

# Crawford County 2006

## POPULAR ANNUAL FINANCIAL REPORT



Issued by Robin E. Hildebrand

---

Crawford County Auditor

# Table of Contents

Auditor’s Report to Citizens.....	1
Elected Officials .....	2
The County at a Glance .....	3
The County’s Major Initiatives .....	4
General Government Financial Activity .....	5
Major County Resources .....	6
General Government Services Provided .....	7
General Government Points of Interest .....	8
Financial Position Statement .....	10
Business Type Activities .....	11
General Fund .....	13
Tax Distributions.....	14
Your County Property Tax Dollar.....	15
County Debt .....	17
The County Auditor’s Office.....	18
Organizational Chart .....	19

## **ABOUT THE COVER**

The illustration on the cover is of Crawford County, detailing the sixteen townships that comprise the County.

## **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, Mohsen Ressallat, and Gary Miller 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 2006 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, 2006. 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 2006 Comprehensive Annual Financial Report (which is nearly 190 pages long), it does not conform to established generally accepted accounting principles and governmental reporting standards.

Crawford County's 2006 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 45,047. The County provides a wide range of services as mandated by State statute. The elected three member Board of County Commissioners serves as the taxing authority and the contracting authority for the County. The County Commissioners also create and adopt the annual operating budget and approve expenditures of County tax monies. 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.

<u>ADMINISTRATORS</u>	
<b>ROBIN E. HILDEBRAND</b> <i>AUDITOR</i>	<b>KAREN SCOTT</b> <i>RECORDER</i>
<b>SUE SEEVERS</b> <i>CLERK OF COURTS</i>	<b>RONNY J. SHAWBER</b> <i>SHERIFF</i>
<b>MICHAEL JOHNSON</b> <i>CORONER</i>	<b>GARY COLE</b> <i>TREASURER</i>
<b>CARL WATT (PRESIDENT)</b> <i>COMMISSIONER</i>	<b>CECIL NEWCOME</b> <i>ENGINEER</i>
<b>MOHSEN RESSALLAT</b> <i>COMMISSIONER</i>	<b>STANLEY E. FLEGM</b> <i>PROSECUTING ATTORNEY</i>
<b>RONALD HOEFT</b> <i>COMMISSIONER</i>	
<u>JUDGES</u>	
<b>RUSSELL WISEMAN</b> <i>COMMON PLEAS COURT</i>	<b>JAMES HOOVER</b> <i>MUNICIPAL COURT</i>
<b>STEVEN D. ECKSTEIN</b> <i>PROBATE/JUVENILE</i>	

# The County at A Glance

---

## *ECONOMIC CONDITION*

Crawford County's unemployment rate decreased in 2006 from 6.7 percent to 6.5 percent and is consistent with area counties. Although the rate continues to exceed the state and national rates of 5.5 percent and 4.6 percent, respectively, it has remained stable over the last ten years. New local programs are being developed to help reduce the county unemployment rate and provide area employers with skilled workers.

## *THE LOCAL ECONOMY*

Durable manufacturing and agriculture dominate the local economy. Manufacturing accounts for 34 percent of all jobs and agriculture accounts for 88 percent of all land use. Locally manufactured products include auto parts, lighting, marine recreation, telecommunications, and heavy industry. In agriculture, crop cash receipts exceed livestock cash receipts by more than three to one. Hogs and soybeans are dominant products, with total farm cash receipts of approximately \$80 million. Manufacturing touts an annual payroll of over \$200 million with approximately six thousand employees at eighty-eight firms.

Crawford County supports agriculture with 230,000 of its 260,000 acres. In addition to family farm establishments, the County hosts numerous corporate crop and livestock entities as well as food processing facilities. The average per farm cash receipts is 50 percent higher than the state average. Soil qualities and farm-size based economics of scale contribute to this outstanding productivity.

Skill training centers support ongoing workforce development addressing the needs of the manufacturing employers. The manufacturing sector benefits from a labor market comprised by Crawford and its contiguous counties. Excellent rail and highway access support area manufacturing. The recent completed four-lane U.S. Route 30 corridor connecting I-71 and I-75 enhances the existing transportation assets for existing employers and provides new highway accessible sites for the attraction of new manufacturing firms.



# The County's Major Initiatives

---



In February 2007, the County Commissioners created an Office of Economic Development and Planning and hired the Governor's former regional representative to help develop and oversee the county-wide economic development program. This department combines the Economic Development Office and the Regional Planning Office to assure that county resources are efficiently used and that county economic development is coordinated with the state and other local governments. The current goals of the new department is to prepare a three year strategic plan for economic development within the County, undertake marketing activities to retain and attract new business to the County, develop a systematic business retention and expansion plan, work to stimulate and expand high growth entrepreneurial development in the County, and act as a source for workforce development that will meet business and industry's needs.

Construction continued throughout 2006 on a centralized sewer system to replace failing or non-existent individual systems in the Sugar Grove area of Whetstone Township. The majority of the total cost of the project was funded with CDBG and Issue II grants and available unspent funds from the revolving loan program. The sewer system became fully functional in 2007.

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. Currently, easement of land is being done and construction is expected to start in August 2007.

The County Commissioners are continuing to develop a long-range capital asset acquisition plan for the equipment needs of the various County agencies. The goal of this plan is to provide some stability in the annual budget process as the County's computer systems and office equipment systems need to be replaced. This plan is being done in conjunction with the Data Processing Board who has oversight responsibilities for the acquisition of new computer systems within the County.

The County Auditor is continuing 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. This report will evaluate the County's financial ability to meet the demands of change on a long-term basis.

# 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, 2006**

<b>Resources</b>	
Property Taxes	\$4,966,835
Sales Taxes	4,886,663
Special Assessments	141,997
Charges for Services	6,799,530
Licenses and Permits	117,975
Fines and Forfeitures	292,531
Intergovernmental	14,981,997
Interest	925,092
Rent	197,846
Other	860,299
<b>Total Resources</b>	<b>\$34,170,765</b>
<b>Services Provided</b>	
General Government	
Legislative and Executive	\$3,953,311
Judicial	2,041,553
Public Safety	5,396,276
Public Works	3,689,836
Health	4,731,912
Human Services	11,052,399
Economic Development	325,602
Capital Outlay	180,888
Intergovernmental	492,990
Debt/Principal Retirement	410,000
Debt/Interest and Fiscal Charges	604,946
<b>Total Services Provided</b>	<b>\$32,879,713</b>
<b>Resources Over Services Provided</b>	<b>\$1,291,052</b>

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 2006 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 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.

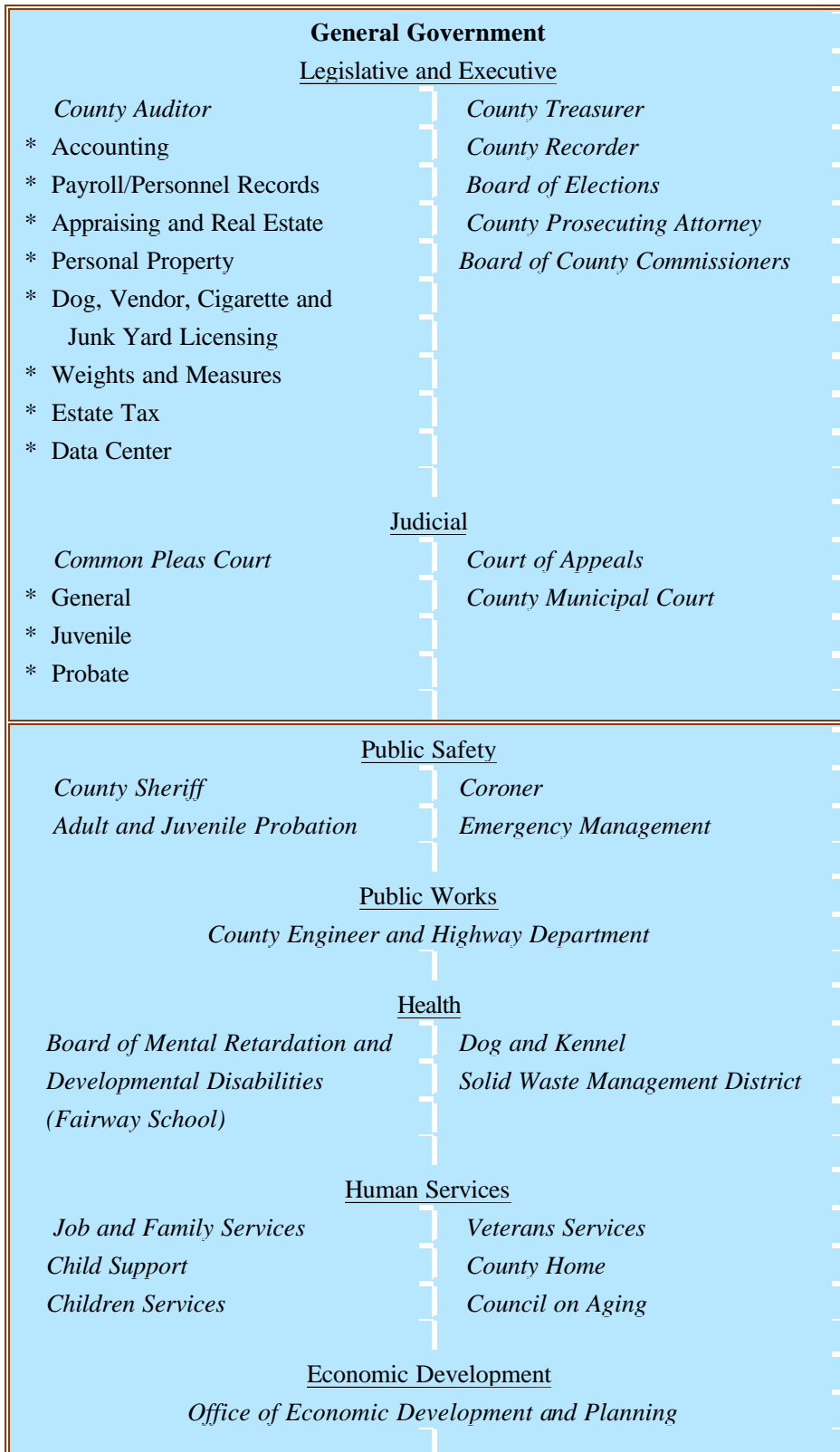
**Rent** represents money received for the use of County office space. Included in this category is money received from the State of Ohio, Department of Job and Family Services for the use of the Job and Family Services building.





**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 Points of Interest

## Revenue Changes

The following schedule presents a summary of all governmental funds' revenues for the year ended December 31, 2006, and the amount of increases and decreases in relation to prior year revenues:

Revenues	2006 Amount	Percent of Total	Increase (Decrease) From 2005
Property Taxes	\$4,966,835	14.54	\$51,602
Sales Taxes	4,886,663	14.30	(197,717)
Special Assessments	141,997	0.42	(11,796)
Charges for Services	6,799,530	19.90	198,843
Licenses and Permits	117,975	0.35	112,378
Fines and Forfeitures	292,531	0.86	14,952
Intergovernmental	14,981,997	43.84	71,275
Interest	925,092	2.71	320,616
Rent	197,846	0.58	(4,425)
Other	860,299	2.52	(168,263)
<b>Total Revenue</b>	<b>\$34,170,765</b>	<b>100.00</b>	<b>\$387,465</b>

The decrease in sales taxes resulted from a half-percent decrease in the sales tax rate during the second half of 2005. The increase in charges for services is a result of certain revenue reclassifications. Intergovernmental revenue increased principally from an increase in grant funding for the Mental Retardation and Developmental Disabilities, Auto License and Gas Tax, and Job and Family Services funds. Property taxes increased slightly, mostly due to steadily appreciating property values. The increase in interest revenue is attributable to higher interest rates and the county investing more dollars.

## Expenditure Changes

The following schedule presents a summary of all governmental funds' expenditures for the year ended December 31, 2006, and the percentage of increases and decreases in relation to the prior year.

Expenditures	2006 Amount	Percent of Total	Increase (Decrease) From 2005
Current:			
General Government			
Legislative and Executive	\$3,953,311	12.02	\$165,300
Judicial	2,041,553	6.21	76,521
Public Safety	5,396,276	16.41	59,581
Public Works	3,689,836	11.22	(770,259)
Health	4,731,912	14.39	366,352
Human Services	11,052,399	33.62	356,125
Economic Development	325,602	.99	325,602
Capital Outlay	180,888	.55	(286,739)
Intergovernmental	492,990	1.50	5,605
Debt Service:			
Principal Retirement	410,000	1.25	(2,880,000)
Interest and Fiscal Charges	604,946	1.84	(46,213)
Issuance Costs	0	0.00	(67,599)
<b>Total Expenditures</b>	<b>\$32,879,713</b>	<b>100.00</b>	<b>(\$2,695,724)</b>

# Points of Interest, Continued

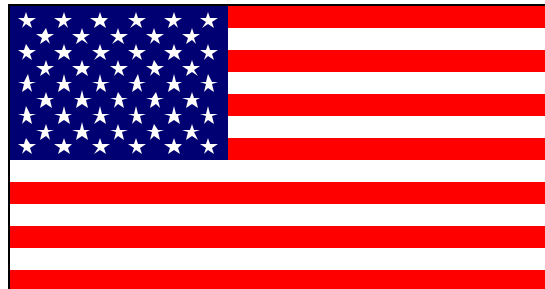
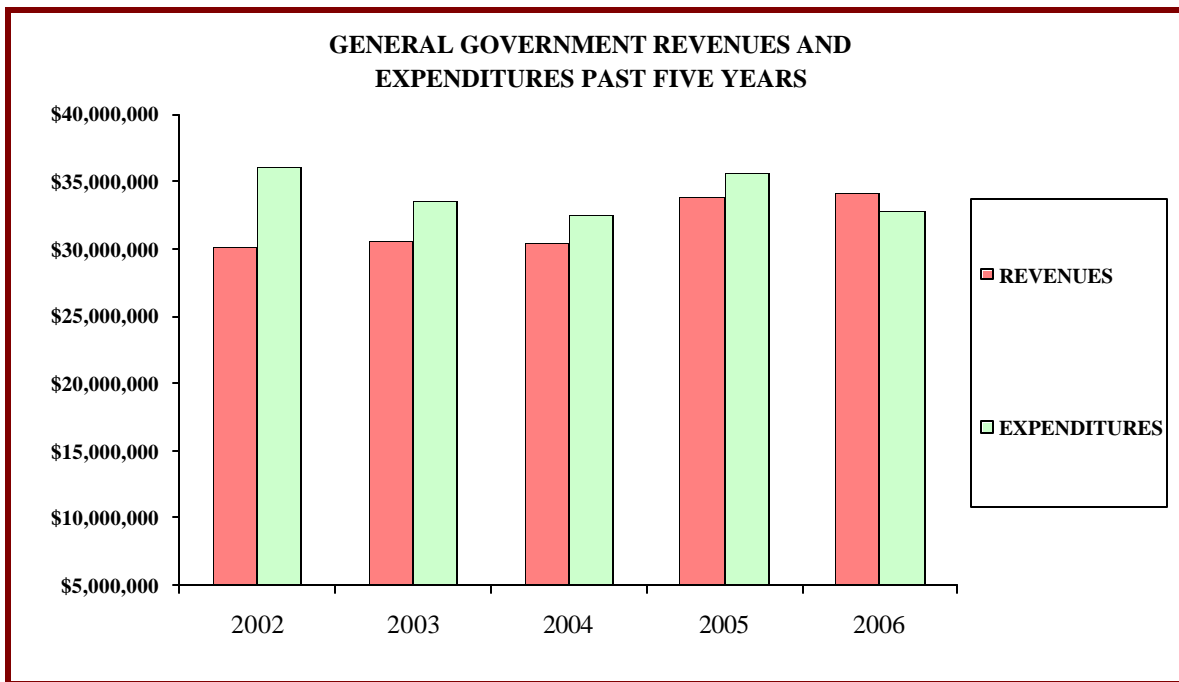
The most significant changes in expenditures during 2006 were those for principal retirement, public works, and health.

The decrease in principal retirement is a result of the County retiring bond anticipation notes in 2005 previously issued to pay a portion of the cost of constructing an administration building, renovating the court house, and constructing a cap and repairs at the landfill.

Public works expenditures decreased as a result of the completion of a joint paving project in 2006 and the retirement of a few employees from the Highway Department.

Health expenditures increased mostly due to the Solid Waste Management District purchasing additional equipment in 2006 and an increase in contractual services related to hazardous waste collections.

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, 2006

<b><u>Financial Benefits</u></b>	
Cash and Investments	\$15,288,706
Receivables	10,673,070
Capital Assets	41,729,618
Other Assets	<u>670,955</u>
<b>Total Financial Benefits</b>	<b><u>\$68,362,349</u></b>
<b><u>Financial Burdens</u></b>	
Amounts Owed to Employees and Vendors	\$1,506,805
Deferred Revenue	4,842,423
Short Term Debt	525,508
Long Term Debt	13,095,318
Other Financial Burdens	<u>287,371</u>
<b>Total Financial Burdens</b>	<b><u>\$20,257,425</u></b>
<b>Total Financial Benefits over Financial Burdens</b>	<b><u>\$48,104,924</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 2006.

## **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 and Sewer District. 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, 2006.

**ACTIVITY STATEMENT  
BUSINESS TYPE ACTIVITIES  
For the Year Ended December 31, 2006**

	Sewer	Sanitary Landfill
<b>Operating Revenues</b>		
Charges for Services	\$156,816	\$3,322,695
Rent	0	1,086,642
Other	281	46
<b>Total Operating Revenues</b>	<b>157,097</b>	<b>4,409,383</b>
<b>Operating Expenses</b>		
Personal Services	19,656	54
Materials and Supplies	3,664	0
Contractual Services	0	3,387,330
Depreciation	44,358	104,651
Other	0	1,857
<b>Total Operating Expenses</b>	<b>67,678</b>	<b>3,493,892</b>
<b>Operating Income</b>	<b>89,419</b>	<b>915,491</b>
<b>Non-Operating Revenues (Expenses)</b>		
Capital Contributions	20,000	0
Interest Expense	(38,498)	(264,090)
<b>Income Before Transfers</b>	<b>70,921</b>	<b>651,401</b>
Transfers In	0	1,117
Transfers Out	(69,503)	0
<b>Change in Net Assets</b>	<b>1,418</b>	<b>652,518</b>
<b>Net Assets (Deficit) Beginning of Year</b>	<b>792,729</b>	<b>(2,885,001)</b>
<b>Net Assets (Deficit) End of Year</b>	<b>\$794,147</b>	<b>(\$2,232,483)</b>

### *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 2006, revenues for water and sewer services exceeded expenses by \$1,418. This was largely a result of the County receiving a grant and increased user charges to repair a wastewater treatment plant that was donated to the County. The rates computed for this service do not include the cost associated with the aging of the capital assets.

# Business Type Activities, Continued

## Sanitary Landfill

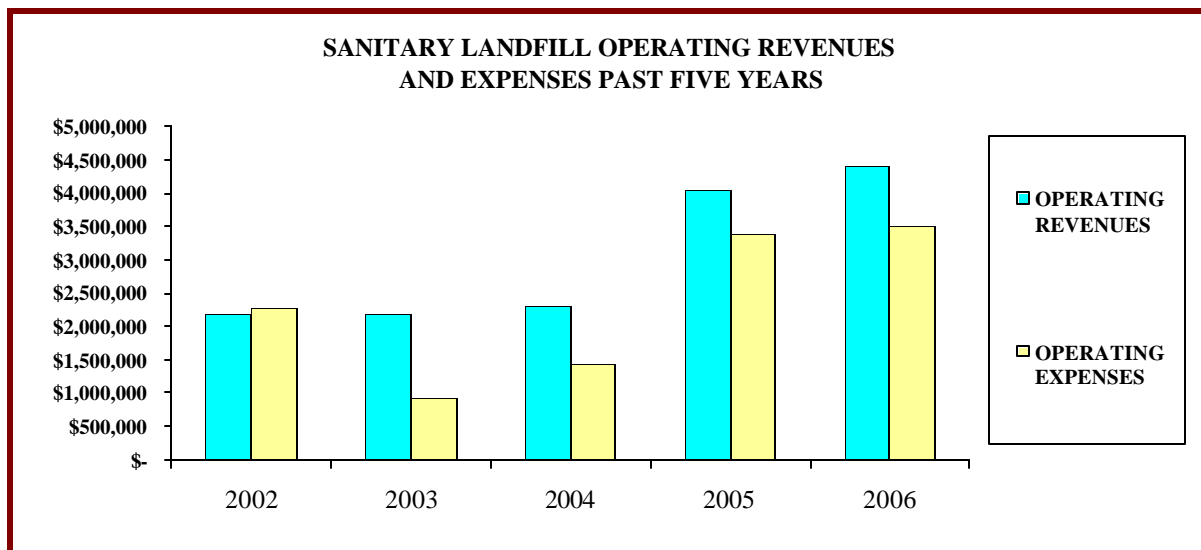
The Sanitary Landfill has posted deficit net assets for several years. In 2006, the Sanitary Landfill fund reported its first increase in net assets from a full year of operation under a lease agreement between the County and Santek Environmental. Under this agreement, Santek Environmental operates the landfill and pays monthly fees to the County. These fees are used for debt retirement of the Landfill. Santek will assume all future construction costs of landfill cells and costs associated with closure of the facility. The agreement allows the County to retain ownership. Santek Environmental has expanded the market area of the Sanitary Landfill. 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 with the EPA. At December 31, 2006 the cost of closure and postclosure care was estimated to be \$2,945,105.

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.



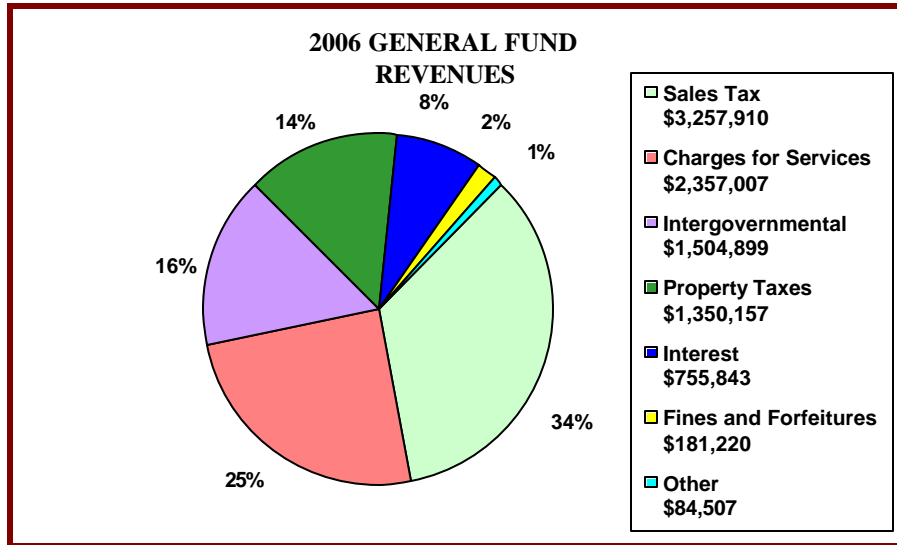
# The General Fund

## 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.

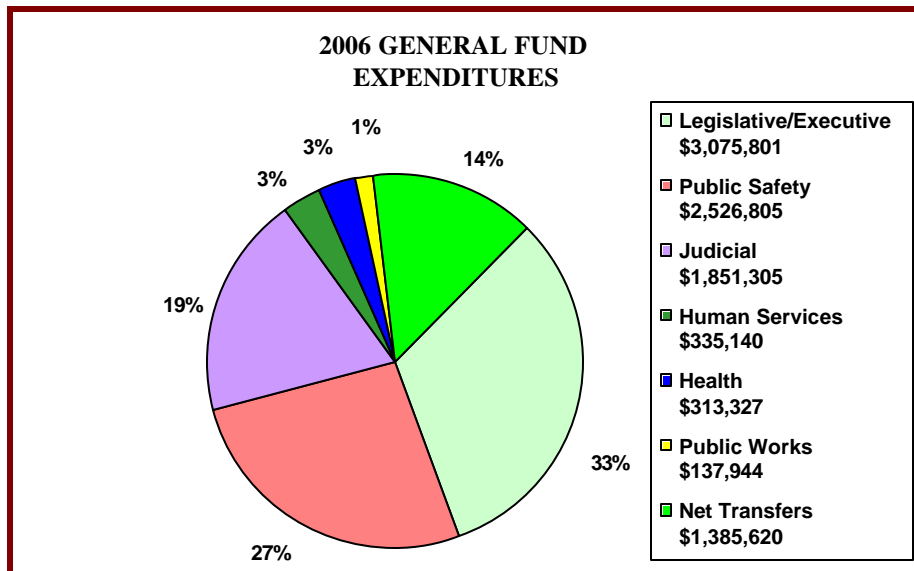
## Revenues

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 net transfers 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.

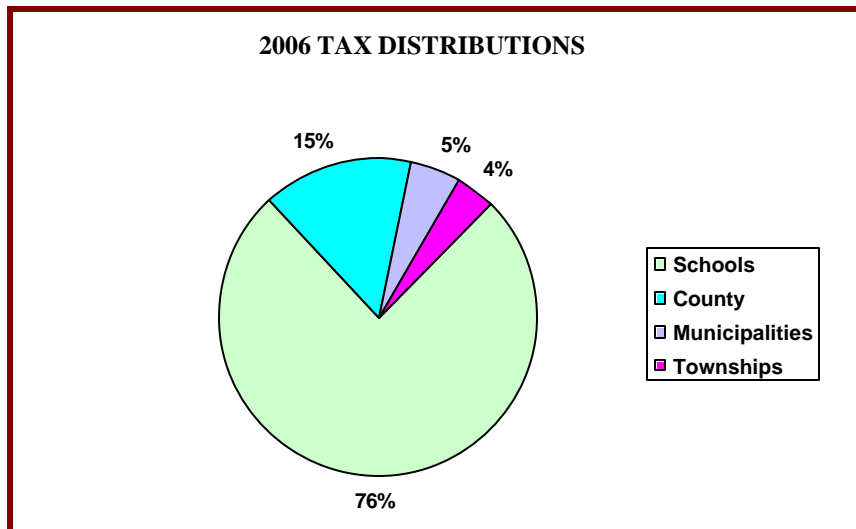


# Tax Distributions

## 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 2006.*

<u>District</u>	<u>Real Estate</u>	<u>Personal Property</u>	<u>Total</u>
Schools	\$19,583,801	\$5,280,957	\$24,864,758
County	4,312,937	779,445	5,092,382
Municipalities	1,464,940	281,300	1,746,240
Townships	<u>1,088,603</u>	<u>147,074</u>	<u>1,235,677</u>
Total	<u>\$26,450,281</u>	<u>\$6,488,776</u>	<u>\$32,939,057</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 mill 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 2006, Crawford County voters approved a 1.00 mill replacement levy. Levy proceeds support the administration and services at the County Home.

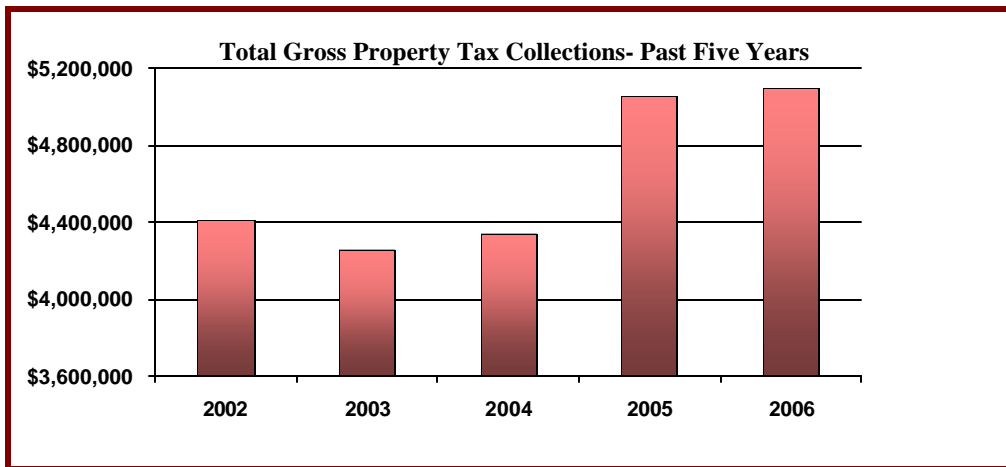
**Children's Services** - During 2005, Crawford County voters approved a .50 mill renewal levy for the purpose of serving abused, neglected, and dependent children in the County. This levy will expire in calendar year 2015.

**Council on Aging** - During 2005, Crawford County voters 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

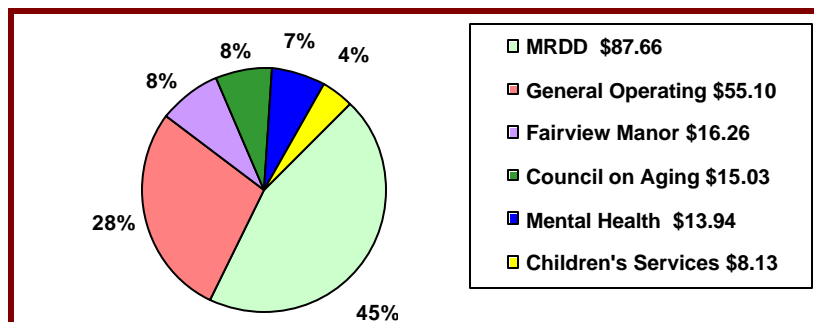
## HOW THE CRAWFORD COUNTY PORTION OF YOUR PERSONAL PROPERTY AND REAL ESTATE PROPERTY TAX DOLLARS WAS SPENT IN 2006.

TAX/LEVY	2006 GROSS TAX COLLECTIONS
Mental Retardation	\$2,195,141
General Operating	1,379,803
Fairview Manor	472,997
Mental Health	431,633
Council on Aging	376,310
Children's Services	236,498
<b>TOTAL</b>	<b>\$5,092,382</b>



Total gross property tax collections did not change substantially from 2005. The total amount of gross property tax collections has increased 15.53% since 2002. The increase from 2004 to 2005 is due to the voters approving a replacement levy for Mental Retardation and Developmental Disabilities (MRDD).

The average market value of a home in Crawford County is approximately \$79,521. Based on 2006 percent of distribution, Crawford County's portion of the total property tax on a home that is appraised for tax purposes at \$79,521 is \$196.12. 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.



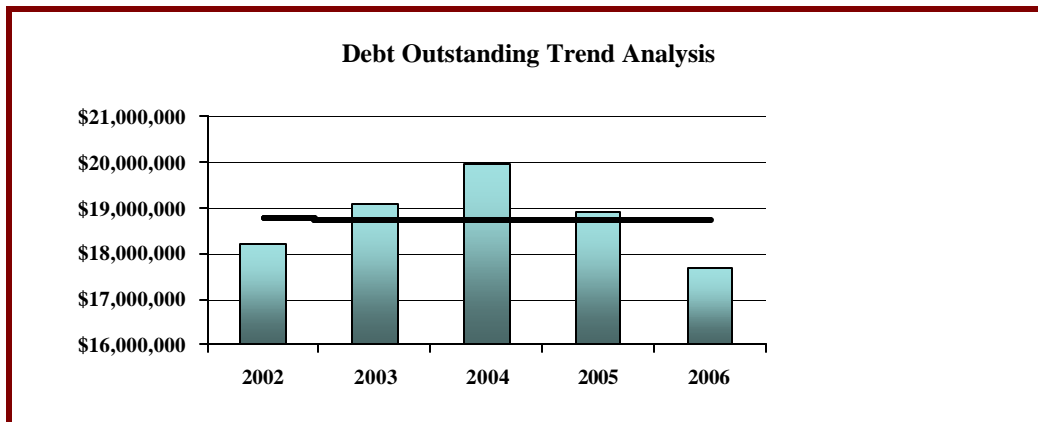
# County Debt

## SUMMARY

As of December 31, 2006, the County's debt consisted of \$17,673,986 in general obligation bonds. General Obligation bonds are long-term debt instruments which are repaid from the County's general revenue sources. All bonds 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. In 2007, the County's credit rating was upgraded by both Moody's and Standards & Poor's to A3 and A, respectively. The legal debt margin for Crawford County was \$5,672,287 at December 31, 2006. A summary of the outstanding debt, by type, at December 31, 2006 is as follows:

<b>PRINCIPAL AMOUNT OF COUNTY DEBT OUTSTANDING - DECEMBER 31, 2006</b>				
<b>GENERAL OBLIGATION</b>				
Purpose	Balance at 1/1/06	Additions	Deletions	Outstanding at 12/31/06
Landfill Improvements	\$4,016,862	\$60,718	\$851,567	\$3,226,013
Landfill Repairs	1,125,592	0	1,347	1,124,245
Waterline Improvements	744,835	14,263	53,982	705,116
Jail Construction	3,604,106	37,275	235,000	3,406,381
Job & Family Services Building	405,000	0	45,000	360,000
Courthouse Renovation	3,726,735	0	57,863	3,668,872
County Administration Building	3,713,611	0	49,461	3,664,150
Job & Family Services Addition	1,550,177	0	30,968	1,519,209
<b>Total General Obligation Bonds</b>	<b>\$18,886,918</b>	<b>\$112,256</b>	<b>\$1,325,188</b>	<b>\$17,673,986</b>

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 2006. 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 over 700 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 and through 2008, the tangible personal property is being phased out and is being replaced with a Commercial Activity Tax (CAT), which is calculated on gross business receipts.

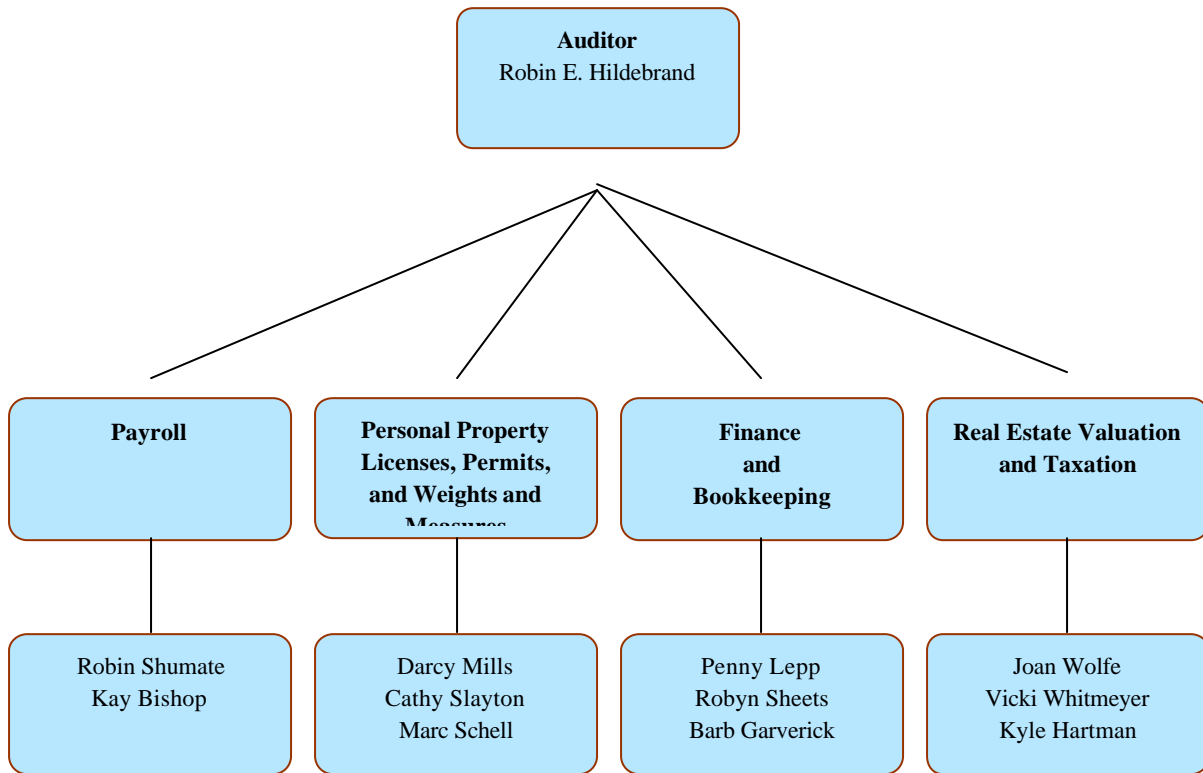
## **Licensing**

The Auditor's Office also administers the licensing for dogs, kennels, vendors, and cigarettes. Crawford County issues more than 8,000 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**





**Crawford County Auditor**  
**112 E. Mansfield St.**  
**Bucyrus, Ohio 44820**  
**(419) 562-7941**