

IT'S YOUR MONEY

A QUARTERLY NEWSLETTER FROM YOUR COUNTY AUDITOR

UNDERSTANDING YOUR PROPERTY TAXES



CRAWFORD COUNTY COURTHOUSE

Special points of interest:

- UNDERSTANDING YOUR PROPERTY TAXES
- GENERAL FUND REVENUES VS EXPENDITURES
- 2005 COUNTY BUDGET
- UPCOMING DATES TO REMEMBER
- DEPARTMENT FOCUS—COUNTY TREASURER

Property Tax 101

Property taxes start with a determination of the fair market value.

Ohio law requires the County Auditor to appraise at market value all real property within the County. This is done through the reappraisal process in which property values are reviewed every three years.

Once a market value has been assigned to a property, the value is reduced by 35%, which becomes the taxable value or assessed value.

The assessed value of your property is then multiplied by the tax rate and certain tax credits downward. The end result is your tax bill.

As you can see, there are two important numbers, the assessed value and the tax rate.

When either of these numbers go up, taxes can increase. The auditor can change the assessed

value, but cannot change the tax rate.

How are Tax Rates Determined?

Tax rates are determined by the budgetary requests of each township, city, school, village and County.

Ohio law limits the amount of taxation without a vote of the people. This limit is commonly referred to as the 10 mill limitation and equates to \$10 per \$1,000 of assessed valuation.

County residents must vote any additional real estate taxes, for any purpose, above the first 10 mills. Your "tax rate" is an accumulation of all these levies.

Protection for the Taxpayer

Ohio law protects the property owner from paying additional taxes when property values go up. Here's how it works:

Every three years, the auditor reviews property values. (2005 is

not one of those years!) The Ohio Department of Taxation then calculates how much tax rates have to be reduced to eliminate most of the windfall tax increase that would result from the value increase. (Remember, the first ten mills of the tax rate is called the "inside millage" and is excluded from this calculation.)

This reduced tax rate is called the effective rate and is used to calculate taxes.

Typically, property value increases due to reappraisal mean small increases in property taxes.

In Summary

Your tax bill is based on the tax rate multiplied by your valuation, less any tax credits.

Your tax obligation is your proportional share of the cost of operating local government; including schools, townships, villages and the County.

TAX RELIEF AND PAYMENT INFORMATION

Inside this issue:

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Are there any Programs Available to Taxpayers that will Provide Tax Relief?

Property tax rollback, homestead and 2 1/2% credit are all forms of property tax relief.

Every property taxpayer receives the 10% tax rollback.

Senior citizens and the permanently disabled may be eligible to receive the homestead exemption credit if their annual income is less than the amount indexed annually by the State Department of Taxation.

For 2004 taxes, paid in 2005, that amount is \$25,000. To receive this credit, an application needed to be completed by June 30, 2004.

However, a late application may be filed between January 1, 2005 and June 30, 2005. If qualified, a property owner will receive

a refund on their taxes.

A 2 1/2% tax credit is available to residential and agricultural properties on which there is a home site occupied by the owner.

The application period for the 2 1/2% tax credit is the same as the homestead exemption credit and late applications can be filed as well.

Payment Information

Tax bills will be mailed in early January. If a taxpayer does not receive a bill by mid January, call the Treasurer's Office at 419-562-7861. The deadline for paying your property taxes is February 8, 2005. Payment for taxes may be in the following ways:

1. In person at the Treasurer's Office (8:30-4:30 weekdays)

2. By mail (P.O. Box 565, Bucyrus, OH 44820) Envelope must be post-marked by February 8, so mail on February 7th to insure this.

3. Pay at United Bank in Crawford County or at any Bucyrus First Federal (Bucyrus, New Washington). You must bring tax bill to these locations.

4. Payments can also be made via a credit card by calling 1-888-272-9829 or via the internet at www.officialpayments.com. Use jurisdiction code 4505 and have your credit card and tax bill available. The use of a credit card will cost the taxpayer approximately 3% of the tax bill.

DEDICATED TO SERVING CRAWFORD COUNTY WITH ACCOUNTABILITY, INTEGRITY AND PROFESSIONALISM

ON THE YEAR; GENERAL FUND REVENUES, EXPENDITURES AND CASH

The General Fund is the chief operating fund of the County. It is used to account for resources traditionally associated with governments which are not required legally or by sound financial management to be accounted for in a separate fund. There is only one General Fund of the County as contrasted with multiple special revenue, debt service, capital projects, fiduciary and proprietary funds.

Actual operating revenues of the General Fund for 2004 were \$8,868,006.58 or 107.95% of the \$8,214,759 estimated by the County Budget Commission in January. Operating revenues collected for 2003 were \$8,579,539. The 3.36% increase in operating revenue for 2004 can be attributed to additional sales tax revenue, investment income and property tax revenue.

On the year, sales tax revenue is up by \$97,242.06. This can be attributed in part to the State of Ohio expanding the sales tax base in Ohio and strong automobile sales. Property tax receipts increased by \$90,147.44 and investment income is up from 2003 by \$49,027.88.

While operating revenues realized a small increase, the County General Fund's cash balance was increased by \$2,000,000 for a one-time transfer of cash from the Capital Projects Fund. This transfer was made because the County determined to capitalize construction projects that initially were funded with cash transfers from the County General Fund. In comparing actual revenues from 2003 to 2004 this transfer and any advance/loan repayments should not be included, as these items are not considered operating revenue.

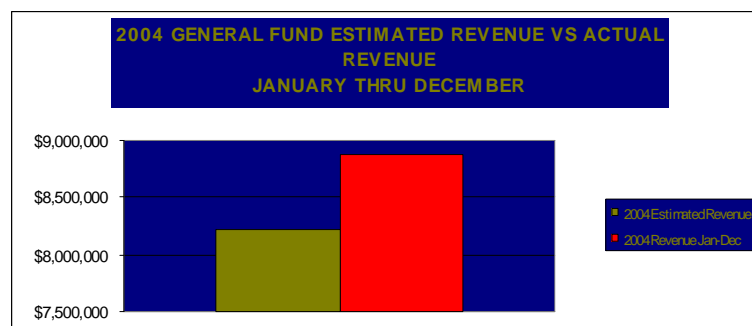
2004 expenditures in the General Fund totaled \$9,930,747.45 or 95.79% of the \$10,367,019.18 appropriated by the County Commissioners for 2004. In comparing actual expenditures from 2003 to 2004, any advances/loans made to other funds should not be considered, as these items are not considered operating expenses. As such, the 2004 operating expenditures for the County General Fund were \$9,090,977.94 as compared to \$9,641,246 in 2003.

General Fund expenditures for 2004 exceeded General Fund revenues by \$222,971.36. This can be compared to 2003 in which expenditures exceeded revenues by \$1,061,707.

The cash balance of the General Fund at December 31, 2004, which includes the additional \$2,000,000 transferred from the Capital Projects Fund, was \$3,374,906.59. The December 31, 2003 cash balance was \$2,085,406.39. While the cash position of the General Fund improved with the one-time transfer of monies to replenish reserves, if annual costs continue to exceed revenue collections, these reserves will eventually be depleted.

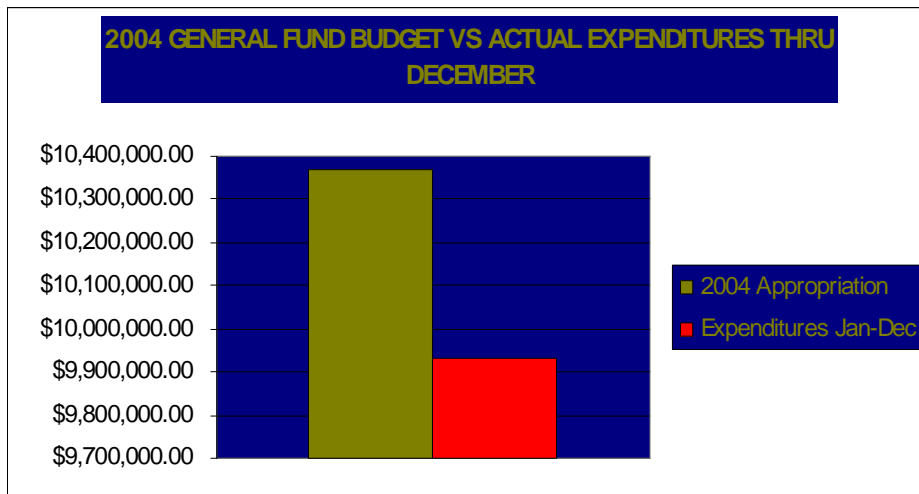
2004 GENERAL FUND BUDGET VS ACTUAL REVENUES

	2004 ESTIMATED REVENUE	2004 ACTUAL REVENUE JANUARY-DECEMBER	PERCENT COLLECTED
PROPERTY TAXES	\$ 1,375,000	\$ 1,343,394.44	97.70%
SALES TAXES	\$ 3,050,000	\$ 3,310,595.06	108.54%
CHARGES FOR SERVICES	\$ 1,593,000	\$ 1,816,009.11	114.00%
LICENSES AND PERMITS	\$ 5,300	\$ 3,375.88	63.70%
FINES AND FORFEITURES	\$ 150,826	\$ 192,420.84	127.58%
INTERGOVERNMENTAL	\$ 1,433,346	\$ 1,438,821.10	100.38%
INTEREST	\$ 520,000	\$ 619,567.88	119.15%
OTHER	\$ 87,287	\$ 143,822.27	164.77%
TOTAL OPERATING REVENUE	\$ 8,214,759	\$ 8,868,006.58	107.95%
ADVANCE REPAYMENT	\$ -0-	\$ 297,736.07	
TRANSFERS IN	\$ 54,505	\$ 2,054,505.00	3,769.39%



2004 GENERAL FUND BUDGET VS ACTUAL EXPENDITURES

	2004 <u>Appropriation</u>	Expenditures <u>January-December</u>	Unexpended <u>Balance</u>	Percent <u>Expended</u>
General Fund Expenditures	\$ **10,367,019.18	\$ 9,930,747.45	\$ 436,271.73	95.79%
** supplemental appropriation				
Department Breakdown				
Commissioners	\$ 347,725.77	\$ 320,158.23	\$ 27,567.54	92.07%
Auditor	\$ 365,310.69	\$ 358,958.99	\$ 6,351.70	98.26%
Treasurer	\$ 105,490.50	\$ 102,997.36	\$ 2,493.14	97.64%
Recorder	\$ 180,873.83	\$ 175,049.10	\$ 5,824.73	96.78%
Prosecutor	\$ **474,459.61	\$ 462,975.74	\$ 11,483.87	97.58%
Common Pleas/Jury Comm	\$ **582,469.61	\$ 580,341.87	\$ 2,127.74	99.64%
Adult Probation	\$ 75,644.04	\$ 71,544.30	\$ 4,099.74	94.58%
Juvenile Court	\$ 309,178.50	\$ 274,798.26	\$ 34,380.24	88.88%
Juvenile Probation	\$ 426,718.87	\$ 397,905.32	\$ 28,813.55	93.25%
Probate Court	\$ 126,149.78	\$ 123,492.29	\$ 2,657.49	97.89%
Clerk of Courts	\$ 256,635.28	\$ 243,227.58	\$ 13,407.70	94.78%
Coroner	\$ 114,829.32	\$ 108,779.17	\$ 6,050.15	94.73%
Municipal Court	\$ 511,820.88	\$ 480,735.61	\$ 30,545.27	93.93%
Bd. Of Elections	\$ 275,326.27	\$ 243,244.48	\$ 32,081.79	88.35%
Ct. House Admin/Commissioner	\$ 689,787.97	\$ 672,542.89	\$ 17,245.08	97.50%
Sheriff Excluding Jail Operation	\$ 1,969,487.17	\$ 1,828,649.39	\$ 140,837.78	92.85%
Agriculture	\$ 276,434.90	\$ 239,725.28	\$ 36,709.62	86.72%
Veterans	\$ 351,396.62	\$ 325,057.11	\$ 26,339.51	92.50%
Engineer	\$ **94,944.52	\$ 87,955.60	\$ 6,988.92	92.64%
Liability Insurance	\$ 363,700.00	\$ 360,280.00	\$ 3,420.00	99.06%
Transfers to Other Funds	\$ 1,520,725.00	\$ 767,970.23	\$ 752,754.77	50.50%
Loans to Other Funds	\$ -	\$ 839,769.51		
County Examination	\$ 70,800.00	\$ 70,786.43	\$ 13.57	99.98%
Data Processing for County	\$ 102,680.60	\$ 99,586.37	\$ 3,094.23	96.99%
Court of Appeals	\$ 31,700.70	\$ 27,364.00	\$ 4,336.70	86.32%
Public Assistance Grant	\$ 228,632.00	\$ 228,632.00	\$ -	100.00%
Child Welfare Grant	\$ 130,000.00	\$ 130,000.00	\$ -	100.00%
Victim of Crime Grant	\$ 12,017.00	\$ 12,017.00	\$ -	100.00%
Law Library	\$ 52,547.95	\$ 44,002.43	\$ 8,545.52	83.74%
Miscellaneous	\$ 319,531.80	\$ 252,200.91	\$ 67,330.89	78.93%



*“Without data,
you’re just another
person with an
opinion.”*
Unknown Author

THE 2005 COUNTY BUDGET AT A GLANCE

The 2005 budget was approved by the County Commissioners and filed with the County Auditor on December 31, 2004. The total 2005 budget for all funds of the County is \$45,946,770.92. Governmental fund accounting requires that monies received for special purposes be held separately. Listed below are the 2005 General Fund appropriations, by department, and the 2005 appropriations for more than 70 different funds required to be accounted for separately.

The 2005 General Fund appropriations are \$10,446,743.98 or 22.74% of the total County appropriations for all funds. The 2005 General Fund revenue estimate is \$8,119,604. This revenue estimate, along with the \$3,374,906.59 cash balance/reserves at year-end provides the \$11,340,805.61 in resources available for the County General Fund in 2005. Ohio law requires each fund's budget to be balanced with available resources.

GENERAL FUND

County Commissioners	1A1 thru 1A11G	332,930.00
Xerox and Photostats	1A13 thru 1A16D	2,600.00
County Auditor	1B1 thru 1B9G	355,129.46
County Treasurer	1C1 thru 1C9G	108,125.00
Prosecuting Attorney	1E1 thru 1E10L	500,730.00
Bureau of Inspection	1H1	66,000.00
County Planning Comm.	1I6D	35,000.00
Automatic Data Processing	1J1 thru 1J5D	107,853.00
Court of Appeals	2A6 thru 2A8D	30,500.00
Common Pleas Court	2B1 thru 2B12G	563,623.00
Jury Commission	2B13 thru 2B19C	2,411.00
Adult Probation	2B20 thru 2B25G	63,291.00
Juvenile Court	2C19 thru 2C30G	303,761.00
Probation Department	2C31 thru 2C40	468,396.00
Probate Court	2D1 thru 2D13G	114,885.88
Clerk of Courts	2E1 thru 2E9G	262,177.00
Coroner	2F1 thru 2F12G	129,415.00
Municipal Court	2G1 thru 2G9G	522,411.00
Board of Elections	3A1 thru 3A9H	279,156.00
Court House & Jail	4A5 thru 4B17G	704,400.00
County Sheriff	6A1 thru 6A14G	1,959,884.34
County Recorder	6B1 thru 6B9G	187,096.00
Disaster Services	6F1 thru 6F8H	75,000.00
Agriculture	7A1 thru 7A8	259,321.00
T.B. Hospital	8B1 thru 8B11	500.00
Other Health	8D2 thru 8D4	64,027.73
Veterans Service Commission	9C1 thru 9C9H	184,269.62
Veterans Services	9D1 thru 9D8G	187,127.00
Public Assistance Grant	9E1 thru 9E1A	255,000.00
Child Welfare Grant	9F1	215,000.00
Victims of Crime Grant	9F3	12,017.00
Sanitary Engineer	11A1 thru 11A4D	10,085.00
County Engineering-Map Dept.	12A2 thru 12A8G	123,475.00
Law Library	13A1 thru 13A4H	52,547.95
Insurance	14A1 thru 14A6	363,700.00
Miscellaneous	15A13 thru 15A14	119,899.00
Transfers	15A15	1,425,000.00

TOTAL GENERAL FUND

10,446,743.98

SPECIAL REVENUE FUNDS

Indig. Gdn. Fd.-Prob.	B001-1 thru B001-5	16,500.00
Resident Service Fund-Fairway	B002-3 thru B002-8	124,000.00
Probate-Conduct Business Fund	B004-1 thru B004-15	350.00
Dog & Kennel Fund	B005-1 thru B005-12G	103,635.00
Child Welfare Fund:		
Children Services	B006-1 thru B006-13B	1,459,000.00
Keller Hall	B006-16 thru B006-25A	345,800.00
Independent Living	B006-26 thru B006-37	18,500.00
Drug Law Enforcement-Sheriff	B007-4 thru B007-11	65,000.00
Recorder Equipment Fund	B008-4 thru B008-11	38,400.00
Clerk of Courts-Title Adm. Fund	B009-2 thru B009-10	212,675.00
Delinq. R/E Tax & Collection Fund	B010-1 thru B010-16A	58,118.50
Common Pleas Computer Fund	B011-3 thru B011-7	22,910.00
Juvenile Court Computer Fund	B012-3 thru B012-7	3,500.00
Municipal Court Computer Fund	B013-1 thru B013-12	50,000.00
Probate Court Computer Fund	B014-3 thru B014-7	3,000.00
Ind. Dr. Al. Tr. Mun.	B015-10 thru B015-15	53,000.00
Enfor. & Educ. Fd.-Sheriff	B016-1 thru B016-4	7,500.00
Mun. Ct. Prob. Off.	B017-1 thru B017-8	56,152.23

2005 GENERAL FUND BUDGET

SPECIAL REVENUE FUNDS, CONTINUED

Sanction Cost Reimb./C. Pleas Ct	B018-1 thru B018-12	17,320.00
Tax Incentive Review	B019-1 thru B019-6	12,000.00
Delq. R.E. Tax - Pros.	B020-1 thru B020-16	63,159.00
Commissary Fd. - Sheriff	B021-3 thru B021-4	72,000.00
Emergency Management Fund	B022-1 thru B022-15	112,680.00
Special Projects-Municipal Court	B023-3 thru B023-6	37,000.00
Concealed Handgun	B026-3 thru B026-7	5,150.00
Ct. Spec. Project-Com. Pleas	B027-3 thru B027-6	2,000.00
Prepayment Interest Fund	D011-1 thru D011-19	11,612.96
Public Assistance	H006-1 thru H006-46	5,350,805.00
Child Support Enforcement Agency	H010-1 thru H010-12E	1,280,000.00
WIA Fund	H012-3 thru H012-8	446,000.00
Real Estate Assessment Fund	J014-1 thru J014-7D	871,042.64
Auto License & Gas Tax Fund	K002-1 thru K002-39	3,550,000.00
Soil & Water Conservation Fund	L015-1 thru L015-14C	213,483.00
Solid Waste Management	P038-1 thru P038-16	245,830.00
Ditch Maintenance	R016-1 thru R016-108	72,157.04
Fairway School	S019-1 thru S019-19	3,687,097.00
Fairview Manor-Levy	S020-1 thru S020-17	1,868,650.00
Mental Health-Levy	S021-1 thru S021-16	460,000.00
Jail Operation Levy	S022-1 thru S022-23	2,396,081.20
Council on Aging-Levy	S023-1	350,000.00
Revolving Loan Fund	T098-1 thru T098-10	2,500.00
CDBG Rehab-Income	T104-1 thru T104-5	3,410.35
Preschool Grant-Fairway	T106-1 thru T106-11	18,000.00
Title VI-B Grant-Fairway	T111-1 thru T111-9	38,000.00
Title VI Grant-Fairway	T112-1 thru T112-6	196.00
Victims of Crime Grant	T113-1 thru T113-12	49,343.00
2003 CHIP CDBG	T142-1 thru T142-5	63,805.00
2003 CHIP HOME	T143-1 thru T143-4	144,819.00
2003 Comm. Blk. Gt.	T144-1 thru T144-5	48,224.35
ODP Citizen Corp Grt.	T150-2 thru T150-5	19,000.00
State Homeland Security	T151-1 thru T151-6	55,203.53
Law Enforcement Overtim	T155-1 thru T155-12	14,092.00
Family Res. Plan-Fairway	TT076-1 thru TT076-2	28,000.00
Housing Dev.-Fairway	TT083-3 thru TT083-7	42,000.00
Felony Delinq. Care	TT087-1 thru TT087-35A	151,479.01
Recycle Ohio Grant	TT090-1 thru TT090-11	45,000.00
Ohio Child Trust Grant	TT093-1 thru TT093-6	12,800.00

DEBT SERVICE FUNDS

Human Services Bond Ret.	O030-4 thru O030-6	74,450.00
Waterline	O043-4 thru O043-6	74,160.00
99 Refund Bond Jail	O045-4 thru O045-5	355,775.00
99 Refund Bond Landfill	O046-4 thru O046-5	737,255.00
99 Landfill Notes	O047-4 thru O047-6	248,350.00
Add 1 Co. Office Space	O048-4 thru O048-5	130,832.50
JFS Additional Space	O049-4 thru O049-5	110,477.50
Courthouse Renovation	O050-4 thru O050-6	1,116,992.50
Landfill Cap	O051-4 thru O051-6	1,124,800.00
Adm. Bldg.	O052-4 thru O052-5	2,060,000.00

ENTERPRISE FUNDS

Sanitary Landfill	P034-33 thru P034-46H	1,059,880.00
Sewer & Water District #2	P035-1 thru P035-19	122,568.00
Sewer District #2-Deposits	P036-15	1,200.00

CAPITAL PROJECTS FUNDS

Capital Project Munici	Q046-5 thru Q046-9	130,000.00
MR/DD Capital Fund	Q054-3 thru Q054-10	20,000.00
Courthouse Renovation	Q061-9 thru Q061-14	142,708.13
Sugar Grove Sewer Project	Q062-9 thru Q062-15	437,296.00
Northeast Water Project	Q064-9 thru Q064-16	31,350.00
Landfill Cap Construct	Q065-9 thru Q065-14	2,031.83

TRUST FUNDS**\$39,462.67****INTERNAL SERVICE FUND -HEALTH INSURANCE****2,982,457.00****TOTAL - ALL OTHER FUNDS****35,500,026.94****TOTAL 2005 APPROPRIATION****45,946,770.92**

A QUARTERLY NEWSLETTER FROM YOUR COUNTY AUDITOR

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Email: robinh@crawford-co.org

UPCOMING DATES TO REMEMBER

January 1, 2005 - Monthly financial statements filed with County Commissioners.

January 1, 2005 - Fiscal year begins for County, Townships, Villages and Municipalities.

January 1, 2005 or about - Budget Commission certifies amended certificates of estimated resources to all political subdivisions.

January 1, 2005 or about - Auditor's Certificate filed with appropriating authority showing appropriations do not exceed estimated resources.

January 31, 2005 - Last day to purchase dog license without penalty.

February 1, 2005 - Monthly financial statements filed with County Commissioners.

February 8, 2005 - Last day to pay 1st half real estate taxes without penalty.

March 1, 2005 Last day to pay 1st half mobile home taxes without penalty.

March 1, 2005 - Last day to renew CAUV program for 2006.

March 1, 2005 - Monthly financial statements filed with County Commissioners.

ABOUT YOUR COUNTY

With 13 employees, the County Auditor serves as both the Chief Financial Officer and the Real Property Assessor for all political subdivisions within the County. It is the goal of this office to provide the citizens of Crawford County with the most cost effective and efficient office possible while never forgetting the people we serve. In addition to the County Auditor, there are seven elected administrative officials and three judges who operate independently as set forth by Ohio law. These officials are: Clerk of Courts, Coroner, Engineer, Prosecuting Attorney, Recorder, Sheriff, Treasurer, two Common Pleas Judges and a Municipal County Judge. All of these officials serve four-year terms except for the judges, who serve six-year terms. The County was formed by an act of the General Assembly on April 1, 1826 and includes 400 square miles and has an estimated population of 46,966.

DEPARTMENT FOCUS

The Department Focus for this quarter will be on the County Treasurer.

In addition to being the tax collector for the county, the Treasurer serves as the custodian for all of county government's revenues. As the banker for county government, the Treasurer has the following functions:

TAX COLLECTOR

The Treasurer collects all real estate taxes, personal property taxes, manufactured home taxes and special assessments.

As tax collector, the County Treasurer must work with the County Prosecutor to collect delinquent taxes. This involves a series of procedures to make necessary documentation of the delinquent taxpayer accounts. Pay plans for taxes are available to assist the taxpayer to avoid foreclosure.

Pay plans include: a monthly prepayment by the taxpayer in advance of the one-half tax due date; a monthly delinquent plan that allows the taxpayer to catch up with delinquent taxes and pay current taxes.

INVESTMENT OFFICER

The Treasurer also serves as the investment officer for the County. The responsibilities include investing temporarily unused funds in safe investments over a time period that will allow a steady interest return. The Treasurer must monitor the portfolio to insure that money is available for needed expenses and make necessary changes in investments on a timely basis. These investments are strictly controlled by state law and this minimizes any risk involved.

At the present time, Crawford County has an investment portfolio of approximately \$12,000,000, earning interest at about 2.5%.

CUSTODIAN OF COUNTY FUNDS

Each day, the County Treasurer must reconcile the receipts and expenses with the County Auditor. The State Auditor's Office examines the receipt records of the Treasurer's Office annually. These records are then maintained over a period of years. Regular reports are issued showing the activity and balances. In addition, the County Treasurer redeems all warrants (checks) issued by the County Auditor.

ELECTED OFFICIAL

The Treasurer, as an elected official, is responsible to the general public to perform all duties required of him by Ohio law. The Treasurer also works with taxpayers to help solve problems that arise in the normal activity of collecting taxes.

The role of the County Treasurer has changed over the years. At one time, the Treasurer maintained large cash reserves for the daily transaction of business. Today, the Treasurer contracts with banks to assist with the banking part. Increasingly, more electronic processing is utilized in conducting County business.

COMMISSIONS AND BOARDS

By virtue of this office, the County Treasurer is an automatic member of several commissions and boards that were explained in a previous newsletter. These are: Board of Revision, Budget Commission, Data Processing Board, Microfilm Board. In addition, the County Treasurer works with other elected officials to help improve the functions of County government as a whole.

**SUBMITTED BY: GARY COLE,
COUNTY TREASURER**