

IT'S YOUR MONEY

A QUARTERLY NEWSLETTER FROM YOUR COUNTY AUDITOR

EXPANDED HOMESTEAD PROGRAM PROVIDES PROPERTY TAX RELIEF TO SENIORS AND DISABLED



CRAWFORD COUNTY COURTHOUSE

Special points of interest:

- Homestead Program Expanded
- Tax Relief May Be Available to Flood Victims
- General Fund Revenues vs Expenditures
- 2nd Half Real Property Tax Distributions

During the third quarter of 2007, an expanded Homestead Exemption law was enacted by the State of Ohio that will provide additional property tax relief to senior citizens and qualified disabled Ohioans.

The new Homestead Exemption tax credit is available to homeowners who are 65 and older and are totally and permanently disabled homeowners, as well as to spouses of previously-qualified homeowners who are now deceased (provided the surviving spouse is at least 59 years old) - regardless of income.

The changes generally mean that, regardless of income, senior citizens and permanently and totally disabled Ohioans who owned and lived in their home on January 1, 2007 and who meet the legal requirements of the program, will

receive a flat \$25,000 property tax exemption on the market value of their home. Previously, eligibility for the program was income based and the amount of tax credit was dependent on household income.

The Department of Taxation estimated that an additional 550,000 homeowners state-wide will be eligible for the expanded Homestead Exemption. The number of eligible households is expected to grow to some 750,000 over the next few years.

To receive the Homestead tax credit on the January, 2008 real property tax bill, eligible homeowners needed to file an application with the County Auditor's Office by October 1, 2007. However, if a homeowner is eligible and missed that deadline, a late application can be filed in Janu-

ary of 2008. A refund will be issued by the County Auditor's Office once the State of Ohio reimburses the County for the tax credit amount of the late application.

In Crawford County there were 2,437 additional applications received by the October 1st deadline. The estimated average tax savings in the County is about \$353 annually and the overall tax impact in Crawford County to provide the Homestead Exemption is estimated to be about \$1.3 million, an increase of more than \$900 thousand.

The State of Ohio reimburses school districts and local governments for the amount of tax revenue property owners saved with the Homestead Exemption Program.

DISASTER RECOVERY AND THE COUNTY AUDITOR'S OFFICE

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On August 31, 2007, more than 200 "Applications for Valuation Deduction of Destroyed and Damaged Real Property" were mailed to property owners affected by the August flooding in Crawford County.

Through collaboration with the local Emergency Management Agency, the County Auditor's Office was able to identify the properties in Crawford County that EMA determined to be either destroyed by the flood or sustained major damage.

Property owners have until December 31, 2007 to file these applications for value reduction for major property damage or destruction that occurred from the August flooding. However, when the applications were mailed to affected property owners the Auditor's Office encouraged taxpayers to act quickly so that all damages could be documented prior to the property being repaired.

contact the Auditor's Office prior to restoration of the property, they are encouraged to provide any documentation that will help substantiate the property damage claim that is being asserted with the application.

Some examples of useful supporting documentation are pictures, insurance claims, or FEMA applications. Basically, anything that the property owner has to substantiate the damage or destruction should be provided to the County Auditor's Office, so that taxpayers can be given the best opportunity to utilize the potential tax savings this program has to offer as the property is being restored to its prior condition or value.

The amount of tax relief depends on the amount of reduction in property value that resulted from the flood.

ments of this program which allows for a variety of percentage deductions depending on the calendar quarter in which the damage or destruction occurred. For properties affected by the August flood, a 50% deduction of the allowed value reduction will be applied until the property is restored to its prior condition or value.

Other property owners may be eligible for a similar value reduction if any buildings owned by them have been either destroyed or substantially damaged through fire or demolition.

For damage or destruction that occurs in the last three months of the year, an application must be filed by January 31, of the following year.

If property owners were not able to

State law sets forth the require-

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 Revenue Fund for the first nine months of 2007 were \$7,098,979.16 or 85.58% of the \$8,294,769.56 estimated by the County Budget Commission in January. Operating revenues collected for the same period last year were \$7,063,862.39.

A review of the County's actual operating revenue for the period indicates that receipts are being collected as expected and within the amounts estimated.

When comparing actual revenues and expenditures, advances made to other funds or received as a repayment are not considered as operating revenues and expenditures because these items only affect cash flow. Thus, in order to accurately reflect operating revenues and expenditures these loans have been removed from the totals and the financial data presented in this newsletter.

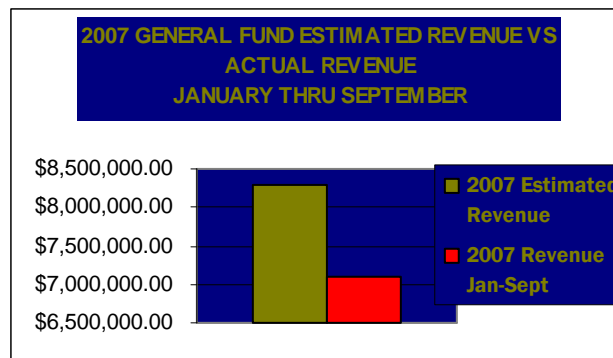
Operating expenditures totaled \$7,597,493.28 or 68.01% of the \$11,171,556.85 appropriated for 2007. Operating expenditures for the same period last year totaled \$7,185,352.04; indicating an overall increase of \$412,141.24 in expenditures. The increase in expenditures can be mostly attributed to a transfer from the General Fund to the Northeast Water Projects Fund and a timing difference of when the liability and property insurance payments were made.

For the first nine months of 2007, General Fund operating expenditures exceeded operating revenues by \$498,514.12. This can be compared to the first nine months of 2006 where operating expenditures exceeded operating revenues by \$121,489.65. However, certain financial transactions such as debt, property and liability insurance payments and property tax payments are made at particular times during the calendar year. As such, a more meaningful comparison between operating expenditures and operating revenues should be made on an annual basis.

The cash balance of the General Fund at September 30, 2007 was \$2,152,081.84 as compared to \$3,683,960.82 at September 30, 2006. The decrease in cash position can be attributed to the fact that some \$1,748,997.60 in loans to other funds have been made and have yet to be repaid.

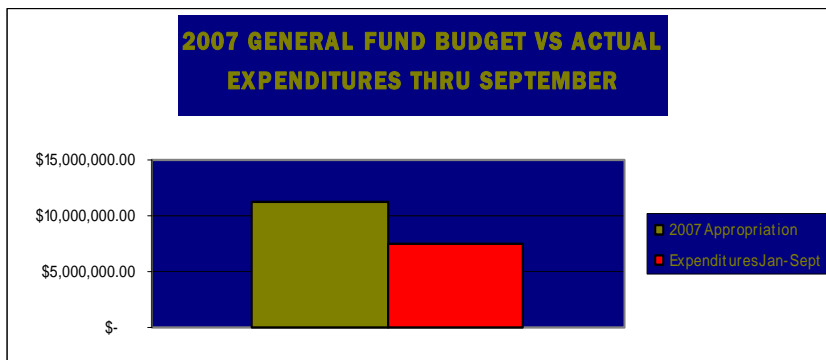
2007 GENERAL FUND BUDGET VS ACTUAL REVENUES

	2007 ESTIMATED REVENUE	2007 ACTUAL REVENUE JANUARY-SEPTEMBER	PERCENT COLLECTED
PROPERTY TAXES	\$ 1,375,000.00	\$ 1,303,159.92	94.78%
SALES TAXES	\$ 3,150,000.00	\$ 2,499,214.53	79.34%
CHARGES FOR SERVICES	\$ 1,631,550.00	\$ 1,426,885.14	87.46%
LICENSES AND PERMITS	\$ 3,410.00	\$ 2,848.79	83.54%
FINES AND FORFEITURES	\$ 148,000.00	\$ 137,341.36	92.80%
INTERGOVERNMENTAL	\$ 1,439,178.00	\$ 1,204,364.69	83.68%
INTEREST	\$ 425,000.00	\$ 438,723.03	103.23%
OTHER	\$ 122,631.56	\$ 86,441.70	70.49%
TOTAL OPERATING REVENUE	\$ 8,294,769.56	\$ 7,098,979.16	85.58%
ADVANCE REPAYMENT	\$-0-	\$-0-	
TRANSFERS IN	\$-0-	\$-0-	



2007 GENERAL FUND BUDGET VS ACTUAL EXPENDITURES

	2007 Appropriation	Expenditures Jan-September	Unexpended Balance	Percent Expended
General Fund Operating Expenditures and Transfers	\$ 11,171,556.85	\$ 7,597,493.28	\$3,574,063.57	68.01%
Department Breakdown				
COUNTY COMMISSIONERS	\$ 354,920.57	\$ 255,723.63	\$ 99,196.94	72.05%
COUNTY AUDITOR	\$ 375,940.57	\$ 260,062.19	\$ 115,878.38	69.18%
COUNTY TREASURER	\$ 130,351.46	\$ 94,625.03	\$ 35,726.43	72.59%
PROSECUTING ATTORNEY	\$ 545,173.24	\$ 406,318.22	\$ 138,855.02	74.53%
BUDGET COMMISSION	\$ 500.00	\$ -	\$ 500.00	0.00%
BOARD OF REVISION	\$ 500.00	\$ -	\$ 500.00	0.00%
BUREAU OF EXAMINATION	\$ 68,000.00	\$ 67,385.53	\$ 614.47	99.10%
COUNTY PLANNING	\$ 35,000.00	\$ 35,000.00	\$ -	100.00%
DATA PROCESSING	\$ 121,516.10	\$ 87,597.80	\$ 33,918.30	72.09%
COURT OF APPEALS	\$ 30,711.50	\$ 20,234.87	\$ 10,476.63	65.89%
COMMON PLEAS COURT	\$ 679,800.08	\$ 439,801.45	\$ 239,998.63	64.70%
JUVENILE COURT	\$ 869,273.94	\$ 521,869.65	\$ 347,404.29	60.04%
PROBATE COURT	\$ 130,416.21	\$ 94,343.52	\$ 36,072.69	72.34%
CLERK OF COURTS	\$ 264,494.91	\$ 189,712.19	\$ 74,782.72	71.73%
CORONER	\$ 135,081.00	\$ 71,271.57	\$ 63,809.43	52.76%
MUNICIPAL COURT	\$ 505,231.62	\$ 353,348.61	\$ 151,883.01	69.94%
BOARD OF ELECTION	\$ 351,329.33	\$ 216,712.80	\$ 134,616.53	61.68%
CT HOUSE ADMIN/COMMISSIONERS	\$ 820,998.08	\$ 586,452.45	\$ 234,545.63	71.43%
SHERIFF ROAD PATROL ONLY	\$ 2,213,536.06	\$ 1,484,286.49	\$ 729,249.57	67.05%
COUNTY RECORDER	\$ 198,243.30	\$ 128,704.59	\$ 69,538.71	64.92%
EMERGENCY MANAGEMENT	\$ 80,000.00	\$ -	\$ 80,000.00	0.00%
AGRICULTURE	\$ 305,720.00	\$ 211,590.67	\$ 94,129.33	69.21%
T.B. HOSPITAL	\$ 610.00	\$ 369.10	\$ 240.90	60.51%
VITAL STATISTICS	\$ 1,000.00	\$ 742.00	\$ 258.00	74.20%
OTHER HEALTH	\$ 79,431.53	\$ 57,732.01	\$ 21,699.52	72.68%
VETERANS SERVICES	\$ 393,838.20	\$ 240,467.03	\$ 153,371.17	61.06%
PUBLIC ASSIST GRANT	\$ 275,252.00	\$ 227,500.01	\$ 47,751.99	82.65%
CHILD WELFARE GRANT	\$ 215,000.00	\$ 215,000.00	\$ -	100.00%
VICTIMS OF CRIME GRANT	\$ 11,929.00	\$ 11,929.00	\$ -	100.00%
SANITARY ENGINEER	\$ 38,111.00	\$ 26,249.42	\$ 11,861.58	68.88%
COUNTY ENGINEER	\$ 138,256.73	\$ 89,622.85	\$ 48,633.88	64.82%
LAW LIBRARY	\$ 45,917.15	\$ 34,778.30	\$ 11,138.85	75.74%
LIABILITY/PROPERTY INSURANCE	\$ 385,500.00	\$ 258,012.00	\$ 127,488.00	66.93%
TRANSFERS/MISCELLANEOUS	\$ 1,369,973.27	\$ 910,050.30	\$ 459,922.97	66.43%
TOTAL OPERATING EXP/TRANSFERS	\$ 11,171,556.85	\$ 7,597,493.28	\$ 3,574,063.57	68.01%
LOANS TO OTHER FUNDS	\$ -	\$ 234,109.10	\$ -	-
TOTAL EXPENDITURES AND LOANS	\$ -	\$ 7,831,602.38	\$ -	-

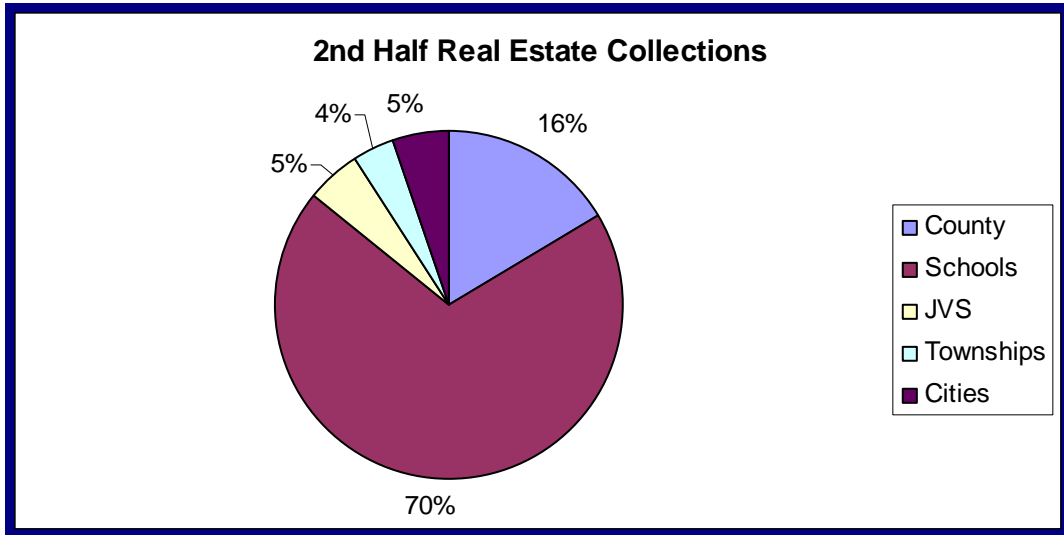


The 2007 appropriation includes all encumbrances carried forward from 2006 and any adjustments to the budget approved by the County Commissioners on January 1, 2007. 2006 encumbrances now total \$130,027.08 and adjustments made to the 2007 budget during the first three quarters total \$80,825.23 and were given to Data Processing, Transfers, Law Library, and Courthouse&Jail Departments.

2007 REAL ESTATE TAX DISTRIBUTIONS

Ohio law requires the County Auditor to distribute many types of taxes collected by the County Treasurer. The two major types of property taxes are real estate and tangible personal. Shown below is the distribution of real estate taxes for the second half of 2007. Personal property distributions are made in May and October each year. Real estate taxes are collected based on current tax rates applied to the taxable valuations assessed as of January 1, 2006.

2nd Half Real Estate Distributions Tax Year 2006/Payable 2007		
<u>District</u>	<u>2nd Half Real Estate Distributions</u>	<u>Percentage of Total</u>
County	\$ 2,097,499.05	16.42%
Schools	\$ 8,869,024.51	69.41%
JVS	\$ 632,727.98	4.95%
Townships	\$ 519,518.86	4.07%
Cities	\$ 658,702.69	5.16%
TOTAL	\$12,777,473.09	100.00%

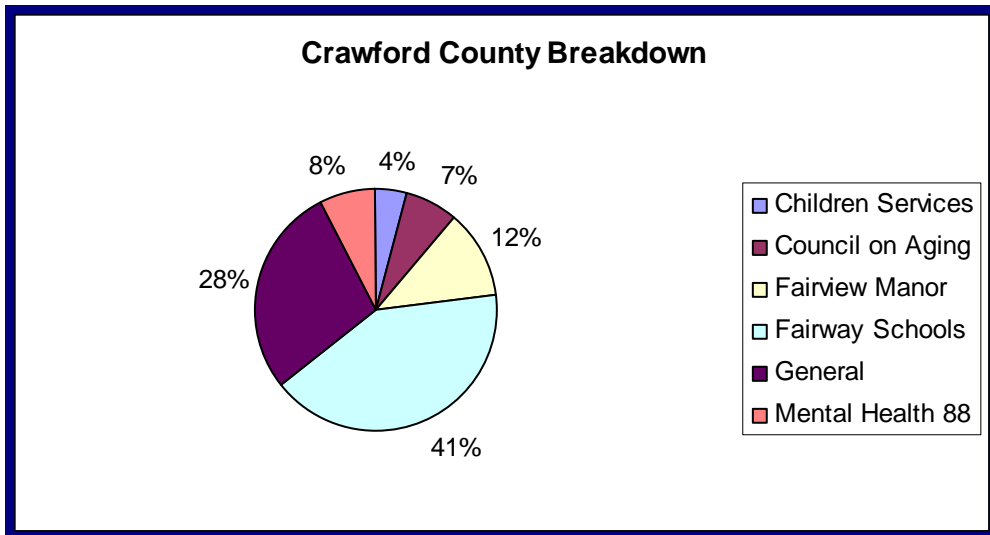


2007 REAL ESTATE TAX DISTRIBUTIONS, CONTINUED

The following table and graph illustrate how Crawford County's portion of your tax bill is utilized. The following tax levies have been approved by the voters with the exception of the General Fund which represents your proportional share of the cost of operating local government. Ohio law limits the amount of taxation without the vote of the people. Each political subdivision such as a school district, township, village, city and county are allocated millage, not to exceed 10 collectively, for general operating purposes.

2nd Half Real Estate Distributions Tax Year 2006/Payable 2007 Crawford County Breakdown

<u>District</u>	<u>2nd Half Real Estate Distributions</u>	<u>Percentage of Total</u>
Children Services	\$ 88,733.68	4.23%
Council on Aging	\$ 147,839.85	7.05%
Fairview Manor	\$ 246,399.72	11.75%
Fairway Schools	\$ 862,399.26	41.12%
General	\$ 593,183.11	28.28%
Mental Health	\$ 158,943.43	7.58%
TOTAL	\$ 2,097,499.05	100.00%



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ABOUT YOUR COUNTY

With 11 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 45,047.

UPCOMING DATES TO REMEMBER

October 1, 2007 - Monthly financial statements filed with County Commissioners.

October 31, 2007 on or before - County Auditor to make settlement with County Treasurer on general personal property tax collections.

November 1, 2007 - Monthly financial statements filed with County Commissioners.

November 1, 2007 - Ineligible Homestead recipients notified by State Law.

About November 1, 2007 - Newly delinquent real estate parcels will be advertised in the local newspaper.

December 1, 2007 - Monthly financial statements filed with County Commissioners.

December 1, 2007 - 2008 dog licenses go on sale.

DEPARTMENT FOCUS

With the November election fast approaching, the Department Focus this quarter will provide some basic information for voters and taxpayers on the proposed tax levies that will be considered by voters on November 6, 2007.

Some basic understanding of tax levies is required in order to read the table listed below. A renewal levy will not increase taxes but an additional, replacement or replacement with an increase will. The difference between the replacement levy and the replacement levy with an increase is: the replacement levy will be calculated against the new property values currently in place and the replacement with an increase will be calculated with the new property values in place along with an increase in millage. The year a tax rate is to be levied will depend on the authorizing resolution and the applicable State law that provides the governmental agency with the authority to levy taxes.

Listed below are the property levies to be considered by the voters in November, along with the type of levy and millage being requested by that particular governmental agency. Property owners may review the estimated financial impact of these individual levies by visiting the County Auditor's website at www.crawford.co.org.

Areas Affected by Tax Levy Changes	Levy Purpose	Levy Type	Rate to Be Voted	Prior Voted Rate	Year To Be Levied
Crawford County	Mental Health	Replacement	1.00	1.00	Tax Year 2008/Payable 2009
Auburn Twp	Cemetery Maintenance	Additional	1.00	-	Tax Year 2007/Payable 2008
Auburn Twp	Fire & EMS	Replacement w/Increase	3.00	2.00	Tax Year 2007/Payable 2008
Chatfield Twp	Fire	Replacement w/Increase	1.00	0.75	Tax Year 2007/Payable 2008
Chatfield Twp	Current Operating	Replacement w/Increase	1.50	1.10	Tax Year 2007/Payable 2008
Jackson Twp	Fire & EMS	Renewal	1.75	1.75	Tax Year 2007/Payable 2008
New Washington Village	Fire & Ambulance	Renewal	1.00	1.00	Tax Year 2007/Payable 2008