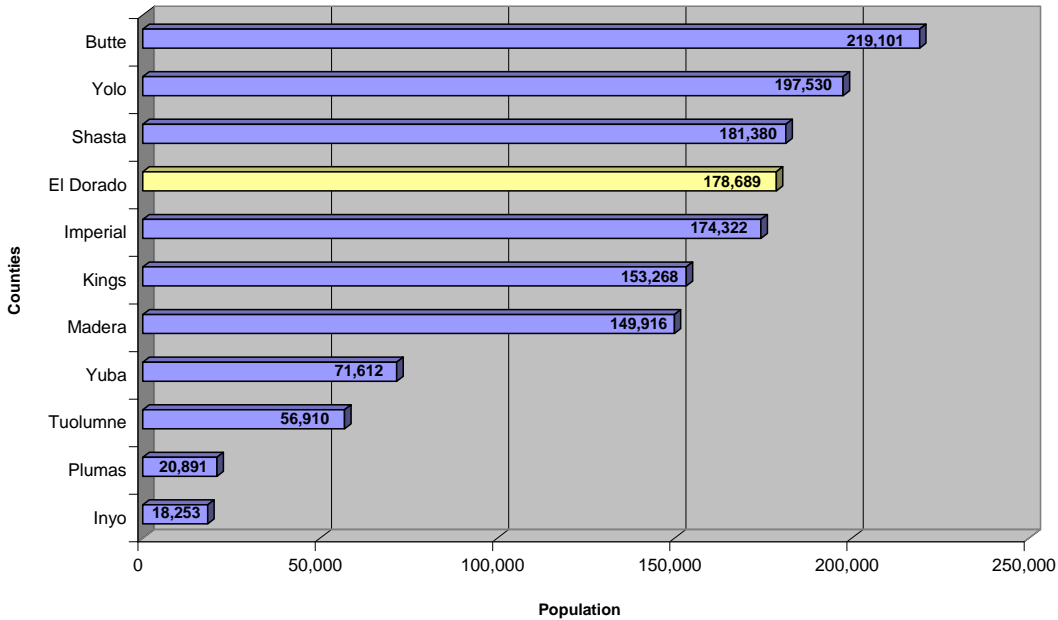
The following map shows where these counties are located.



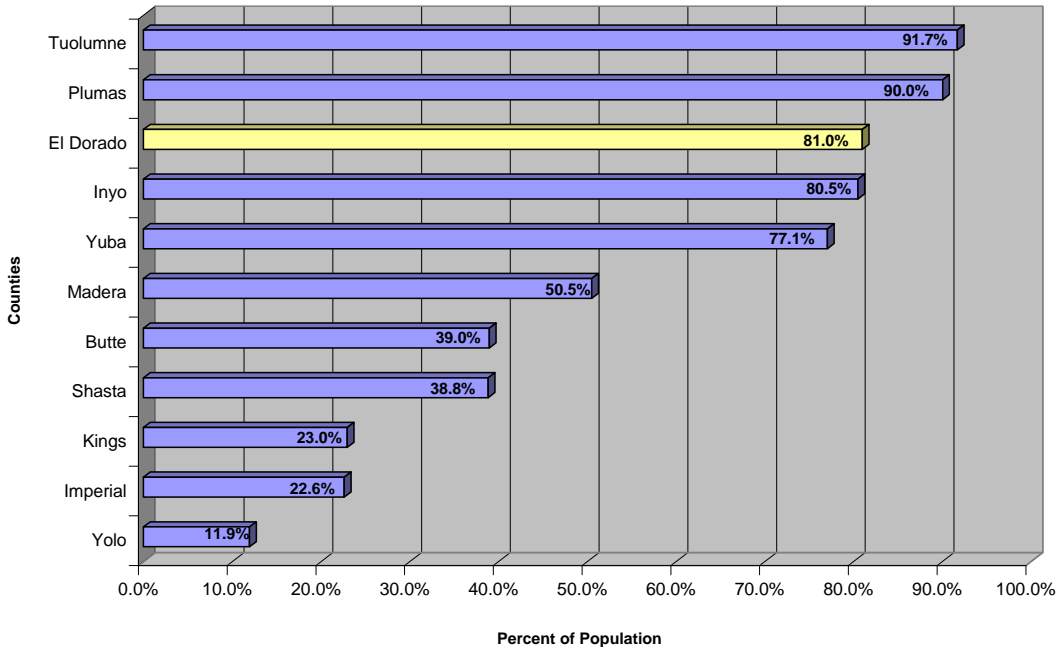
POPULATION

As the following graphs demonstrate, El Dorado County is unique in terms of the size and percentage of its population living in the unincorporated area. Counties with similarly sized populations such as Butte, Yolo, Shasta, Imperial, Kings and Madera typically have much smaller percentages of residents living in the unincorporated portion of the county. On the other hand, counties with comparable percentages of the population living in the unincorporated area have much smaller total populations.

**Estimated Population of Benchmark Counties
July 1, 2007**



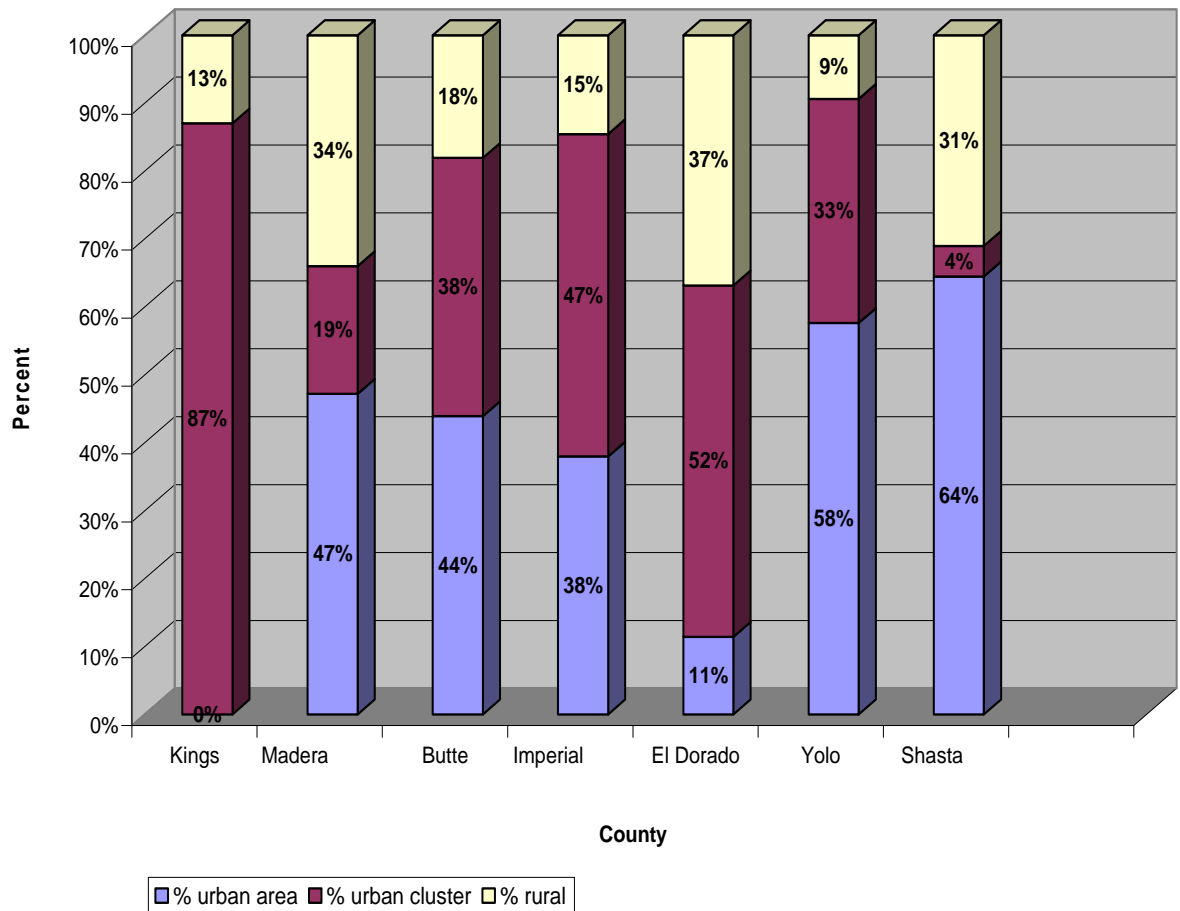
**Estimated Percent of Population Residing in Unincorporated Area
July 1, 2007**



Rural and Urban Areas

For a county of its size El Dorado County has a higher percentage of its population living in what the U.S. Census Bureau considers rural areas. Among the benchmark counties selected on a total population basis, El Dorado County has the highest percentage of people living in a “rural” area. With the exception of Kings County, El Dorado has a considerably lower concentration of urban areas than the benchmark counties. However, more than half of the county is classified as urban cluster.¹

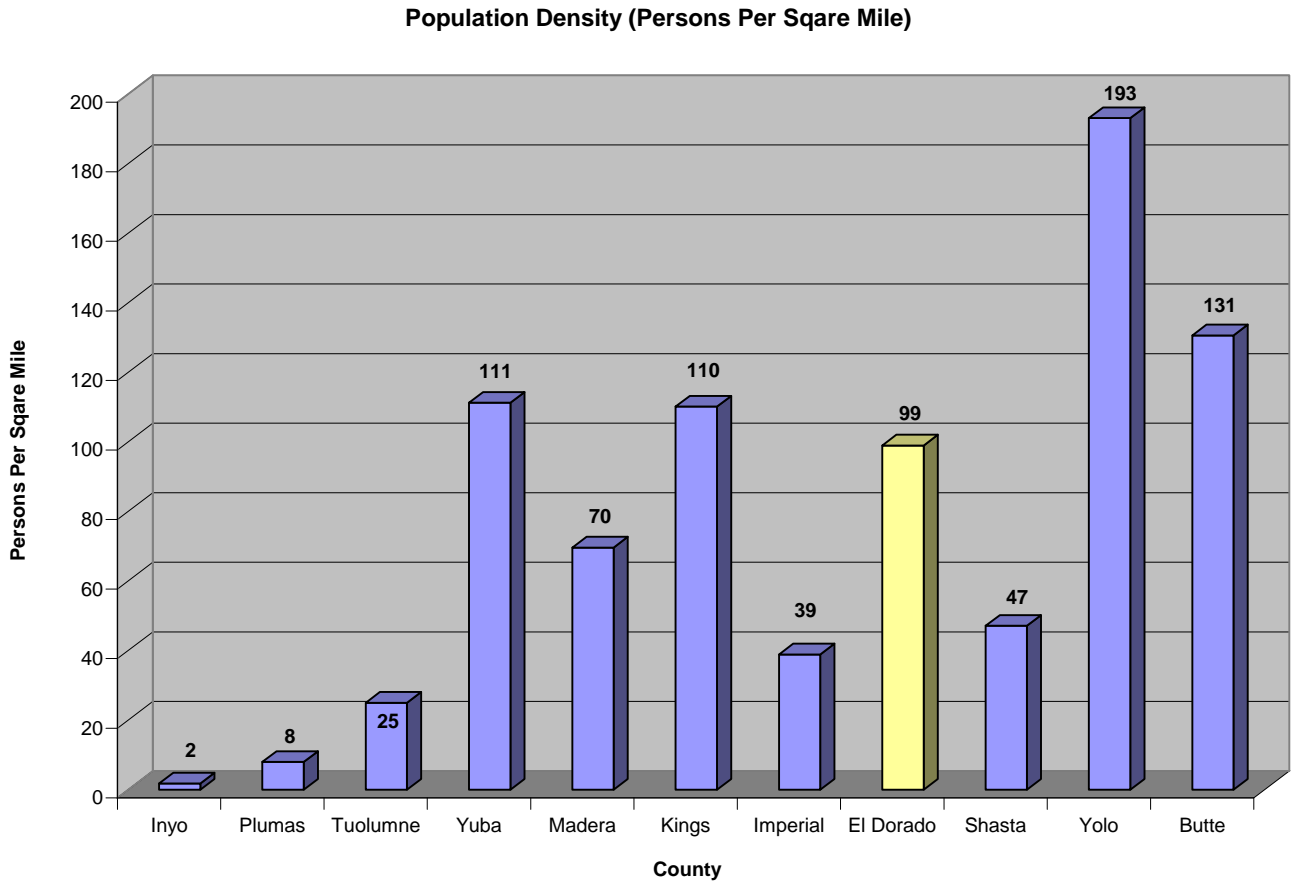
Estimated Percent of Population in Urban/Rural Areas (2000)



¹ An urban area generally consists of a large central place and adjacent densely settled census blocks that together have a total population of at least 2,500 for urban clusters, or at least 50,000 for urbanized areas. Urban classification cuts across other hierarchies and can be in metropolitan or non-metropolitan areas. Rural areas are those not classified as urban. The rural classification cuts across other hierarchies and can be in metropolitan or non-metropolitan areas (U.S. Census Bureau, Census 2000)

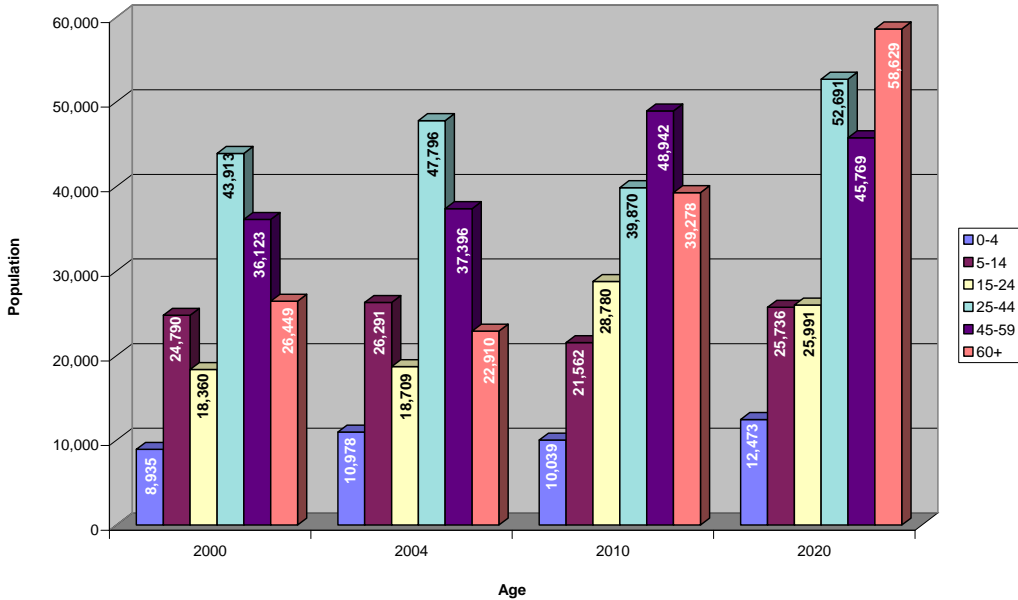
Density

As shown in the “Population Density table, El Dorado County averages 99 person per square mile. In terms of population density, El Dorado is most closely aligned with Yuba and Kings counties. However, El Dorado County’s population as shown in previous charts is more than twice that of Yuba. In addition, while the population totals for El Dorado and Kings County are comparable, El Dorado has a much higher percentage of the population residing in the unincorporated area of the county.

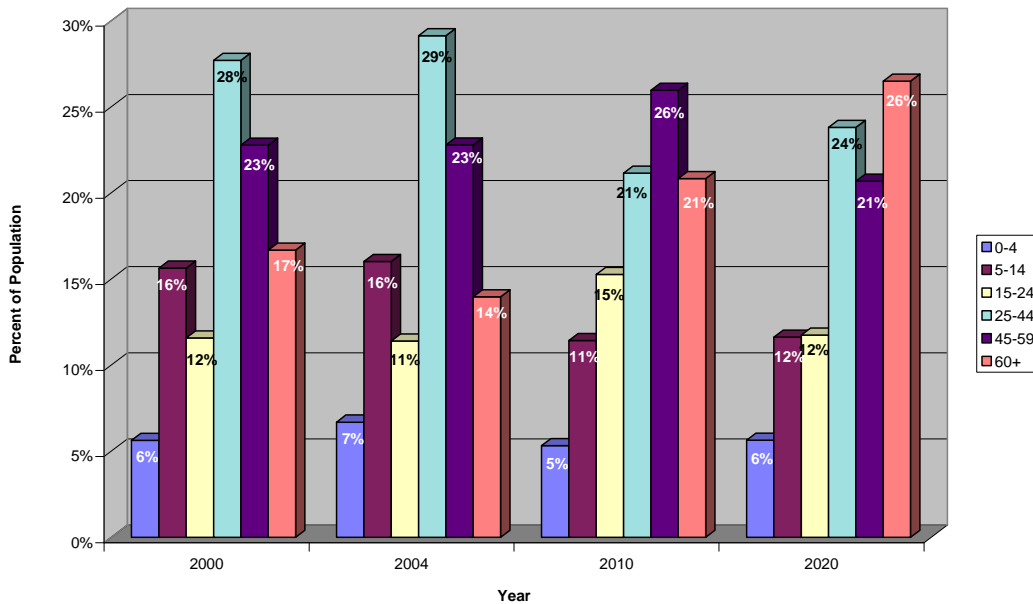


The following charts entitled “Population by Age Group” and “Population by Percentages in Various Age Groups” shows in 2000 and 2004 the 25 to 44 age group was predominant in El Dorado County. By 2010, the 45 to 59 will be the largest age bracket in the population with an increase of three percent from the 2004 total. However, the fastest growing segment of the population is clearly the over 60 age group. The Department of Finance forecasts that by 2010 the over 60 age group will increase seven percent from 22,910 people in 2004, to 39,278 in 2010. Continuing this trend, the over 60 age bracket is expected to post another seven percent gain by 2020.

El Dorado County Population by Age Group



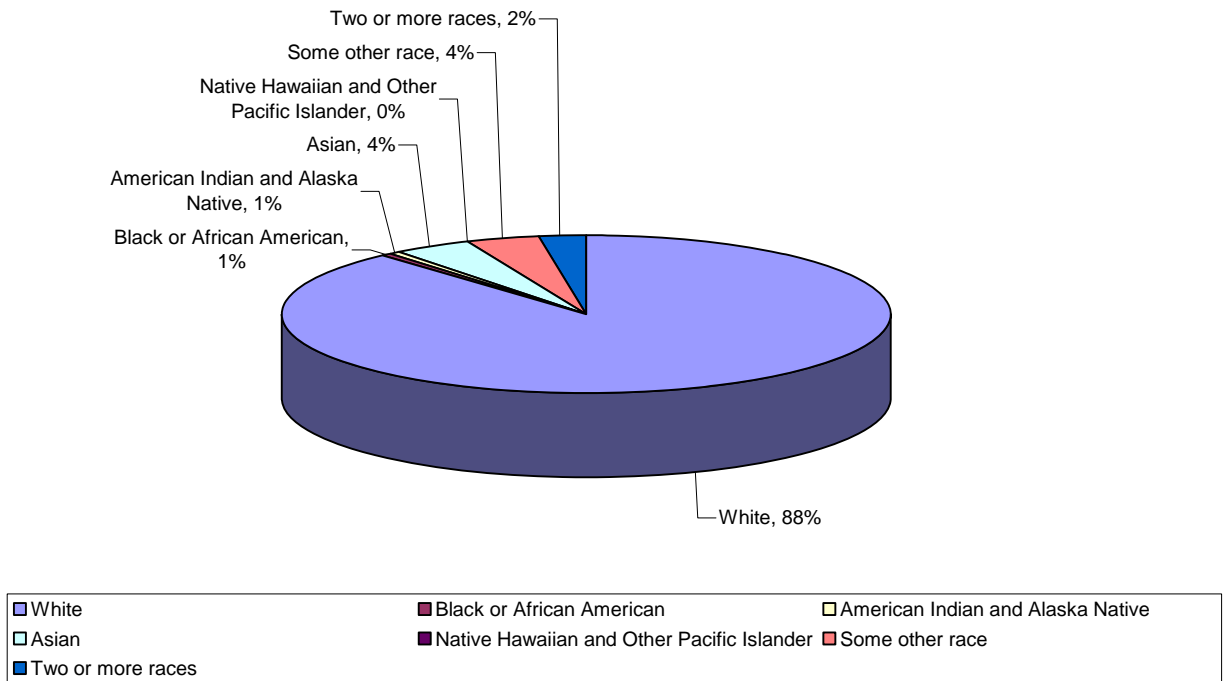
El Dorado County Population by Percentages in Various Age Groups



Ethnicity

The 2006 American Community Survey demonstrates that El Dorado County’s population is predominantly Caucasian at 88% of the population.²

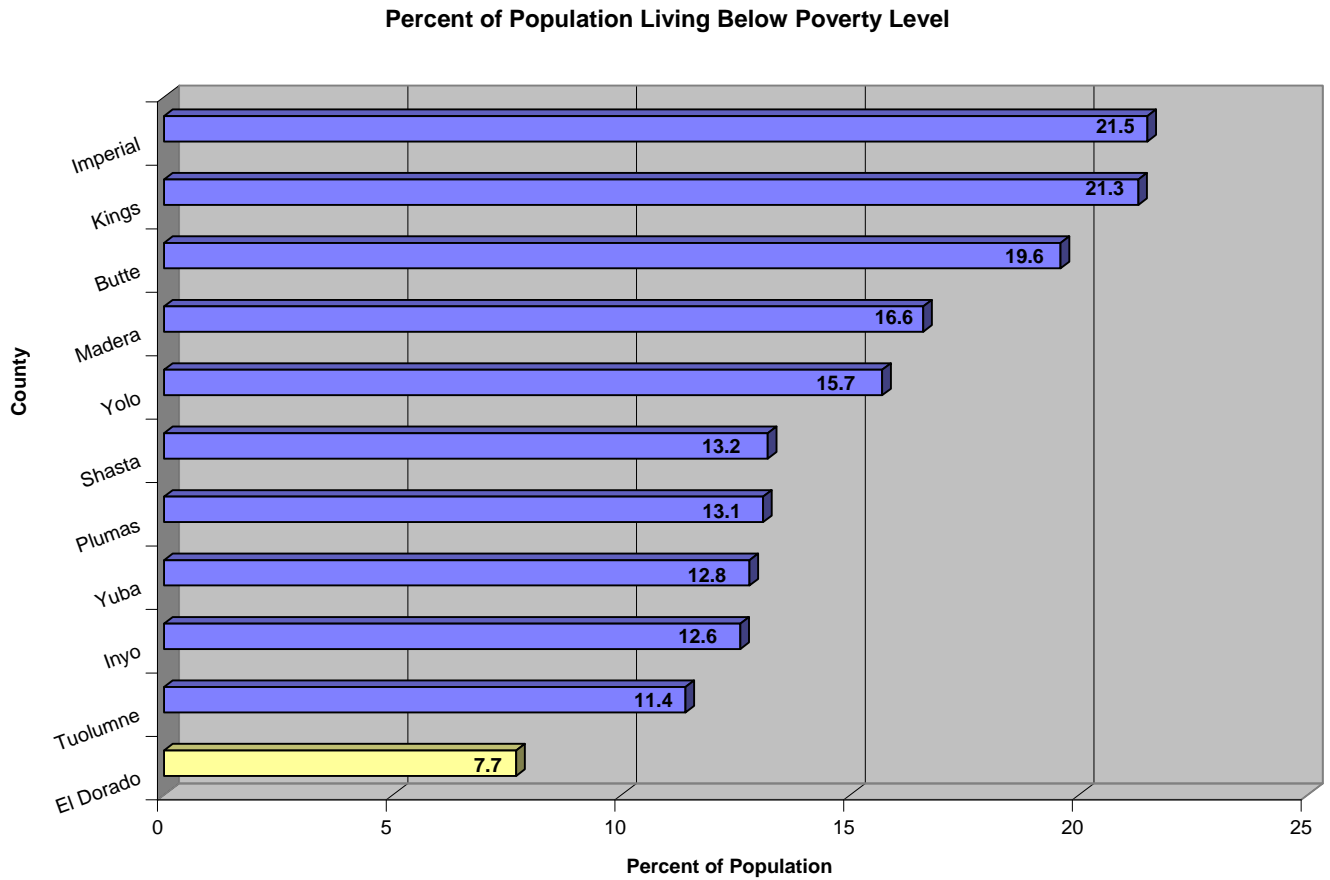
Racial Characteristics of the El Dorado County Population



² Race categories include the minimum five race categories required by the federal Office of Management and Budget (OMB), plus the 'some other race alone' included by the Census Bureau for Census 2000, with the approval of OMB. "The Census Bureau does not include "Hispanic" or "Latino" in the five race categories. However, the 2006 American Community Survey estimates El Dorado County’s "Hispanic or Latino" population at 18,658 individuals or 10.5% of its 2006 estimate of the total county population.

Population Living in Poverty

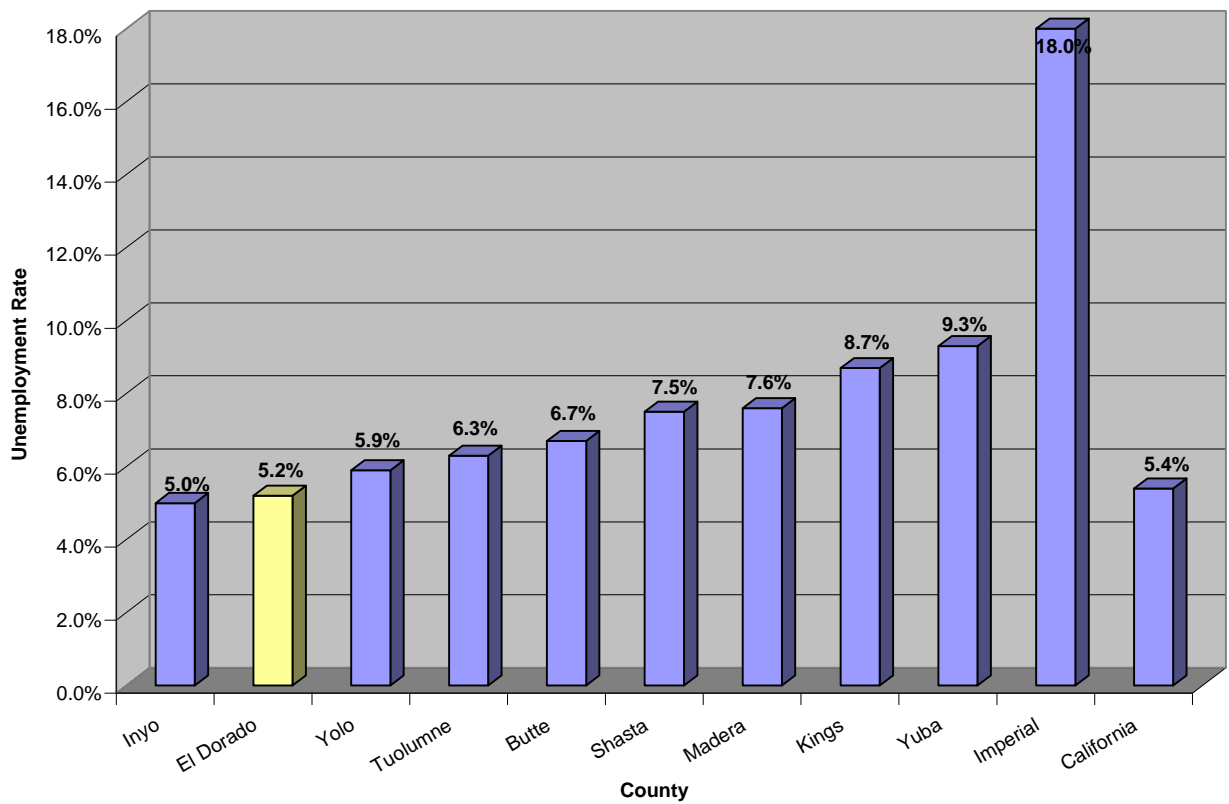
The U.S. Census Bureau 2005 American Community Survey estimates that 13.3 percent of California's population was living in poverty at the time of the last survey. In contrast, El Dorado County's population living in poverty was estimated to be a much lower 7.7 percent. In addition, El Dorado County's poverty rate is the lowest among all the baseline counties.



EMPLOYMENT AND ECONOMIC GROWTH

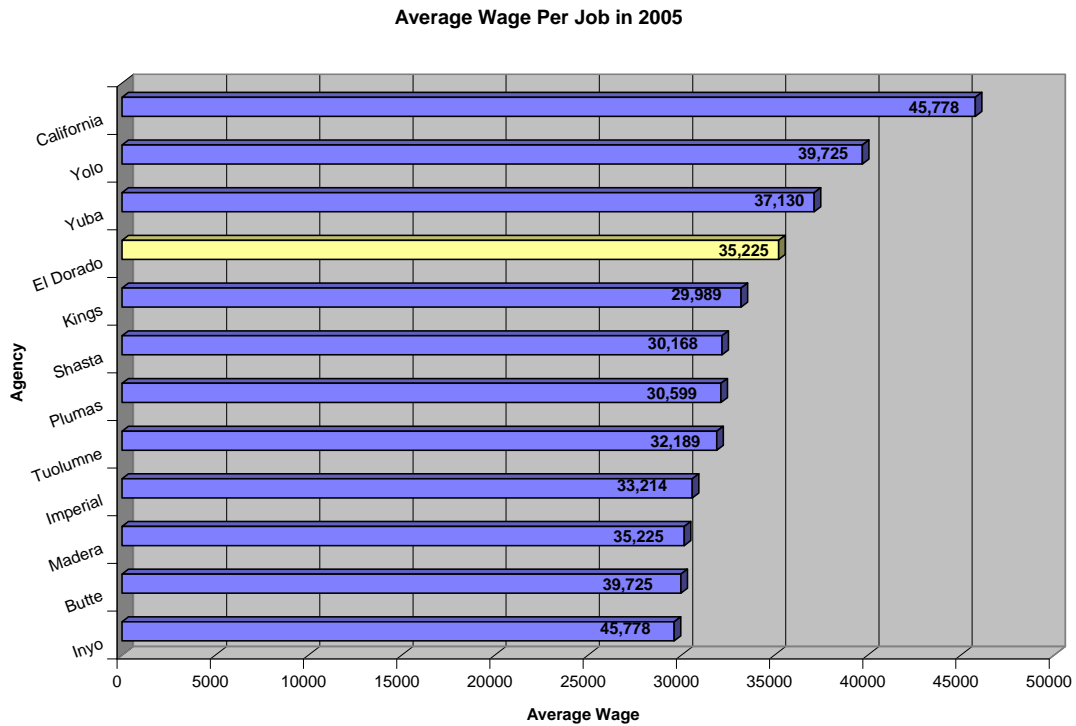
As the chart indicates below, El Dorado County's average annual unemployment rate for 2007 is 5.2%, which is lower than the statewide average of 5.4% (California Employment Development Department). El Dorado County's unemployment rate was also lower than the rates in the baseline counties with the exception of Inyo.

Comparison of Average Annual Unemployment Rate for 2007

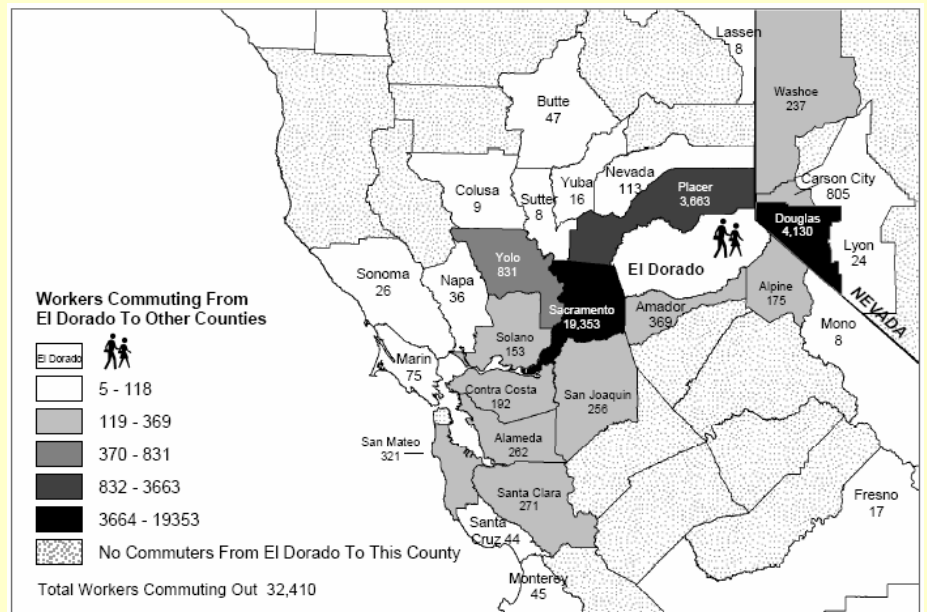


Wages and Incomes

Approximately 45 percent of El Dorado County's workforce commutes to employment outside of the County. As the chart entitled "Average Wage Per Job in 2005" illustrates, El Dorado County's 2005 wage per job are somewhat average compared to the baseline counties, yet significantly below that of the statewide figures.³



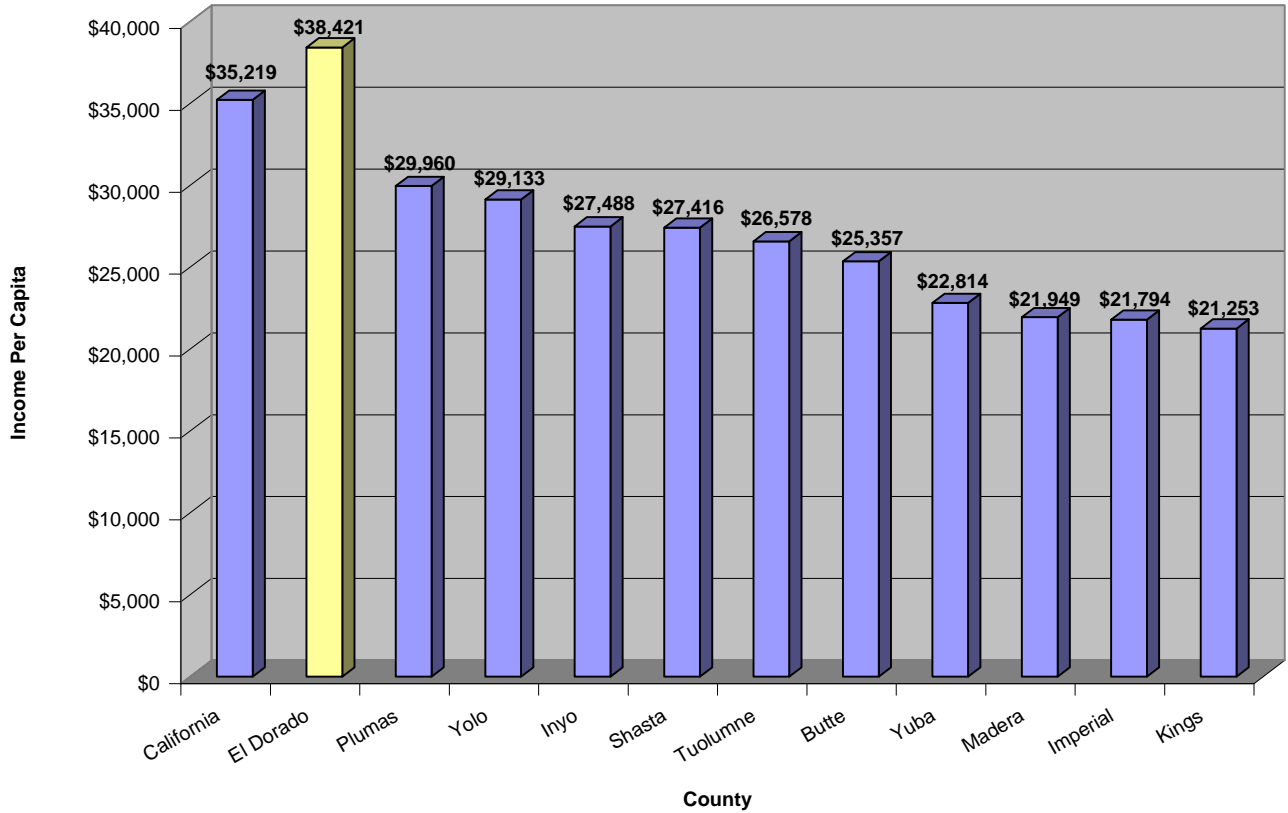
As of the 2000 Census, there were 39,709 workers that live and work in El Dorado County. At the same time, another 32,410 workers were commuting to work outside of El Dorado County. The map to the right shows the distribution of these workers (Current Economic Statistics Group, Labor Market Information Division, California Employment Development Department).



³ 2004 is the latest data available from the U.S. Department of Commerce Bureau of Economic Analysis

Due to the fact that a large portion of El Dorado County's workforce commutes outside of the County, El Dorado's Per Capital Personal Income outstrips both the state and baseline county totals.

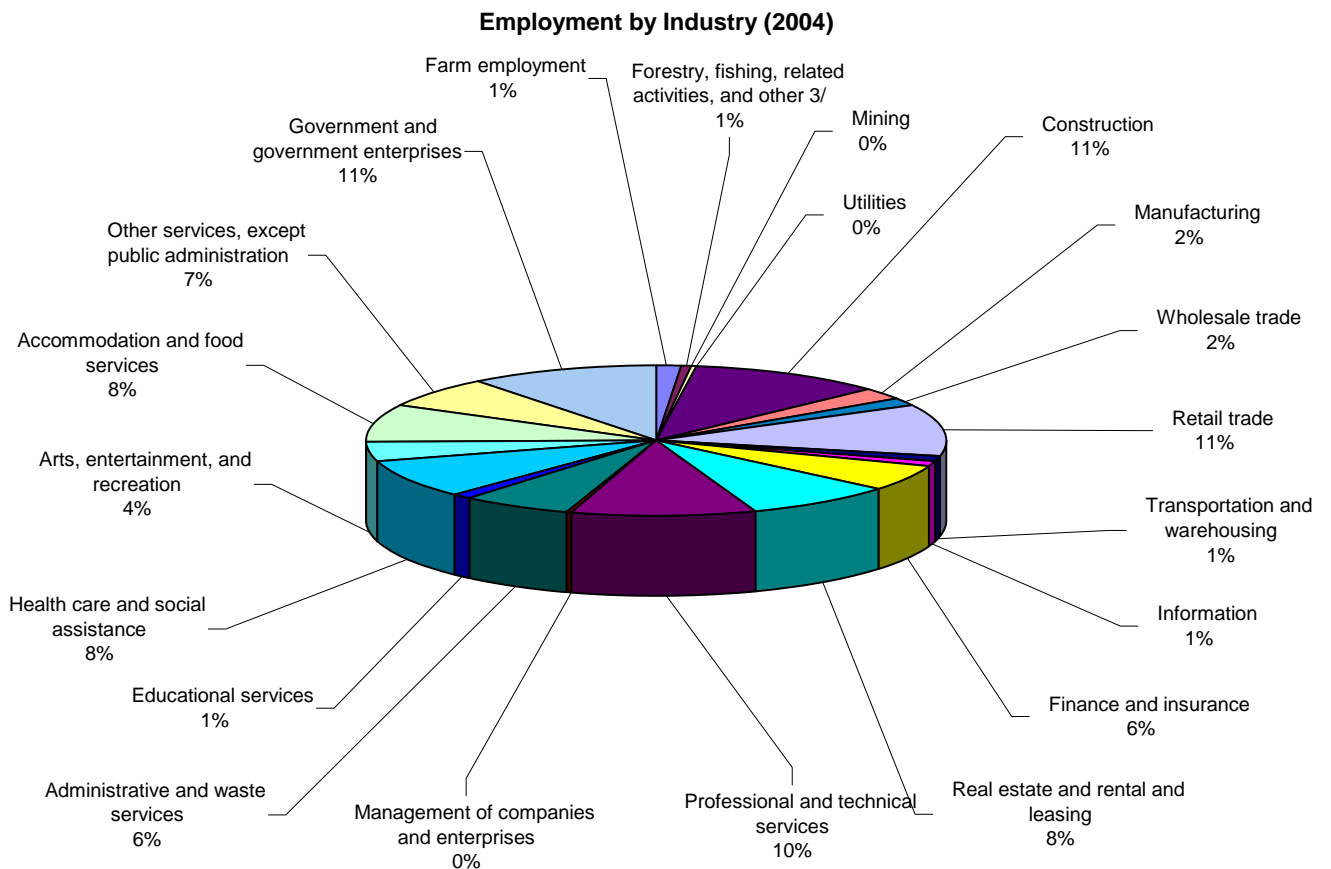
Per Capita Personal Income (2004)



Employment by Industry Sector

The graph below represents the distribution of the 87,689 full and part-time jobs in El Dorado County in 2004 according to the Bureau of Economic Analysis. The top ten employment sectors include:

1. Retail (9,721 jobs)
2. Construction (9,390 jobs)
3. Government (9,220 jobs)
4. Professional and technical services (9,110)
5. Health care and social assistance (7,227 jobs)
6. Real estate and rental leasing (7,151 jobs)
7. Accommodation and food service (7,088 jobs)
8. Other services, except public administration (5,897 jobs)
9. Administrative and waste services (5,250 jobs)
10. Finance and insurance (4,945 jobs)



Gross Agricultural Crop Values

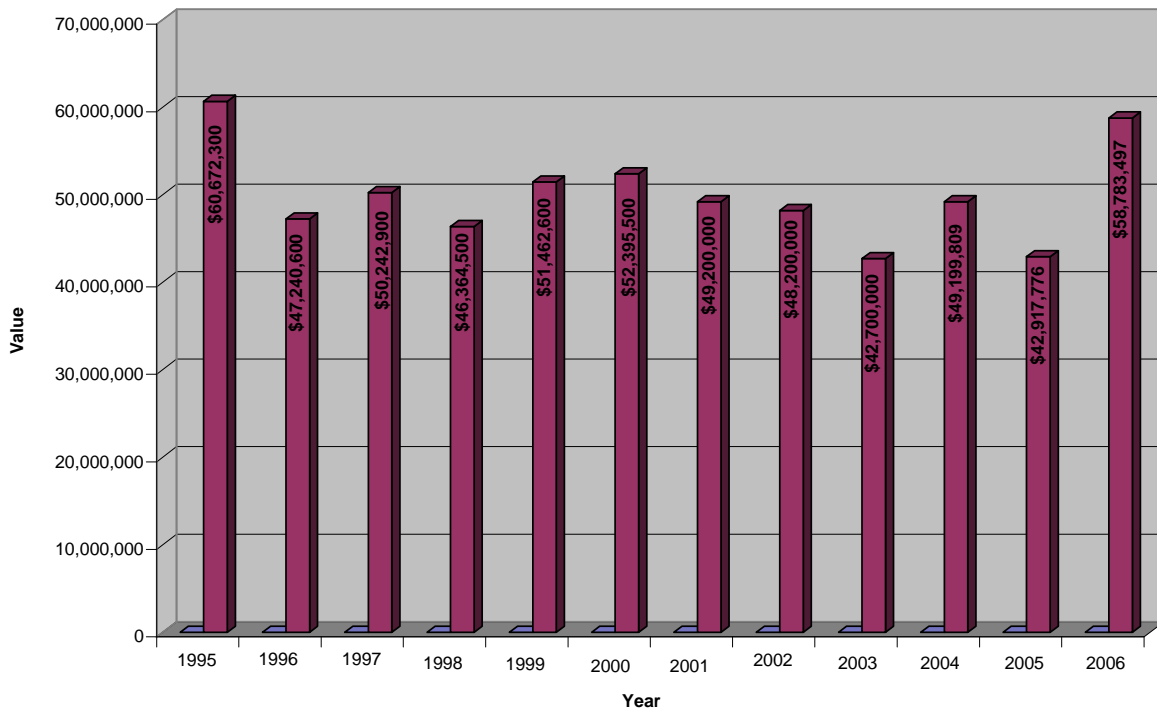
The El Dorado County gross crop value for 2006 was \$58.8 million; this is an overall 37.0% increase from the 2005 values. This rise in values was caused by multiple factors including a 75.0% increase in timber, due to fire salvage, and a 25.8% increase in fruit and nut sales resulting from more accurate data collection. Better statistical reporting from local beekeepers also led to a substantial 308.9% increase in apiary values (2006 El Dorado & Alpine Counties Crop Report). The 2006 estimated value of El Dorado County agriculture is divided as follows:



Timber:	\$29,443,403
Fruit and Nut:	\$11,663,565
Livestock:	\$8,500,691
Hay and Pasture:	\$3,889,891
Christmas Trees:	\$3,317,904
Nursery Products:	\$1,504,482
Apiary Products:	\$233,056
Minor/Misc. Crops	\$230,505

State data from all counties' 2006 commodity reports ranks El Dorado County 49th out of 58 counties in California in gross value of agricultural products. El Dorado County moves to 48th when timber sales are factored in (California Agricultural Resources Directory 2007)

Gros Agricultural Crop Values



Major El Dorado County Employers

The following tables list the major public and private sector employers in El Dorado County, and also provide a snapshot of the diversity of the County's economy.

Major El Dorado County Employers		
Rank	Employer	Number of full-time employees in El Dorado County
1	El Dorado County	1,973
2	Blue shield of California	1,385
3	DST Output	1,200
4	Marshall Medical Center	1,017
5	Raley's Inc.	712
6	State of California	650
7	Sierra-at-Tahoe Inc.	635
8	El Dorado County Office of Education	515
9	Roebbelen	375
10	El Dorado Irrigation District	325
11	City of South Lake Tahoe	310
12	Doug Veerkamp General Engineering Inc.	279
13	Embassy Suites Lake Tahoe Resort	240

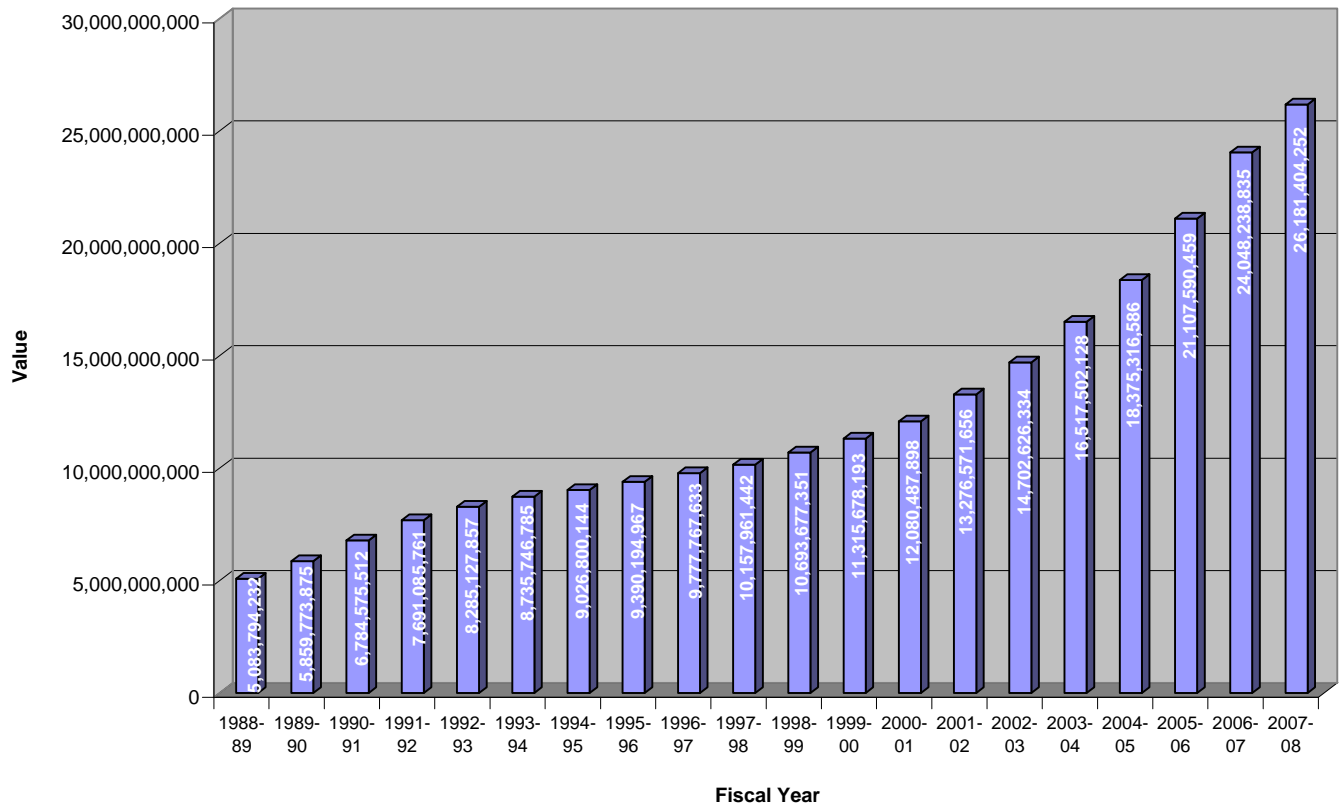
Source: Sacramento Business Journal, April 13, 2007

Major El Dorado County Employers		
Rank	Employer	Number of full-time employees in El Dorado County
14	El Dorado Savings Bank	179
15	Lake Tahoe Community College	176
16	Sierra Pacific Industries	165
17	Safeway, Inc.	155
18	ITW Rippey Corp.	126
19	South Tahoe Public Utility District	110
20	Pacific Gas and Electric Company	94
21	Sacramento Municipal Utility District	76
22	Youngdahl Consulting Group Inc.	70
23	Aerometals	68
24	Wells Fargo & Co.	68
25	Mother Lode Rehabilitation Enterprises Inc.	62

County Assessed Values and Growth

This table illustrates the 20-year growth in assessed values in El Dorado County (El Dorado County Final Budgets, Schedule 6, FY 1988-89 through 2007-08). Property taxes are a major source of local government revenue and are determined in part by assessed values. The total estimated local assessed value for fiscal year 2007-08 was \$26,181,404,252 which is an 8.9% increase over the prior year.

El Dorado County Estimated Locally Assessed Valuation



References

California Agricultural Resources Directory 2007, *County Statistical Data*, available at: http://www.cdfa.ca.gov/files/pdf/card/ResDir07_Overview.pdf.

California Employment Development Department, <http://www.labormarketinfo.edd.ca.gov>.

Current Economic Statistics Group, Labor Market Information Division, California Employment Development Department, available at: <http://www.labormarketinfo.edd.ca.gov>.

El Dorado County Final Budgets, Schedule 6, FY 1988-89 through 2007-08

State of California, Department of Finance, *California Statistical Abstract, Table A-1 — Land & Water Areas, California & Counties, January, 2000*.

State of California, Department of Finance, *E-1 Population Estimates for Cities, Counties and the State with Annual Percent Change — January 1, 2006 and 2007*. Sacramento, California, May 2007.

State of California, Department of Finance, *E-4 Historical Population Estimates for City, County and the State, 1991-2000, with 1990 and 2000 Census Counts*. Sacramento, California, August 2007.

State of California, Department of Finance, Tables of July 2007 County Estimates Ranked by Size, Numeric, and Percent Change.

U.S. Census Bureau, Census 2000, available at: <http://www.census.gov>.

U.S. Census Bureau, 2006 American Community Survey, available at: <http://www.census.gov>.

U.S. Department of Commerce, Bureau of Economic Analysis, <http://www.bea.doc.gov>.

2006 El Dorado & Alpine Counties Crop Report, available at: <http://www.co.el-dorado.ca.us/ag/cropreport.html>.