

Lucas County, Ohio

2020 Citizen's Executive Financial Summary



Issued by: Anita Lopez, Esq., Lucas County Auditor
For the Year Ended December 31, 2020



ANITA LOPEZ, ESQ.
Lucas County Auditor

As a proud participant in the GFOA Popular Annual Financial Report (PAFR) program, I present you with the Citizens' Executive Financial Summary (CEFS) for the fiscal year ended December 31, 2020. The CEFS is Lucas County's version of the PAFR, which promotes transparency in government while educating the

public by providing a summary of Lucas County's finances, taxes, services, and useful reference material in a readable and understandable format.

Information in this report is derived from the 2020 Lucas County Comprehensive Annual Financial Report (Annual Report), which details Lucas County's finances. Our 2020 Annual Report received an unmodified opinion from our independent auditors, which is the most favorable opinion that can be rendered. An unmodified opinion means Ohio Auditor of State examined the County's books and records and determined the financial statements fairly present, in all material respects, the financial position, operating results, and cash flows of the County in conformity with Generally Accepted

Accounting Principles (GAAP). Because the CEFS summarizes the financial activity of Lucas County's primary government in an easily understandable format, it is not presented in conformity with GAAP. Readers desiring detailed information in conformity with GAAP are encouraged to read our Annual Report. I appreciate your interest and support, and I hope you enjoy the CEFS.

Sincerely,

ANITA LOPEZ, ESQ.
Lucas County Auditor

Table of Contents

1. Welcome - Serving You
2. Achievement
3. Lucas County Profile
4. Levied Services
- 5-6. Organizational Chart
7. Resources Received
8. Services Rendered
9. Financial Net Position
10. Debt Structure

Serving You

Licensing

47,994 dog licenses were issued in 2020 along with **328** kennel, **174** vendor, and **441** cigarette licenses.

Steward of Public Funds

- * Accounts for County Revenue
- * Issues payments for County obligations
- * Distributes tax and license revenue
- * Administers the County payroll
- * Maintains and disburses the County's unclaimed funds
- * Prepare the Comprehensive Annual Financial Report

How the Lucas County Auditor's Office proudly serves its citizens

Real Estate Appraisal & Assessment

In 2020, the Auditors Office appraised and assessed each of Lucas County's **205,563** real estate parcels, which included manufactured housing.

Weights and Measures

In 2020, the Auditor's Office visited **460** locations throughout Lucas County where **6,240** devices were tested. A total of **600** inspections were completed.

Property Tax Allocation

Homes valued at \$100,000:

This table illustrates how a property tax bill is allocated to agencies in Lucas County. It assumes eligibility for the Non-Business Credit for agricultural and residential parcels and the Owner-Occupied Credit on the owner-occupied properties for qualified levies. Lucas County property tax rates can be located in Table 7 statistical section of the Lucas County Annual Report.

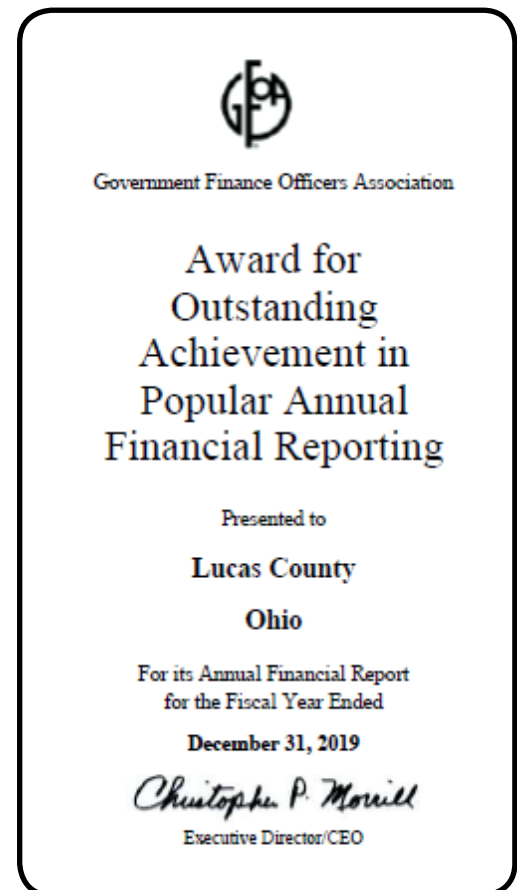
Levied Service	Gross Rates	Effective Rates	Cost per \$100,000 Home
Board of Developmental Disabilities	6.00	5.32	\$170
Children Services Board	3.65	3.32	\$103
Emergency Telephone System (9-1-1)	0.70	0.64	\$19
General Fund	2.00	2.00	\$61
Mental Health & Recovery	2.50	2.27	\$70
Science (Imagination Station)	0.17	0.15	\$5
Senior Services (Area Office on Aging)	0.75	0.70	\$23
Zoo Improvement (Toledo Zoo)	1.00	0.91	\$28
Zoo Operating (Toledo Zoo)	0.75	0.68	\$21
Total Lucas County Levies	17.52	15.99	\$500

Outstanding Achievement Award

The Government Finance Officers Association of the United States and Canada (GFOA) has given an Award for Outstanding Achievement in Popular Annual Financial Reporting to Lucas County, Ohio for its Popular Annual Financial Report for the fiscal year ended December 31, 2019. The Award for Outstanding Achievement in Popular Annual Financial Reporting is a prestigious national award recognizing conformance with the highest standards for preparation of state and local government popular reports.

In order to receive an Award for Outstanding Achievement in Popular Annual Financial Reporting, a government unit must publish a Popular Annual Financial Report. The contents of this report must conform to program standards of creativity, presentation, understandability, and reader appeal.

An Award for Outstanding Achievement in Popular Annual Financial Reporting is valid for a period of one year only. Lucas County has received the Award for 23 consecutive years (1997 to 2019). We believe our current report continues to conform to the Popular Annual Financial Reporting requirements, and we are submitting it to the GFOA.





Old Mott Library



New Mott Library



Lucas County is situated in the center of a trade area comprised of 16 counties in Northwestern Ohio and Southeastern Michigan, with a population of nearly 1.5 million people. Lucas County lies in the central portion of a triangle formed by the cities of Chicago, Detroit, and Cleveland.

Lucas County's largest source of general fund revenue is sales tax, which generated \$105 million in 2020 (on a non-GAAP budgetary basis). The general fund accounts for all financial resources that are not restricted for a specific purpose. Another major source of County revenue is property tax which is administered by the State of Ohio, collected by the County Treasurer, and distributed by the County Auditor.

Property tax is measured in mills. Property tax not only contributes to the general fund, but also generates substantial tax revenue for many special revenue funds levied in the County. Special revenue funds are used to account for funds which are restricted for a specific purpose. The descriptions of the levied services provided by the County's special revenue funds are on page 4.

TOP EMPLOYERS

Number of Employees	Private and Public	% of employment
11,538	ProMedica Health Systems	6.08%
6,893	University of Toledo	3.63%
6,479	Fiat Chrysler	3.41%
5,880	Mercy Health Partners	3.10%
4,317	Toledo Public Schools	2.27%
2,739	Lucas County	1.44%
2,669	City of Toledo	1.41%
2,630	Kroger	1.38%
1,969	Wal-Mart	1.04%
1,771	Meijer, Inc.	0.93%
1,749	General Motors Powertrain	0.92%
1,699	United Parcel Service	0.89%
1,643	State of Ohio	0.87%
1,541	Libbey Glass	0.81%
1,425	McLaren St. Luke's Hospital	0.75%

Sources: Reference USA database (Toledo Public Library), Ohio Labor Market Information website, Lucas County Auditor and employer contact

428,348

Population

89.3%

Have a high school diploma or higher

\$48,736

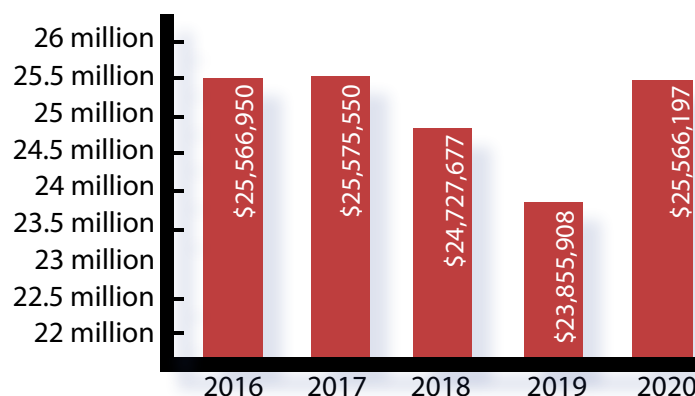
Median household income

Source: 2019 Estimates
US Census Bureau

10,255

Real estate transfers

GENERAL FUND*



The end of the year General Fund balance was 16.1% of the County's 2020 General Fund Revenue.

\$8.11 B

Property Valuations (billions)

Source: 2020 Estimates
Auditor's Real Estate

* Represents the unencumbered cash fund balance of the County's general fund on a non-GAAP budgetary basis. See page 37 of the Lucas County Annual Report

Board of Developmental Disabilities (6.00 mills)

An estimated 5,000 individuals with developmental disabilities were touched in 2020 by the services and supports of the Lucas County Board of Developmental Disabilities (Board of DD); all structured to help individuals served reach their full potential. The primary focus of the Board of DD is to ensure the services delivered by the provider community are of the highest quality.

Children Services (3.65 mills)

Lucas County Children Services (LCCS) protects children from abuse and neglect and helps parents overcome the problems in their lives that impact



their ability to safely care for the children. Substance abuse, most commonly heroin and opiates, remained the most often-cited reason for LCCS to open a case with a family. This agency has

touched the lives of 1 in every 8 children and families living in Lucas County. There were just under 2,000 cases of child abuse that were also handled. During the pandemic they also partnered with Connecting Kids with Meals to help needy families.

Emergency Telephone (0.70 mills)

The 9-1-1 and County-wide Public Safety Communications System's levy provides County residents with an easily remembered emergency telephone system, five public safety answering points, and an inter-operable public safety radio system. These systems provide fast and efficient delivery of emergency police, fire, and EMS services that save lives and minimize property loss.

Mental Health & Recovery (2.50 mills)

The Mental Health and Recovery Services Board's (MHRSB) mission is to cultivate a high-quality network of resources that inspires personal recovery and promotes mental wellness for Lucas County residents. Approximately 29,440 Lucas County residents were served at least once in Fiscal Year 2020.

Source Information courtesy of corresponding agencies

Science (0.17 mills)

Imagination Station, Toledo's Science Center in Downtown Toledo, is the region's resource of



interactive education including Science, Technology, Engineering and Math - (STEM). The science center provides a critical layer of science enrichment by serving as an

educational partner for educators, schools, parents, and the citizens of Lucas County.

Senior Services (0.75 mills)

The Area Office on Aging of Northwestern Ohio administers the Lucas County Senior Services levy and provides an array of vital programs and



services for seniors citizens and their family caregivers. In 2020, seniors received: 12,079 hours of help with bathing, dressing, and housekeeping;

106,030 home delivered meals, 10,520 transportation trips, well positioning the agency and its service providers to address the needs of the increasing older adult population.

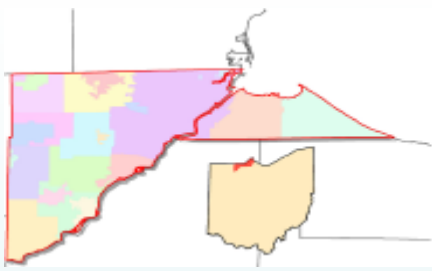
Zoological Services (1.75 mills)

With Lucas County voters' longtime support, Toledo Zoo & Aquarium was voted #1 zoo in the nation (2014) and two-time winner of Best Zoo Lights (2016 & 2017) by USA Today's 10 Best Contests.



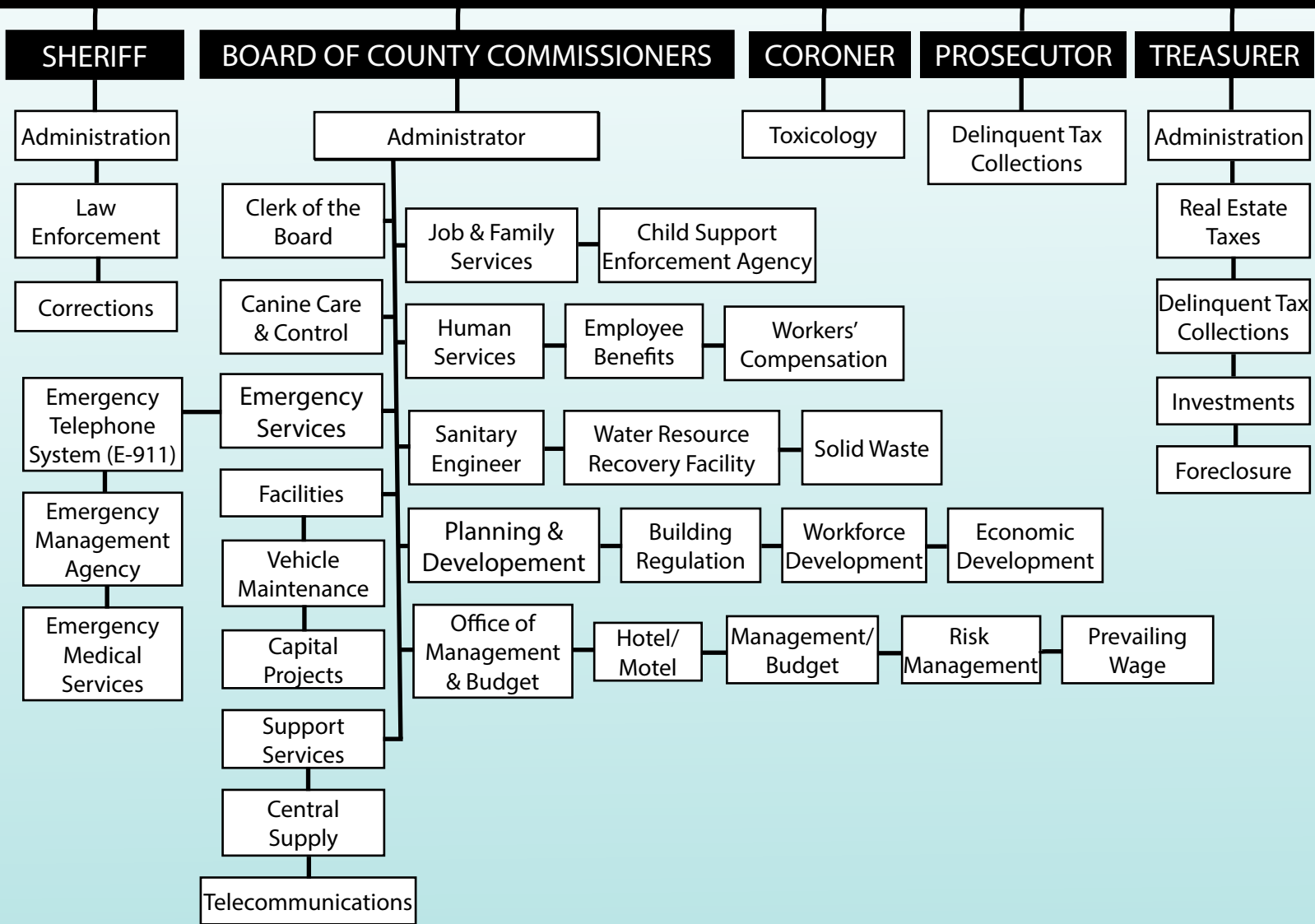
With more than 720 species representing over 10,000 different animals, the Toledo Zoo is also the region's top destination for

family fun. There are approximately one million visitors, including more than 10,000 family membership holders in Lucas County.



Your Lucas County Government

The Citizens o



COUNTY COMMISSIONS

Board of Revision includes:
Auditor
Treasurer
President of the Board of Commissioners

Investment Advisory Board includes:
Board of Commissioners
Clerk of Courts
Treasurer

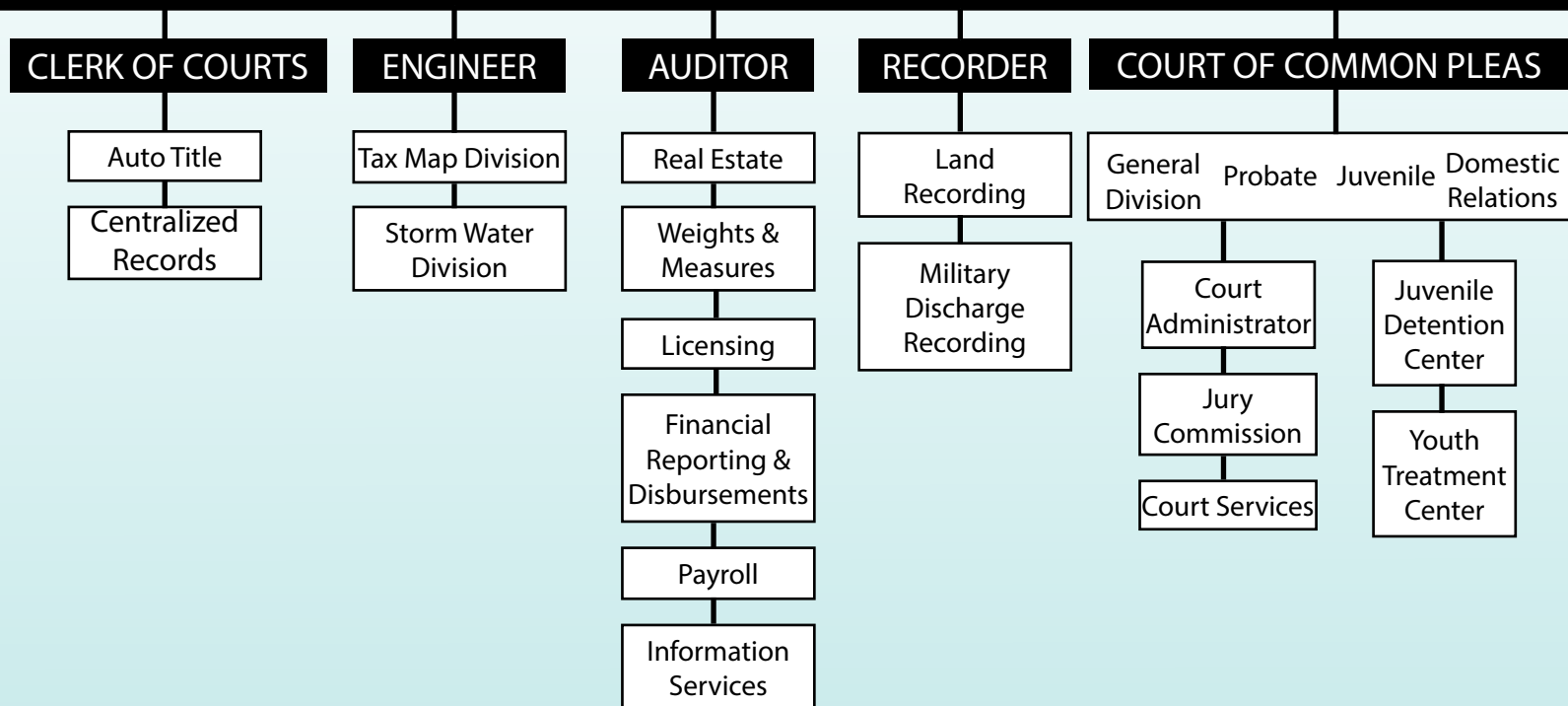
Automatic Data Processing Board includes:
Auditor
Treasurer
Recorder
Clerk of Courts

Representative of Board of Commissioners
Representative of Common Pleas Court
(2) Representatives of Board of Elections
Representative of Domestic Relations Court

Veteran Services Commission appointed by:
The Judges of the Common Pleas Court &
General Trial Division

County Budget Commission includes:
Auditor
Treasurer
Prosecutor
County Record Commission includes:
Auditor
Recorder
Prosecutor
Clerk of Courts
President of the Board of Commissioners

f Lucas County



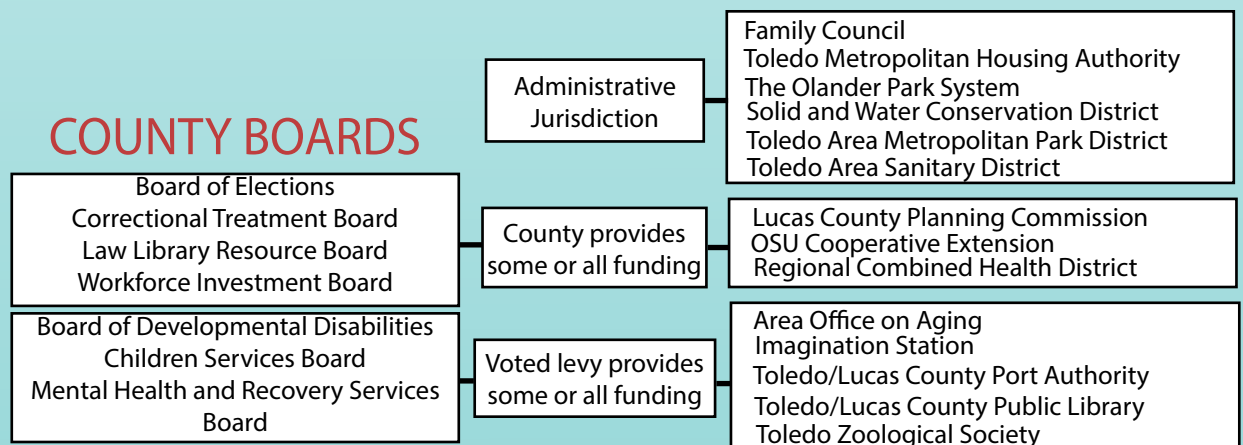
DISCREETLY PRESENTED COMPONENT UNITS*

Convention and Visitors Bureau, Inc.
 Lucas County Economic Development
 Lucas County Land Reutilization Corporation
 Preferred Properties, Inc.

Toledo Arena Sports, Inc.
 Toledo Mud Hens Baseball Club, Inc.
 Transportation Improvement District

*Component units are legally separate entities included in the County's financial report in order to fairly represent the County's financial statements. An individual analysis determines whether the component unit's financial statements are "blended" with (reported as part of) the County's financial statements, or "discreetly" presented in a separate accounting within the County's financial report. Lucas County's component units all require a "discrete" presentation in the County's Annual Report. For further information regarding the County's component units, see pages 58 - 59 in Note 2 of the financial statements of the Annual Report.

AFFILIATED COUNTY AGENCIES



The Statement of Activities, known in accounting terms as the "Income Statement," provides a record of funds received and spent during the year. Specific resources and services are explained below.

Resources Received, also known in accounting terms as revenues, are funds Lucas County receives from a variety of sources in order to pay for the services it provides.

Resources Recieved (in 000's)	2020	2019	2018	2017	2016
Taxes	\$227,576	\$224,196	\$223,442	\$217,315	\$222,215
Charges for Services	84,589	70,603	65,278	64,209	60,853
Intergovernmental Revenue	202,031	226,721	192,992	212,836	202,280
Investment Income	6,494	9,590	5,496	2,913	1,905
Miscellaneous	6,205	1,873	2,834	2,814	5,784
Total Resources Received	\$526,895	\$532,983	\$490,042	\$500,087	\$493,037

Charges for services increased due primarily to increases in fees received for Public Safety programs. Intergovernmental revenue decreased due to 2019 having one time medicaid cost report revenue adjustments.

Taxes are resources that include sales tax, real estate tax, hotel lodging tax, and other smaller sources of tax revenue.

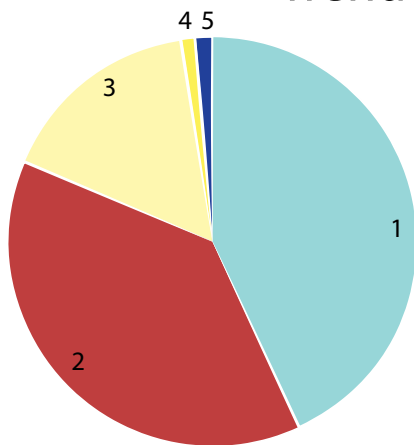
Charges for Services are resources from various County departments and agencies for fees paid to them by the public, such as court costs, rent, water and sewer charges, emergency medical service charges, and fees for recording deeds and transferring property.

Intergovernmental Revenue is comprised of grants, subsidies, casino revenue and receipts from other governments.

Investment Income includes realized and unrealized gains and losses, and interest earned on County investments.

Miscellaneous resources received are non-operating receipts that cannot be classified into any other category.

Trend Analysis - Resources Received



1. Taxes - 43.2%
2. Intergovernmental Revenue - 38.3%
3. Charges for Services - 16.1%
4. Investment Income - 1.2%
5. Miscellaneous - 1.2%

In 2020, taxes contributed 2% less to resources than in 2016, which means the citizens of Lucas County provided less to operations in 2020 than in 2016.

Note: Financial data provided in the tables and graphs include applicable restatements and is rounded to the nearest thousand and presented in a non-GAAP basis, representing combinations of data that summarize the financial activity of Lucas County's primary government without inclusion of component units. Those desiring to review GAAP basis reports should visit either the Lucas County Auditor's Online Annual Report index at www.co.lucas.oh.us/CAFR, or the office of the Lucas County Auditor. For public viewing, Annual Reports are also distributed to all publicly operated libraries throughout Lucas County.

Services Rendered, represented by the accounting term expenses, are the funds spent to provide services to citizens.

Services Rendered (in 000's)	2020	2019	2018	2017	2016
Legislative & Executive	\$65,083	\$67,721	\$65,781	\$62,125	\$66,637
Judicial	64,790	81,405	66,933	69,612	60,063
Public Safety	91,449	104,872	95,758	98,253	87,127
Public Works	30,849	27,227	20,840	20,206	14,997
Health	74,143	102,770	103,919	102,345	102,827
Human Services	109,952	112,637	102,793	103,304	91,813
Conservation & Recreation	13,580	14,449	14,367	13,809	14,560
Interest & Fiscal Charges	3,956	3,407	4,029	3,587	4,134
Business-Type Activities	32,470	45,525	33,642	31,807	29,716
Total Services Rendered	\$486,272	\$560,013	\$508,062	\$505,048	\$471,874

Legislative and Executive expenses are incurred for administrative offices including the Auditor, Commissioners, Recorder, and Treasurer.

Judicial expenses include costs of the Court of Common Pleas, Domestic Relations and Juvenile Courts, and the Prosecutor.

Public Safety expenses are costs of the Coroner, Probation, Emergency Telephone, and Sheriff Departments.

Public Works expenses are costs incurred to maintain County roads and bridges.

Health expenses include services provided by the Board of Developmental Disabilities and the Mental Health and Recovery Services Board.

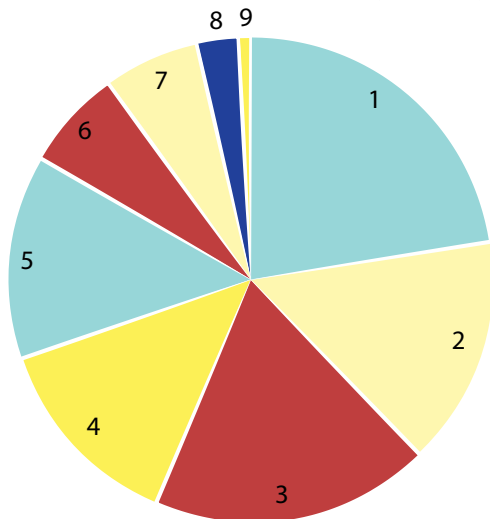
Human Services expenses encompass the Job and Family Services Department and the Children Services Board.

Conservation and Recreation expenses are costs to fund the Toledo Zoo, Science services, maintain County parks, and to preserve County lands, including litter prevention.

Interest and Fiscal Charges are expenses related to the issuance and repayment of County debt.

Business-type Activities are self-supporting services funded through user charges that include the Water Supply, Wastewater Treatment, and Sewer Systems.

Trend Analysis - Services Rendered



1. Human Services - 22.6%

2. Health - 15.2%

3. Public Safety - 18.8%

4. Judicial - 13.3%

5. Legislative and Executive - 13.5%

6. Business Type Activities - 6.7%

7. Public Works - 6.3%

8. Conservation and Recreation - 2.8%

9. Interest and Fiscal Charges - 0.8%

The fluctuations in expenditures over the last 5 years is primarily due to the County's net pension liability. See note 11 of the Lucas County Annual Report (page 101) for an explanation of net pension liability; however, Ohio Revised Code limits the County's obligation to annually required payments.

The Statement of Net Position, known in accounting terms as the "Balance Sheet," provides a picture of Lucas County's financial position at year end.

Financial Benefits are referred to as assets in accounting terms, and assets are economic resources available to the County.

Financial Benefits (in 000's)	2020	2019	2018	2017	2016
Current and Other Assets	\$713,021	\$553,229	\$509,576	\$496,126	\$454,759
Capital Assets	419,709	417,144	415,419	412,686	419,207
Deferred Outflows	65,813	112,940	61,855	115,504	82,258
Total Assets and Deferred Outflows	\$1,198,543	\$1,083,313	\$986,850	\$1,024,316	\$956,224

Current Assets include cash and investments held by the County Treasurer, and receivables which are funds owed to the County that are expected to be received over the next year, such as real estate taxes, special assessments and payments from other governments. **Other Assets** may include materials and supplies inventory and prepaid items.

Capital Assets include land, buildings and improvements, roads, vehicles, bridges, furniture, equipment, and construction in progress, which are reported net of accumulated depreciation in the County's financial statements.

Deferred Outflows include unamortized charges on debt restructuring and pensions for the net difference between projected and actual investment earnings on pension plan assets and the County's contributions to the pension systems subsequent to the measurement date.

Financial Burdens are referred to as liabilities in accounting terms, and liabilities are financial obligations resulting from past County transactions.

Financial Burdens (in 000's)	2020	2019	2018	2017	2016
Current and Other Liabilities	\$115,488	\$29,293	\$27,835	\$41,509	\$39,958
Long-Term Liabilities	545,885	628,311	460,335	409,507	340,952
Deferred Inflows	198,663	127,825	173,766	117,764	114,816
Total Liabilities and Deferred Inflows	\$860,036	\$785,429	\$661,946	\$568,780	\$495,726

Current Liabilities include accrued wages and benefits that are payable to County employees for salaries and benefits, and amounts due to vendors and other governments for goods and services.

Other Liabilities include accrued interest payable and short-term notes payable, all of which are expected to be paid in one year.

Long-term Liabilities include long-term debt (such as bonds), compensated absences (such as employee vacation and sick time liabilities), capital lease obligations, and claims payable, which are all expected to be paid over a period of more than one year.

Deferred Inflows include property taxes levied to finance future years and pensions for the differences between expected and actual experience and differences between employer's contributions and the employer's proportional share of contributions.

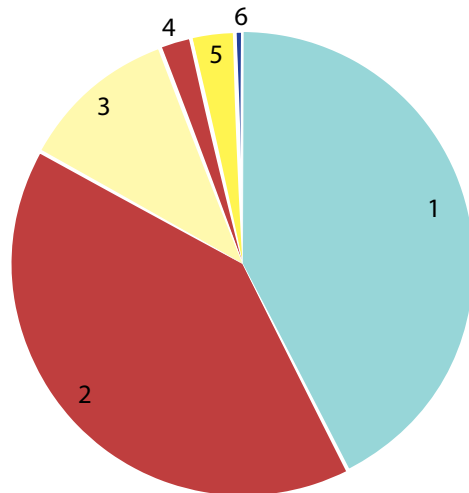
Benefits Over Burdens represents the difference between the financial benefits and the financial burdens of the County, resulting in the County's net worth and referred to as "Net Position" in the County's financial statements.

Benefits Over Burden (in 000's)	2020	2019	2018	2017	2016
	\$338,507	\$297,844	\$324,914	\$337,022	\$460,498

The County's General Obligation bonds are backed by the full faith and credit of the County and secured with legally available resources. All short-term notes are backed by the full faith and credit of the County and mature within one year from the date of issuance. The County's debt associated with the Huntington Center (the County's downtown arena) is located in both the Short-term notes and the General Obligation categories. Special assessment debt is funded via assessments on taxpayers receiving specific improvement benefits (i.e. sidewalks, water, and/or lighting).

Debt Type (in 000's)	12/31/2019	Additions	Deductions	12/31/2020
Short-Term Notes	\$8,660	\$91,279	\$8,660	\$91,279
General Obligations	83,060	17,000	3,695	96,365
Special Assessments	5,988	0	933	5,055
Ohio Water Development Authority Loans (OWDA)	27,097	0	1,753	25,344
Ohio Public Works Commission Loans (OPWC)	6,083	996	81	6,998
Revenue Bonds				
Sewer Revenue Bonds	615	0	12	603
Totals	\$131,503	\$109,275	\$15,134	\$225,644

Lucas County Debt



1. General Obligation Bonds - 42.7%
2. Short-Term Notes - 40.5%
3. OWDA - 11.2%
4. Special Assessments - 2.2%
5. OPWC - 3.1%
6. Revenue Bonds - 0.3%

About Bond Ratings

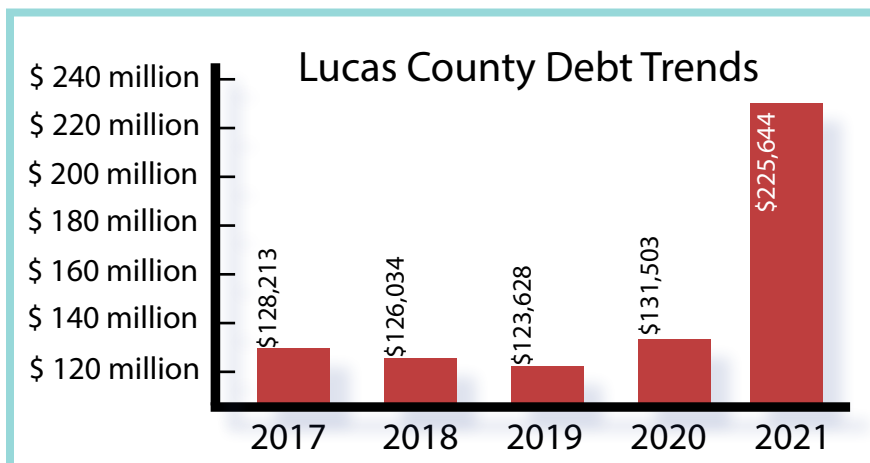
A bond rating is an opinion regarding credit worthiness, specifically the likelihood that financial obligations will be met in a timely matter. In 2020, the County's outstanding general obligation bonds we rated "Aa2" by Moody's Investor Service, and "AA" by Standard & Poor's (S&P) rating services.

The "Aa" category is Moody's second highest rating category, and such obligations are "judged to be of high quality and subject to very low credit risk." The "2" indicator puts the County's rating in the mid-range of that category.

S&P's "AA" category is the second highest rating category, and indicates a very strong capacity to meet financial commitments."

Good bond ratings help keep lower interest costs for the County when borrowing.

See notes 9 & 10 in the Annual Report for detailed information on Lucas County's debt.



The debt increase in 2020 is from short-term notes issued for two new projects: the Convention Center Ballroom project and the Hotel project. See note 20 of the Annual Report for more information on Hotel project debt.

Contacting County Government

ADMINISTRATORS

Auditor , Anita Lopez	(419) 213-4406
Clerk of Courts , Bernie Quilter	(419) 213-4484
Commissioner (President) Tina Skeldon Wozniak	(419) 213-4817
Commissioner , Gary L. Byers	(419) 213-2155
Commissioner , Pete Gerken	(419) 213-4084
Coroner , Diane Scala-Barnett	(419) 213-3900
Engineer , Mike Pniewski	(419) 213-2860
Prosecutor , Julia R. Bates	(419) 213-4700
Recorder , Michael Ashford	(419) 213-4400
Sheriff , Michael J. Navarre	(419) 213-4908
Treasurer , Lindsay Webb	(419) 213-4303

JUDGES

Common Pleas Court

Gary G. Cook	(419) 213-4369
Stacy L. Cook	(419) 213-4566
Ian B. English	(419) 213-4676
Michael R. Goulding	(419) 213-4538
Linda J. Jennings	(419) 213-4580
Dean Mandros	(419) 213-4576
Eric Allen Marks	(419) 213-4570
Joseph V. McNamara	(419) 213-4578
Lindsay D. Navarre	(419) 213-4572
Lori L. Olender	(419) 213-4565

Domestic Relations Court

David E. Lewandowski	(419) 213-6824
Lisa D. McGowan	(419) 213-6827

Juvenile Court

Denise Navarre Cubbon	(419) 213-6778
Connie Zimmelman	(419) 213-6717

Probate Court

Jack R. Puffenburger	(419) 213-4775
----------------------	----------------

Sixth District Court of Appeals

Myron C. Duhart	(419) 213-4755
Christine E. Mayle	(419) 213-4755
Thomas J. Osowik	(419) 213-4755
Mark L. Pietrykowski	(419) 213-4755
Gene A. Zmuda	(419) 213-4755

OTHER AFFILIATED DEPARTMENTS & AGENCIES

Area Office on Aging	(419) 382-0624
Board of Elections	(419) 213-4001
Canine Care & Control	(419) 213-2800
Children's Services	(419) 213-3200
Child Support Enforcement	(419) 213-3001
Developmental Disabilities	(419) 380-4000
Job and Family Services	(419) 213-8999
Imagination Station	(419) 244-2674
Land Reutilization Corp	(419) 213-4293
Law Library	(419) 213-4747
Mental Health and Recovery	(419) 213-4600
Office of Management and Budget	(419) 213-4517
Toledo/Lucas County Convention and Visitors Bureau	(419) 321-6404
Toledo/Lucas County Public Library	(419) 259-5200
Toledo Zoo	(419) 385-4040
Veterans Service Commission	(419) 213-6090

An electronic version of the Citizens' Executive
Financial Summary is available at
www.co.lucas.oh.us/CEFS

Questions?

Contact the Auditor's Department of
Education & Outreach: (419) 213-4406
or by email: outreach@co.lucas.oh.us

