

# Crawford County 2005

## POPULAR ANNUAL FINANCIAL REPORT



Issued by Robin E. Hildebrand  
Crawford County Auditor

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## **ABOUT THE COVER**

The photo on the cover was taken around 1916 of the Public Square showing the Crawford County Courthouse in the background.

## **ACKNOWLEDGEMENT**

I would like to recognize my staff for their continued dedication and support and Robyn Sheets who prepares the Comprehensive Annual Financial Report (CAFR) and the Popular Annual Financial Report (PAFR). I would also like to thank the current Board of County Commissioners, Carl Watt, Moshen Ressallat, and Ronald Hoeft for their cooperation and financial support, all of which made this report possible.

# Citizens of Crawford County

As Chief Financial Officer of Crawford County, Ohio, I am pleased to present the 2005 Popular Annual Financial Report (PAFR). This report provides a concise summary of the financial condition and activities of Crawford County for the year ended December 31, 2005. The Popular Annual Financial Report is prepared for business and residential taxpayers that help provide the financial support to Crawford County.

Since the Popular Annual Financial Report condenses and simplifies our 2005 Comprehensive Annual Financial Report (which is over 190 pages long), it does not conform to established generally accepted accounting principles and governmental reporting standards.

Crawford County's 2005 Comprehensive Annual Financial Report has been audited by the State Auditor's Office and conforms to generally accepted accounting principles.

Since 1989, our comprehensive annual financial reports have received the prestigious Certificate of Achievement for Excellence in Financial Reporting from the Government Finance Officers Association of the United States and Canada (GFOA).

The Popular Annual Financial Report of Crawford County is presented to the citizens of Crawford County to increase public confidence in County government and its elected officials by reporting financial information in a format understandable to the general public.

As you review this year's report, please don't hesitate to share any comments or suggestions you may have about Crawford County. If further detail is desired, please contact my office for a copy of the Comprehensive Annual Financial Report.

Sincerely,

Robin E. Hildebrand  
County Auditor

# Crawford County Elected Officials

## A Brief History Of Crawford County

*The County was formed by an act of the General Assembly on April 1, 1826. Located approximately sixty miles from the state capital of Columbus, the County encompasses three municipalities, four villages, and sixteen townships. The central part of the County is comprised largely of the three municipalities, Bucyrus (which is the County seat), Crestline, and Galion. The remaining areas of the County are semi-rural to rural. The county includes 400 square miles and has an estimated population of 45,774. The elected three member Board of County Commissioners serves as the taxing authority and the contracting authority for the County. Each Commissioner serves a term of four years. In addition to the County Auditor, who serves as Chief Fiscal Officer, 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.*

### ADMINISTRATORS

**ROBIN E. HILDEBRAND**  
**AUDITOR**

**KAREN SCOTT**  
**RECORDER**

**SUE SEEVERS**  
**CLERK OF COURTS**

**RONNY J. SHAWBER**  
**SHERIFF**

**MICHAEL JOHNSON**  
**CORONER**

**GARY COLE**  
**TREASURER**

**RONALD HOEFT (PRESIDENT)**  
**COMMISSIONER**

**GERALD W. RIEDEL**  
**ENGINEER**

**CARL WATT**  
**COMMISSIONER**

**STANLEY E. FLEGM**  
**PROSECUTING ATTORNEY**

**MOSHEN RESSALLAT**  
**COMMISSIONER**

### JUDGES

**RUSSELL WISEMAN**  
**COMMON PLEAS COURT**

**JAMES HOOVER**  
**MUNICIPAL COURT**

**STEVEN D. ECKSTEIN**  
**PROBATE/JUVENILE**

# The County at A Glance

## ECONOMIC CONDITION

Crawford County's unemployment rate decreased in 2005 from 7.7 percent to 6.7 percent. Although this rate is higher than the state-wide average of 5.9 percent and the national average of 5.1 percent, it has remained relatively stable over the last ten years.

## THE LOCAL ECONOMY

Durable manufacturing and agriculture dominate the local economy. Local industrial firms make products for heavy industry, home, recreation and business. Timken, Dayco Swan, and General Electric contribute to the County's industrial setting. Smaller companies such as Elliott Machine Works, Inc. and Buckeye Pumps, Inc. also contribute to the local economy with the manufacturing of mobile service equipment and pumps.

Many rural communities such as Crawford County have been affected by the globalization and decentralization efforts that manufacturing companies have made over the last several years. The agricultural industry has also been under pressure to grow and adapt processes to meet the ever-changing demands for efficiency. As such, these communities are recognizing the importance for self-development and for growing business from within.

With more than 89 percent or about 230,000 acres of land within the County in farms, agribusinesses have a significant presence in the local economy. The average size farm within Crawford County is about three hundred acres which compares to one hundred eighty-nine acres on a state-wide basis. Cash receipts from these farms in the County totaled more than \$66,000,000 in 2003 (the latest information available) and averaged some \$95,728 per farm. This average can be compared to the state-wide average of \$60,080, demonstrating the financial importance of agribusiness to the local economy.

Crawford County is ranked ninth in the state in wheat production. Soybean and corn production within the County is ranked at 15<sup>th</sup> and 18<sup>th</sup> respectively.

With more than \$16,000,000 in cash receipts generated from the production of corn, Crawford County farmers are able to meet the demands for corn from local agribusinesses such as Hord Livestock Co., Inc. Hord Livestock Co., Inc. produces some 11,000 weaned sows and gilts annually and is ranked fifth in the State for the size of its swine operation. The company currently has over seventy-five employees and farms 4,700 acres of row crops to support its swine operations. The local agricultural economy is impacted further with business relationships to local farmers for locally grown corn to support swine operations.

This company is just one example of how local agribusinesses have been able to grow and adapt to the ever-changing demands of the agricultural industry and the significant impact agribusinesses have to the local economy.

Crawford County's close proximity to urban centers is also important to the local economy and was enhanced during 2005 with the completion of a four-lane section of U.S. Route 30. This expansion has improved safety and mobility to an area that has more than 34 percent of its workforce commuting to areas outside the County and will serve to potentially attract new industrial development to an area that has three industrial parks available for economic expansion.

# The County's Major Initiatives



After completing a feasibility study for the Sugar Grove area of Whetstone Township, construction began for a centralized sewer system to replace failing or non-existent individual systems. The total cost of the project is approximately \$464 thousand. The project is being funded with CDBG and Issue II grants and available unspent funds from the Revolving Loan Program. The sewer system will serve approximately seventy residents.

A feasibility study was also completed to expand an existing rural water system to include areas in the northeast part of the County. Tap-in fees from residents have funded this project and rural development grants and loans are also anticipated for future funding. There are potentially four hundred fourteen new customers with this expansion, which will include approximately twenty miles of water line.

As the result of a mandate by the EPA, the County is required to install wastewater lines within the Westmoor subdivision located in Polk Township. Sources of funding for the project include a loan covering approximately fifty-five percent of the total cost from the USDA Rural Development, a grant from the USDA and County contribution. In addition, the County is actively pursuing an OWDA loan and OPWC interest assistance to finance the remainder of the project.

During 2005, the County Sheriff received the results from a performance audit prepared by the Auditor of State. The County Sheriff requested this audit because of the increases in expenditures that have been realized over the last ten years in the area of public safety and to help identify areas in which to save money and help with financial planning issues. The Sheriff is in the process of implementing some of the recommendations of this report with the most significant recommendation being the outsourcing of the food service operation at the County Jail.

The County Auditor is in the process of preparing a Financial Trends Report that will identify the many factors that influence the financial condition of the County. This report will evaluate the County's financial condition as it relates to providing existing services and the revenues necessary to support these services on a continuing basis. While the County has seen its share of economic disruption, it is necessary to evaluate the County's financial condition in terms of its ability to withstand local, regional, and national economic disruptions. The recent recession and pressures in the manufacturing sector for globalization are examples of economic disruptions that could be affecting the County's ability to continue providing services at its current level. This report will evaluate the County's financial ability to meet the demands of change on a long-term basis.

The County Auditor and County Commissioners are also involved in a county-wide initiative with local business leaders and other government officials to implement an economic development office. The goal of this initiative is to insure that county resources are efficiently used, economic growth is properly balanced, and that county economic development is coordinated with the state and other local governments. A non-profit corporation was formed for this purpose and to promote and stimulate economic growth and development within the County and is intended to be a partnership between local businesses and governments who have similar goals and objectives in the area of workforce development, business retention and expansion and cooperating regionally to market Crawford County and North Central Ohio.

# Financial Activity Statement

## SUMMARY

*The Financial Activity Statement, known in accounting terms as the "Income Statement," provides a record of the money received and spent during the year. Explanations of specific Resources and Services are provided on the next three pages.*

**ACTIVITY STATEMENT  
GENERAL COUNTY GOVERNMENT  
For the Year Ended December 31, 2005**

<b>Resources</b>	
Property Taxes	\$4,915,233
Sales Taxes	5,084,380
Special Assessments	153,793
Charges for Services	6,600,687
Licenses and Permits	5,597
Fines and Forfeitures	277,579
Intergovernmental	14,910,722
Interest	604,476
Rent	202,271
Other	<u>1,028,562</u>
<b>Total Resources</b>	<u>\$33,783,300</u>
<b>Services Provided</b>	
Legislative and Executive	\$3,788,011
Judicial	1,965,032
Public Safety	5,336,695
Public Works	4,460,095
Health	4,365,560
Human Services	10,696,274
Capital Outlay	467,627
Intergovernmental	487,385
Debt/Principal Retirement	3,290,000
Debt/Interest and Fiscal Charges	651,159
Debt/Issuance Costs	<u>67,599</u>
<b>Total Services Provided</b>	<u>\$35,575,437</u>
<b>Resources (Under) Services Provided</b>	<u><u>(\$1,792,137)</u></u>

*Readers of the Financial Activity Statement should keep in mind that the statement is presented on a non-GAAP basis, and those desiring to review GAAP basis reports should refer to the County's 2005 Comprehensive Annual Financial Report.*

## ***RESOURCES***

**Resources are defined as monies received by the County, from a variety of different sources, used to pay for the services the County provides.**

**Property Taxes** include Real Estate Tax, Personal Property Tax and a variety of smaller taxes.

**Sales Taxes** represents monies received from the County's one percent tax on retail sales. This category also includes the sales tax approved for the construction and operation of a new County jail. The portion of the sales tax that must be used for the jail is kept in a separate fund.

**Special Assessments** are the revenues received from the various assessments levied against real property owners for improvements such as ditch maintenance or lighting.

**Charges for Services** represents the fees charged to the public for services provided by the various County departments and agencies.

**Licenses and Permits** are the revenues derived from selling these items.

**Fines and Forfeitures** are the resources received from Court levied fines and proceeds from properties forfeited to the County.

**Intergovernmental Revenues** are grant monies received from the state and federal government.

**Interest** is the County's earnings on investments made by the County Treasurer.

**Rent** represents money received for the use of County office space. Included in this category is money received from the State of Ohio, Department of Job and Family Services for the use of the Job and Family Services building.



**SERVICES PROVIDED**

Services provided are categorized by program and represent the County's expenditures. Listed below are the individual County departments and functions that comprise the County programs.

**General Government**

Legislative and Executive

- *County Auditor*
- \* Accounting
- \* Payroll/Personnel Records
- \* Appraising and Real Estate
- \* Personal Property
- \* Dog, Vendor, Cigarette and Junk Yard Licensing
- \* Weights and Measures
- \* Estate Tax
- \* Data Center
- *County Treasurer*
- *County Recorder*
- *Board of Elections*
- *County Prosecuting Attorney*
- *Board of County Commissioners*

Judicial

- *Common Pleas Court*
- \* General
- \* Juvenile
- \* Probate
- *Court of Appeals*
- *County Municipal Court*

Public Safety

- *County Sheriff*
- *Adult and Juvenile Probation*
- *Coroner*
- *Emergency Management*

Public Works

- *County Engineer and Highway Department*

Health

- *Board of Mental Retardation and Developmental Disabilities (Fairway School)*
- *Dog and Kennel*
- *Solid Waste Management District*

Human Services

- *Job and Family Services*
- *Child Support*
- *Children Services*
- *Veterans Services*
- *County Home*
- *Council on Aging*

Intergovernmental

- *Mental Health Board*

# General Points of Interest

## Revenue Changes

The following schedule presents a summary of all governmental funds' revenues for the year ended December 31, 2005, and the amount of increases and decreases in relation to prior year revenues:

Revenues	2005 Amount	Percent of Total	Increase (Decrease) From 2004
Property Taxes	\$4,915,233	14.55	\$532,282
Sales Taxes	5,084,380	15.05	55,695
Special Assessments	153,793	0.45	44,713
Charges for Services	6,600,687	19.54	853,720
Licenses and Permits	5,597	0.02	(6,943)
Fines and Forfeitures	277,579	0.82	(6,503)
Intergovernmental	14,910,722	44.14	1,389,809
Interest	604,476	1.79	269,423
Rent	202,271	0.60	183,482
Other	1,028,562	3.04	53,751
<b>Total Revenue</b>	<b>\$33,783,300</b>	<b>100.00</b>	<b>\$3,369,429</b>

Intergovernmental revenue increased as a result of receiving additional grant revenues in 2005 for community development, job and family services and emergency management. There was also an increase in Issue II moneys for various infrastructure projects. Charges for services increased from tipping fees and services provided to other departments by Job and Family Services, along with the County Home increasing its daily rate. In 2005, the Mental Retardation and Developmental Disabilities Fund began receiving property tax revenues based on the current assessed values.

## Expenditure Changes

The following schedule presents a summary of all governmental funds' expenditures for the year ended December 31, 2005, and the percentage of increases and decreases in relation to the prior year.

Expenditures	2005 Amount	Percent of Total	Increase (Decrease) From 2004
Current:			
General Government			
Legislative and Executive	\$3,788,011	10.65	\$206,591
Judicial	1,965,032	5.52	(187,543)
Public Safety	5,336,695	15.00	37,924
Public Works	4,460,095	12.54	204,788
Health	4,365,560	12.27	(272,051)
Human Services	10,696,274	30.07	9,708
Capital Outlay	467,627	1.31	(107,997)
Intergovernmental	487,385	1.37	16,799
Debt Service:			
Principal Retirement	3,290,000	9.25	2,910,000
Interest and Fiscal Charges	651,159	1.83	150,690
Issuance Costs	67,599	0.19	67,599
<b>Total Expenditures</b>	<b>\$35,575,437</b>	<b>100.00</b>	<b>\$3,036,508</b>

## Points of Interest, Continued

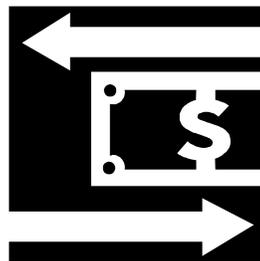
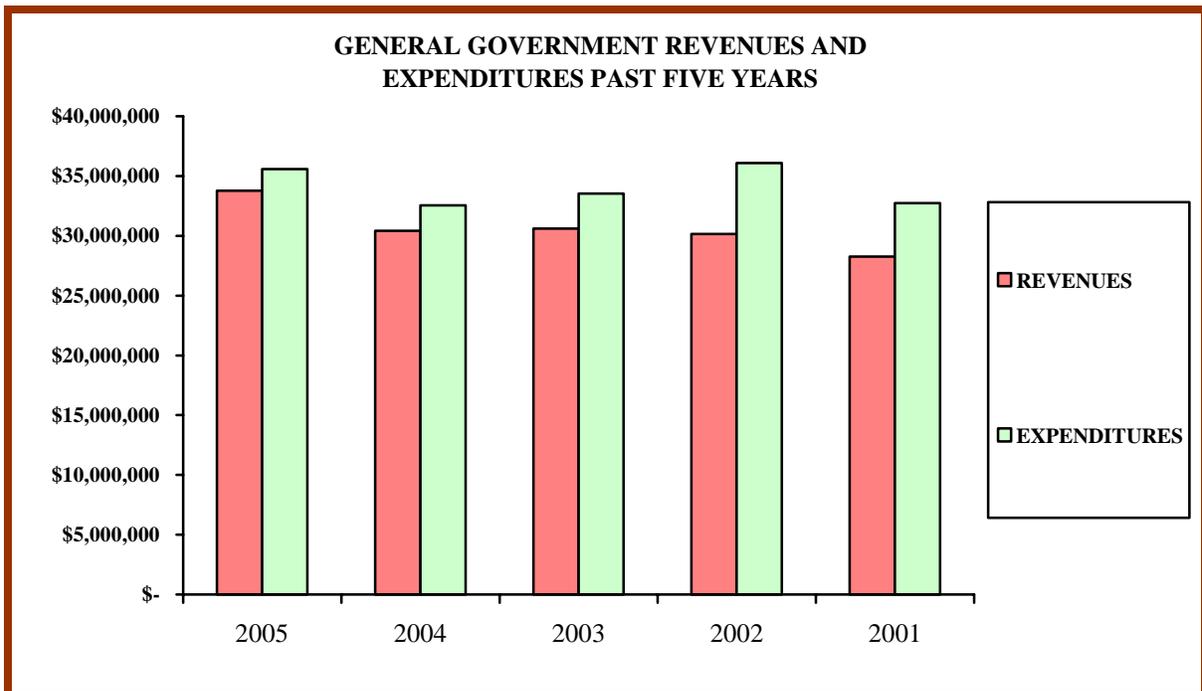
The most significant changes in expenditures during 2005 were those for debt service, health, and legislative and executive.

Debt service increased as a result of the County issuing bonds to repay bond anticipation notes that were previously acquired for the purposes of renovating the County Courthouse and constructing an administration building.

Health expenditures decreased primarily due to a decrease in contractual services for Mental Retardation and Disabilities as a result of fewer students being enrolled.

The increase in expenditures for legislative and executive can be largely attributed to increased utilities and health care costs.

The following table shows the trend in general government revenues and expenditures over the past five years.



# Financial Position Statement

The Financial Position Statement is commonly referred to as the “Balance Sheet” in accounting terms. This statement provides a picture of the County’s financial position at the end of the year. Explanations of specific accounts follow:

## FINANCIAL POSITION STATEMENT For the Year Ended December 31, 2005

<b><u>Financial Benefits</u></b>	
Cash and Investments	\$13,711,470
Receivables	10,075,710
Capital Assets	41,418,403
Other Assets	<u>469,762</u>
<b>Total Financial Benefits</b>	<b><u>\$65,675,345</u></b>
<b><u>Financial Burdens</u></b>	
Amounts Owed to Employees and Vendors	\$1,776,327
Deferred Revenue	4,449,321
Short Term Debt	476,520
Long Term Debt	13,554,195
Other Financial Burdens	<u>347,358</u>
<b>Total Financial Burdens</b>	<b><u>\$20,603,721</u></b>
<b>Total Financial Benefits over Financial Burdens</b>	<b><u>\$45,071,624</u></b>

**Benefits Over Burdens**  
*This amount represents the difference between the financial benefits of the County and the burdens that it must pay. The amount provides the net worth of the County.*

*Readers of the Financial Position Statement should keep in mind that the statement is presented on a non-GAAP basis, and those desiring to review GAAP basis reports should refer to the County’s Comprehensive Annual Financial Report for 2005.*

### Financial Benefits

**Cash** represents money held by the county in checking accounts and on hand to pay expenses.

**Investments** represents funds that are not needed to pay current expenses and are invested in securities that earn interest for the County.

**Receivables** represents money that is owed to the county.

**Capital Assets** represents land, buildings, vehicles, furniture, and equipment that provide an economic benefit for more than a year.

### Financial Burdens

**Amounts Owed to Employees and Vendors** represents money that the County owes to individuals and companies that supply the County with goods and services.

**Deferred Revenue** represents resource inflows that have not yet been received.

**Short Term Debt** represents money the County has borrowed and must be repaid within one year.

**Long Term Debt** represents the amount of bonds and loans the County has issued that will be paid over a period greater than one year.

**Total Financial Benefits over Financial Burdens** represents the net worth of the County.

# Business Type Activities

## OPERATING REVENUES

For business type activities, operating revenues represent the fees charged for provided services at the Sanitary Landfill and the Sewer District. At the landfill, this represents dumping fees and at the Sewer District, this represents water and sewer fees.

## OPERATING EXPENSES

For business type activities, operating expenses represent the cost of doing business. These expenses include an additional cost, which doesn't require a cash payment but does represent costs to the operation. This additional cost is for depreciation.

- **Depreciation** represents the allocation of costs for the construction of the Landfill and the equipment used to operate the Landfill. These costs are spread over the life of the facility or the life of the equipment.

## NET ASSETS

For business type activities, net assets reflect the accumulated earnings of the Sanitary Landfill from when the facility began operations through December 31, 2005.

### ACTIVITY STATEMENT BUSINESS TYPE ACTIVITIES For the Year Ended December 31, 2005

	<u>Sewer</u>	<u>Sanitary Landfill</u>
<b>Operating Revenues</b>		
Charges for Services	\$156,966	\$49,450
Rent	0	3,982,648
Other	353	0
Total Operating Revenues	<u>157,319</u>	<u>4,032,098</u>
<b>Operating Expenses</b>		
Personal Services	18,652	7,139
Materials and Supplies	2,657	0
Contractual Services	56,659	2,864,910
Depreciation	44,358	517,978
Other	4,073	151
Total Operating Expenses	<u>126,399</u>	<u>3,390,178</u>
Operating Income	30,920	641,920
Non-Operating Expense		
Interest Expense	<u>38,045</u>	<u>277,462</u>
Income (Loss) Before Transfers	(7,125)	364,458
Transfers In	0	502
Change in Net Assets	<u>(7,125)</u>	<u>364,960</u>
Net Assets (Deficit) Beginning of Year	<u>799,854</u>	<u>(3,249,961)</u>
Net Assets (Deficit) End of Year	<u>\$792,729</u>	<u>(\$2,885,001)</u>

### *Sewer District*

The County provides water and sewer services to approximately one hundred twenty customers. Water is being provided to these customers through a water line constructed from the City of Bucyrus to the Village of North Robinson. Construction costs were paid from the users of the water line and from a grant received by the County. For 2005, expenses for water and sewer services exceeded revenues by \$7,125. The rates computed for this service do not include the cost associated with the aging of the capital assets.

### *Sanitary Landfill*

As a result of the Sanitary Landfill Fund posting deficit net assets for several years, the County entered into an operating agreement in 2004 with Santek Environmental to manage the landfill facility.

# Business Type Activities, Continued

On September 1, 2005, the County canceled the operating agreement and entered into a lease agreement with the same company to operate the Sanitary Landfill facility while the County retains ownership. Under the agreement, Santek Environmental will pay a monthly waste fee based on an agreed upon formula that utilizes actual gate collections, the Consumer Price Index, and the rates as established by Santek Environmental but controlled by the County Commissioners. The monthly waste fees being paid to the County will be utilized to retire the general obligation debt issued on behalf of the sanitary landfill.

Santek will assume all future construction costs of landfill cells and costs associated with closure of the facility. Santek will also pay the County an annual base rent for use of the sanitary landfill. The term of this provision is five years. In addition to the annual base rent, the agreement states that the County be paid monthly capacity rental fees for utilization of airspace at the sanitary landfill. The monthly capacity rental fees are based on a formula utilizing the tonnage of solid waste received and a percentage of net revenues.

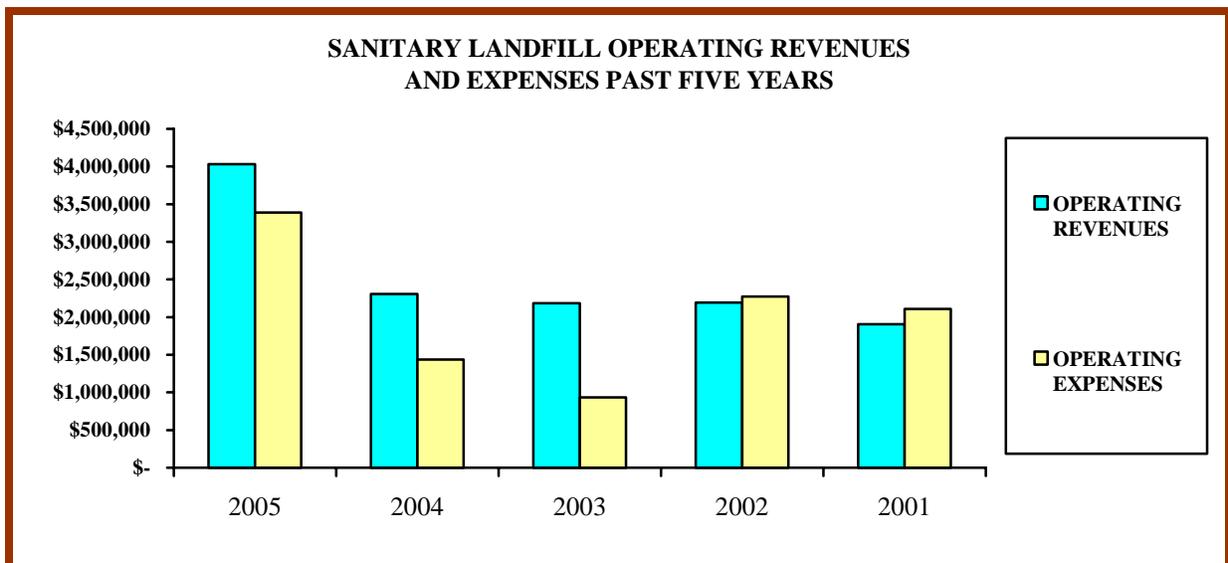
Since the County has outstanding debt, flow control of waste generated within the County is controlled by federal mandate that requires all waste to be disposed at the local facility. This mandate is extended to Santek Environmental as long as the County has tax-supported debt outstanding.

## Closure and Postclosure Care Costs

Closure and postclosure care costs represents the allocation of anticipated costs for certain mandatory maintenance and monitoring of the Landfill after the facility is closed. Although closure and postclosure care costs will be paid only near or after the date the landfill stops accepting waste, the Santek lease agreement stipulates that Santek Environmental will assume the financial responsibility for final closure of the landfill. The agreement further stipulates that upon the termination and final closure of the landfill, Santek Environmental will remit to the County an amount equal to the present value of the remaining postclosure care costs.

However, in the event of default by Santek Environmental, the County would be contingently liable for closure and postclosure care costs due to the County's responsibility for financial assurance. Closure and postclosure care costs for 2005 was \$2,716,232.

The following table reflects operating revenues and expenses for the Sanitary Landfill, exclusive of debt service obligations, for the past five years. Note that a decrease in expenses in 2003 resulted from costs associated with EPA mandates being recorded in prior years.



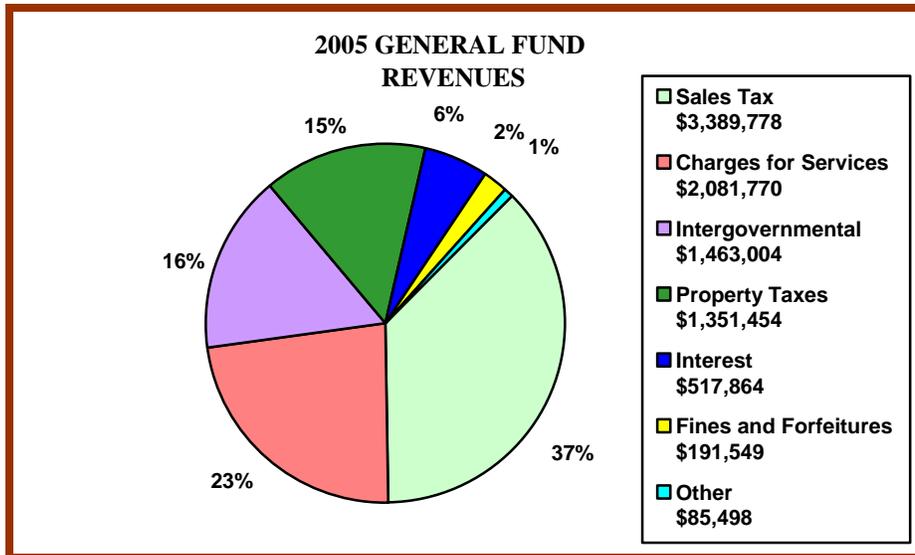
# The General Fund

## Summary

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 another fund. There is only one General Fund of the County as contrasted with the County's multiple special revenue, debt service, capital projects, fiduciary and proprietary funds. The following is a breakdown of the major components of the County's General Fund.

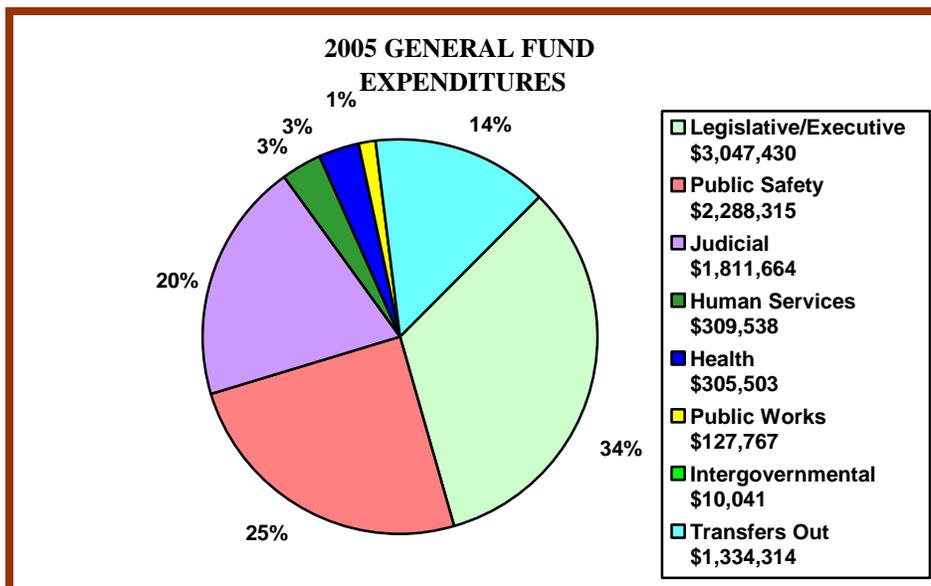
## Revenues

As indicated in the chart below, the sales tax is the leading revenue source for the General Fund.



## Expenditures

As indicated in the chart below, the leading expenditure categories are Legislative/Executive and Public Safety. (For category detail, refer to page 7). The transfers out category includes monies the general fund contributes to the operation of other County departments such as Job and Family Services, the Jail and various Grants to the Ohio State Extension Service.

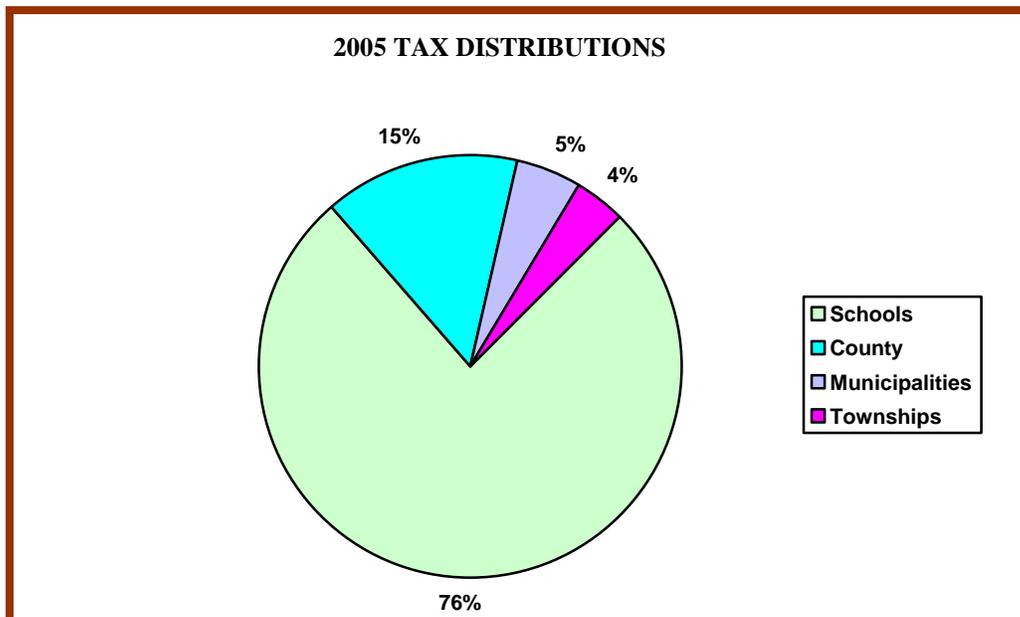


# Tax Distributions

## SUMMARY

*By Ohio law, the County Auditor is responsible for distributing many types of taxes collected by the County. The two major types of taxes are real estate and personal property. Shown below is the distribution of these taxes for 2005.*

<u>District</u>	<u>Real Estate</u>	<u>Personal Property</u>	<u>Total</u>
Schools	\$19,741,921	\$6,229,187	\$25,971,108
County	4,180,886	876,283	5,057,169
Municipalities	1,505,872	279,138	1,785,010
Townships	<u>1,081,538</u>	<u>205,139</u>	<u>1,286,677</u>
Total	<u>\$26,510,217</u>	<u>\$7,589,747</u>	<u>\$34,099,964</u>



# Your County Property Tax Dollar



Your County property tax dollar funds numerous programs of County Government. The next two pages provide a summary of the County's tax levies, both voted and unvoted, and the cost of those levies to the taxpayer.

**General Operating** - This is the permanent 2.20 mills of the "inside 10 mills" of unvoted property tax that is allocated for the General Fund of Crawford County. Revenues from this levy can increase due to property valuation, reappraisals, and new construction. This levy is used to pay for the general operating expenses of the County.

**Mental Retardation** - A 3.50 mill replacement levy was approved by Crawford County voters in 2004. These monies support the care and training of mentally retarded children and adults in the County.

**Mental Health** - A ten year levy of 1.00 mills was originally approved in 1988 and renewed in 1997. Levy proceeds are now sent to the Crawford-Marion Alcohol, Drug Addiction Mental Health Services Joint County District as Crawford County's share of the operating costs. These monies support the administration and distribution of mental health services in the County. This levy will expire in 2007.

**Fairview Manor** - In 1996, Crawford County voters approved a 1.00 mill replacement levy. Levy proceeds support the administration and services at the County Home. This levy expired in 2005.

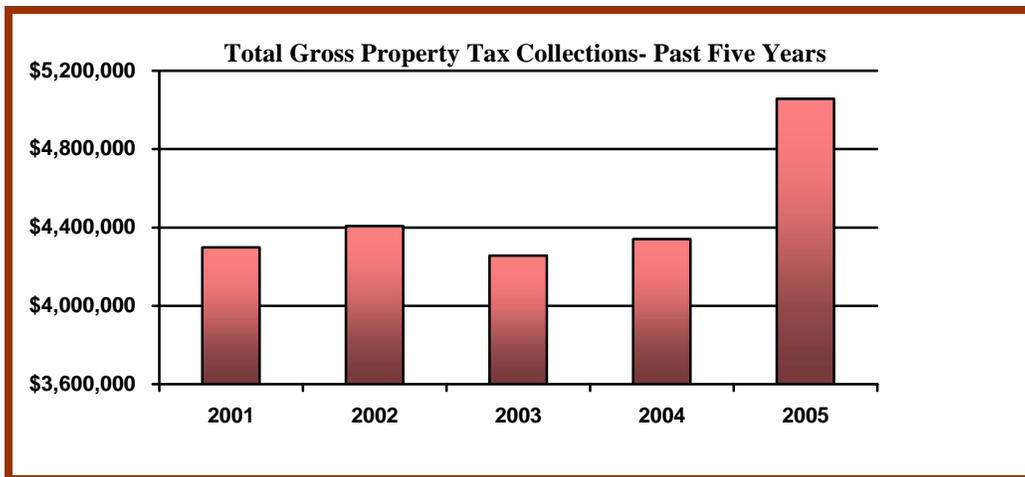
**Children's Services** - During 2005, Crawford County voters approved a .50 mill renewal levy for the purpose of serving abused, neglected, and dependent children in the County. This levy will expire in calendar year 2015.

**Council on Aging** - During 2005, Crawford County voters also approved a .60 mill replacement levy for the maintenance and operation of services for senior citizens. These services are provided through the local Council on Aging. This levy will expire in 2011.

# Your Tax Dollars, Continued

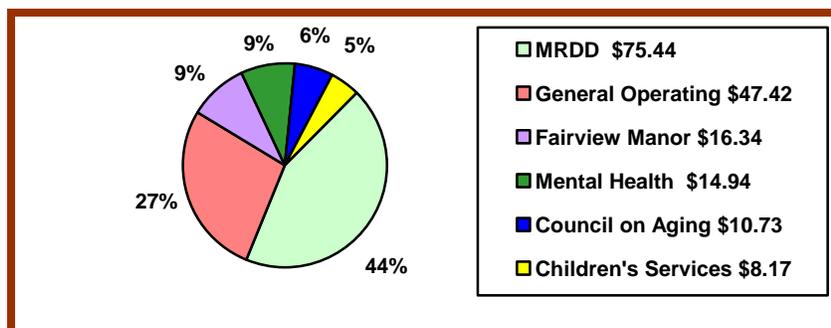
## HOW THE CRAWFORD COUNTY PORTION OF YOUR PERSONAL PROPERTY AND REAL ESTATE PROPERTY TAX DOLLARS WAS SPENT IN 2005.

TAX/LEVY	2005 GROSS TAX COLLECTIONS
Mental Retardation	\$2,204,756
General Operating	1,385,846
Fairview Manor	477,437
Mental Health	436,622
Council on Aging	313,789
Children's Services	238,719
<b>TOTAL</b>	<b>\$5,057,169</b>



Total gross property tax collections increased by \$716,960 in 2005 as a result of an increase in real estate tax collections for the year. This increase is attributed to the voters approving a replacement levy for Mental Retardation and Developmental Disabilities (MRDD), which resulted in a 41.89% increase in tax revenues collected during 2005. Overall, the total amount of gross property tax collections has increased 16.52% since 2001. This increase, in large part, is due to the triennial update.

The average market value of a home in Crawford County is approximately \$70,157. Based on 2005 percent of distribution, Crawford County's portion of the total property tax on a home that is appraised for tax purposes at \$70,157 is \$173.04. The balance of property taxes owed went to schools and other local governments. The chart below provides readers with the percentage of how the County's share of property tax revenues is allocated.



# County Debt

## SUMMARY

*As of December 31, 2005, the County's debt consisted of \$18,886,918 in general obligation bonds. General Obligation bonds are long-term debt instruments which are repaid from the County's general revenue sources. In 2005, bond anticipation notes were retired and turned into general obligation bonds. Bond Anticipation Notes are instruments due in one year or less and are issued to raise money for projects of the County. All bonds and notes are backed by the full faith and credit of the County. Standard & Poor's Corporation and Moody's Investors Service, Inc. have assigned an underlying rating of A-and BAA1, respectively, to the outstanding general obligation debt of the County. However, a AAA credit rating was listed on the bonds since the County purchased insurance from AMBAC Indemnity Corporation guaranteeing bond payments. The legal debt margin for Crawford County was \$8,620,998 at December 31, 2005. A summary of the outstanding debt, by type, at December 31, 2005 is as follows:*

### PRINCIPAL AMOUNT OF COUNTY DEBT OUTSTANDING - DECEMBER 31, 2005 GENERAL OBLIGATION

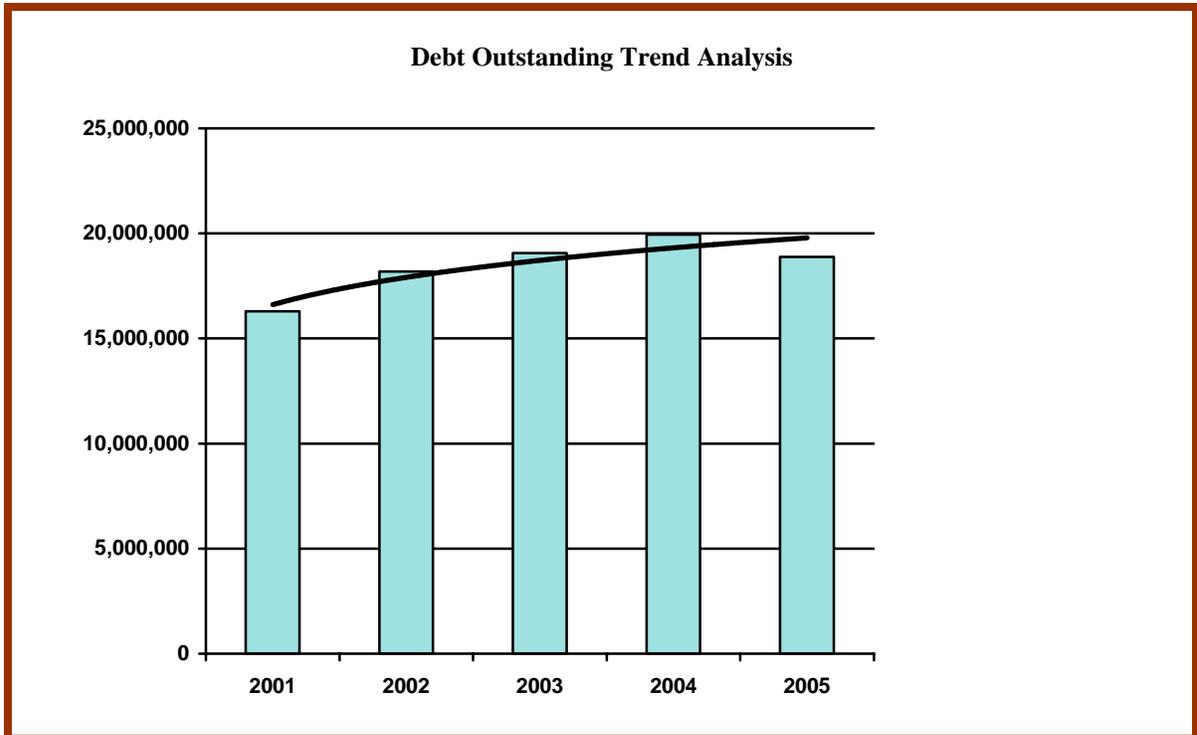
<i>Purpose</i>	<i>Balance at 1/1/05</i>	<i>Additions</i>	<i>Deletions</i>	<i>Outstanding at 12/31/05</i>
Landfill Improvements	\$4,769,352	\$54,077	\$806,567	\$4,016,862
Landfill Repairs	0	1,126,939	1,347	1,125,592
Waterline Improvements	781,622	12,195	48,982	744,835
Jail Construction	3,788,221	35,885	220,000	3,604,106
Job & Family Services Building	450,000	0	45,000	405,000
Courthouse Renovation	2,857,557	922,041	52,863	3,726,735
County Administration Building	1,712,283	2,050,789	49,461	3,713,611
Job & Family Services Addition	1,581,145	0	30,968	1,550,177
Total General Obligation Bonds	<u>\$15,940,180</u>	<u>\$4,201,926</u>	<u>\$1,255,188</u>	<u>\$18,886,918</u>

### PRINCIPAL AMOUNT OF COUNTY DEBT OUTSTANDING - DECEMBER 31, 2005 BOND ANTICIPATION NOTES

<i>Purpose</i>	<i>Balance at 1/1/05</i>	<i>Additions</i>	<i>Deletions</i>	<i>Outstanding at 12/31/05</i>
Courthouse Renovation	\$900,000	\$0	\$900,000	\$0
Landfill Repairs	1,100,000	0	1,100,000	0
County Administration Building	2,000,000	0	2,000,000	0
Total Bond Anticipation Notes	<u>\$4,000,000</u>	<u>\$0</u>	<u>\$4,000,000</u>	<u>\$0</u>
Total Principal of County Debt	<u>\$19,940,180</u>	<u>\$4,201,926</u>	<u>\$5,255,188</u>	<u>\$18,886,918</u>

# County Debt, Continued

The following graph illustrates the debt outstanding for the past five years.



# The Crawford County Auditor's Office

The County Auditor serves as both the Chief Financial Officer and the real property assessor for all political subdivisions within the County.

## **General Accounting/Fiscal Officer**

As the County's Chief Financial Officer, it is the Auditor's responsibility to:

- Issue payments for all County obligations.
- Administer and distribute tax and license revenues including real estate taxes, personal property taxes, motor vehicle license fees, gasoline taxes, estate taxes, manufactured home taxes, and local government funds.
- Financial administration of the County payroll and benefits system.
- Prepare the County's Comprehensive Annual Financial Report.

## **Real Estate Appraisal and Assessment**

As real property assessor, the Auditor is responsible for a full reappraisal of over 33,000 parcels of real property in the County every six years, with an interim update every third year. The last full reappraisal was in 2000. The Auditor also prepares and maintains a comprehensive set of the County's real estate records that include ownership, appraised value, property description, as well as dimensions and sketches for each parcel. These records are open to the public. For taxation purposes, property owners are assessed at 35 percent of fair market value.

Along with the Treasurer and President of the Board of County Commissioners, the Auditor serves on the County Board of Revision, which hears all complaints regarding the valuation of real property and may revise real estate assessments, except those for public utilities.

## **Real Estate Taxes and Rates**

The County Auditor cannot raise or lower property taxes. Tax rates are determined by the budgetary requests of each governmental unit, as authorized by the vote of the people. Rates are calculated by the Ohio Department of Taxation, Division of Tax Equalization.

## **Weights and Measures**

The Crawford County Auditor's Office ensures that all commercial weighing and measuring devices are accurate. Gas pumps, price scanners, and meat and produce scales are checked annually. Each year the Auditor's Office inspects nearly 1,000 devices at locations throughout the County.

## **Personal Property Tax**

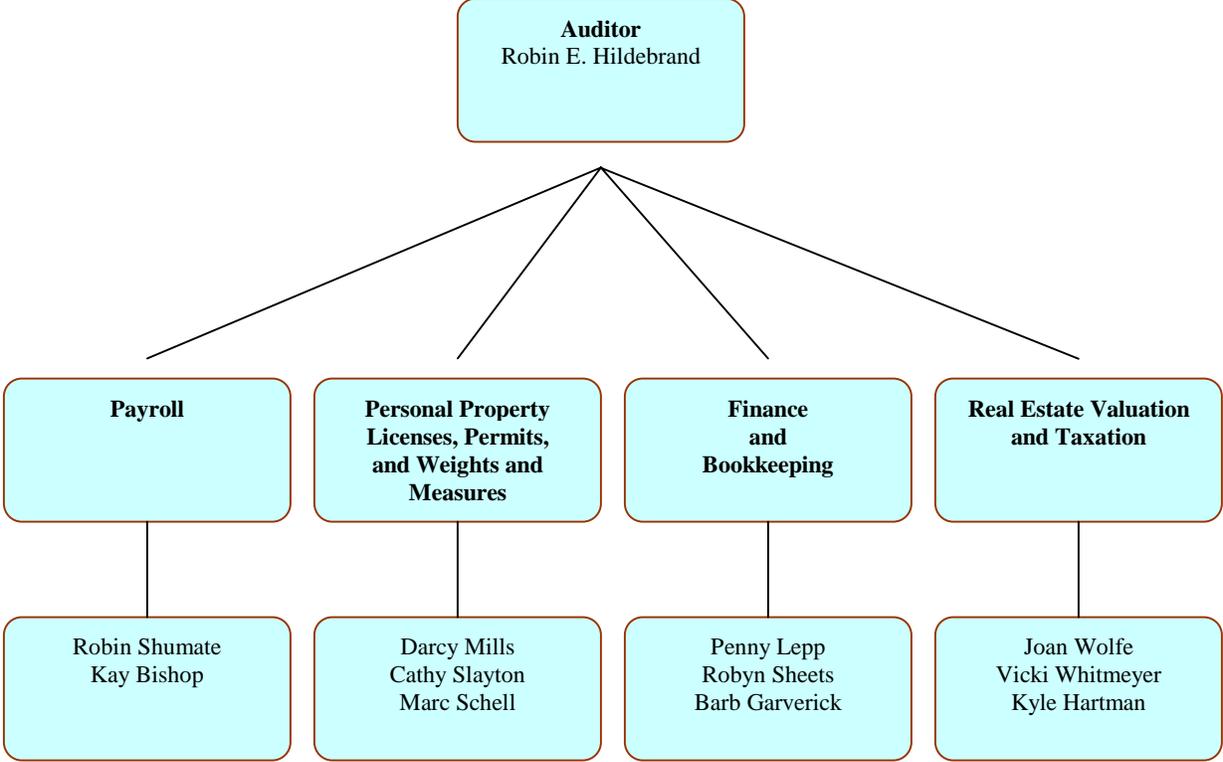
The Auditor's Office administers the state's tangible personal property tax laws. Tangible tax is on equipment, furniture, fixtures and inventory used in business. This tax is distributed back to the local taxing districts just like real estate taxes. Beginning in 2006, tangible personal property will be phased out and replaced with a Commercial Activity Tax (CAT), which will be on gross business receipts.

## **Licensing**

The Auditor's Office also administers the licensing for dogs, kennels, vendors, and cigarettes. Crawford County issues more than 7,000 dog licenses annually. Vendor licenses authorize the collection of sales taxes by businesses. A portion of this tax is returned for use by the County.

# The County Auditor's Office, Continued

**ORGANIZATION & REPRESENTATIVE DUTIES  
AUDITOR'S OFFICE  
CRAWFORD COUNTY, OHIO**



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