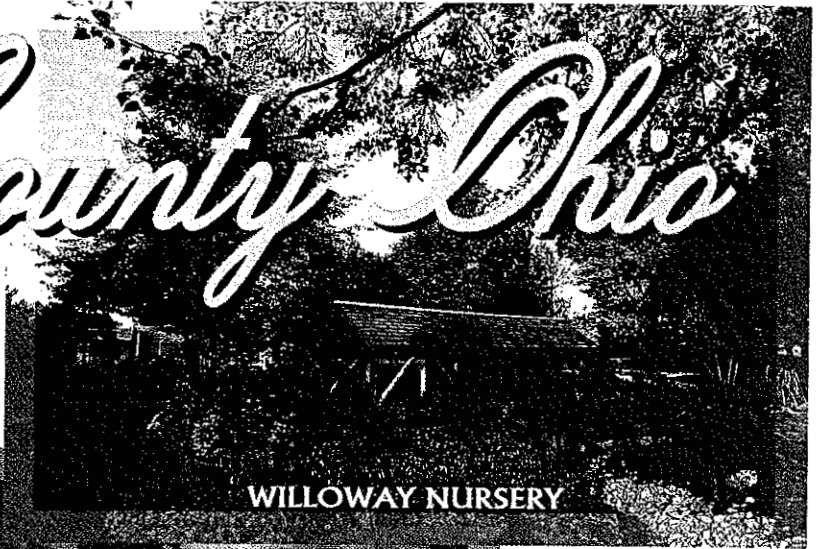
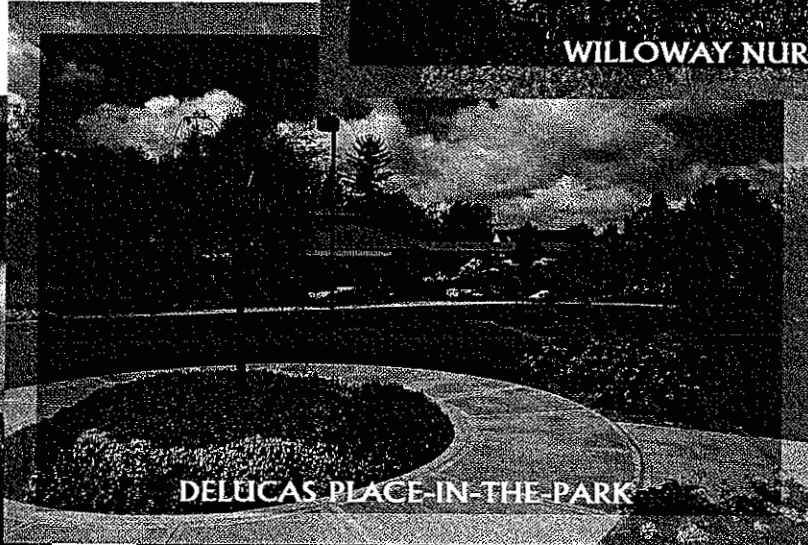


Lorain County Ohio



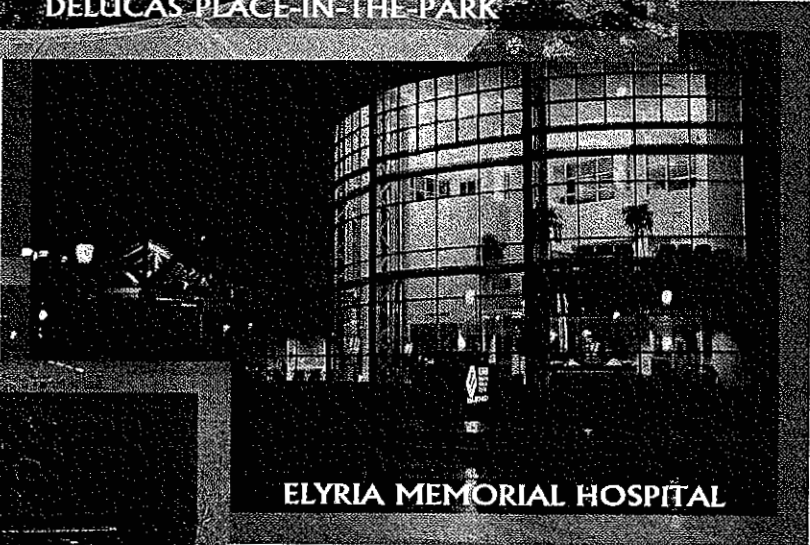
WILLOWAY NURSERY



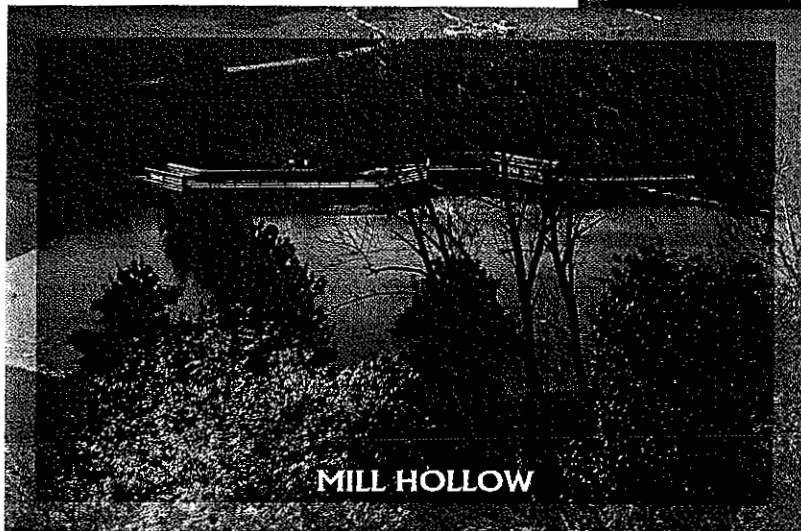
DELUCAS PLACE-IN-THE-PARK



UNION STATION



ELYRIA MEMORIAL HOSPITAL



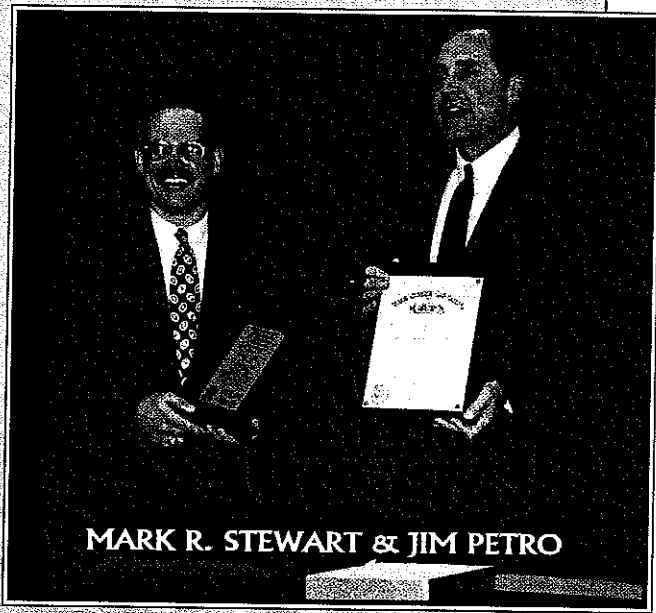
MILL HOLLOW

Comprehensive Annual Financial Report

For The Year Ended December 31, 1996

Mark R. Stewart, Auditor

Photos courtesy of:
JoAnn Schmauch
Lorain County Beautiful
Kim Barth
Chronicle Telegram



Introductory Section

Comprehensive Annual Financial Report

For the Year Ended December 31, 1996



*Lorain County,
Ohio*

Mark R. Stewart
Lorain County Auditor

LORAIN COUNTY, OHIO
COMPREHENSIVE ANNUAL FINANCIAL REPORT
For the Year Ended December 31, 1996

Table of Contents

	Page
I. INTRODUCTORY SECTION	
Title Page	i
Table of Contents	ii
Transmittal Letter	v
Lorain County Elected Officials	xiv
Organizational Chart:	
Lorain County Government	xv
Lorain County Auditor's Office	xvi
GFOA Certificate of Achievement	xvii
II. FINANCIAL SECTION	
INDEPENDENT ACCOUNTANT'S REPORT	1
GENERAL PURPOSE FINANCIAL STATEMENTS (Combined Statements - Overview)	3
Combined Balance Sheet - All Fund Types, Account Groups and Discretely Presented Component Units	4
Combined Statement of Revenues, Expenditures and Changes in Fund Balances - All Governmental Fund Types	8
Combined Statement of Revenues, Expenditures and Changes in Fund Balances - Budget and Actual (Non-GAAP Basis) - All Governmental Fund Types	9
Combined Statement of Revenues, Expenses and Changes in Fund Equity - All Proprietary Fund Types and Lorain County Transit - Discretely Presented Component Unit	12
Statement of Activity - Murray Ridge Production Center - Discretely Presented Component Unit	13
Combined Statement of Revenues, Expenses and Changes in Fund Equity - Budget and Actual (Non-GAAP Basis) - All Proprietary Fund Types - Primary Government	14
Combined Statement of Cash Flows - All Proprietary Fund Types and Lorain County Transit - Discretely Presented Component Unit	16
Statement of Cash Flows - Murray Ridge Production Center - Discretely Presented Component Unit	18
Combining Balance Sheet - Discretely Presented Component Units	19
Notes to the General Purpose Financial Statements	20

LORAIN COUNTY, OHIO
COMPREHENSIVE ANNUAL FINANCIAL REPORT
For the Year Ended December 31, 1996

Table of Contents (continued)

COMBINING, INDIVIDUAL FUND AND ACCOUNT GROUP STATEMENTS AND SCHEDULES

	Page
Governmental Funds:	
General Fund:	
Description of Fund	56
Schedule of Revenues, Expenditures and Changes in Fund Balance - Budget and Actual (Non-GAAP Basis)	57
Special Revenue Funds:	
Description of Funds	65
Combining Balance Sheet	68
Combining Statement of Revenues, Expenditures and Changes in Fund Balances	75
Schedule of Revenues, Expenditures and Changes in Fund Balance - Budget and Actual (Non-GAAP Basis)	80
Debt Service Fund:	
Description of Fund	125
Schedule of Revenues, Expenditures and Changes in Fund Balance - Budget and Actual (Non-GAAP Basis)	126
Capital Projects Funds:	
Description of Funds	129
Combining Balance Sheet	130
Combining Statement of Revenues, Expenditures and Changes in Fund Balances	131
Schedule of Revenues, Expenditures and Changes in Fund Balance - Budget and Actual (Non-GAAP Basis)	132
Proprietary Funds:	
Description of Funds	135
Schedule of Revenues, Expenses and Changes in Fund Equity - Budget and Actual (Non-GAAP Basis) - Sanitary Sewer Enterprise Fund	136
Fiduciary Funds:	
Description of Funds	137
Combining Balance Sheet - All Agency Funds	139
Combining Statement of Changes in Assets and Liabilities - All Agency Funds	142
General Fixed Assets Account Group:	
Description of Account Group	148
Schedule of General Fixed Assets by Function and Activity	149
Schedule of Changes in General Fixed Assets by Function and Activity	150
Schedule of General Fixed Assets by Source	151

LORAIN COUNTY, OHIO
COMPREHENSIVE ANNUAL FINANCIAL REPORT
For the Year Ended December 31, 1996

Table of Contents (continued)

	Page
III. STATISTICAL SECTION	
General Fund Expenditures by Function - Last Ten Years	S1
General Fund Revenues by Source - Last Ten Years	S2
Property Tax Levies and Collections - Real and Public Utility Taxes - Last Ten Years	S3
Tangible Personal Property Tax Collections - Last Ten Years	S4
Assessed and Estimated Actual Value of Taxable Property - Last Ten Years	S5
Property Tax Rates - <i>Direct and Overlapping Governments</i> - Last Ten Years	S6
Special Assessment Collections - Last Ten Years	S8
<i>Ratio of Net General Bonded Debt to Assessed Value and Net Bonded Debt Per Capita -</i> Last Ten Years	S9
Computation of Legal Debt Margin	S10
Computation of Direct and Overlapping General Obligation Bonded Debt	S11
Ratio of Annual Debt Service Expenditures for General Obligation Bonded Debt to Total General Fund Expenditures - Last Ten Years	S12
Demographic Statistics - Last Ten Years	S13
Construction, Bank Deposits and Property Value - Last Ten Years	S14
Principal Taxpayers	S15
Ten Largest Employers	S16
Miscellaneous Statistics	S17



OFFICE OF THE AUDITOR LORAIN COUNTY, OHIO

MARK R. STEWART

Auditor

June 20, 1997

Lorain County Commissioners:

Honorable Mary Jo Vasi,
Honorable Elizabeth C. Blair
Honorable Michael A. Ross

Citizens of Lorain County

I am pleased to present the second Comprehensive Annual Financial Report (CAFR) for the County of Lorain, Ohio, for the year ended December 31, 1996. Responsibility for both the accuracy of the presented data and the completeness and fairness of the presentation, including all disclosures, rests with the management of the County, and specifically, the County Auditor's Office. This CAFR conforms to generally accepted accounting principles, as set forth by the Governmental Accounting Standards Board (GASB) and other recognized authoritative sources, and is representative of the County's commitment to provide financial information to the citizens of Lorain County. Preparation of this CAFR represents a continuing effort to improve the financial management of the County. The information contained in this CAFR will assist County officials in making management decisions and will provide the taxpayers of Lorain County with comprehensive financial data in a format that will enable them to gain a better understanding of the County's financial affairs.

The Comprehensive Annual Financial Report (CAFR) is presented in three sections:

1. The Introductory Section includes a Table of Contents, the Letter of Transmittal, a list of elected officials, the organization chart of the county government, the organizational chart of the County Auditor's Office, and the GFOA Certificate of Achievement.
2. The Financial Section includes the Independent Accountant's Report, the General Purpose Financial Statements, which include explanatory notes and provide an overview of the County's financial position and operating results, and the Combining, Individual Fund and Account Group Statements and Schedules that provide detailed information relative to the General Purpose Financial Statements.
3. The Statistical Section includes selected financial, economic, demographic, and other socioeconomic information about the County which may be used to extrapolate trends for comparative years.

FORM OF GOVERNMENT AND REPORTING ENTITY

Lorain County, established in 1822, is located in northeastern Ohio, approximately 30 miles west of Cleveland, and covers an area of 495 square miles. It encompasses 33 cities, villages, and townships, the largest being the city of Lorain. The county seat is located in the second largest city, Elyria, in the County. According to the 1990 census, the County had a population of 271,126, making it the ninth most populous of the 88 counties in the State. In 1996, the U.S. Census Bureau estimated the County population to have increased to 281,480.

The County has only those powers, and powers incidental thereto, conferred upon it by the *State Constitution and statutes*. A three member Board of Commissioners (the Board) is elected at large in even-numbered years for four-year overlapping terms. The Commissioners serve as the taxing authority, the contracting body, and the chief administrators of public services for the County. The Board of Commissioners creates and adopts the annual operating budget and makes the annual appropriation measure for expenditures of all County funds. In addition to the Board of Commissioners, the offices of County Auditor and County Treasurer, grouped under the category of general government, are of particular importance to financial affairs of the County.

The Auditor serves as the fiscal officer and property tax assessor for the County. One of the most important functions of the Auditor involves the assessing of real property for tax purposes. State law mandates a complete reappraisal of real property every six years as well as triennial updates between reappraisals. Once the County Treasurer collects taxes, the Auditor is responsible for distributing the tax settlement to the various governmental units. As chief fiscal officer of the County, no County contract or obligation may be made without the Auditor's certification that the funds have been lawfully appropriated, are available for payment, or are in the process of collection. In addition, the Auditor is responsible for the County payroll and has other statutory accounting functions. By State law the Auditor is secretary of the County Board of Revision and the County Budget Commission, and administrator of the County Data Processing Board.

The Treasurer collects property taxes, is the custodian of all funds and is responsible for investing all idle County funds as specified by law. The Treasurer is the distributing agent for expenditures authorized by the Board of Commissioners upon the Auditor's warrant. The Treasurer must make daily reports showing receipts, payments and balances to the County Auditor, and the books of account must always balance with those of the County Auditor. The Treasurer is a member of the County Budget Commission which plays an important part in the financial administration of local governments throughout the County.

Other elected officials, serving four-year terms each, include Prosecutor, Sheriff, Engineer, Clerk of Courts, Recorder, and Coroner. Common Pleas Judges, Domestic Relations Judges, and the Probate Judge are also elected on a county-wide basis.

The County provides its citizens a wide range of services that include human and social services, health and community assistance services, road and bridge maintenance, and other general and administrative support services. The County also operates an enterprise fund sewer operation.

For financial reporting purposes, the County includes all funds, account groups, agencies, boards and commissions making up Lorain County (the Primary Government) and its Component Units in accordance with the Governmental Accounting Standards Board (GASB) Statement No. 14 "The Financial Reporting Entity." Component units are legally separate organizations for which the County is financially accountable. The County is financially accountable for an organization if the County appoints a voting majority of the organization's governing board and (1) the County is able to significantly influence the programs or services performed or provided by the organizations; or (2) the County is legally entitled to or can otherwise access the organizations resources; the County is legally obligated or has otherwise assumed the responsibility to finance the deficits of or provide financial support to, the organization; or the County is obligated for the debt of the organization. The Lorain County Transit Authority and the Murray Ridge Production Center, Inc. have been included as discretely presented component units.

The County serves as fiscal agent for the following organizations which are included as agency funds in the report:

- Lorain County General Health District
- Lorain County Soil and Water Conservation District
- Local Emergency Planning Commission

The following organizations have been excluded from the reporting entity because they are not fiscally dependent on the County and the County is not financially accountable for them:

- Lorain County Agricultural Society
- Lorain County Educational Service Center
- Lorain County Convention and Visitor's Bureau
- Lorain County Historical Society
- Lorain County Hospital
- Lorain County Law Library
- Lorain Public Library
- Rural Lorain County Water Authority

A complete discussion of the County's reporting entity is provided in Note 1 to the general purpose financial statements.

ECONOMIC CONDITION AND OUTLOOK

Lorain County is well situated in a diverse, industrialized region on the southern shore of Lake Erie, within a one hour drive of the major cities of Cleveland and Akron. Approximately one-third of the United States population lives within a 500-mile radius of the County. The County enjoys the benefits of urbanization while also offering a rural atmosphere and a variety of lifestyles for its inhabitants. The County is traversed by two major limited-access highways and a number of major State and U.S. Highways. Interstate Highways 80 and 90, major east-west transportation links, provide residents of the County direct access to major economic centers such as Chicago, Illinois, to the west and Cleveland, Ohio Erie, Pennsylvania, and Buffalo and Rochester, New York to the east. State and U.S. Routes, such as U.S. 6 and 20 and State Routes 2, 57, 58, 254, and 611, provide excellent access to local and regional markets south, east and west. The excellent road network of the County has attracted over 41 common carriers that serve the area.

The County has access to other land transportation as well as sea or air. The County has access to major railroad systems and is currently served by Amtrak, ConRail, Norfolk and Southern, Chessie System and Lorain and West Virginia railroads. A major port located within the corporate limits of the County has facilities which provide ore-transshipping from ship to ship to rail, and docks and other facilities for the receipt of iron ore, gypsum ore, concrete, aggregates and oil. The port is operated by the Lorain Port Authority, a political subdivision separate from the County. Air freight and air passenger service access is provided through the Lorain County Regional Airport in New Russia Township and Cleveland Hopkins International Airport and Burke Lakefront Airport in adjacent Cuyahoga County.

Numerous adult education opportunities complement the educational programs offered to the youth of the County. The Lorain County Community College provides the opportunity for the citizens of the County to further their education with associate degrees in various fields. Recently the college has teamed-up with other major universities for students to obtain four-year degrees.

MAJOR INITIATIVES

In May of 1994 the voters of Lorain County passed a quarter percent sales tax levy for the renovation, reconstruction and maintenance of the Lorain County Correctional Facility. The levy will enable the current jail to be expanded by 208 beds. The estimated cost of the jail expansion is \$9 million, of which approximately \$3 million will be state funded. Approximately \$632,000 was expended during 1996 towards this project which is scheduled to be completed in the spring of 1998.

In 1996, the Lorain County 911 Agency undertook major upgrades to its communications network. A complete update to Countywide Fire/EMS communications, with the implementation of repeater use, has provided a much improved system of contacting these departments in the event of an emergency. The placement of these repeaters provides extensive portable radio coverage that did not exist before. The new system is state of the art in its communications capability, with the ability to address cellular (or wireless) 911 calls. The agency is one of the first centers in the state, as well as around the country, to nearly replace an entire operating system.

At the end of 1996, the Lorain County Auditor's office purchased the Oracle Government Financial system. The application modules included in the package are Government General Ledger, Government Purchasing, Government Payables, Government Receivables and Fixed Assets. The analysis and implementation phases of these modules will take place during 1997 with full implementation to occur as of January 1, 1998. With the new system in place, information will move more quickly to decision makers, and the format will be tailored to their liking. Data and reporting are consistent, and users will have the information needed to take action immediately, without waiting for special monthly or weekly reports.

DEPARTMENT FOCUS

The featured department for this year's CAFR is the Lorain County Recorder's office. As in other years, 1996 was a very hectic year for the office. For instance, in the summer of 1993 the Lorain County Recorder's office began to computerize the office utilizing the hardware equipment that was in partial usage since September of 1992. Automated Points of Sale at the front counter were installed, a complete new Record View Data System Software Program, which was customized for the Recorder's office was installed, and on September 1, 1993, the office went "on-line". Each staff member has been trained, and the back log of instruments that had occurred during the previous year was entered into the system, while the current instruments from the September 1, 1993 date were being processed on a daily basis.

In 1996, 19,773 mortgages were filed, an increase of 3,537 over the 1995 year period. Deed filings totaled 11,193 in 1996. A total of 66,497 instruments were filed in 1996 as compared to 52,375 filings in 1995. From January 1993 through December 1996, a total of 236,300 instruments have been recorded, archival copied and filmed for security storage.

In order to meet the demands of land transactions the Recorder's office must constantly endeavor to achieve the best quality of record preservation possible. Future projects of the office are to consider record availability and storage as archival volume storage space is decreasing drastically. Heavy emphasis will be placed on increasing the monitor space for the researchers and the general public. This will include the upgrading of hardware and software when necessary. As Lorain County Recorder, Mary Ann Jamison is sure to handle her future endeavors in the same manner of which the citizens of Lorain County can be proud.

FINANCIAL INFORMATION

Basis of Accounting The County's accounting system is organized on a "fund" basis. Each fund or account group is a distinct self-balancing accounting entity. For financial reporting purposes, the accounting records for all governmental and fiduciary funds are converted to the modified accrual basis, whereby revenues are recognized

when measurable and available within the business cycle (within sixty days after year end), and expenditures are recognized when the fund liability is incurred.

Accounting records for the proprietary funds are converted to the accrual basis, whereby revenues are recognized when goods or services are measurable and earned, and expenses are recognized in the period in which they are incurred.

Internal Accounting Control In developing the County's accounting system, much consideration was given to the adequacy of internal accounting controls. Internal accounting controls are designed to provide reasonable, but not absolute, assurance regarding (1) the safeguarding of assets against loss from unauthorized use or disposition and (2) the reliability of financial records for preparing financial statements and maintaining accountability for assets. The concept of reasonable assurance is based on the assumption that the cost of internal accounting controls should not exceed the benefits expected to be derived from their implementation.

The County utilizes a fully automated accounting system as well as automated systems of control for fixed assets and payroll. These systems, coupled with the manual auditing of each voucher prior to payment by the accounting department of the Auditor's Office, ensure that the financial information generated is both accurate and reliable.

Budgetary Control The Board of County Commissioners adopts a temporary appropriation measure for the County in early January. A permanent appropriation measure is ratified by April 1. All disbursements and transfers of cash between funds require appropriation authority. Budgets are controlled at the object level within a department and fund. Purchase orders are approved by the department heads and are encumbered prior to their release to vendors. Those purchase orders which exceed the available appropriation are rejected until additional resources are secured. A computerized certification system allows the Auditor's office to ascertain the status of a department's appropriation prior to authorizing additional purchases from a certain account.

General Governmental Functions - Financial Highlights During 1996, revenues in all governmental fund types (general, special revenue, debt service, capital projects) exceeded 1995 revenues by \$12,746,403. The following table shows the major revenue sources, their percentage of total revenues, and the amount and percentage of increase (decrease) in relation to the prior year.

	1995	1996	Percent of Total	Change	Percent of Change
Revenues					
Property and Other Taxes	\$25,321,740	\$28,273,630	20.89%	\$2,951,890	11.66%
Sales Tax	11,855,332	15,230,080	11.26	3,374,748	28.47
Charges for Services	12,921,824	13,479,166	9.96	557,342	4.31
Licenses, Permits and Fees	2,273,866	2,055,479	1.52	(218,387)	(9.60)
Fines and Forfeitures	777,182	1,308,071	0.97	530,889	68.31
Intergovernmental	63,238,768	67,955,058	50.22	4,716,290	7.46
Special Assessments	419,146	579,687	0.43	160,541	38.30
Interest	5,051,104	5,674,707	4.19	623,603	12.35
Donations	14,479	33,037	0.02	18,558	128.17
Rentals	0	77,837	0.06	77,837	100.00
Other	693,711	646,803	0.48	(46,908)	(6.76)
Total Revenues	\$122,567,152	\$135,313,555	100.00%	\$12,746,403	

The most significant continuing source of revenue for the County is derived from taxes. Tax revenues in the general fund, special revenue, and capital projects funds increased by \$2,951,890 due to increased assessed valuation. Assessed valuation increased from \$3,563,087,488 in 1995 to \$3,633,837,067.

During 1994, the County approved a one-fourth of one percent sales tax for the construction, operation and maintenance of a jail facility. Collection started in July 1995. 1996 reflects the first full year of collections.

Intergovernmental revenues increased due to increased grant moneys for human services, mental retardation and street construction projects.

Expenditures in all governmental fund types increased by \$6,851,582. The following table highlights the major expenditure functions:

	<u>1995</u>	<u>1996</u>	<u>Percent of Total</u>	<u>Change</u>	<u>Percent of Change</u>
Expenditures:					
Current:					
General Government:					
Legislative and Executive	\$13,342,737	\$15,848,896	12.95%	\$2,506,159	18.78%
Judicial	8,280,323	8,796,131	7.19	515,808	6.23
Public Safety	8,310,671	10,881,346	8.89	2,570,675	30.93
Public Works	8,057,515	7,086,633	5.79	(970,882)	(12.05)
Health	36,549,077	37,816,567	30.90	1,267,490	3.47
Human Services	29,769,302	29,410,322	24.03	(358,980)	(1.21)
Economic Development and					
Assistance	826,416	834,718	0.68	8,302	1.00
Urban Redevelopment and					
Housing	0	42,217	0.03	42,217	100.00
Capital Outlay	7,851,297	8,441,431	6.90	590,134	7.52
Intergovernmental	255,905	1,096,932	0.90	841,027	328.65
Debt Service:					
Principal Retirement	1,610,563	1,128,109	0.92	(482,454)	(29.96)
Interest and Fiscal Charges	653,175	985,261	0.82	332,086	50.84
Total Expenditures	<u>\$115,506,981</u>	<u>\$122,368,563</u>	<u>100.00%</u>	<u>\$6,851,582</u>	

Legislative and executive expenditures increased due to salary increases. The corresponding employer paid benefits also increased.

Public safety expenditures increased due to an upgrade to the communications network for the 911 system and salary increases.

Health expenditures increased as additional programs were provided which relate to the increased grant moneys.

Intergovernmental expenditures increased due to increased flow through grant money for the Community Based Correctional Facility.

General Fund Balance - The positive financial condition of the County is illustrated by its year-end General Fund fund balance. The General Fund fund balance was \$14,501,689 at December 31, 1995 and \$ 21,505,765 at December 31, 1996.

Financial Highlights - Proprietary Funds - The Lorain County Sanitary Sewer Fund is classified as an enterprise fund since the operation of this fund resembles those activities found in private industry. The determination of profit and/or loss is a management objective. The enterprise fund had a net loss of \$36,158 for the year ended December 31, 1996. The total fund equity of the enterprise fund was \$9,016,374 at year end. This amount includes (\$1,039,707) in deficit retained earnings and \$10,056,081 in contributed capital.

The Lorain County Transit Authority (component unit) had an operating loss of \$1,563,091 and a net loss of \$16,734 for the year ended December 31, 1996, and retained earnings of \$75,917 at December 31, 1996.

The Murray Ridge Production Center (component unit) is financially sound, as is reflected by its increase in net assets of \$93,394 for the fiscal year ended June 30, 1996, and its net assets of \$640,896 at June 30, 1996.

The internal service fund is a self-funded insurance fund which accounts for employee health care claims against the County. The fund had operating revenues of \$6,123,296 and net income of \$899,973 for the year ended December 31, 1996, and retained earnings of \$3,487,418 at December 31, 1996.

Financial Highlights - Fiduciary Funds - Fiduciary funds account for assets held by Lorain County in a trustee capacity as an agent for individuals, private organizations, other governmental units and/or other funds. Lorain County maintains only agency funds.

At December 31, 1996, assets held in the agency funds totaled \$342,440,208. The County uses the agency funds to receive and distribute taxes and State levied revenues for all local governments within the County.

Debt Limitation - At December 31, 1996, general obligation bonds outstanding totaled \$10,406,003. During 1996, \$884,157 of general obligation bonds were retired. The County's total legal debt margin at December 31, 1996 was \$81,679,043.

The outstanding general obligation debt is primarily related to proceeds of bonds used either to construct or renovate buildings the County uses for its operations.

The County has a liability for loans from the Ohio Water Development Authority. Loan proceeds were used for ongoing sewer system improvements and are being repaid from special assessments charged to benefited property owners. At December 31, 1996, the special assessment liability for the loans was \$2,101,000.

Special assessment bonds outstanding at December 31, 1996 were \$1,153,996. Special assessment bonds are backed by the full faith and credit of the County. In the event of default by the property owners charged with the assessment, the County would be responsible for the debt service payments.

The County maintains an "A" credit rating on its long-term bonds from Moody's Investors Service, Inc. All bonds of the County are general obligation debt and are backed by its full faith and credit.

Cash Management - The County pools its cash to simplify cash management. All idle moneys are invested, with the earnings paid into the general fund and other qualifying funds as prescribed by Ohio law. The County invests in certificates of deposit, STAR Ohio, the State Treasurer's Investment Pool, U.S. Treasury Bills, U.S. Treasury notes, Federal Farm Credit Bank (FFCB) notes, Federal National Mortgage Association (FNMA) notes, Federal Home Loan Bank (FHLB) notes, Student Loan Market Association (SLMA) notes, Federated Government Obligations Trust Money Market Fund, commercial paper, and bankers acceptances. Interest earned on investments is credited to the general fund, except as stipulated by State Statute or County resolution. Interest earnings for the primary government totaled \$6,083,970 during 1996.

A majority of the County's deposit are collateralized with securities held by the pledging financial institutions' trust department or agent in collateral pools that name the County as a participant. The face value of the pooled collateral must equal at least 110 percent of the public funds on deposit. The collateral is held by trustees, including the Federal Reserve Bank and designated third party trustees of the financial institutions.

Risk Management - The County maintains self-funded programs for health care benefits for County employees and their dependents. A risk manager monitors and processes all claims. The County carries stop loss insurance coverage for the health care program in the amounts of \$250,000 per occurrence. Vehicles and property are covered through the County Risk Sharing Authority (CORSA), and professional liability claims are covered through a contract with an external insurance company, the cost of which is allocated among both governmental and enterprise funds. Workers' compensation coverage is provided through participation in the State of Ohio Workers' Compensation program.

INDEPENDENT AUDIT

Jim Petro, Auditor of State, conducted an independent audit of all County funds and account groups for the year ended December 31, 1996. The unqualified opinion of the Auditor of State appears in the financial section of this report.

The County has undergone a "single audit," which includes a review of all federally funded programs administered by the County, performed for fiscal year 1996 by Jim Petro, Auditor of State. Congressional legislation made the "single audit" program mandatory for most local governments, including Lorain County. This mandate began in 1985 as a requirement for federal funding eligibility. Information related to this audit, including the schedule of federal financial assistance, findings and recommendations, and the report on internal control and compliance are published in a separate report.

AWARDS

GFOA Certificate of Achievement

The Government Finance Officers Association of the United States and Canada (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to Lorain County for its Comprehensive Annual Financial Report for the year ended December 31, 1995. The Certificate of Achievement is the highest form of recognition in the area of governmental financial reporting.

In order to be awarded a Certificate of Achievement, a government unit must publish an easily readable and efficiently organized comprehensive annual financial report, whose contents conform to program standards. Such a report must satisfy both generally accepted accounting principles and applicable legal requirements.

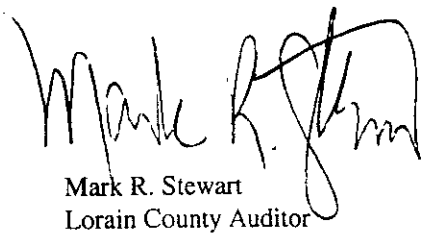
A Certificate of Achievement is valid for a period of one year only. We believe our current report continues to conform to the Certificate of Achievement program requirements, and we are submitting it to GFOA.

Acknowledgments

The preparation of a financial document of this magnitude is the result of a combined effort of a number of dedicated individuals who deserve recognition for their efforts. I wish to extend my appreciation to the entire staff of the Auditor's office. Special thanks are extended to Deputy Auditors Myung Treadway, Craig Snodgrass, Diane Perry, Cheryl Litz and Lisa Nelson.

In addition, I would like to express my appreciation to the Local Government Services staff of the Auditor of State's office for their consultation and assistance in this project. Also, I wish to express my appreciation to the staff of the various County departments whose time and dedicated efforts made this report possible.

Respectfully yours,



Mark R. Stewart
Lorain County Auditor

Lorain County, Ohio
Elected Officials
As of December 31, 1996

Board of Commissioners

Elizabeth C. Blair

Mary Jo Vasi

Michael A. Ross

County Auditor

Mark R. Stewart

County Treasurer

Daniel J. Talarek

Prosecuting Attorney

Gregory A. White

Clerk of Courts

Donald J. Rothgery

Coroner

Paul M. Matus

Common Pleas Court Judges

Kosma Glavas

Edward M. Zaleski

Lynett M. McGough

Thomas W. Janas

Probate Court Judge

Frank J. Horvath

Domestic Relations Judges

David A. Basinski

Paulette Lilly

Engineer

Kenneth P. Carney

Recorder

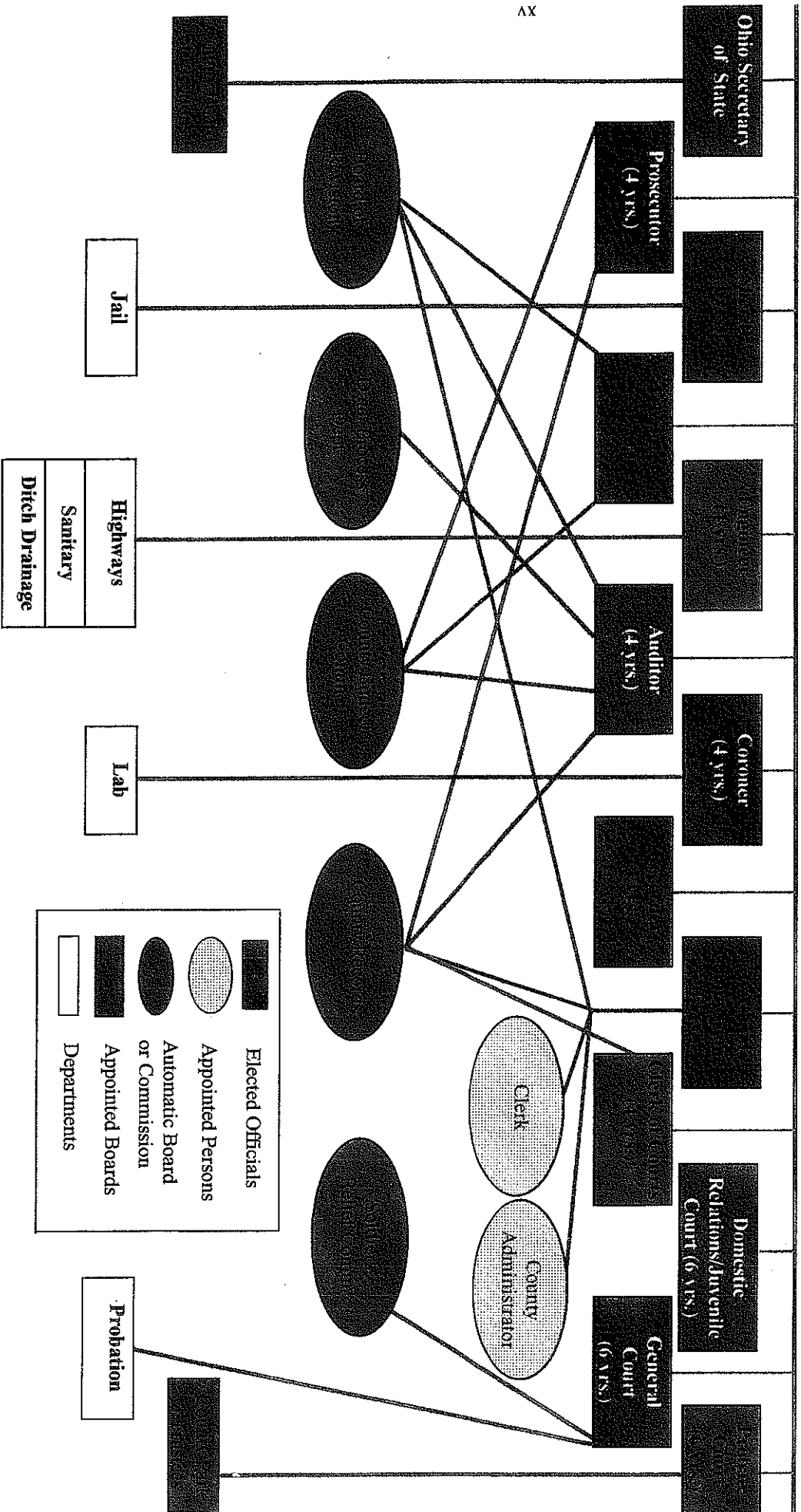
Mary Ann Jamison

Sheriff

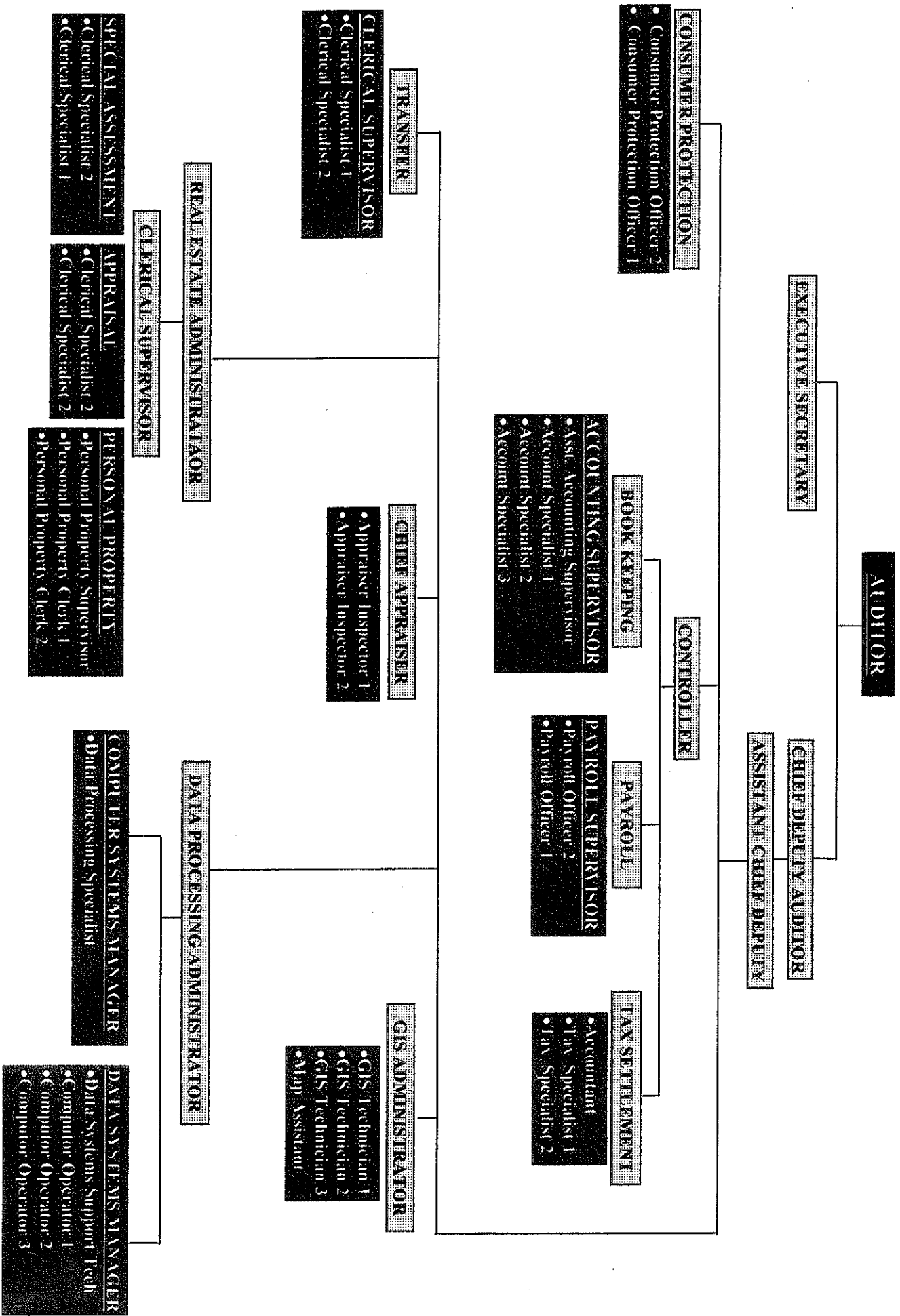
Martin J. Mahoney

Lorain County Government

Registered Voters



Lorain County Auditor's Organizational Chart



Certificate of Achievement for Excellence in Financial Reporting

Presented to

Lorain County,
Ohio

For its Comprehensive Annual
Financial Report
for the Fiscal Year Ended
December 31, 1995

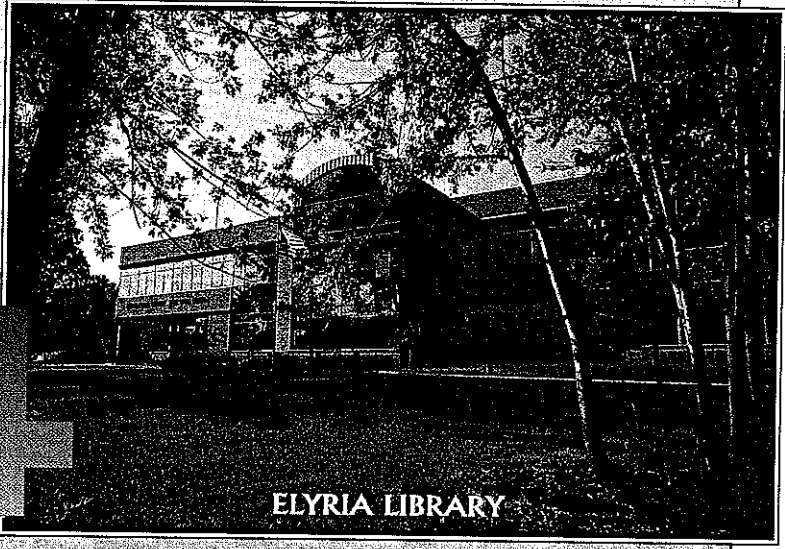
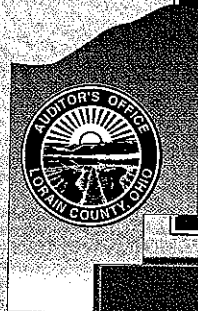
A Certificate of Achievement for Excellence in Financial Reporting is presented by the Government Finance Officers Association of the United States and Canada to government units and public employee retirement systems whose comprehensive annual financial reports (CAFRs) achieve the highest standards in government accounting and financial reporting.



Arthur R. Lynch
President

Jeffrey L. Escoe
Executive Director

(This Page Intentionally Left Blank)



ELYRIA LIBRARY

Financial Section

1111111111



STATE OF OHIO
OFFICE OF THE AUDITOR

JIM PETRO, AUDITOR OF STATE

Lausche Bldg., 12th Flr.
615 Superior Avenue, NW
Cleveland, Ohio 44113

Telephone 216-787-3665
800-626-2297

Facsimile 216-787-3361

The Board of County Commissioners,
County Auditor and County Treasurer
Lorain County
226 Middle Avenue
Elyria, Ohio 44035

Independent Accountants' Report

We have audited the accompanying general-purpose financial statements of Lorain County, Ohio (County), as of and for the year ended December 31, 1996. These general-purpose financial statements are the responsibility of the County's management. Our responsibility is to express an opinion on these general-purpose financial statements based on our audit. We did not audit the financial statements of the Murray Ridge Production Center, Inc., a discretely presented component unit, which statements reflect total assets of \$766,873 as of June 30, 1996, and total revenues of \$1,185,027 for the year then ended. We did not audit the financial statements of the Lorain County Transit Authority, a discretely presented component unit, which statements reflect total assets of \$1,071,646 as of December 31, 1996, and total revenues of \$1,622,217 for the year then ended. Those financial statements were audited by other auditors whose reports have been furnished to us and our opinion on the general-purpose financial statements, insofar as it relates to the amounts included for the Murray Ridge Production Center and the Lorain County Transit Authority, discretely presented component units, is based on the reports of the other auditors.

We conducted our audit in accordance with generally accepted auditing standards and *Government Auditing Standards* issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the general-purpose financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the general-purpose financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall general-purpose financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the general-purpose financial statements referred to above present fairly, in all material respects, the financial position of the County as of December 31, 1996, and the results of the operations and cash flows of its proprietary fund types for the year then ended in conformity with generally accepted accounting principles.

As discussed in Note 3 to the general-purpose financial statements, the County changed its method of accounting for flow-through grants as required by Governmental Accounting Standards Board Statement Number 24 and changed its method of accounting for unpaid contractually required pension contributions as required by Governmental Accounting Standards Board Statement Number 27.

As discussed in Note 18 to the general-purpose financial statements, the County implemented disclosure requirements for conduit debt obligations as required by General Accounting Standards Board Interpretation Number 2.

Our audit was made for the purpose of forming an opinion on the general-purpose financial statements taken as a whole. The combining and individual fund and account group financial statements and schedules listed in the table of contents are presented for purposes of additional analysis and are not a required part of the general-purpose financial statements of the County. Such information has been subjected to the auditing procedures applied in the audit of the general-purpose financial statements and, in our opinion, is fairly presented in all material respects in relation to the general-purpose financial statements taken as a whole.

We did not audit the introductory and statistical information as listed in the table of contents and therefore express no opinion on it.

In accordance with *Government Auditing Standards*, we have also issued a report dated June 20, 1997 on our consideration of the County's internal control structure and a report dated June 20, 1997, on its compliance with laws and regulations.



JM PETRO
Auditor of State

June 20, 1997

GENERAL PURPOSE FINANCIAL STATEMENTS

The following general purpose financial statements, along with the notes to the general purpose financial statements, present an overview of the County's financial position at December 31, 1996 and the results of operations and cash flows of its proprietary funds for the year then ended.

Lorain County, Ohio
 Combined Balance Sheet
 All Fund Types, Account Groups
 December 31, 1996
 and Discretely Presented Component Units
 As of Various Year Ends

	Governmental Fund Types				Proprietary Fund Types	
	General	Special Revenue	Debt Service	Capital Projects	Enterprise	Internal Service
ASSETS AND OTHER DEBITS						
Assets						
Equity in Pooled Cash and Cash Equivalents	\$17,553,486	52,641,335	7,236,827	13,282,783	146,399	4,509,794
Cash and Cash Equivalents in Segregated Accounts	0	675,776	0	0	0	0
Cash and Cash Equivalents with Fiscal Agents	22,528	727,758	11,174	0	0	0
Investments in Segregated Accounts	0	0	0	0	0	0
Receivables:						
Property and Other Taxes	0	0	0	0	0	0
Sales Tax	1,662,156	619,141	0	206,380	0	0
Accounts	53,885	268,867	0	0	49,171	634
Special Assessments	0	0	0	0	0	0
Interfund	1,750,907	0	0	0	0	0
Accrued Interest	416,502	0	0	0	0	0
Due from Other Funds	417,899	35,291	0	0	14,994	0
Due From Agency Funds:						
Property and Other Taxes	4,908,820	23,205,381	507,809	0	0	0
Special Assessments	0	65,584	4,518,123	0	0	0
Intergovernmental Receivable	1,916,604	3,463,874	1,057	0	0	0
Materials and Supplies						
Inventory	99,631	540,243	0	0	5,273	0
Notes Receivable	0	82,567	0	0	0	0
Prepaid Items	0	0	0	0	0	0
Loans Receivable	2,276,677	1,005,282	0	0	0	0
Judgment Receivable	27,739	0	0	0	0	0
Funds on Deposit with Deferred Compensation Boards	0	0	0	0	0	0
Fixed Assets (Net, where applicable, of Accumulated Depreciation)	0	0	0	0	8,898,299	0
Other Debits						
Amount Available in Debt Service Fund for Retirement of General Obligation Bonds	0	0	0	0	0	0
Amount Available in Debt Service Fund for Retirement of Special Assessment Bonds	0	0	0	0	0	0
Amount to be Provided from General Government Resources	0	0	0	0	0	0
Amount to be Provided from Special Assessments	0	0	0	0	0	0
Total Assets and Other Debits	<u>\$31,106,834</u>	<u>83,331,099</u>	<u>12,274,990</u>	<u>13,489,163</u>	<u>9,114,136</u>	<u>4,510,428</u>

Fiduciary Fund Type	Account Groups		Primary Government	Component Units	Reporting Entity
	General Fixed Assets	General Long-Term Obligations	Totals (Memorandum Only)		Totals (Memorandum Only)
Agency					
11,345,272	0	0	106,715,896	654,849	107,370,745
2,417,538	0	0	3,093,314	0	3,093,314
0	0	0	761,460	0	761,460
1,625,000	0	0	1,625,000	0	1,625,000
286,895,409	0	0	286,895,409	0	286,895,409
0	0	0	2,487,677	0	2,487,677
0	0	0	372,557	163,076	535,633
20,710,593	0	0	20,710,593	0	20,710,593
0	0	0	1,750,907	0	1,750,907
0	0	0	416,502	0	416,502
0	0	0	468,184	0	468,184
0	0	0	28,622,010	0	28,622,010
0	0	0	4,583,707	0	4,583,707
6,026,084	0	0	11,407,619	199,160	11,606,779
0	0	0	645,147	0	645,147
0	0	0	82,567	0	82,567
0	0	0	0	3,094	3,094
0	0	0	3,281,959	0	3,281,959
0	0	0	27,739	0	27,739
13,420,312	0	0	13,420,312	107,840	13,528,152
0	38,898,388	0	47,796,687	710,500	48,507,187
0	0	6,767,519	6,767,519	0	6,767,519
0	0	455,365	455,365	0	455,365
0	0	10,164,657	10,164,657	0	10,164,657
0	0	2,799,631	2,799,631	0	2,799,631
<u>342,440,208</u>	<u>38,898,388</u>	<u>20,187,172</u>	<u>555,352,418</u>	<u>1,838,519</u>	<u>557,190,937</u>

(continued)

Lorain County, Ohio
 Combined Balance Sheet
 All Fund Types, Account Groups
 December 31, 1996
 and Discretely Presented Component Units (continued)
 As of Various Year Ends

	Governmental Fund Types				Proprietary Fund Types	
	General	Special Revenue	Debt Service	Capital Projects	Enterprise	Internal Service
LIABILITIES, FUND EQUITY, NET ASSETS AND OTHER CREDITS						
Liabilities						
Accounts Payable	\$605,052	1,357,636	7,000	1,927	3,358	2,714
Contracts Payable	23,288	211,363	0	331,099	0	0
Accrued Wages	1,023,244	1,904,918	0	0	17,185	0
Compensated Absences Payable	154,311	192,838	0	0	62,560	0
Retainage Payable	10,287	0	0	117,600	0	0
Interfund Payable	0	795,032	8,000	947,875	0	0
Due to Other Funds	8,795	459,160	0	0	229	0
Other Payables	0	0	0	0	0	0
Due to County Funds:						
Property and Other Taxes	0	0	0	0	0	0
Special Assessments	0	0	0	0	0	0
Intergovernmental Payable	308,119	965,964	0	0	14,430	0
Deferred Revenue	4,936,559	23,270,965	5,025,932	0	0	0
Undistributed Monies	0	0	0	0	0	0
Matured Bonds Payable	0	0	5,000	0	0	0
Matured Interest Payable	0	0	6,174	0	0	0
Accrued Interest Payable	31,414	0	0	138,311	0	0
Notes Payable	2,500,000	0	0	10,233,400	0	0
Claims and Judgments Payable	0	0	0	0	0	1,020,296
Deferred Compensation Payable	0	0	0	0	0	0
Capital Leases Payable	0	0	0	0	0	0
OWDA Loans Payable	0	0	0	0	0	0
General Obligation Bonds Payable	0	0	0	0	0	0
Special Assessment Debt with Governmental Commitment	0	0	0	0	0	0
Total Liabilities	9,601,069	29,157,876	5,052,106	11,770,212	97,762	1,023,010
Fund Equity, Net Assets, and Other Credits						
Investment in General Fixed Assets	0	0	0	0	0	0
Contributed Capital	0	0	0	0	10,056,081	0
Retained Earnings:						
Unreserved (Deficit)	0	0	0	0	(1,039,707)	3,487,418
Net Assets:						
Temporarily Restricted	0	0	0	0	0	0
Unrestricted	0	0	0	0	0	0
Fund Balance:						
Reserved for Encumbrances	1,044,777	4,645,493	0	12,189,848	0	0
Reserved for Inventory	99,631	540,243	0	0	0	0
Reserved for Unclaimed Monies	209,000	0	0	0	0	0
Reserved for Loans	2,276,677	1,005,282	0	0	0	0
Reserved for Notes Receivable	0	82,567	0	0	0	0
Unreserved, Undesignated (Deficit)	17,875,680	47,899,638	7,222,884	(10,470,897)	0	0
Total Fund Equity, Net Assets and Other Credits (Deficit)	21,505,765	54,173,223	7,222,884	1,718,951	9,016,374	3,487,418
Total Liabilities, Fund Equity, Net Assets and Other Credits	\$31,106,834	83,331,099	12,274,990	13,489,163	9,114,136	4,510,428

See accompanying notes to the general purpose financial statements

Fiduciary Fund Type	Account Groups		Primary Government	Component Units	Reporting Entity
	General Fixed Assets	General Long-Term Obligations	Totals (Memorandum Only)		Totals (Memorandum Only)
Agency					
0	0	0	1,977,687	83,749	2,061,436
0	0	0	565,750	126,599	692,349
0	0	0	2,945,347	130,666	3,076,013
0	0	3,915,809	4,325,518	0	4,325,518
0	0	0	127,887	0	127,887
0	0	0	1,750,907	0	1,750,907
0	0	0	468,184	0	468,184
0	0	0	0	10,735	10,735
28,622,010	0	0	28,622,010	0	28,622,010
4,583,707	0	0	4,583,707	0	4,583,707
286,806,211	0	1,494,969	289,589,693	0	289,589,693
0	0	0	33,233,456	0	33,233,456
9,007,968	0	0	9,007,968	0	9,007,968
0	0	0	5,000	0	5,000
0	0	0	6,174	0	6,174
0	0	0	169,725	0	169,725
0	0	0	12,733,400	0	12,733,400
0	0	719,937	1,740,233	0	1,740,233
13,420,312	0	0	13,420,312	107,840	13,528,152
0	0	395,458	395,458	0	395,458
0	0	2,101,000	2,101,000	0	2,101,000
0	0	10,406,003	10,406,003	0	10,406,003
0	0	1,153,996	1,153,996	0	1,153,996
<u>342,440,208</u>	<u>0</u>	<u>20,187,172</u>	<u>419,329,415</u>	<u>459,589</u>	<u>419,789,004</u>
0	38,898,388	0	38,898,388	0	38,898,388
0	0	0	10,056,081	662,117	10,718,198
0	0	0	2,447,711	75,917	2,523,628
0	0	0	0	25,481	25,481
0	0	0	0	615,415	615,415
0	0	0	17,880,118	0	17,880,118
0	0	0	639,874	0	639,874
0	0	0	209,000	0	209,000
0	0	0	3,281,959	0	3,281,959
0	0	0	82,567	0	82,567
0	0	0	62,527,305	0	62,527,305
0	38,898,388	0	136,023,003	1,378,930	137,401,933
<u>342,440,208</u>	<u>38,898,388</u>	<u>20,187,172</u>	<u>555,352,418</u>	<u>1,838,519</u>	<u>557,190,937</u>

Lorain County, Ohio
 Combined Statement of Revenues, Expenditures
 and Changes in Fund Balances
 All Governmental Fund Types
 For the Year Ended December 31, 1996

	General	Special Revenue	Debt Service	Capital Projects	Totals (Memorandum Only)
Revenues					
Property and Other Taxes	\$3,932,349	22,814,051	1,164,470	362,760	28,273,630
Sales Tax	10,199,232	3,409,437	0	1,621,411	15,230,080
Charges for Services	7,190,556	6,288,610	0	0	13,479,166
Licenses, Permits and Fees	153,783	1,901,696	0	0	2,055,479
Fines and Forfeitures	953,199	354,872	0	0	1,308,071
Intergovernmental	10,692,970	55,637,592	151,653	1,472,843	67,955,058
Special Assessments	3,185	51,952	463,662	60,888	579,687
Interest	5,471,529	172,264	30,914	0	5,674,707
Donations	0	33,037	0	0	33,037
Rentals	0	0	77,837	0	77,837
Other	503,696	142,791	0	316	646,803
Total Revenues	39,100,499	90,806,302	1,888,536	3,518,218	135,313,555
Expenditures					
Current:					
General Government:					
Legislative and Executive	13,161,123	2,656,111	31,662	0	15,848,896
Judicial	8,043,620	752,511	0	0	8,796,131
Public Safety	4,567,011	6,314,335	0	0	10,881,346
Public Works	183,065	6,903,568	0	0	7,086,633
Health	4,693	37,811,874	0	0	37,816,567
Human Services	446,625	28,963,697	0	0	29,410,322
Economic Development and Assistance					
Urban Redevelopment and Housing	0	834,718	0	0	834,718
Housing	0	42,217	0	0	42,217
Capital Outlay	1,651,806	0	0	6,789,625	8,441,431
Intergovernmental	240,460	856,472	0	0	1,096,932
Debt Service:					
Principal Retirement	35,519	30,626	1,061,964	0	1,128,109
Interest and Fiscal Charges	22,639	22,078	619,445	321,099	985,261
Total Expenditures	28,356,561	85,188,207	1,713,071	7,110,724	122,368,563
Excess of Revenues Over (Under) Expenditures	10,743,938	5,618,095	175,465	(3,592,506)	12,944,992
Other Financing Sources (Uses)					
Proceeds of Bonds	0	0	0	7,736,663	7,736,663
Inception of Capital Lease	0	276,067	0	0	276,067
Operating Transfers - In	932,624	1,540,535	3,211,625	276,481	5,961,265
Operating Transfers - Out	(4,551,048)	(1,442,372)	0	(5,845)	(5,999,265)
Transfer - Out to Component Unit	(145,000)	0	0	0	(145,000)
Total Other Financing Sources (Uses)	(3,763,424)	374,230	3,211,625	8,007,299	7,829,730
Excess of Revenues and Other Financing Sources Over Expenditures and Other Financing Uses	6,980,514	5,992,325	3,387,090	4,414,793	20,774,722
Fund Balances (Deficit) at Beginning of Year (Restated - See Note 3)	14,501,689	48,010,134	3,835,794	(2,695,842)	63,651,775
Increase in Reserve for Inventory	23,562	170,764	0	0	194,326
Fund Balances at End of Year	\$21,505,765	54,173,223	7,222,884	1,718,951	84,620,823

See accompanying notes to the general purpose financial statements

Lorain County, Ohio
 Combined Statement of Revenues, Expenditures and Changes in
 Fund Balances - Budget and Actual (Non-GAAP Basis)
 All Governmental Fund Types
 For the Year Ended December 31, 1996

	General Fund			Special Revenue Funds		
	Revised Budget	Actual	Variance Favorable (Unfavorable)	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues						
Property and Other Taxes	\$3,591,895	3,932,349	340,454	20,728,467	22,814,051	2,085,584
Sales Tax	10,378,046	10,114,917	(263,129)	3,231,912	3,315,219	83,307
Charges for Services	6,104,019	7,321,021	1,217,002	6,145,734	6,244,659	98,925
Licenses, Permits and Fees	179,629	185,203	5,574	1,893,191	1,882,937	(10,254)
Fines and Forfeitures	613,458	904,242	290,784	211,470	57,620	(153,850)
Intergovernmental	9,361,452	9,455,412	93,960	50,776,536	55,518,528	4,741,992
Special Assessments	2,808	3,185	377	47,993	51,952	3,959
Interest	3,126,894	5,212,010	2,085,116	121,276	124,860	3,584
Donations	0	0	0	40,510	35,614	(4,896)
Rentals	0	0	0	0	0	0
Other	0	467,936	467,936	373,945	69,796	(304,149)
Total Revenues	33,358,201	37,596,275	4,238,074	83,571,034	90,115,236	6,544,202
Expenditures						
Current:						
General Government:						
Legislative and Executive	18,666,808	13,591,586	5,075,222	5,868,216	5,178,347	689,869
Judicial	8,200,353	8,020,233	180,120	788,916	704,330	84,586
Public Safety	6,805,260	4,568,794	2,236,466	7,140,931	6,322,753	818,178
Public Works	199,223	188,125	11,098	8,381,217	7,402,887	978,330
Health	5,022	4,693	329	59,398,755	39,382,822	20,015,933
Human Services	473,528	439,165	34,363	32,310,130	29,020,506	3,289,624
Economic Development and Assistance	49,808	0	49,808	0	0	0
Urban Redevelopment and Housing	0	0	0	252,587	249,786	2,801
Capital Outlay	3,127,907	2,516,357	611,550	0	0	0
Intergovernmental	2,509,958	2,519,401	(9,443)	363,322	363,322	0
Debt Service:						
Principal Retirement	0	0	0	0	0	0
Interest and Fiscal Charges	0	0	0	0	0	0
Total Expenditures	40,037,867	31,848,354	8,189,513	114,504,074	88,624,753	25,879,321
Excess of Revenues Over (Under) Expenditures	(6,679,666)	5,747,921	12,427,587	(30,933,040)	1,490,483	32,423,523
Other Financing Sources (Uses)						
Proceeds of Bonds	0	0	0	0	0	0
Proceeds of Notes	2,250,000	2,509,690	259,690	0	0	0
Advances - In	1,351,145	408,207	(942,938)	347,618	365,618	18,000
Advances - Out	(2,937,316)	(1,521,493)	1,415,823	(240,657)	(208,207)	32,450
Operating Transfers - In	214,560	932,624	718,064	1,417,535	1,540,535	123,000
Operating Transfers - Out	(1,920,365)	(4,551,048)	(2,630,683)	(1,467,272)	(1,442,372)	24,900
Total Other Financing Sources (Uses)	(1,041,976)	(2,222,020)	(1,180,044)	57,224	255,574	198,350
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(7,721,642)	3,525,901	11,247,543	(30,875,816)	1,746,057	32,621,873
Fund Balances at Beginning of Year	10,712,820	10,712,820	0	38,992,018	38,992,018	0
Prior Year Encumbrances Appropriated	1,699,009	1,699,009	0	6,360,993	6,360,993	0
Fund Balances (Deficit) at End of Year	\$4,690,187	15,937,730	11,247,543	14,477,195	47,099,068	32,621,873

(continued)

Lorain County, Ohio
 Combined Statement of Revenues, Expenditures and Changes in
 Fund Balances - Budget and Actual (Non-GAAP Basis)
 All Governmental Fund Types (continued)
 For the Year Ended December 31, 1996

	Debt Service Fund			Capital Projects Funds		
	Revised Budget	Actual	Variance Favorable (Unfavorable)	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues						
Property and Other Taxes	\$1,392,546	1,527,230	134,684	0	0	0
Sales Tax	0	0	0	1,737,211	1,764,980	27,769
Charges for Services	0	0	0	0	0	0
Licenses, Permits and Fees	0	0	0	0	0	0
Fines and Forfeitures	0	0	0	0	0	0
Intergovernmental	169,272	169,272	0	0	1,454,167	1,454,167
Special Assessments	453,140	495,641	42,501	0	28,909	28,909
Interest	0	30,914	30,914	0	0	0
Donations	0	0	0	0	0	0
Rentals	0	77,837	77,837	0	0	0
Other	0	0	0	45,450	45,766	316
Total Revenues	2,014,958	2,300,894	285,936	1,782,661	3,293,822	1,511,161
Expenditures						
Current:						
General Government:						
Legislative and Executive	0	24,662	(24,662)	0	0	0
Judicial	0	0	0	0	0	0
Public Safety	0	0	0	0	0	0
Public Works	0	0	0	0	0	0
Health	0	0	0	0	0	0
Human Services	0	0	0	0	0	0
Economic Development and Assistance	0	0	0	0	0	0
Urban Redevelopment and Housing	0	0	0	0	0	0
Capital Outlay	0	0	0	18,944,426	19,300,367	(355,941)
Intergovernmental	0	0	0	0	0	0
Debt Service:						
Principal Retirement	11,827,404	16,422,964	(4,595,560)	0	0	0
Interest and Fiscal Charges	1,308,139	1,002,948	305,191	64,633	64,633	0
Total Expenditures	13,135,543	17,450,574	(4,315,031)	19,009,059	19,365,000	(355,941)
Excess of Revenues Over (Under) Expenditures	(11,120,585)	(15,149,680)	(4,029,095)	(17,226,398)	(16,071,178)	1,155,220
Other Financing Sources (Uses)						
Proceeds of Bonds	0	4,600,000	4,600,000	3,136,663	3,136,663	0
Proceeds of Notes	10,581,999	10,728,400	146,401	8,796,437	8,737,440	(58,997)
Advances - In	308,000	208,000	(100,000)	939,875	947,875	8,000
Advances - Out	(200,000)	(200,000)	0	0	0	0
Operating Transfers - In	302,000	3,211,625	2,909,625	401,242	276,481	(124,761)
Operating Transfers - Out	0	0	0	(1,520)	(5,845)	(4,325)
Total Other Financing Sources (Uses)	10,991,999	18,548,025	7,556,026	13,272,697	13,092,614	(180,083)
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(128,586)	3,398,345	3,526,931	(3,953,701)	(2,978,564)	975,137
Fund Balances at Beginning of Year	3,987,260	3,987,260	0	1,978,973	1,978,973	0
Prior Year Encumbrances Appropriated	0	0	0	1,789,181	1,789,181	0
Fund Balances (Deficit) at End of Year	\$3,858,674	7,385,605	3,526,931	(185,547)	789,590	975,137

See accompanying notes to the general purpose financial statements

Totals (Memorandum Only)

<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
25,712,908	28,273,630	2,560,722
15,347,169	15,195,116	(152,053)
12,249,753	13,565,680	1,315,927
2,072,820	2,068,140	(4,680)
824,928	961,862	136,934
60,307,260	66,597,379	6,290,119
503,941	579,687	75,746
3,248,170	5,367,784	2,119,614
40,510	35,614	(4,896)
0	77,837	77,837
<u>419,395</u>	<u>583,498</u>	<u>164,103</u>
<u>120,726,854</u>	<u>133,306,227</u>	<u>12,579,373</u>
24,535,024	18,794,595	5,740,429
8,989,269	8,724,563	264,706
13,946,191	10,891,547	3,054,644
8,580,440	7,591,012	989,428
59,403,777	39,387,515	20,016,262
32,783,658	29,459,671	3,323,987
49,808	0	49,808
252,587	249,786	2,801
22,072,333	21,816,724	255,609
2,873,280	2,882,723	(9,443)
11,827,404	16,422,964	(4,595,560)
<u>1,372,772</u>	<u>1,067,581</u>	<u>305,191</u>
<u>186,686,543</u>	<u>157,288,681</u>	<u>29,397,862</u>
<u>(65,959,689)</u>	<u>(23,982,454)</u>	<u>41,977,235</u>
3,136,663	7,736,663	4,600,000
21,628,436	21,975,530	347,094
2,946,638	1,929,700	(1,016,938)
(3,377,973)	(1,929,700)	1,448,273
2,335,337	5,961,265	3,625,928
<u>(3,389,157)</u>	<u>(5,999,265)</u>	<u>(2,610,108)</u>
<u>23,279,944</u>	<u>29,674,193</u>	<u>6,394,249</u>
(42,679,745)	5,691,739	48,371,484
55,671,071	55,671,071	0
<u>9,849,183</u>	<u>9,849,183</u>	<u>0</u>
<u>22,840,509</u>	<u>71,211,993</u>	<u>48,371,484</u>

Lorain County, Ohio
 Combined Statement of Revenues, Expenses
 and Changes in Fund Equity
All Proprietary Fund Types
 and Lorain County Transit - Discretely Presented Component Unit
 For the Year Ended December 31, 1996

	Proprietary Fund Types		Primary Government	Lorain County Transit Component Unit	Reporting Entity
	Enterprise	Internal Service	Totals (Memorandum Only)		Totals (Memorandum Only)
Operating Revenues					
Charges for Services	\$632,525	6,123,296	6,755,821	135,487	6,891,308
Other	0	0	0	5,610	5,610
Total Operating Revenues	632,525	6,123,296	6,755,821	141,097	6,896,918
Operating Expenses					
Personal Services	276,580	0	276,580	113,308	389,888
Fringe Benefits	72,960	0	72,960	55,835	128,795
Materials and Supplies	24,271	0	24,271	37,791	62,062
Contractual Services	183,221	472,188	655,409	1,393,274	2,048,683
Claims and Judgments	0	5,160,398	5,160,398	0	5,160,398
Other	607	0	607	21,334	21,941
Depreciation	149,044	0	149,044	82,646	231,690
Total Operating Expenses	706,683	5,632,586	6,339,269	1,704,188	8,043,457
Operating Income (Loss)	(74,158)	490,710	416,552	(1,563,091)	(1,146,539)
Non-Operating Revenues (Expenses)					
Interest	0	409,263	409,263	486	409,749
Grants	0	0	0	1,218,345	1,218,345
Contributed Services	0	0	0	117,289	117,289
Interest and Fiscal Charges	0	0	0	(9,763)	(9,763)
Total Non-Operating Revenues (Expenses)	0	409,263	409,263	1,326,357	1,735,620
Income (Loss) Before Operating Transfers	(74,158)	899,973	825,815	(236,734)	589,081
Operating Transfers - In	38,000	0	38,000	0	38,000
Transfer - In From Primary Government	0	0	0	145,000	145,000
Income (Loss) Before Extraordinary Gain	(36,158)	899,973	863,815	(91,734)	772,081
Extraordinary Gain From Forgiveness of Loans From Lorain County	0	0	0	75,000	75,000
Net Income (Loss)	(36,158)	899,973	863,815	(16,734)	847,081
Depreciation on Fixed Assets Acquired With Capital Grants	0	0	0	82,646	82,646
Retained Earnings (Deficit) at Beginning of Year (Restated - See Note 3)	(1,003,549)	2,587,445	1,583,896	10,005	1,593,901
Retained Earnings (Deficit) at End of Year	(1,039,707)	3,487,418	2,447,711	75,917	2,523,628
Contributed Capital at Beginning of Year	6,986,822	0	6,986,822	744,558	7,731,380
Other Contributions:					
Intergovernmental	162,849	0	162,849	16,683	179,532
Special Assessments	2,906,410	0	2,906,410	0	2,906,410
Depreciation on Fixed Assets Acquired with Capital Grants	0	0	0	(82,646)	(82,646)
Disposal of Fixed Assets Acquired with Contributed Capital	0	0	0	(16,478)	(16,478)
Contributed Capital at End of Year	10,056,081	0	10,056,081	662,117	10,718,198
Total Fund Equity at End of Year	\$9,016,374	3,487,418	12,503,792	738,034	13,241,826

See accompanying notes to the general purpose financial statements

Lorain County, Ohio
Statement of Activity
Murray Ridge Production Center - Discretely Presented Component Unit
For the Fiscal Year Ended June 30, 1996

	<u>Murray Ridge Production Center</u>
CHANGES IN UNRESTRICTED NET ASSETS	
Revenues	
Sales	\$1,175,198
Interest	<u>9,829</u>
Total Unrestricted Revenues	<u>1,185,027</u>
Expenses	
Wages and Subcontract	894,960
Variable Production Expense	129,227
Fixed Production Expense	<u>75,336</u>
Total Unrestricted Expenses	<u>1,099,523</u>
Increase in Unrestricted Net Assets	<u>85,504</u>
CHANGES IN TEMPORARILY RESTRICTED NET ASSETS	
Contributions	11,131
Net Assets Released Resulting From Satisfaction of Donor and Program Restrictions	<u>(3,241)</u>
Increase in Temporarily Restricted Net Assets	<u>7,890</u>
Increase in Net Assets	93,394
Net Assets at Beginning of Year	<u>547,502</u>
Net Assets at End of Year	<u><u>\$640,896</u></u>

See accompanying notes to the general purpose financial statements

Lorain County, Ohio
 Combined Statement of Revenues, Expenses and Changes in
 Fund Equity - Budget and Actual (Non-GAAP Basis)
 All Proprietary Fund Types - Primary Government
 For the Year Ended December 31, 1996

	Enterprise Fund			Internal Service Fund		
	Revised Budget	Actual	Variance Favorable (Unfavorable)	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues						
Charges for Services	\$539,065	642,647	103,582	5,848,443	6,122,662	274,219
Grants	0	162,849	162,849	0	0	0
Interest	0	0	0	409,263	409,263	0
Total Revenues	539,065	805,496	266,431	6,257,706	6,531,925	274,219
Expenses						
Personal Services	264,420	251,657	12,763	18,720	0	18,720
Fringe Benefits	99,789	72,960	26,829	181,949	0	181,949
Materials and Supplies	36,925	26,154	10,771	0	0	0
Contractual Services	283,922	206,736	77,186	605,276	472,620	132,656
Claims	0	0	0	6,403,478	5,179,553	1,223,925
Other	1,066	1,655	(589)	10,300	0	10,300
Capital Outlay	60,556	218,905	(158,349)	0	0	0
Total Expenses	746,678	778,067	(31,389)	7,219,723	5,652,173	1,567,550
Excess of Revenues Over (Under) Expenses	(207,613)	27,429	235,042	(962,017)	879,752	1,841,769
Operating Transfers - In	38,000	38,000	0	0	0	0
Excess of Revenues Over (Under) Expenses and Operating Transfers	(169,613)	65,429	235,042	(962,017)	879,752	1,841,769
Fund Equity at Beginning of Year	76,126	76,126	0	3,623,884	3,623,884	0
Prior Year Encumbrances Appropriated	2,980	2,980	0	3,012	3,012	0
Fund Equity at End of Year	(\$90,507)	144,535	235,042	2,664,879	4,506,648	1,841,769

See accompanying notes to the general purpose financial statements

Totals
(Memorandum Only)

Revised Budget	Actual	Variance Favorable (Unfavorable)
6,387,508	6,765,309	377,801
0	162,849	162,849
<u>409,263</u>	<u>409,263</u>	<u>0</u>
<u>6,796,771</u>	<u>7,337,421</u>	<u>540,650</u>
283,140	251,657	31,483
281,738	72,960	208,778
36,925	26,154	10,771
889,198	679,356	209,842
6,403,478	5,179,553	1,223,925
11,366	1,655	9,711
<u>60,556</u>	<u>218,905</u>	<u>(158,349)</u>
<u>7,966,401</u>	<u>6,430,240</u>	<u>1,536,161</u>
(1,169,630)	907,181	2,076,811
<u>38,000</u>	<u>38,000</u>	<u>0</u>
(1,131,630)	945,181	2,076,811
3,700,010	3,700,010	0
<u>5,992</u>	<u>5,992</u>	<u>0</u>
<u>2,574,372</u>	<u>4,651,183</u>	<u>2,076,811</u>

Lorain County, Ohio
 Combined Statement of Cash Flows
All Proprietary Fund Types
 and Lorain County Transit - Discretely Presented Component Unit
 For the Year Ended December 31, 1996

	Proprietary Fund Types		Primary Government	Lorain County Transit Component Unit	Reporting Entity
	Enterprise	Internal Service	Totals (Memorandum Only)		Totals (Memorandum Only)
INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS					
Cash Flows From Operating Activities					
Cash Received From Customers	\$641,288	0	641,288	143,068	784,356
Cash Received From Quasi-External Transactions With Other Funds	0	6,122,662	6,122,662	0	6,122,662
Cash Payments for Employee Services and Benefits	(315,527)	0	(315,527)	(161,557)	(477,084)
Cash Payments to Deferred Compensation Board	(9,090)	0	(9,090)	0	(9,090)
Cash Payments to Suppliers for Goods and Services	(232,074)	(469,474)	(701,548)	(1,348,913)	(2,050,461)
Cash Payments for Claims	0	(5,179,553)	(5,179,553)	0	(5,179,553)
Other	(607)	0	(607)	0	(607)
Net Cash Provided by (Used for) Operating Activities	83,990	473,635	557,625	(1,367,402)	(809,777)
Cash Flows From Noncapital Financing Activities					
Grants	0	0	0	1,277,760	1,277,760
Transfer From Primary Government	0	0	0	145,000	145,000
Transfer-In	38,000	0	38,000	0	38,000
Interest	0	0	0	(1,763)	(1,763)
Other	0	0	0	386	386
Net Cash Provided by Noncapital Financing Activities	38,000	0	38,000	1,421,383	1,459,383
Cash Flows From Capital and Related Financing Activities					
Capital Grants	162,849	0	162,849	10,247	173,096
Acquisition of Capital Assets	(218,905)	0	(218,905)	(17,038)	(235,943)
Net Cash Used for Capital and Related Financing Activities	(56,056)	0	(56,056)	(6,791)	(62,847)
Cash Flows From Investing Activities					
Interest	0	409,263	409,263	486	409,749
Net Cash Provided by Investing Activities	0	409,263	409,263	486	409,749
Net Increase in Cash and Cash Equivalents	65,934	882,898	948,832	47,676	996,508
Cash and Cash Equivalents at Beginning of Year	80,465	3,626,896	3,707,361	52,759	3,760,120
Cash and Cash Equivalents at End of Year	\$146,399	4,509,794	4,656,193	100,435	4,756,628

(continued)

Lorain County, Ohio
 Combined Statement of Cash Flows
 All Proprietary Fund Types
 and Lorain County Transit - Discretely Presented Component Unit (continued)
 For the Year Ended December 31, 1996

	Proprietary Fund Types		Primary Government	Lorain County Transit Component Unit	Reporting Entity
	Enterprise	Internal Service	Totals (Memorandum Only)		Totals (Memorandum Only)
Reconciliation of Operating Income (Loss) to Net Cash Provided by (Used for) Operating Activities					
Operating Income (Loss)	<u>(\$74,158)</u>	<u>490,710</u>	<u>416,552</u>	<u>(1,563,091)</u>	<u>(1,146,539)</u>
Adjustments to Reconcile Operating Income (Loss) to Net Cash Provided by (Used for) Operating Activities					
Depreciation	149,044	0	149,044	82,646	231,690
Contributed Services	0	0	0	117,289	117,289
Change in Assets and Liabilities:					
Increase in Accounts Receivable	(8,397)	(634)	(9,031)	0	(9,031)
Increase in Due From Other Funds	(14,994)	0	(14,994)	0	(14,994)
Decrease in Intergovernmental Receivable	32,154	0	32,154	2,077	34,231
Decrease in Materials and Supplies Inventory	748	0	748	0	748
Increase (Decrease) in Accounts Payable	(4,351)	2,714	(1,637)	(14,085)	(15,722)
Increase in Accrued Wages	373	0	373	7,586	7,959
Increase in Compensated Absences Payable	8,864	0	8,864	0	8,864
Increase in Other Payable	0	0	0	176	176
Decrease in Due to Other Funds	(2,583)	0	(2,583)	0	(2,583)
Decrease in Intergovernmental Payable	(2,710)	0	(2,710)	0	(2,710)
Decrease in Claims Payable	0	(19,155)	(19,155)	0	(19,155)
Total Adjustments	<u>158,148</u>	<u>(17,075)</u>	<u>141,073</u>	<u>195,689</u>	<u>336,762</u>
Net Cash Provided by (Used for) Operating Activities	<u>\$83,990</u>	<u>473,635</u>	<u>557,625</u>	<u>(1,367,402)</u>	<u>(809,777)</u>

Noncash Capital Financing Activities:

During 1996 the enterprise fund received donated fixed assets that will be repaid with special assessments in the amount of \$2,906,410.

See accompanying notes to the general purpose financial statements

Lorain County, Ohio
Statement of Cash Flows
Murray Ridge Production Center - Discretely Presented Component Unit
For the Fiscal Year Ended June 30, 1996

	<u>Murray Ridge Production Center</u>
Cash Flows From Operating Activities:	
Increase in Net Assets	<u>\$93,394</u>
Adjustments to Reconcile Increase in Net Assets to Net Cash Provided by Operating Activities:	
Depreciation	24,175
Decrease in Accounts Receivable	79,034
Increase in Accounts Payable	55,420
Decrease in Accrued Expenses	<u>(9,814)</u>
 Total Adjustments	 <u>148,815</u>
 Net Cash and Cash Equivalents Provided by Operating Activities	 <u>242,209</u>
Cash Flows From Investing Activities:	
Capital Expenditures	<u>(19,153)</u>
 Net Cash and Cash Equivalents Used for Investing Activities	 <u>(19,153)</u>
 Net Increase in Cash and Cash Equivalents	 223,056
 Cash and Cash Equivalents at Beginning of Year	 <u>331,358</u>
 Cash and Cash Equivalents at End of Year	 <u><u>\$554,414</u></u>

See accompanying notes to the general purpose financial statements

Lorain County, Ohio
Combining Balance Sheet
Discretely Presented Component Units
Lorain County Transit - December 31, 1996
Murray Ridge Production Center - June 30, 1996

	<u>Lorain County Transit</u>	<u>Murray Ridge Production Center</u>	<u>Total Component Units</u>
Assets			
Cash and Cash Equivalents in Segregated Accounts	\$100,435	554,414	654,849
Accounts Receivable	0	163,076	163,076
Intergovernmental Receivable	199,160	0	199,160
Prepaid Items	2,094	1,000	3,094
Funds on Deposit with Deferred Compensation Boards	107,840	0	107,840
Fixed Assets (Net of Accumulated Depreciation)	<u>662,117</u>	<u>48,383</u>	<u>710,500</u>
Total Assets	<u><u>\$1,071,646</u></u>	<u><u>766,873</u></u>	<u><u>1,838,519</u></u>
Liabilities			
Accounts Payable	\$18,242	65,507	83,749
Contracts Payable	126,599	0	126,599
Accrued Wages	80,931	49,735	130,666
Other Payables	0	10,735	10,735
Deferred Compensation Payable	<u>107,840</u>	<u>0</u>	<u>107,840</u>
Total Liabilities	<u><u>333,612</u></u>	<u><u>125,977</u></u>	<u><u>459,589</u></u>
Fund Equity and Net Assets			
Contributed Capital	662,117	0	662,117
Retained Earnings:			
Unreserved	75,917	0	75,917
Net Assets:			
Temporarily Restricted	0	25,481	25,481
Unrestricted	<u>0</u>	<u>615,415</u>	<u>615,415</u>
Total Fund Equity	<u><u>738,034</u></u>	<u><u>640,896</u></u>	<u><u>1,378,930</u></u>
Total Liabilities and Fund Equity	<u><u>\$1,071,646</u></u>	<u><u>766,873</u></u>	<u><u>1,838,519</u></u>

See accompanying notes to the general purpose financial statements

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

NOTE 1 - REPORTING ENTITY

Lorain County, Ohio (the County) was created in 1822. The County is governed by a board of three Commissioners elected by the voters of the County. The County Commissioners serve as the taxing authority, the contracting body, and the chief administrators of public services for the County. Other officials elected by the voters of the County that manage various segments of the County's operations are the county auditor, county treasurer, recorder, clerk of courts, coroner, engineer, prosecuting attorney, sheriff, four common pleas court judges, one probate court judge, and two domestic relations court judges.

The reporting entity is comprised of the primary government, component units and other organizations that are included to ensure that the financial statements of the County are not misleading. The primary government consists of all funds, departments, boards and agencies that are not legally separate from the County. For Lorain County, this includes the Children's Services Board, the Board of Mental Retardation and Developmental Disabilities (MRDD), the Board of Mental Health, the Human Services Department, and all departments and activities that are directly operated by the elected County officials.

Component units are legally separate organizations for which the County is financially accountable. The County is financially accountable for an organization if the County appoints a voting majority of the organization's governing board and (1) the County is able to significantly influence the programs or services performed or provided by the organizations; or (2) the County is legally entitled to or can otherwise access the organization's resources; the County is legally obligated or has otherwise assumed the responsibility to finance the deficits of, or provide financial support to, the organization; or the County is obligated for the debt of the organization. Component units may also include organizations that are fiscally dependent on the County in that the County approves the budget, the issuance of debt, or the levying of taxes.

The following potential component units are not part of the County's reporting entity and are excluded from the accompanying financial statements. All are legally separate from the County. None are fiscally dependent on the County. The County is not financially accountable for any of these entities.

- Lorain County Agricultural Society
- Lorain County Educational Service Center
- Lorain County Convention and Visitor's Bureau
- Lorain County Historical Society
- Lorain Community Hospital
- Lorain County Law Library
- Lorain Public Library
- Rural Lorain County Water Authority

Discretely Presented Component Units. The component units column on the combined financial statements identifies the financial data of the County's component units, Lorain County Transit Authority and Murray Ridge Production Center, Inc. They are reported separately to emphasize that they are legally separate from the County.

Lorain County Transit Authority. The Transit Authority provides mass transportation within the area. Its board is appointed by the County Commissioners. The Transit Authority imposes a financial burden on the County. Based on this relationship, the Lorain County Transit Authority is a component unit of Lorain County. Separately issued financial statements can be obtained from the Lorain County Transit Authority, 6100 S. Broadway, Suite 301, Lorain, Ohio 44053.

Murray Ridge Production Center, Inc. (Workshop). The Workshop is a legally separate, nongovernmental not-for-profit corporation, served by a self-appointing board of trustees. The Workshop, under a contractual agreement with the Lorain County Board of Mental Retardation and Developmental Disabilities, provides sheltered employment for mentally retarded or handicapped adults in Lorain County. The Lorain County Board of MRDD provides the Workshop with staff salaries, transportation, equipment (except that used directly in the production of goods or rendering of services), staff to

Lorain County, Ohio

Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

administer and supervise training programs, and other funds as necessary for the operation of the Workshop. Based on the significant services and resources provided by the County to the Workshop and the Workshop's sole purpose of providing assistance to the retarded and handicapped adults of Lorain County, the Murray Ridge Production Center, Inc. is reflected as a component unit of Lorain County. The Workshop operates on a fiscal year ending June 30. Separately issued financial statements can be obtained from the Murray Ridge Production Center of Lorain County, 1095 Infirmery Road, Elyria, Ohio 44035.

The County is associated with certain organizations which are defined as a Risk Sharing Pool, Jointly Governed Organizations or Related Organizations. These organizations are presented in Note 11, Note 12 and Note 13 to the general purpose financial statements. These organizations are:

- County Risk Sharing Authority, Inc.
- Regional Airport Authority
- Lorain County Cluster
- Northeast Ohio Areawide Coordinating Agency
- Lorain County Metropolitan Park District
- Lorain County Community College
- Community Based Correctional Facility

As the custodian of public funds, the County Treasurer invests all public moneys held on deposit in the County treasury. In the case of the separate agencies, boards and commissions listed below, the County serves as fiscal agent, but is not financially accountable for their operations nor are the entities fiscally dependent on the County. Accordingly, the activity of the following entities are presented as agency funds within Lorain County's financial statements:

General Health District. The five member Board of Health which oversees the operation of the Health District is elected by a District Advisory Council comprised of township trustees and mayors of participating municipalities. The Board adopts its own budget, hires and fires its own staff, and operates autonomously from the County.

Soil and Water Conservation District. The Soil and Water Conservation District is created by statute as a separate and distinct political subdivision of the State. The five supervisors of the Soil and Water Conservation District are elected officials authorized to contract and sue on behalf of the District. The Supervisors adopt their own budget, authorize District expenditures, hire and fire staff, and do not rely on the County to finance deficits.

Local Emergency Planning Commission. The Local Emergency Planning Commission is statutorily created as a separate and distinct political subdivision of the State. Its members are appointed by the Emergency Response Commission. The Commission adopts its own budget, authorizes expenditures, hires and fire staff, and operates autonomously from the County. The activity of the Local Emergency Planning Commission is reported to the Emergency Response Commission.

Information in the following notes to the general purpose financial statements is applicable to the primary government. Information relative to the component units is identified in Note 27 and Note 28.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements of the County have been prepared in conformity with generally accepted accounting principles (GAAP) as applied to governmental units. The Governmental Accounting Standards Board (GASB) is the accepted standard-setting body for establishing governmental accounting and financial reporting principles. The County also applies Financial Accounting Standards Board (FASB) statements and interpretations issued on

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

or before November 30, 1989, to its proprietary activities provided they do not conflict with or contradict GASB pronouncements. The more significant of the County's accounting policies are described below.

A. Basis of Presentation - Fund Accounting

The County uses funds and account groups to report on its financial position and the results of its operations. Fund accounting is designed to demonstrate legal compliance and to aid financial management by segregating transactions related to certain County functions or activities.

A fund is defined as a fiscal and accounting entity with a self-balancing set of accounts recording cash and other financial resources, together with all related liabilities and residual equities or balances, and changes therein, which are segregated for the purpose of carrying on specific activities or attaining certain objectives in accordance with special regulations, restrictions or limitations. An account group is a financial reporting device designed to provide accountability for certain assets and liabilities that are not recorded in the funds because they do not directly affect net expendable available financial resources.

Funds are classified into three categories: governmental, proprietary and fiduciary. Each category, in turn, is divided into separate fund types. The following categories and fund types are used by the County:

Governmental Fund Types

Governmental funds are those through which most governmental functions typically are financed. The acquisition, use, and balances of the County's expendable financial resources and the related current liabilities (except those accounted for in the proprietary funds) are accounted for through governmental funds. The following are the County's governmental fund types:

General Fund. The general fund is the general operating fund of the County. It is used to account for all financial resources except those required to be accounted for in another fund. The general fund balance is available to the County for any purpose provided it is expended or transferred according to a resolution of the County and/or the general laws of Ohio.

Special Revenue Funds. Special revenue funds are used to account for revenues derived from specific taxes, grants, or other sources (other than amounts relating to major capital projects) whose use is restricted. The uses and limitations of each special revenue fund are specified by County resolutions or federal and State statutes.

Debt Service Fund. The debt service fund is used to account for the accumulation of resources for, and the payment of, general long-term debt principal and interest.

Capital Projects Funds. Capital projects funds are used to account for the financial resources to be used for the acquisition or construction of major capital facilities (other than those financed by proprietary funds).

Proprietary Fund Types

Proprietary funds are used to account for the County's ongoing organizations and activities which are similar to those often found in the private sector. The following are the County's proprietary fund types:

Enterprise Fund. The enterprise fund is used to account for the County's sewer fund. It is financed and operated in a manner similar to private sector business enterprises where the intent is that costs (expenses, including depreciation) of providing services to the general public on a continuing basis be financed or recovered primarily through user charges or where it has been decided that periodic determination of revenues earned, expenses incurred, and/or net income is appropriate for capital maintenance, public policy, management control, accountability or other purposes.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

Internal Service Fund. The internal service fund is used to account for the medical self-insurance fund. It is used to account for the financing of services provided by one department or agency to other departments or agencies of the County on a cost-reimbursement basis.

Fiduciary Fund Types

Fiduciary funds are used to account for assets held by the County in a trustee capacity or as an agent for individuals, private organizations, other governmental units and/or other funds. There are two types of fiduciary funds, trust and agency. The County has no trust funds. The County's agency funds are purely custodial (assets equal liabilities) and thus do not involve measurement of results of operations.

Account Groups

To make a clear distinction between fixed assets related to specific funds and those of general government, and between long-term liabilities related to specific funds and those of a general nature, the following account groups are used:

General Fixed Assets Account Group. The general fixed assets account group is used to account for fixed assets other than those accounted for in the proprietary funds. These assets do not represent financial resources available for expenditure.

General Long-Term Obligations Account Group. The general long-term obligations account group is used to account for all unmatured long-term obligations of the County that are not a specific liability of the proprietary funds.

B. Measurement Focus and Basis of Accounting

The accounting and financial reporting treatment applied to a fund is determined by its measurement focus. All governmental funds are accounted for using a flow of current financial resources measurement focus. With this measurement focus, only current assets and current liabilities are generally included on the balance sheet. Operating statements of these funds present increases (i.e., revenues and other financing sources) and decreases (i.e., expenditures and other financing uses) in net current assets.

All proprietary funds are accounted for on a flow of economic resources measurement focus. With this measurement focus, all assets and all liabilities associated with the operation of these funds are included on the balance sheet. Fund equity (i.e., net total assets) is segregated into contributed capital and retained earnings components. Proprietary fund type operating statements present increases (e.g., revenues) and decreases (e.g., expenses) in net total assets.

Basis of accounting refers to when revenues and expenditures or expenses are recognized in the accounts and reported in the financial statements. Basis of accounting relates to the timing of the measurements made.

All governmental fund types and agency funds are accounted for using the modified accrual basis of accounting. Under this basis, revenues are recognized in the accounting period when they become both measurable and available. Measurable means the amount of the transaction can be determined and available means collectible within the current year or soon enough thereafter to be used to pay liabilities of the current year. The available period for the County is sixty days after year end.

In applying the susceptible to accrual concept under the modified accrual basis, the following revenue sources are deemed both measurable and available: investment earnings, sales tax, fines, licenses and permits, federal and state grants and subventions, and charges for current services.

The measurement focus of governmental fund accounting is on decreases in net financial resources (expenditures) rather than expenses. Expenditures are recorded in the accounting period in which the related fund liability is incurred. Allocations of cost, such as depreciation and amortization, are not recognized in governmental funds.

The accrual basis of accounting is utilized for reporting purposes by the proprietary fund types. Revenues are recognized when they are earned and become measurable and expenses are recognized when they are incurred, if measurable. Unbilled service charges receivable are recognized as revenue at year end.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

The County reports deferred revenue on its combined balance sheet. Deferred revenue arises when potential revenue does not meet both the measurable and available criteria for recognition in the current period. In subsequent periods, when both revenue recognition criteria are met, the liability for deferred revenue is removed from the combined balance sheet and revenue is recognized. Estimated special assessment installments which are to be received in subsequent years are reflected as deferred revenue. Property taxes measurable as of December 31, 1996, and *delinquent* property taxes, whose availability is indeterminable and which are intended to finance 1997 operations, have been recorded as deferred revenue.

C. Budgetary Process

The budgetary process is prescribed by provisions of the Ohio Revised Code and entails the preparation of budgetary documents within an established timetable. The major documents prepared are the tax budget, the *certificate of estimated resources*, and the appropriation resolution, all of which are prepared on the budgetary basis of accounting. The certificate of estimated resources and the appropriation resolution are subject to amendment throughout the year with the legal restriction that appropriations cannot exceed estimated resources, as certified. All funds, other than agency funds, are legally required to be budgeted and appropriated. Budgetary information for the Community Development Block Grant special revenue fund and for the component units is not reported because it is not included in the entity for which the "appropriated budget" is adopted. The primary level of budgetary control is at the object level within each department. Any budgetary modifications at this level may only be made by resolution of the County Commissioners.

Tax Budget. A budget of estimated revenues and expenditures is submitted to the County Auditor, as Secretary of the County Budget Commission, by July 20 of each year, for the period January 1 to December 31 of the following year.

Estimated Resources. The County Budget Commission determines if the budget substantiates a need to levy all or part of previously authorized taxes and reviews estimated revenues. The Commission certifies its action to the County by September 1. As part of this certification, the County receives the official certificate of estimated resources, which states the projected revenue of each fund. Prior to December 31, the County must revise its budget so that total contemplated expenditures from any fund during the ensuing year will not exceed the amount stated in the certificate of estimated resources. The revised budget then serves as the basis for the annual appropriation measure. On or about January 1, the certificate of estimated resources is amended to include any unencumbered balances from the preceding year. The certificate may be further amended during the year if the County Auditor determines, and the Budget Commission agrees, that an estimate needs to be either increased or decreased. The amounts reported in the budgetary statements reflect the amounts in the final amended official certificate of estimated resources issued during 1996.

Appropriations. A temporary appropriation resolution to control expenditures may be passed on or about January 1 of each year for the period January 1 to March 31. An annual appropriation resolution must be passed by April 1 of each year for the period January 1 to December 31. The appropriation resolution fixes spending authority at the fund, program, department, and object level. The appropriation resolution may be amended during the year as new information becomes available, provided that total fund appropriations do not exceed current estimated resources, as certified. The allocation of appropriations among programs, departments and objects within a fund may be modified during the year only by a resolution of the Commissioners. During the year, several supplemental appropriations were legally enacted by the County Commissioners. The budget figures which appear in the statement of budgetary comparisons represent the final appropriation amounts, including all amendments and modifications.

Encumbrances. As part of formal budgetary control, purchase orders, contracts, and other commitments for the expenditure of moneys are encumbered and recorded as the equivalent of expenditures on the non-GAAP budgetary basis in order to reserve that portion of the applicable appropriation and determine and maintain legal compliance. The Ohio Revised Code prohibits expenditures plus encumbrances from exceeding appropriations at the fund, department and object level. On the GAAP basis, encumbrances outstanding at year end are reported as a reservation of fund balance for subsequent year expenditures for governmental funds and disclosed in the notes to the general purpose financial statements for proprietary funds.

Lapsing of Appropriations. At the close of each year, the unencumbered balance of each appropriation reverts to the respective fund from which it was appropriated and becomes subject to future appropriations. The encumbered appropriation balance is carried forward to the succeeding year and is not reappropriated.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

D. Equity in Pooled Cash and Cash Equivalents and Investments

To improve cash management, cash received by the County is pooled in a central bank account. Moneys for all funds, including the proprietary funds, are maintained in this account or temporarily used to purchase short-term investments. Individual fund integrity is maintained through County records. Each fund's interest in the pool is presented as "equity in pooled cash and cash equivalents" on the balance sheet. During 1996, investments were limited to certificates of deposit, interest in STAR Ohio, the State Treasurer's Investment Pool, U.S. Treasury Bills, U.S. Treasury notes, Federal Farm Credit Bank (FFCB) notes, Federal National Mortgage Association (FNMA) notes, Federal Home Loan Bank (FHLB) notes, Student Loan Market Association (SLMA) notes, Federated Government Obligations Trust Money Market Fund, commercial paper, and bankers acceptances. These investments are stated at cost which approximates market, except for investments in deferred compensation, which are reported at market value. Investment procedures are restricted by the provisions of the Ohio Revised Code. Interest earned on investments is credited to the general fund, except as stipulated by State statute or County resolution. Interest revenue earned during 1996 totaled \$6,083,970.

The County utilizes a financial institution to service bonded debt as principal and interest payments come due and to administer the community development block grant revolving loans. The balance in this account is presented on the combined balance sheet as "cash and cash equivalents with fiscal agents" and represent deposits. The County has segregated bank accounts for moneys held separate from the County's central bank account. These interest bearing depository accounts are presented on the combined balance sheet as "cash and cash equivalents or investments in segregated accounts" since they are not required to be deposited into the County treasury.

For purposes of the combined statement of cash flows and for presentation on the combined balance sheet, investments with an original maturity of three months or less and cash and investments of the cash management pool are considered to be cash equivalents. Investments with an original maturity of more than three months are considered to be investments.

E. Inventory

Inventories of all funds are stated at cost which is determined on a first-in, first-out basis. Inventory in governmental funds consists of expendable supplies held for consumption. The cost of inventory items is recorded as expenditures in the governmental fund types when purchased and as expenses in the proprietary fund type when used. Reported materials and supplies inventory is equally offset by a fund balance reserve in the governmental fund types which indicates that it does not constitute available expendable resources even though it is a component of net current assets.

F. Interfund Assets/Liabilities

Receivables and payables resulting from transactions between funds for services provided or goods received are classified as "due from other funds" or "due to other funds" on the balance sheet. Short-term interfund loans or the short-term portion of advances are classified as "interfund receivables/payables."

G. Fixed Assets and Depreciation

General fixed assets are not capitalized in the funds used to acquire or construct them. Instead, capital acquisition and construction costs are reflected as expenditures in governmental funds, and the related assets are reported in the general fixed assets account group. Fixed assets utilized in the proprietary funds are capitalized in the respective funds. All fixed assets are capitalized at cost (or estimated historical cost) and updated for additions and retirements during the year. Donated fixed assets are valued at their estimated fair market value on the date received. The County has established a capitalization threshold for fixed assets at \$1,000.

The costs of normal maintenance and repairs that do not add to the value of the asset or materially extend asset lives are not capitalized. Improvements to fund fixed assets are capitalized and depreciated over the remaining useful lives of the related fund fixed assets.

Public domain ("infrastructure") general fixed assets consisting of roads, bridges, curbs and gutters, streets and sidewalks, drainage systems and lighting systems are not capitalized, as these assets are immovable and of value only to the County.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

Assets in the general fixed assets account group are not depreciated. Depreciation in the proprietary fund types is computed using the straight line method over the following estimated useful lives:

Description	Years
Vehicles	5
Equipment and Machinery	10
Plants	50
Sewerlines	50

H. Capitalization of Interest

The County's policy is to capitalize net interest on proprietary fund construction projects until substantial completion of the project. The amount of capitalized interest equals the difference between the interest cost associated with the tax-exempt borrowing used to finance the project and the interest earned from temporary investment of the debt proceeds. Capitalized interest is amortized on the straight-line basis over the estimated useful life of the asset. During 1996, the County had no capitalized interest.

I. Compensated Absences

Vacation benefits are accrued as a liability as the benefits are earned if the employees' rights to receive compensation are attributable to services already rendered and it is probable that the County will compensate the employees for the benefits through paid time off or some other means. Sick leave benefits are accrued as a liability using the termination method. An accrual for sick leave is made to the extent that it is probable that benefits will result in termination payments. The liability is an estimate based on the County's past experience of making termination payments.

For governmental funds, the current portion of unpaid compensated absences is the amount expected to be paid using current available financial resources. These amounts are recorded in the account "compensated absences payable" in the fund from which the employees who have accumulated unpaid leave are paid. The remainder is reported in the general long-term obligations account group. In proprietary funds, the entire amount of compensated absences is reported as a fund liability.

J. Accrued and Long-Term Liabilities

In general, governmental fund payables and accrued liabilities are reported as obligations of the funds regardless of whether they will be liquidated with current resources. However, claims and judgments, compensated absences, contractually required pension contributions and special termination benefits are reported as a liability in the general long-term obligations account group to the extent that they will not be paid with current expendable available financial resources. Payments made in more than sixty days after year end are considered not to have been made with current available financial resources. Bonds, capital leases and long-term loans are recognized as a liability of the general long-term obligations account group until due or until resources have been accumulated in the fund for payment early in the following year.

Long-term debt and other obligations financed by proprietary funds are reported as liabilities in the appropriate proprietary funds.

Under Ohio law, a debt retirement fund may be created and used for the payment of all debt principal and interest. Generally accepted accounting principles require the allocation of the debt liability between the appropriate funds and the general long-term obligations account group, with principal and interest payments on matured general obligations bonds payable being reported in the debt service fund. To comply with GAAP reporting requirements, the County's debt retirement fund has been split between the appropriate funds and the account group. Debt service fund resources used to pay both principal and interest have also been allocated accordingly.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

K. Contributed Capital

Contributed capital represents resources provided to the enterprise funds from other funds, other governments and private sources that are not subject to repayment. These assets are recorded at their fair market value on the date contributed. Depreciation on those assets acquired or constructed with contributed resources is expensed and closed to unreserved retained earnings at year end.

Prior to 1988, the County had not prepared its financial statements in accordance with generally accepted accounting principles. Therefore, the exact amount of contributed capital pertaining to years prior to 1988 cannot be determined. It has been the policy of the County to construct and acquire capital assets used in operations of the enterprise fund with resources of the capital projects fund or through donations by developers. These assets are recorded as contributed capital in the accompanying general purpose financial statements.

L. Fund Balance Reserves

Reserves of fund equity indicate that a portion of fund balance is not available for expenditure or is legally segregated for a specific future use. Governmental fund balances are reserved for encumbrances, inventory, notes receivable (revolving loan moneys loaned to local businesses), loans receivable, and unclaimed moneys. Under Ohio Law, unclaimed moneys are not available for appropriation until they have remained unclaimed for five years. These amounts are presented as reserved for unclaimed moneys.

M. Interfund Transactions

Quasi-external transactions are accounted for as revenues, expenditures or expenses. Transactions that constitute reimbursements to a fund for expenditures/expenses initially made from it that are properly applicable to another fund are recorded as expenditures/expenses in the reimbursing fund and as reductions of expenditures/expenses in the fund that is reimbursed.

Nonrecurring or nonroutine permanent transfers of equity are reported as residual equity transfers. Transfers between the primary government and the component unit are separately identified. All other interfund transfers are reported as operating transfers.

N. Intergovernmental Revenues

For governmental funds, intergovernmental revenues, such as grants awarded on a non-reimbursement basis, shared revenues, and entitlements are recorded as intergovernmental receivables and revenues when measurable and available. Reimbursement-type grants are recorded as receivables and revenues when the related expenditures are incurred. Grants, entitlements or shared revenues received for proprietary fund operations are recognized as non-operating revenues in the accounting period in which they are earned and become measurable. Such resources restricted for the construction of capital assets are recorded as contributed capital.

O. Total Columns on General Purpose Financial Statements

Total columns on the general purpose financial statements are captioned (Memorandum Only) to indicate that they are presented only to facilitate financial analysis. Data in these columns do not present financial position, results of operations, or cash flows in conformity with generally accepted accounting principles. Neither is such data comparable to a consolidation. Interfund eliminations have not been made in the aggregation of this data. When the title of the statement indicates that a component unit is included, two total columns are presented. The first is captioned primary government to indicate that only those activities that comprise the County's legal entity have been included. The second is captioned reporting entity and includes the activity and operations of the County's legally separate discretely presented component units (See Note 1.) The total column on statements which do not include a component unit have no additional caption.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

NOTE 3 - RESTATEMENT OF PRIOR YEAR BALANCES AND CHANGES IN ACCOUNTING PRINCIPLES

For 1996 the County has implemented Statement No. 24 of the Governmental Accounting Standards Board, "Accounting and Financial Reporting for Certain Grants and Other Financial Assistance" and Statement No. 27 "Accounting for Pensions by State and Local Governmental Employers". Statement No. 24 establishes new accounting standards for the treatment of flow-through grants. The implementation of Statement No. 24 did not change the current fund structure. Statement No. 27 modifies the disclosure requirements for the defined benefit pension plans.

In prior years, the County reported the entire unpaid contractually required pension contribution as a fund liability. This year, the portion of the pension payments which are paid from governmental funds outside the available period of the County are being reported in the general long-term obligations account group. It was also determined during 1996 that loans receivable had not been recorded in a special revenue fund, accounts receivable was overstated, and cash was misstated in various funds. The effect of this change on the excess of revenues and other financing sources over (under) expenditures and other uses as previously reported for the year ended December 31, 1995 is as follows:

	<u>General</u>	<u>Special Revenue</u>	<u>Capital Projects</u>
Excess as previously reported	\$2,617,135	\$6,083,359	(\$3,387,486)
Restatement for Pension Obligation	(5,650)	(103,248)	0
Fund Reclassification	0	755,701	817,715
Restated amounts for the year ended December 31, 1995	<u>\$2,611,485</u>	<u>\$6,735,812</u>	<u>(\$2,569,771)</u>

During 1996, certain fund reclassifications have been made. These reclassification together with the items noted above had the following effect on fund balance, retained earnings, and beginning balance of agency funds.

Governmental Fund Types:

	<u>General</u>	<u>Special Revenue</u>	<u>Debt Service</u>	<u>Capital Projects</u>
Beginning Fund Balance	\$14,030,328	46,744,180	3,788,878	(3,513,557)
Cash and Cash Equivalents	4,169	0	46,916	0
Fund Reclassification	0	(632,397)	0	817,715
Loans Receivable	0	1,005,282	0	0
Pension Obligation	467,192	893,069	0	0
Restated Beginning Fund Balance	<u>\$14,501,689</u>	<u>48,010,134</u>	<u>3,835,794</u>	<u>(2,695,842)</u>

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

Proprietary Fund Types, Agency Funds, and an Account Group:

	<u>Enterprise</u>	<u>Internal Service</u>	<u>Agency</u>	<u>GLTOAG</u>
Beginning Balance	(\$697,182)	2,591,614	334,670,553	10,511,475
Cash and Cash Equivalents	(46,916)	(4,169)	0	0
Fund Reclassification	0	0	(180,783)	0
Accounts Receivable	(259,451)	0	0	0
Pension Obligation	0	0	0	1,360,261
Restated Beginning Balance	<u>(\$1,003,549)</u>	<u>2,587,445</u>	<u>334,489,770</u>	<u>11,871,736</u>

NOTE 4 - COMPLIANCE AND ACCOUNTABILITY

A. Deficit Fund Balances/Retained Earnings

The following funds had deficit fund balances/retained earnings at December 31, 1996:

Special Revenue Funds:

Bascule Bridge	\$102,776
Community Housing Improvement	22,217
COPS	601
Day Reporting	1,977
Prosecutor's Victim Witness	14,470
Q Construction Capital Projects Fund	45,599
Sewer Enterprise Fund	1,039,707

The special revenue funds deficit fund balances resulted from the application of generally accepted accounting principles. The general fund is liable for any deficit in these funds and provides operating transfers when cash is required, not when accruals occur.

Q construction capital projects fund deficit fund balance arose from the requirement to report bond anticipation notes as a liability in the fund that received the note proceeds. This deficit will be alleviated when the note is retired or bonds are issued.

The County is currently analyzing the operations of the sewer enterprise fund to determine appropriate action to alleviate the deficit retaining earnings.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

B. Legal Compliance

Contrary to Section 5705.41 of Ohio Revised Code the following accounts had expenditures plus encumbrances in excess of appropriations:

<u>Fund/Program/Activity</u>	<u>Appropriations</u>	<u>Expenditures Plus Encumbrances</u>	<u>Excess</u>
General Fund:			
Current Expenditures:			
General Government:			
Legislative and Executive:			
Auditor:			
Contractual Services	\$174,942	\$224,945	\$50,003
County Planning Commission:			
Other	176	374	198
Judicial:			
Probate Court			
Capital Outlay	40,232	41,000	768
Intergovernmental:			
Contractual Services	2,282,043	2,291,630	9,587
Other Financing Uses:			
Operating Transfers Out	1,920,365	4,551,048	2,630,683
Special Revenue Funds:			
Children Services:			
Human Services:			
Contractual Services	4,972,945	5,045,682	72,737
911 System:			
Public Safety:			
Capital Outlay	850,872	852,705	1,833
Alcohol and Drug Service Board:			
Health:			
Contractual Services	2,037,699	2,060,669	22,970
Debt Service Fund:			
Current:			
General Government:			
Legislative and Executive	0	24,662	24,662
Principal Retirement:			
Human Services Building	4,600,000	9,200,000	4,600,000
Capital Projects Fund:			
Q Construction:			
Capital Outlay:			
Issue II	0	1,401,558	1,401,558
Other Financing Uses:			
Operating Transfers Out	1,520	5,845	4,325
Sanitary Sewer Enterprise Fund:			
Current:			
Other:			
Engineer - Sanitary	1,066	1,655	589
Capital Outlay:			
Engineer - Sanitary	60,556	218,905	158,349

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

Contrary to section 5705.39 of the Ohio Revised Code, the Jail Construction capital projects fund and the Sanitary Sewer enterprise fund had appropriations in excess of estimated revenues and carry over fund equity of \$478,812 and \$90,507, respectively.

NOTE 5 - DEPOSITS AND INVESTMENTS

Moneys held by the County are classified by State statute into two categories. Active moneys are public moneys determined to be necessary to meet current demand upon the County treasury. Active moneys must be maintained either as cash in the County treasury, in commercial accounts payable or withdrawable on demand, including negotiable order of withdrawal (NOW) accounts, or in money market deposit accounts.

Moneys held by the County which are not considered active are classified as inactive. Through September 26, 1996, inactive moneys could be deposited or invested in the following securities:

1. Bonds, notes, or other obligations of, or guaranteed by, the United States, or those for which the faith of the United States is pledged for the payment of principal and interest;
2. Bonds, notes, debentures, or other obligations or securities issued by any federal government agency or instrumentality;
3. Written repurchase and reverse repurchase agreements in the securities listed above;
4. Bonds and other obligations of the State of Ohio, its political subdivisions, or other units or agencies of this State or its political subdivisions;
5. Time certificates of deposit or savings or deposit accounts, including, but not limited to, passbook accounts;
6. No-load money market mutual funds consisting exclusively of obligations described in division (1) or (2) and repurchase agreements secured by such obligations, provided that investments in securities described in this division are made only through eligible institutions; and
7. The State Treasurer's investment pool (STAR Ohio).

New legislation, effective September 27, 1996, now permits inactive moneys to be deposited or invested in the following securities:

1. United States treasury notes, bills, bonds, or any other obligation or security issued by the United States Treasury or any other obligation guaranteed as to principal or interest by the United States;
2. Bonds, notes, debentures, or any other obligations or securities issued by any federal government agency or instrumentality, including but not limited to, the Federal National Mortgage Association, Federal Home Loan Bank, Federal Farm Credit Bank, Federal Home Loan Mortgage Corporation, Governmental National Mortgage Association, and Student Loan Marketing Association. All federal agency securities shall be direct issuances of federal government agencies or instrumentalities;
3. Written repurchase agreements in the securities listed above provided that the market value of the securities subject to the repurchase agreement must exceed the principal value of the agreement by at least two percent and be marked to market daily, and that the term of the agreement must not exceed thirty days;
4. Bond and other obligations of the State of Ohio or its political subdivisions, provided that such political subdivisions are located wholly or partly within the County;
5. Time certificates of deposit or savings or deposit accounts, including, but not limited to, passbook accounts;

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

6. No-load money market mutual funds consisting exclusively of obligations described in division (1) or (2) and repurchase agreements secured by such obligations, provided that investments in securities described in this division are made only through eligible institutions;
7. The State Treasurer's investment pool (STAR Ohio);
8. Securities lending agreements in which the County lends securities and the eligible institution agrees to exchange either securities described in division (1) or (2) or cash or both securities and cash, equal value for equal value;
9. High grade commercial paper in an amount not to exceed five percent of the County's total average portfolio;
and
10. Bankers acceptances for a period not to exceed 270 days and in an amount not to exceed ten percent of the County's total average portfolio.

Investments in stripped principal or interest obligations, reverse repurchase agreements and derivatives are prohibited. The issuance of taxable notes for the purpose of arbitrage, the use of leverage and short selling are also prohibited. An investment must mature within five years from the date of purchase unless matched to a specific obligation or debt of the County, and must be purchased with the expectation that it will be held to maturity.

Protection of the County's deposits is provided by the *Federal Deposit Insurance Corporation*, by eligible securities pledged by the financial institution as security for repayment, by surety company bonds deposited with the treasurer by the financial institution or by a single collateral pool established by the financial institution to secure the repayment of all public moneys deposited with the institution.

Investments may only be made through specified dealers and institutions. Payment for investments may be made only upon delivery of the securities representing the investments to the treasurer or qualified trustee or, if the securities are not represented by a certificate, upon receipt of confirmation of transfer from the custodian.

Cash on Hand. At year end, the County had \$419,070 in undeposited cash on hand which is included on the balance sheet of the County as part of equity in pooled cash and cash equivalents.

The following information classifies deposits and investments by categories of risk as defined in GASB Statement No. 3, "Deposits with Financial Institutions, Investments (including Repurchase Agreements), and Reverse Repurchase Agreements".

Deposits. At year end, the carrying amount of the County's deposits was \$16,383,349 and the bank balance was \$21,341,090 Of the bank balance:

1. \$1,099,656 was covered by federal depository insurance; and
2. \$20,241,434 was uninsured and uncollateralized. Although all statutory requirements for the deposit of money had been followed, noncompliance with federal requirements could potentially subject the County to a successful claim by the FDIC.

Investments. The County's investments are categorized below to give an indication of the level of risk assumed by the County at year end. Category 1 includes investments that are insured or registered or are held by the County or its agent in the County's name. Category 2 includes uninsured and unregistered investments which are held by the counterparty's trust department or agent in the County's name. Category 3 includes uninsured and unregistered investments which are held by the counterparty, or by its trust department or agent but not in the County's name. STAR Ohio, Deferred Compensation and the Federated Government Obligations Trust Money Market Fund are unclassified investments since they are not evidenced by securities that exist in physical or book entry form.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

	Category 3	Carrying Value	Market Value at 12/31/96
FNMA	\$3,485,996	\$3,485,996	\$3,507,720
FHLB	13,977,194	13,977,094	14,012,810
FFCB	1,000,000	1,000,000	1,000,800
SLMA	7,999,063	7,999,063	7,995,300
U.S. Treasury Bills	6,168,436	6,168,436	6,185,980
U.S Treasury Notes	40,209,867	40,209,867	40,133,734
Commercial Paper	5,130,997	5,130,997	5,158,078
Bankers Acceptances	2,209,352	2,209,352	2,211,081
STAR Ohio		11,090,124	11,090,124
Deferred Compensation		13,420,312	13,420,312
Federated Government Obligations Trust			
Money Market Fund		4,122,322	4,122,322
Total Investments		<u>\$108,813,563</u>	<u>\$108,838,261</u>

The classification of cash and cash equivalents, and investments on the combined financial statements is based on criteria set forth in GASB Statement No. 9, "Reporting Cash Flows of Proprietary and Non-Expendable Trust Funds and Governmental Entities That Use Proprietary Fund Accounting." A reconciliation between the classifications of cash and investments on the financial statements and the classifications of deposits and investments presented above per GASB Statement No. 3 is as follows:

	Cash and Cash Equivalents/ Deposits	Investments
GASB Statement 9	\$110,570,670	\$15,045,312
Cash on Hand	(419,070)	0
Certificate of deposit in a segregated account with an original maturity greater than three months	1,625,000	(1,625,000)
Investments which are part of the cash management pool:		
FNMA	(3,485,996)	3,485,996
FHLB	(13,977,094)	13,977,094
FFCB	(1,000,000)	1,000,000
SLMA	(7,999,063)	7,999,063
U.S. Treasury Bills	(6,168,436)	6,168,436
U.S Treasury Notes	(40,209,867)	40,209,867
Commercial Paper	(5,130,997)	5,130,997
Bankers Acceptances	(2,209,352)	2,209,352
STAR Ohio	(11,090,124)	11,090,124
Federated Government Obligations Trust Money Market Fund	(4,122,322)	4,122,322
GASB Statement 3	<u>\$16,383,349</u>	<u>\$108,813,563</u>

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

NOTE 6 - PROPERTY TAXES

Property taxes include amounts levied against all real, public utility, and tangible personal (used in business) property located in the County. Real property taxes collected in 1996 are levied after October 1, 1995, on the assessed value as of January 1, 1995, the lien date. Assessed values are established by State law at 35 percent of appraised market value. All property is required to be revalued every six years. 1996 real property taxes are collected in and intended to finance 1997 operations.

Public utility property taxes are assessed on tangible personal property, as well as land and improvements, at true value (normally 88 percent of cost). Public utility property taxes paid in 1996 became a lien December 31 1995, are levied after October 1, 1995, and are collected in 1996 with real property taxes. 1996 tangible personal property taxes are levied after October 1, 1995, on the value as of December 31, 1995. Collections are made in 1996. Tangible personal property assessments are 25 percent of actual value.

The full tax rate for all County operations applied to real property for the fiscal year ended December 31, 1996 was \$9.29 per \$1,000 of assessed value. The assessed value upon which the 1996 taxes were collected were as follow:

Category	Assessed Value
Real Estate	\$2,810,204,100
Tangible Personal:	
General	447,285,567
Public Utilities	376,347,400
Total	\$3,633,837,067

Real property taxes are payable annually or semi-annually. If paid annually, payment is due December 31; if paid semi-annually, the first payment is due December 31 with the remainder payable by June 20. Under certain circumstances, State statute permits earlier or later payment dates to be established.

Tangible personal property taxes paid by multi-county taxpayers are due September 20. Single county taxpayers may pay annually or semi-annually. If paid annually, payment is due April 30; if paid semi-annually, the first payment is due April 30, with the remainder payable by September 20.

The County Treasurer collects property tax on behalf of all taxing districts within the County. The County Auditor periodically remits to the taxing districts their portions of the taxes collected. Collections of the taxes and remittance of them to the taxing districts are accounted for in various agency funds of the County.

The collection and distribution of taxes and special assessments for the County and for all subdivisions within the County is accounted for through agency funds of the County. The amount of the County's tax collections which will flow through an agency fund is reported as "property and other taxes due from agency fund/ property and other taxes due to County funds" on the combined balance sheet. The amount of the County's special assessments collections which will flow through an agency fund is reported as "special assessments due from agency fund/special assessments due to County funds" on the combined balance sheet.

Accrued property taxes receivable represent delinquent taxes outstanding and real, tangible personal, and public utility taxes which were measurable as of December 31, 1996. Although total property tax collections for the next fiscal year are measurable, amounts to be received during the available period are not subject to reasonable estimation at December 31 and are not intended to finance 1996 operations. The receivable is therefore offset by a credit to deferred revenue.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

NOTE 7 - PERMISSIVE SALES AND USE TAX

In 1986, the County Commissioners, by resolution, imposed a one-half percent tax on all retail sales made in the County, except sales on motor vehicles, and on the storage, use, or consumption in the County of tangible personal property, including automobiles, not subject to the sales tax. During 1994, the County approved, by levy, a one-fourth percent sales tax for the construction, operation and maintenance of a jail facility. Collection started in July of 1995. *This activity is presented in the jail facility operation special revenue fund and the jail facility construction capital projects fund.* Vendor collections of the tax are paid to the State Treasurer by the twenty-third day of the month following collection. The State Tax Commissioner certifies to the State Auditor the amount of the tax to be returned to the County. The Tax Commissioner's certification must be made within forty-five days after the end of the month. The State Auditor then has five days to draw the warrant payable to the County.

Proceeds of the one-half percent tax are credited to the general fund and the one-fourth percent are credited to the jail facility operation special revenue fund and the jail facility construction capital projects fund. Amounts measurable and available at year-end are accrued as revenue. During 1996, sales tax revenue amounted to \$15,230,080.

NOTE 8 - RECEIVABLES

Receivables at December 31, 1996, consisted of taxes, accounts (billings for user charged services), special assessments, interfund, accrued interest, loans, notes and intergovernmental receivables arising from grants, entitlements, and shared revenues. Accounts, taxes, special assessments, accrued interest, loans, notes and intergovernmental receivables are deemed collectible in full.

The County has loaned the Community Based Correctional Facility \$2,276,677. This loan was financed through short-term borrowing and is presented as loans receivable on the balance sheet. No repayment schedule has been established for this loan.

A summary of the principal items of intergovernmental receivables follows:

	Amount
General Fund	
Local Government	\$1,720,461
Grants	136,169
Fines and Forfeitures	49,622
Other	8,255
Charges for Services	2,097
Total General Fund	1,916,604
Special Revenue Funds	
Grants	3,028,047
Gasoline Tax	274,531
Medicaid	128,904
Charges for Services	20,379
Other	10,884
Fines and Forfeitures	1,129
Total Special Revenue Funds	3,463,874
Debt Service Fund	
Charges for Services	1,057
Agency Funds	
Undivided Taxes	6,026,084
Total - All Funds	\$11,407,619

Lorain County, Ohio

Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

Loans receivable in the special revenue fund represent low interest notes for development projects and home improvements granted to eligible County residents and businesses under the Federal Community Development Block Grant program. The loans bear interest at an annual rate of three and one half to seven percent. Loans receivable in the general fund represent loans made during 1996 to the community based correction facility. No repayment schedule has been established for the loans to the community based correction facility. Judgment receivable represents moneys owed to the County due to a court decision in a prior year. Judgment receivable is to be repaid on a monthly basis over periods ranging from two to fifteen years.

NOTE 9 - FIXED ASSETS AND DEPRECIATION

A summary of the sewer enterprise fund's fixed assets at December 31, 1996, follows:

Land	\$51,684
Vehicles	27,309
Equipment and Machinery	19,502
Plant	222,830
Sewerlines	7,153,927
Construction in Progress	2,906,410
Total	10,381,662
Less: Accumulated Depreciation	(1,483,363)
Net Fixed Assets	\$8,898,299

A summary of changes in general fixed assets at December 31, 1996, follows:

	Balance 1/1/96	Additions	Deletions	Balance 12/31/96
Land	\$1,181,834	208,500	0	1,390,334
Buildings	23,286,995	0	0	23,286,995
Improvements Other Than Buildings	2,890,628	182,872	7,915	3,065,585
Vehicles	3,900,774	474,237	252,418	4,122,593
Equipment and Machinery	5,257,211	1,181,506	280,773	6,157,944
Furniture and Fixtures	239,968	12,841	9,945	242,864
Construction in Progress	0	632,073	0	632,073
Total	\$36,757,410	2,692,029	551,051	38,898,388

NOTE 10 - RISK MANAGEMENT

The County is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; injuries to employees; and natural disasters.

The County entered into contracts with CORSA (see Note 11) for various insurance, which includes the following types of insurance, amount of coverage and the amount of deductible:

Lorain County, Ohio

Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

Type of Coverage	Coverage	Deductible
Law Professional	\$1,000,000	\$5,000
Automobile Fleet Liability	1,000,000	5,000
Fire	68,104,562	5,000
Boiler and Machinery	100,000,000	2,500
Extra Expense	1,000,000	5,000
Valuable Papers	1,000,000	5,000
Electronic Data Processing	2,740,266	5,000
Miscellaneous Equipment	614,000	5,000
Contractors' Equipment	772,463	5,000
Umbrella Liability	5,000,000	0

All employees of the County are covered by a blanket bond, while certain individuals in policy-making roles are covered by separate, higher limit bond coverage.

Settled claims have not exceeded commercial coverage in any of the past three years. There has not been a significant reduction in coverage from the prior year.

The County pays the State Workers' Compensation System a premium based on a rate per \$100 of salaries. This rate is calculated based on accident history and administrative costs.

The County established a medical self-insurance fund (an internal service fund) to account for and finance uninsured risks of loss. The predominant participant is the County. Under this program, the medical self-insurance fund provides coverage for up to a maximum of \$250,000 for each individual claim. The County purchased commercial insurance for claims in excess of coverage provided by the fund and for all other risks of loss.

All funds of the County participate in the program and make payments to the medical self-insurance fund based on actuarial estimates of the amounts needed to pay prior and current year claims. The claims liability of \$1,020,296 reported in the fund at December 31, 1996, is estimated by the third-party administrator and is based on the requirements of GASB Statement No. 10, which requires that a liability for claims be reported if information prior to the issuance of the financial statements indicates that it is probable that a liability has been incurred at the date of the financial statements and the amount of the loss can be reasonably estimated. Changes in the fund's claims liability amount in 1995 and 1996 were:

	Balance at Beginning of Year	Current Year Claims	Claim Payments	Balance at End of Year
1995	\$629,516	5,086,549	4,676,614	1,039,451
1996	1,039,451	5,160,398	5,179,553	1,020,296

NOTE 11 - RISK SHARING POOL

The County Risk Sharing Authority, Inc. (CORSA), is a risk sharing pool made up of thirty-nine counties in Ohio. CORSA was formed as an Ohio nonprofit corporation for the purpose of establishing the CORSA Insurance/Self-Insurance Program, a group primary and excess insurance/self-insurance and risk management program. Member counties agree to jointly participate in coverage of losses and pay all contributions necessary for the specified insurance coverage provided by CORSA. This coverage includes comprehensive general liability, automobile liability, certain property insurance and public officials' errors and omissions liability insurance.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

Each member county has one vote on all matters requiring a vote, to be cast by a designated representative. The affairs of the Corporation are managed by an elected board of not more than nine trustees. Only county commissioners of member counties are eligible to serve on the board. No county may have more than one representative on the board at any time. Each member county's control over the budgeting and financing of CORSA is limited to its voting authority and any representation it may have on the board of trustees. CORSA has issued certificates of participation in order to provide adequate cash reserves. The certificates are secured by the member counties' obligations to make coverage payments to CORSA. The participating counties have no responsibility for the payment of certificates. The County does not have an equity interest in CORSA. The County's payment for insurance to CORSA in 1996 was \$583,147.

NOTE 12 - JOINTLY GOVERNED ORGANIZATIONS

A. Regional Airport Authority

The Airport Authority is statutorily created as a separate and distinct political subdivision of the State. The City of Lorain, City of Elyria, and Lorain County each appoint two members to the Airport Authority. The six appointed members appoint one additional person. All three governmental subdivisions approve the budget and approve all applications for State and Federal grants. The Trustees adopt their own appropriations, have title to the land and two of the buildings of the Airport, hire and fire their own staff, issue their own debt, and authorize Airport expenditures. During 1996, the County contributed \$183,014 to the Regional Airport Authority.

B. Lorain County Cluster

Lorain County Cluster provides services to multi-need youth in Lorain County. Members of the Cluster include Lorain County School Systems, Board of Mental Retardation and Developmental Disabilities, Lorain County Mental Health Board, Lorain County Children Services, Lorain County Addiction and Recovery Services Board, Lorain County Health District, and Ohio Department of Youth Services. The operation of the Cluster is controlled by an advisory committee which consists of a representative from each agency. Funding comes from services provided by each of the participants.

C. Northeast Ohio Areawide Coordinating Agency

Northeast Ohio Areawide Coordinating Agency (NOACA) was created by the County Commissioners of Cuyahoga, Geauga, Lake, Lorain and Medina Counties and is responsible for transportation and environmental planning in the five county region. NOACA is controlled by 37 members including the three County Commissioners. The board exercises total control over the operation of the corporation including budgeting, appropriating, contracting and designating management. Each participant's degree of control is limited to its representation on the board. During 1996, the County contributed \$28,371.

NOTE 13 - RELATED ORGANIZATIONS

A. Lorain County Metropolitan Park District

The three Park District Commissioners are appointed by the Probate Judge of the County. The Park District hires and fires its own staff and does not rely on the County to finance deficits. The County is not financially accountable for the Park District nor is the Park financially dependent on the County. The Park District serves as its own budgeting, taxing and debt issuance authority. The Park District did not receive any funding from the County during 1996.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

B. Lorain County Community College

The County is responsible for appointing the trustees of the Lorain County Community College, but the County's accountability does not extend beyond making the appointments. The College did not receive any funding from the County during 1996.

C. Community Based Correctional Facility

The Community Based Correctional Facility Board is composed of four common pleas court judges from Lorain County and two common pleas court judges from neighboring Medina County. The County's accountability does not extend beyond serving as fiscal agent for pass-through grants. The Community Based Correctional Facility Board did not receive any funding from the County during 1996.

NOTE 14 - DEFINED BENEFIT PENSION PLANS

A. Public Employees Retirement System (PERS)

Lorain County contributes to the Public Employees Retirement System of Ohio (PERS), a cost-sharing multiple employer public employee retirement system administered by the Public Employees Retirement Board. PERS provides basic retirement benefits, disability, and survivor benefits based on eligible service credit to members and beneficiaries. Benefits are established by Chapter 145 of the Ohio Revised Code. PERS issues a publicly available financial report that includes financial statements and required supplementary information for PERS. That report may be obtained by writing to the Public Employees Retirement System, 277 East Town Street, Columbus, Ohio 43215.

Plan members, other than those engaged in law enforcement, are required to contribute 8.5 percent of their annual covered salary to fund pension obligations and the Lorain County is required to contribute 8.44 percent. For law enforcement employees, the employee contribution is 9 percent and the employer contribution is 10.81 percent. Contributions are authorized by state statute. The contribution rates are determined actuarially. Lorain County's required contributions to PERS for the years ended December 31, 1996, 1995 and 1994 were \$3,705,037, \$3,904,519, and \$3,564,239, respectively. The full amount has been contributed for 1995 and 1994. Seventy-seven percent has been contributed for 1996 with the remainder being reported as a liability within the general long-term obligations account group.

B. State Teachers Retirement System (STRS)

Lorain County contributes to the State Teachers Retirement System of Ohio (STRS), a cost-sharing multiple employer public employee retirement system administered by the State Teachers Retirement Board. STRS provides basic retirement benefits, disability, and survivor benefits based on eligible service credit to members and beneficiaries. Benefits are established by Chapter 3307 of the Ohio Revised Code. STRS issues a publicly available financial report that includes financial statements and required supplementary information for STRS. That report may be obtained by writing to the State Teachers Retirement System, 275 East Broad Street, Columbus, Ohio 43215-3771.

Plan members are required to contribute 9.3 percent of their annual covered salary and the Lorain County is required to contribute 14 percent. Contribution rates are established by STRS, upon recommendation of its consulting actuary, not to exceed statutory maximum rates of 10 percent for members and 14 percent for employers. The Lorain County's contributions to STRS for the years ended December 31, 1996, 1995 and 1994 were \$155,107, \$183,771, and \$262,080, respectively. The full amount has been contributed for 1995 and 1994. 92 percent has been contributed for 1996 with the remainder being reported as a fund liability.

Lorain County, Ohio

Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

NOTE 15 - POSTEMPLOYMENT BENEFITS

A. Public Employees Retirement System (PERS)

The Public Employees Retirement System of Ohio (PERS) provides postretirement health care coverage to age and service retirees with ten or more years of qualifying Ohio service credit. Health care coverage for disability recipients and primary survivor recipients is available. The health care coverage provided by the retirement system is considered an Other Postemployment Benefit as described in *GASB Statement No. 12*. A portion of each employer's contribution to PERS is set aside for the funding of post retirement health care based on authority granted by state statute. The 1996 employer contribution rate was 13.55 percent of covered payroll for employees not engaged in law enforcement; 5.11 percent was the portion that was used to fund health care for the year 1996. For law enforcement employees, the employer contribution rate was 16.7 percent of which 5.89 percent was used to fund health care.

Benefits are advance-funded using the entry age normal cost method. Significant actuarial assumptions, based on PERS's latest actuarial review performed as of December 31, 1995, (the latest information available) include a rate of return on investments of 7.75 percent, active employee payroll increases of 5.25 percent for inflation and an increase of between zero and 5.1 percent based on additional annual pay increases. Health care premiums were assumed to increase 5.25 percent annually.

Short-term securities consisting of commercial paper and U.S. Treasury obligations are carried at cost, which approximates market value. Equity securities, fixed income investments, and investments in real estate are carried at market. For actuarial valuation purposes, a smooth market approach is used. Assets are adjusted to reflect 25 percent of unrealized market appreciation or depreciation on investment assets.

The number of active contributing participants was 369,467. The County's actual contributions for 1996 which were used to fund postemployment benefits, were \$2,243,215. The actual contribution and the actuarially required contribution amounts are the same. PERS's net assets available for payment of benefits at December 31, 1995 (the latest information available) were \$7,226 million. The actuarially accrued liability and the unfunded actuarial accrued liability were \$8,597 million and \$1,371 million, respectively.

B. State Teacher's Retirement System (STRS)

Comprehensive health care benefits are provided to retired teachers and their dependents through the State Teachers Retirement System (STRS). Benefits include hospitalization, physicians' fees, prescription drugs and reimbursement of monthly Medicare premiums. All benefit recipients and sponsored dependents are eligible for health care coverage. The State Teachers Retirement Board has statutory authority over how much, if any, of the health care costs will be absorbed by STRS.

Benefits are funded on a pay-as-you-go basis. All benefit recipients are required to pay a portion of the health care cost in the form of a monthly premium. By Ohio law, the cost of coverage paid from STRS funds shall be included in the employer contribution rate, currently 14 percent of covered payroll. The board currently allocates employer contributions equal to two percent of covered payroll to the Health Care Reserve Fund. For Lorain County, this amount equaled \$22,106 during 1996. As of July 1, 1995, eligible benefits recipients totaled 83,136. For the year ended June 30, 1995, net health care costs paid by STRS were \$165,767,000.

NOTE 16 - OTHER EMPLOYEE BENEFITS

A. Deferred Compensation Plans

Lorain County employees and elected officials may participate in either of two state-wide deferred compensation plans created in accordance with Internal Revenue Code Section 457, one offered by the State of Ohio, the other by the County Commissioners Association of Ohio. Participation is on a voluntary payroll deduction basis. Each plan

Lorain County, Ohio

Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

permits deferral of compensation until future years. According to the plans, the deferred compensation is not available to employees until termination, retirement, death or unforeseeable emergency.

All amounts of compensation deferred under the plans, all property and rights purchased with those amounts, and all income attributable to those amounts, property, or rights are until paid or made available to the employee or other beneficiary, solely the property and rights of the County (without being restricted to the provision of benefits under the plans), subject only to the claims of the County general creditors. Participants' rights under the plans are equal to those of general creditors of the County in an amount equal to the fair market value of the deferred account of each participant. The plan agreements states that the County and the Ohio Public Employee Deferred Compensation board have no liability for losses under the plan with the exception of fraud or wrongful taking.

An agency fund was established to account for these moneys as prescribed by GASB Statement No. 2, "Financial Reporting of Deferred Compensation Plans Adopted under the Provisions of Internal Revenue Code Section 457." As of December 31, 1996, the amount on deposit with the Ohio Public Employees Deferred Compensation Board plan was \$12,218,070, and the amount on deposit with the County Commissioners Association of Ohio plan was \$1,202,242 both valued at market.

B. Compensated Absences

Vacation leave is earned at rates which vary depending upon length of service and standard work week. Current policy permits vacation leave to be carried forward with supervisory approval. County employees are paid for earned, unused vacation leave at the time of termination of employment. Vacation leave is recognized as a liability in the period in which it is earned.

Sick leave is earned at the rate of 3.10 hours to 4.60 hours for every eighty hours worked by various departments. Current policy permits sick leave to be accumulated without limit. At the time of retirement with the County, each employee who has ten or more years of service with the County is paid fifty percent of his accrued but unused sick leave, up to a maximum of 960 accrued sick hours.

For governmental funds, the current portion of unpaid compensated absences is that amount expected to be paid using available expendable resources, and is reported as an accrued liability in the fund from which the individuals who have accumulated the unpaid compensated absences are paid. The balance of the liability is reported in the general long-term obligations account group in the amount of \$3,915,809. An accrual of \$62,560 for compensated absences payable is reported within the enterprise fund at year end.

NOTE 17 - OUTSTANDING DEBT

A. Short-Term Debt

Note debt activity for the year ended December 31, 1996, consisted of the following:

	Balance 1/1/96	Issued	(Retired)	Balance 12/31/96
1995 - 5.30% Cook Building	\$3,000,000	0	(3,000,000)	0
1995 - 4.00% Cook Building	1,600,000	0	(1,600,000)	0
1995 - 5.80% County Education Center	150,000	0	(150,000)	0
1996 - 4.80% Human Services Building	0	4,600,000	(4,600,000)	0

(continued)

Lorain County, Ohio

Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

	Balance 1/1/96	Issued	(Retired)	Balance 12/31/96
1996 - 4.24% Human Services Building	\$0	4,600,000	(4,600,000)	0
1996 - 4.51% Board of Education Building	0	140,000	0	140,000
1996 - 4.40% Public Improvement:				
Jail Facility	0	5,000,000	0	5,000,000
Community Based Correctional Facility	0	2,500,000	0	2,500,000
Sewer Improvement	0	3,500,000	0	3,500,000
1995 - 5.90% Griswold Road/Murray Ridge	151,000	0	(151,000)	0
1995 - 4.25% Water/Sewer Improvement	1,074,000	0	(1,074,000)	0
1995 - 6.48% West Road/Melody Lane	100,000	0	(100,000)	0
1995 - 5.90% Murray Ridge	55,000	0	(55,000)	0
1995 - 4.25% Beachwood Waterline	31,000	0	(31,000)	0
1996 - 4.19% Elyria Water/Antrim Sewer Improvement	0	205,000	0	205,000
1996 - 4.15% West Road/Melody Lane Sewer Improvement	0	100,000	0	100,000
1996 - 4.10% Griswold Road Sewer Improvement	0	151,000	0	151,000
1996 - 4.22% Water/Sewer Improvements	0	1,074,000	0	1,074,000
1996 - 4.10% Murray Ridge Water	0	54,000	0	54,000
1996 - 4.22% Beachwood Waterline	0	9,400	0	9,400
Total Notes	<u>\$6,161,000</u>	<u>21,933,400</u>	<u>(15,361,000)</u>	<u>12,733,400</u>

All notes are backed by the full faith and credit of the County and mature within one year. The note liabilities are reflected in the funds which received the proceeds. The 1996 Public Improvement note was issued at a premium of \$42,130. Rental revenues are used to repay the Board of Education general obligation note debt. The sewer improvement portion of the public improvement note and the Elyria Water/Antrim Sewer Improvement note will be repaid by special assessments. The remaining sewer improvement notes will be paid from governmental fund revenues.

The notes are generally issued in anticipation of long-term bond financing and are refinanced until such bonds are issued.

By Ohio law, notes can be issued in anticipation of bond proceeds, special assessment bond proceeds and levies, or for up to fifty percent of anticipated revenue collections.

B. Bonded and Other Long-Term Debt

Changes in long-term obligations of the County during 1996 were as follows:

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

	Balance 1/1/96	Issued	(Retired)	Balance 12/31/96
General Obligation Bonds -				
Unvoted				
1977 - 5.375% Administration Building/Parking Deck	\$720,000	0	(120,000)	600,000
1989 6.3 to 7.9% Public Improvement	1,245,160	0	(284,157)	961,003
1989 - 6.875% Computer Acquisition	1,080,000	0	(360,000)	720,000
1989 - 6.875% Bascule Bridge Repair	\$360,000	0	(120,000)	240,000
1996 - 5.48% Public Improvement	0	7,885,000	0	7,885,000
Total General Obligation Bonds - Unvoted	<u>3,405,160</u>	<u>7,885,000</u>	<u>(884,157)</u>	<u>10,406,003</u>
Special Assessment Bonds				
1987 - 7.875% Sanitary Sewer Improvement	1,200,000	0	(100,000)	1,100,000
1989 - 6.3 to 7.9% Water Improvement	59,839	0	(5,843)	53,996
1986 - 7.25% Water Improvement	7,000	0	(7,000)	0
Total Special Assessment Bonds	<u>1,266,839</u>	<u>0</u>	<u>(112,843)</u>	<u>1,153,996</u>
OWDA Loans				
Sewer Improvement 101 - 5.20%	620,796	0	(23,468)	597,328
Sewer Improvement 102 - 4.80%	1,156,217	0	(27,208)	1,129,009
Sewer Improvement 103 - 4.56%	388,951	0	(14,288)	374,663
Total OWDA Loans	<u>2,165,964</u>	<u>0</u>	<u>(64,964)</u>	<u>2,101,000</u>
Capital Leases	185,536	276,067	(66,145)	395,458
Compensated Absences	3,487,976	788,369	(360,536)	3,915,809
Intergovernmental Payable	1,360,261	1,494,969	(1,360,261)	1,494,969
Claims and Judgments Payable	0	719,937	0	719,937
Total General Long-Term Obligations	<u>\$11,871,736</u>	<u>11,164,342</u>	<u>(2,848,906)</u>	<u>20,187,172</u>

General obligation bonds are direct obligations of the County and will be paid from the general bond retirement debt service fund using property tax revenues. The 1996 Public Improvement Bond was issued at a discount of \$148,337. Special assessment bonds will be paid from the proceeds of special assessments levied against benefited property owners. In the event that a property owner would fail to pay the assessment, payment would be made by the County. Capital leases will be paid from the fund which utilizes the assets. Compensated absences reported in the "compensated absences payable" account will be paid from the fund which the employees' salaries are paid. The intergovernmental payable represents contractually required pension contribution paid outside the available period and will be paid from the fund which the employees are paid. The claims and judgments payable will be paid from the general fund revenues.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

The County has entered into contractual agreements for loans from the Ohio Water Development Authority (OWDA). Under the terms of this agreement, the OWDA will reimburse, advance or directly pay the construction costs of approved projects. As of December 31, 1996, the County has two finalized and one pending OWDA projects. These loans will be repaid with special assessments. In the event that a property owner would fail to pay the assessment, payment would be made by the County.

The County's voted legal debt margin was \$81,679,043 with an unvoted debt margin of \$28,671,487 at December 31, 1996.

The following is a summary of the future annual debt service requirements for long-term obligations:

Year	General Obligation	Special Assessments	OWDA Loans	Total
1997	\$1,714,109	206,046	181,722	2,101,877
1998	1,668,510	197,615	180,723	2,046,848
1999	1,160,088	190,062	180,724	1,530,874
2000	780,935	163,000	180,722	1,124,657
2001	772,445	155,125	180,722	1,108,292
2002-2006	3,234,985	657,500	904,613	4,797,098
2007-2011	3,229,650	107,875	903,616	4,241,141
2012-2016	3,231,900	0	398,495	3,630,395
	<u>\$15,792,622</u>	<u>1,677,223</u>	<u>3,111,337</u>	<u>20,581,182</u>

NOTE 18 - CONDUIT DEBT OBLIGATIONS

From time to time, the County has issued Healthcare Revenue Bonds to provide financial assistance to health care organizations and Economic Development Bonds for private-sector entities for the acquisition and construction of facilities deemed to be in the public interest. Servicing these debts is the sole obligation of the entities which received the debt proceeds. Neither the County, the State, nor any political subdivision thereof is obligated in any manner for repayment of the bonds. Accordingly, the bonds are not reported as liabilities in the accompanying financial statements.

As of December 31, 1996, there were eleven series of Healthcare Revenue Bonds and nineteen Economic Development Bonds outstanding with aggregate principal amounts payable of \$161,713,150 and \$42,532,890, respectively.

NOTE 19- CAPITAL LEASES

Capital lease obligations recorded in the general long-term obligations account group relate to various equipment, which was leased under long-term agreements which meet the criteria of a capital lease as defined by FASB Statement No. 13, "Accounting for Leases." Capital lease payments have been reclassified and are reflected as debt service in the general purpose financial statements for the governmental funds. These expenditures are reflected as program/function expenditures on a budgetary basis. Such agreements provide for minimum, annual lease payments as follows:

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

Year	Payments
1997	\$132,197
1998	118,559
1999	77,972
2000	77,072
2001	50,379
Total Minimum Lease Payments	456,179
Less: Amount Representing Interest	(60,721)
Present Value of Minimum Lease Payments	\$395,458

The equipment is capitalized in the general fixed assets account group at the present value of the minimum lease payments at the time the lease was entered into of \$717,238. The related liability is reported in the general long-term obligations account group.

During 1996, the County entered into several capital lease agreements which were accounted for on a GAAP basis as expenditures in the Human Services special revenue fund with an offsetting amount reported as an other financing source.

NOTE 20 - INTERFUND TRANSACTIONS

Interfund receivables and interfund payables at December 31, 1996, resulted in the following balances:

	Receivables	Payables
General Fund	\$1,750,907	0
Special Revenue Funds		
Jail Facility Operation	0	32,450
Substance Abuse/Mental Health	0	60,624
Intensive Supervision	0	85,171
Bascule Bridge	0	300,000
Community Housing Improvement	0	233,300
COPS	0	47,987
Day Reporting	0	15,500
Prosecutor's Victim Witness	0	20,000
Total Special Revenue Funds	0	795,032
Debt Service Fund	0	8,000
Capital Projects Funds		
Q Construction	0	47,875
Jail Facility Construction	0	900,000
Total Capital Projects Funds	0	947,875
Total - All Funds	\$1,750,907	1,750,907

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

As of December 31, 1996, due to and due from other funds resulted in the following individual balances:

	<u>Due From</u>	<u>Due To</u>
General Fund	<u>\$417,899</u>	<u>8,795</u>
Special Revenue Funds		
Dog and Kennel	0	481
Solid Waste	0	1,089
Human Services	0	8,685
Substance Abuse/Mental Health	0	144
DRETAC	0	3,714
Motor Vehicle Gasoline Tax	14,148	939
Bascule Bridge	0	131
Community Housing Improvement	0	552
Youth Services	18,328	244
Reclaim Ohio	0	244
Children Services	0	320,412
MRDD	0	1,603
Community Mental Health	0	8,086
Golden Acres	0	1,327
Metropolitan Enforcement Group	0	1,260
Child Support Enforcement Agency	213	92,493
911 System	0	28
Alcohol and Drug Services Board	0	459
Community Development Block Grant	0	17,269
T-Federal	2,143	0
Drug Enforcement	459	0
	<u>35,291</u>	<u>459,160</u>
Total Special Revenue Funds		
Sewer Enterprise Fund	<u>14,994</u>	<u>229</u>
	<u>\$468,184</u>	<u>468,184</u>
Total - All Funds		

NOTE 21 - BUDGETARY BASIS OF ACCOUNTING

While reporting financial position, results of operations, and changes in fund balance/retained earnings on the basis of generally accepted accounting principles (GAAP), the budgetary basis as provided by law is based upon accounting for certain transactions on a basis of cash receipts, disbursements and encumbrances.

The Combined Statement of Revenues, Expenditures and Changes in Fund Balances - Budget and Actual (Non-GAAP Basis) - All Governmental Fund Types and the Combined Statement of Revenues, Expenses and Changes in Fund Equity - Budget and Actual (Non-GAAP Basis) - All Proprietary Fund Types - Primary Government are presented on the budgetary basis to provide a meaningful comparison of actual results with the budget. The major differences between the budget basis and the GAAP basis are that:

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

- a) Revenues are recorded when received in cash (budget basis) as opposed to when susceptible to accrual (GAAP basis).
- b) Expenditures/expenses are recorded when paid in cash (budget basis) as opposed to when the liability is incurred (GAAP basis).
- c) In order to determine compliance with Ohio law, and to reserve that portion of the applicable appropriation, encumbrances are recorded as the equivalent of an expenditure/expense (budget basis) as opposed to a reservation of fund balance for governmental funds (GAAP basis).
- d) Debt transactions for compliance determination with Ohio law are recorded in a debt service fund (budget basis) as opposed to allocating the note payments to the fund in which the original proceeds were recorded (GAAP basis).

The following tables summarize the adjustments necessary to reconcile the GAAP basis statements to the budgetary basis statements on a fund type basis:

Excess of Revenues and Other Financing Sources Over (Under)
Expenditures and Other Financing Uses
All Governmental Fund Types

	General	Special Revenue	Debt Service	Capital Projects
GAAP Basis	\$6,980,514	5,992,325	3,387,090	4,414,793
Revenue Accruals	(1,504,224)	(559,893)	(11,290)	199,252
Revenue for Debt	0	0	423,648	(423,648)
Advances In	408,207	365,618	208,000	947,875
Proceeds of Bonds	0	0	4,600,000	(4,600,000)
Proceeds of Notes	2,509,690	0	10,728,400	8,737,440
Loans Issued	(2,250,000)	0	0	0
Expenditure Accruals	336,511	1,871,606	7,000	(143,645)
Principal Retirement	0	0	(15,361,000)	0
Interest and Fiscal Charges	0	0	(383,503)	382,562
Advances Out	(1,521,493)	(208,207)	(200,000)	0
CDBG Non-Budgeted Fund	0	(131,173)	0	0
Encumbrances	(1,433,304)	(5,584,219)	0	(12,493,193)
Budget Basis	\$3,525,901	1,746,057	3,398,345	(2,978,564)

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

Net Income/Excess of Revenues Over (Under) Expenses and Operating Transfers All Proprietary Fund Types	Enterprise	Internal Service
GAAP Basis	(\$36,158)	899,973
Capital Grant	162,849	0
Revenue Accruals	10,122	(634)
Expense Accruals	341	(16,441)
Capital Outlay	(218,905)	0
Depreciation	149,044	0
Encumbrances	(1,864)	(3,146)
	\$65,429	879,752
Budget Basis		

NOTE 22 - FOOD STAMPS

The County's Department of Human Services (Welfare) distributed, through contracting issuance centers, federal food stamps to entitled recipients within Lorain County. The receipt and issuance of these stamps have the characteristics of federal "grants"; however, Human Services merely acts in an *intermediary capacity*. Therefore, the inventory value of these stamps is not reflected in the accompanying financial statements as the only economic interest related to these stamps rests with the ultimate recipient. Food stamp activity in the County's Department of Human Services for the year ended December 31, 1996, follows:

Balance 1/1/96	Receipts	Disbursements	Balance 12/31/96
\$5,495,216	20,317,000	(20,578,238)	5,233,978

NOTE 23- CONTINGENT LIABILITIES

A. Grants

The County received financial assistance from Federal and State agencies in the forms of grants. The disbursement of funds received under these programs generally requires compliance with terms and conditions specified in the grant agreements and is subject to audit by the grantor agencies. Any disallowed claims resulting from such audits could become a liability of the general fund or other applicable funds. However, in the opinion of *management*, any such disallowed claims will not have a material adverse effect on the overall financial position of the County at December 31, 1996.

B. Litigation

As of December 31, 1996, the County was a party to various other legal proceedings. The ultimate disposition of these proceedings is not presently determinable, but will not, in the opinion of the County, have a material adverse effect on the continued operation of the County.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

NOTE 24 - RELATED PARTY TRANSACTIONS

During 1996 the County provided facilities, certain equipment, transportation and salaries for administration, implementation and supervision of its programs to Murray Ridge Production Center, Inc. Murray Ridge Production Center, Inc., a discretely presented component unit of Lorain County, disclosed \$193,371 for such contributions. Additional habilitative services provided directly to Workshop clients by the County amounted to \$6,502,526.

NOTE 25 - CONTRACTUAL COMMITMENTS

During 1996, the County entered into various contracts for building construction and renovations totaling \$18,410,071. The amount paid on the contracts was \$6,782,586, leaving an outstanding contractual commitment of \$11,627,485. As of December 31, 1996, the County had a continuing contractual agreement of \$2,371,805 for the aerial survey of the County. The project was in the planning stage and the entire amount was encumbered in the real estate assessment special revenue fund. In addition, the general fund has encumbered \$367,644 for a new accounting software system.

NOTE 26 - SUBSEQUENT EVENTS

During April 1997, the County settled a lawsuit which had been brought in prior year. The County's share of the settlement was \$719,937, thus, a liability in the same amount has been recorded at December 31, 1996 in the general long-term obligations account group.

The Regional Airport Authority was a jointly governed organization at December 31, 1996 as described in Note 12. During May 1997 the two other participating cities relinquished their participation and the commissioners of Lorain County took sole control of the Regional Airport Authority.

NOTE 27 - LORAIN COUNTY TRANSIT AUTHORITY

1. ORGANIZATION AND SIGNIFICANT ACCOUNTING POLICIES

Organization - Lorain County Transit Authority (the "Transit") was created pursuant to Sections 306.01 through 306.13 of the Ohio Revised Code for the purpose of providing public transportation in Lorain County, Ohio. As a political subdivision it is distinct from, and is not an agency of, the State of Ohio or any other local governmental unit. The Transit is not subject to Federal or State income taxes.

The Transit is managed by a seven-member Board of Trustees and provides virtually all public transportation within Lorain County.

Operations - Lorain County Transit has not obtained a dedicated local funding source. Prior to 1995, the Transit funded its accumulated deficit using advances from Lorain County and short-term bank debt. During 1995 and 1996, the Transit received local operating subsidies from Lorain County of \$185,000 and \$145,000, respectively. For the year ending December 31, 1997, Lorain County approved an operating subsidy of \$214,000. Management plans to continue requesting annual subsidies from Lorain County until such time as a dedicated local funding source is obtained (e.g. sales tax levy).

Effective June 27, 1996 and September 7, 1995, the Board of Commissioners of Lorain County issued a resolution to forgive \$75,000 and \$149,700, respectively, of advances outstanding. During 1996, the Transit did not receive additional advances from Lorain County which would require repayment.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

Reporting Entity - For financial reporting purposes all departments and operations for which the Transit is financially accountable are included in the reporting entity. Financial accountability was evaluated based on consideration of financial interdependency, appointment of voting majority, and imposition of will. No governmental units other than the Transit itself are included in the reporting entity as none are deemed component units based upon the consideration above.

The Transit is considered a component unit of Lorain County due to the fact that the members of the Transit's board are appointed by the Lorain County Board of Commissioners and the Transit is economically dependent on Lorain County for operating and capital subsidies and cash advances.

Basis of Accounting - The Transit follows the accrual basis of accounting, whereby revenues and expenses are recognized in the period earned or incurred. The measurement focus is on determination of net income, financial position and cash flows. All transactions are accounted for in a single enterprise fund.

In accordance with Statement No. 20 of the *Governmental Accounting Standards Board* "Accounting and Financial Reporting for Proprietary Funds and Other Governmental Entities that use Proprietary Fund Accounting", the Transit has elected not to apply the provisions of the Statements and Interpretations of the Financial Accounting Standards Board issued after November 30, 1989. The Transit will continue applying all applicable pronouncements issued by the *Governmental Accounting Standards Board*.

Cash and Cash Equivalents - For purposes of the statement of cash flows, the Transit considers all highly liquid investments with a maturity of three months or less when purchased to be cash equivalents.

Equipment and Depreciation - Equipment is stated at historical cost. The costs of normal maintenance and repairs are charged to operations as incurred.

Depreciation is computed using the straight-line method over the estimated useful lives of the respective assets as follows:

	<u>Years</u>
Transportation Equipment	6
Other Equipment	10
Facilities	25

Depreciation recognized on assets acquired or constructed through grants externally restricted for capital acquisitions are closed to the appropriate contributed capital account. Net income (loss) adjusted by the amount of depreciation on fixed assets acquired in this manner is closed to retained earnings.

Recognition of Revenue, Receivables and Deferred Revenues - Passenger fares are recorded as revenue at the time services are performed.

The Federal Transit Administration ("FTA") and the Ohio Department of Transportation ("ODOT") provide financial assistance and make grants directly to the Transit for operations and acquisition of property and equipment. Operating grants and special fare assistance awards made on the basis of entitlement periods are recorded as grant receivables and revenues over the entitlement period. Capital grants for the acquisition of property and equipment (reimbursement type grants) are recorded as grant receivables and credited to contributed capital when the related qualified expenditures are incurred. Capital grants received in advance of project costs being incurred are deferred. Subsidies from various local governments/agencies are recognized when received.

Contributed Services - The Transit records the fair value of contributed services as both an operating expense and nonoperating revenue in the statement of revenues and expenses.

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

Compensated Absences - The Transit accrues vacation and sick pay benefits as earned by its employees.

Reclassification - Certain reclassifications have been made to the 1995 financial statements to conform to the 1996 presentation.

2. DEPOSITS AND INVESTMENTS

The investment and deposit of Transit moneys are governed by the provisions of the Ohio Revised Code. In accordance with these statutes, only banks located in Ohio and domestic building and loan associations are eligible to hold public deposits. The statutes also permit the Transit to invest its moneys in certificates of deposit, savings accounts, money market accounts, the State Treasurer's investment pool (STAR Ohio), and obligations of the United States government and certain agencies thereof. The Transit may also enter into repurchase agreements with any eligible depository or any eligible dealer who is a member of the National Association of Securities Dealers for a period not exceeding thirty days.

Public depositories must give security for all public funds on deposit. These institutions may either specifically collateralize individual accounts in excess of amounts insured by the Federal Deposit Insurance Corporation (FDIC), or may pledge a pool of government securities valued at least 110 percent of the total value of public moneys on deposit at the institution. Repurchase agreements must be secured by the specific government securities upon which the repurchase agreements are based. These securities must be obligations of or guaranteed by the United States and must mature or be redeemable within five years of the date of the related repurchase agreement. The market value of the securities subject to a repurchase agreement must exceed the value of the principal by 2 percent and be marked to market daily. State law does not require security for public deposits and investments to be maintained in the Transit's Name.

The Transit is prohibited from investing in any financial instrument, contract, or obligation whose value or return is based upon or linked to another asset or index, or both, separate from the financial instruments, contract, or obligation itself (commonly known as a "derivative"). The Transit is also prohibited from investing in reverse repurchase agreements.

Deposit - The carrying amount of the Transit's deposits were \$100,435 with bank balances of \$99,214 at December 31, 1996. All deposits were covered by Federal depository insurance at December 31, 1996.

3. EMPLOYMENT RETIREMENT AND DEFERRED COMPENSATION PLANS

A) Public Employees Retirement System of Ohio

The Public Employees Retirement System of Ohio elected early adoption of Statement No. 27 of the *Government Accounting Standards Board (GASB) "Accounting for Pensions by State and Local Governmental Employers"* which has an effective date of 1998. Accordingly, this section of the footnote disclosure has been prepared in accordance with GASB No. 27. The early adoption of GASB No. 27 has no impact on the Transit's financial statements.

Effective July 1, 1991, all employees of the Transit are required to be members of the Public Employees Retirement System of Ohio (PERS), a cost-sharing, multiple-employer pension plan. PERS provides retirement and disability benefits, annual cost of living adjustments, and death benefits to plan members and beneficiaries. Authority to establish and amend benefits is provided by State statute per Chapter 145 of the Ohio Revised Code. PERS issues a stand-alone financial report that includes financial statements and required supplementary information. The financial report may be obtained by making a written request to the Public Employees Retirement System of Ohio, 277 East Town Street, Columbus, Ohio 43215-4642 or by calling (614) 466-2085.

Lorain County, Ohio

Notes to the General Purpose Financial Statements For the Year Ended December 31, 1996

The Ohio Revised Code provides statutory authority for employee and employer contributions. Employees are required to contribute 8.5 percent of their covered payroll to PERS. The 1996 and 1995 employer contribution rate for local government employer units was 13.55 percent of covered payroll including 5.11 percent that is used to fund postretirement health care benefits. The Transit's total contributions to PERS for pension benefits (excluding the amount relating to postretirement benefits) for the years ended December 31, 1996, 1995, and 1994 were approximately \$15,000, \$9,000, and \$10,000, respectively, which equaled the required contribution for each year.

Health Care - PERS provides postretirement health care coverage to age and service retirees with 10 or more years of qualifying Ohio service credit. Health care coverage for disability recipients and primary survivor recipients is available. A portion of each employer's contribution to PERS (5.11 percent of the total 13.55 percent contributed) is set aside for the funding of postretirement health care. The Ohio Revised Code provides the statutory authority requiring public employers to fund pension and postretirement health care through their contributions to PERS.

Postretirement health care is advance-financed on an actuarially determined basis. Assumptions and calculations below were based on the PERS' latest actuarial review performed as of December 31, 1995.

- An entry age normal actuarial cost method of valuation is used in determining the present value of benefit liabilities and normal cost. The difference between assumed and actual experience (actuarial gains and losses) becomes part of unfunded actuarial accrual liability.
- Assets are carried at cost, which approximates market value. For actuarial valuation purposes, assets are adjusted to reflect 25 percent of unrealized market appreciation or depreciation on investment assets.
- The assumed investment rate of return for 1996 was 7.75 percent.
- The assumed annual base portion of the individual pay increase was 5.25 percent compounded annually. Additionally, annual pay increases over and above the 5.25 percent base increase, were assumed to range from 0 percent to 5.1 percent. Health care premiums were assumed to increase 5.25 percent annually.
- At December 31, 1995, the total PERS actuarially determined liability for postretirement health care was \$8.6 billion. The total PERS net assets available for these benefits was \$7.23 billion, leaving an unfunded actuarial liability of \$1.37 billion.
- Total state-wide active contribution participants were 369,467 at December 31, 1995. The actuarially determined and statutorily required contribution requirement from the Transit for the years ended December 31, 1996 and 1995 (which is included in the Transit's total PERS contributions) were approximately \$6,000 and \$5,000, respectively.

B) Deferred Compensation Plan

Transit employees participate in a deferred compensation plan created in accordance with ORC Sections 145.71-74 and the Internal Revenue Code Section 457. Participation is on a voluntary, payroll deduction basis. The plan permits deferral of compensation until future years. According to the plan, the deferred compensation is not available to employees until termination, retirement, death or unforeseeable emergency. The deferred wages and any earned income are not subject to taxes until actually received by the employees.

All amounts of compensation deferred under the plan, all property and rights purchased with those amounts, and all income attributable to those amounts, property, or rights are (until paid or made available to employers, or other beneficiaries) solely the property and rights of the Transit (without being restricted to the payment of benefits under the plan), subject to the claims of the Transit general creditors. Participants' rights under the plan are equal to those of general creditors of the Transit in amounts equal to the fair

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

market value of the deferred account for each participant. The plan agreement states that the Transit and the plan administrators have no liability for losses under the plan with the exception of fraud or wrongful taking.

Funds on deposit with the Ohio Employees Deferred Compensation Board (valued at market) at December 31, 1996 and 1995 were \$107, 840 and \$93, 426, respectively. These amounts are recorded as an asset and a corresponding liability in the accompanying balance sheets.

Investments are managed by the plan's trustee under one of sixteen investment options or a combination thereof. The choice of the investment option is made by the participants.

4. CONTINGENCIES

Federal and State Grants - Under the terms of the various grants, periodic audits are required where certain costs could be questioned as not being an eligible expenditure under the terms of the grant. Questioned costs could be identified during audits to be conducted in the future. In the opinion of the Transit's management, no material grant expenditures will be disallowed.

Local Share and Maximum Grant Amounts - FTA Section 9 Formula Grants require the Transit to provide local matching funds, for operating assistance, equal to the Federal match. In addition, the Federal match cannot exceed 50 percent of net project cost. In 1995, 1994, and 1993, the Transit did not meet these requirements. During 1994 and certain prior years, the Transit used debt financing (advances from Lorain County and notes payable to bank) to provide its local match. This debt financing does not qualify as local share under FTA guidelines and, accordingly, FTA could require the Transit to refund the resulting Federal overpayments. In 1995 and 1994, Federal operating assistance exceeded 50 percent of net project costs. The Federal overpayments aggregated approximately \$335,000 to \$415,000. As discussed in Note I, Lorain County has forgiven outstanding advances of \$75,000 in 1996 and \$149,700 in 1995. If FTA elects to apply this local share and debt forgiveness to prior years, the overpayment discussed above will be reduced by a similar amount. The determination of whether this noncompliance will ultimately result in a refund of grant payments cannot presently be determined. Accordingly, no provision for any liability that may result has been recognized in the accompanying financial statements.

5. GRANTS, REIMBURSEMENTS AND SPECIAL FARE ASSISTANCE

Grants, reimbursements and special fare assistance included in the statement of revenues and expenses for the year ended December 31, 1996 consists of the following:

	1996
FEDERAL:	
FTA Operating Assistance	\$617,759
FTA Planning Grants	153,729
FTA Capital Grants reimbursing Operating Expenses	3,486
Total	\$774,974
STATE:	
ODOT Operating Assistance	\$224,654
ODOT Planning Assistance	22,036
ODOT Elderly Fare Assistance	45,773
Total	\$292,463

Lorain County, Ohio
Notes to the General Purpose Financial Statements
For the Year Ended December 31, 1996

	1996
LOCAL:	
Operating assistance and reimbursements	\$294,185
Capital assistance and reimbursements	1,723
Total	\$295,908

6. FIXED ASSETS

Equipment fixed assets of the Transit at December 31, 1996 consisted of as follows:

Equipment:	
Transportation Equipment	\$1,611,427
Administrative Facilities	250,000
Office Furniture and Equipment	67,161
Total	1,928,588
Less: Accumulated Depreciation	1,266,471
Equipment - Net	\$662,117

NOTE 28 - MURRAY RIDGE PRODUCTION CENTER, INC.

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

- A. Financial statement presentation - Murray Ridge Production Center, Inc. adopted Statement of Financial Accounting Standards No. 117 (SFAS 117) and Statement of Financial Accounting Standards No. 116 (SFAS 116) during the year ended June 30, 1996. Under SFAS 117, Murray Ridge Production Center, Inc. is required to report information regarding its financial position and activities according to classes of assets. Murray Ridge Production Center, Inc. has reclassified its financial statements as required. Under SFAS 116, contributions received are recorded as unrestricted, temporarily restricted or permanently restricted depending on the nature of donor restrictions.
- B. Equipment - These assets are stated at cost and depreciated on the straight-line and declining-balance methods over the estimated useful lives of the various assets. Maintenance and repairs are charged against earnings when incurred. Additions and major renewals are capitalized. Fixed assets had an original cost of \$166,022 and are reported net of \$117,639 of depreciation.
- C. Income Taxes - Murray Ridge Production Center, Inc., is a non-profit corporation and is exempt from Federal income taxes under Section 501 (c) (3) of the Internal Revenue Code.
- D. Donated Services - Donated services of management, direct supervision, rent, etc. have been provided by the Lorain County Board of Mental Retardation/Developmental Disabilities. During the year ended June 30, 1996 the value of these services was estimated to be \$193, 371.

Concentrations of Credit Risk

Financial instruments that potentially subject the organization to credit risk include cash on deposit with five financial institutions amounting to \$554,414 at June 30, 1996 which was insured for \$392,828 by the Federal Deposit Insurance Corporation. The organization had extended unsecured credit to regular customers amounting to \$163,076 at June 30, 1996.

**Combining, Individual Fund
and
Account Group
Statements and Schedules**

General Fund

The General Fund is used to account for all financial resources of the County except those required to be accounted for in another fund.

Lorain County, Ohio
Schedule of Revenues, Expenditures and
Changes in Fund Balance - Budget and Actual (Non-GAAP Basis)
General Fund
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Property and Other Taxes	\$3,591,895	3,932,349	340,454
Sales Tax	10,378,046	10,114,917	(263,129)
Charges for Services	6,104,019	7,321,021	1,217,002
Licenses, Permits and Fees	179,629	185,203	5,574
Fines and Forfeitures	613,458	904,242	290,784
Intergovernmental	9,361,452	9,455,412	93,960
Special Assessments	2,808	3,185	377
Interest	3,126,894	5,212,010	2,085,116
Other	0	467,936	467,936
Total Revenues	33,358,201	37,596,275	4,238,074
Expenditures			
Current:			
General Government:			
Legislative and Executive:			
Commissioners:			
Salaries and Wages	612,300	610,447	1,853
Fringe Benefits	94,208	92,385	1,823
Supplies and Materials	19,477	16,256	3,221
Contractual Services	32,851	17,523	15,328
Capital Outlay	863	782	81
Other	13,741	12,158	1,583
Total Commissioners	773,440	749,551	23,889
Auditor:			
Salaries and Wages	831,307	827,142	4,165
Fringe Benefits	128,940	128,932	8
Supplies and Materials	67,358	63,870	3,488
Contractual Services	174,942	224,945	(50,003)
Other	29,306	27,528	1,778
Total Auditor	1,231,853	1,272,417	(40,564)
Treasurer:			
Salaries and Wages	212,795	212,761	34
Fringe Benefits	32,525	32,520	5
Supplies and Materials	16,810	16,168	642
Contractual Services	13,937	6,112	7,825
Capital Outlay	2,546	2,396	150
Other	1,221	1,151	70
Total Treasurer	\$279,834	271,108	8,726

(continued)

Lorain County, Ohio
 Schedule of Revenues, Expenditures and
 Changes in Fund Balance - Budget and Actual (Non-GAAP Basis)
General Fund (continued)
 For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Prosecuting Attorney:			
Salaries and Wages	\$1,529,153	1,522,850	6,303
Fringe Benefits	295,208	275,880	19,328
Supplies and Materials	32,920	31,247	1,673
Contractual Services	7,688	7,138	550
Capital Outlay	59,026	57,811	1,215
Other	57,199	56,840	359
Total Prosecuting Attorney	1,981,194	1,951,766	29,428
Board of Revisions:			
Salaries and Wages	53,261	53,224	37
Fringe Benefits	8,236	8,144	92
Supplies and Materials	6,707	564	6,143
Other	1,040	0	1,040
Total Board of Revisions	69,244	61,932	7,312
County Planning Commission:			
Salaries and Wages	24,439	23,309	1,130
Fringe Benefits	8,343	8,230	113
Supplies and Materials	233	0	233
Other	176	374	(198)
Total County Planning Commission	33,191	31,913	1,278
Board of Elections:			
Salaries and Wages	1,028,083	966,172	61,911
Fringe Benefits	125,886	117,772	8,114
Supplies and Materials	52,759	41,030	11,729
Contractual Services	196,284	171,251	25,033
Capital Outlay	112,786	95,759	17,027
Other	15,022	13,524	1,498
Total Board of Elections	1,530,820	1,405,508	125,312
Community Maintenance:			
Salaries and Wages	601,447	573,126	28,321
Fringe Benefits	84,344	83,552	792
Supplies and Materials	672,327	581,580	90,747
Contractual Services	1,895,226	1,842,906	52,320
Capital Outlay	82,008	69,055	12,953
Other	10,534	7,838	2,696
Total Community Maintenance	\$3,345,886	3,158,057	187,829

(continued)

Lorain County, Ohio
Schedule of Revenues, Expenditures and
Changes in Fund Balance - Budget and Actual (Non-GAAP Basis)
General Fund (continued)
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Community Development:			
Salaries and Wages	\$107,695	100,347	7,348
Fringe Benefits	11,270	9,479	1,791
Supplies and Materials	1,488	621	867
Other	1,676	715	961
Total Community Development	122,129	111,162	10,967
Recorder:			
Salaries and Wages	349,797	327,921	21,876
Fringe Benefits	51,037	50,399	638
Supplies and Materials	5,866	4,672	1,194
Other	1,432	1,432	0
Total Recorder	408,132	384,424	23,708
Insurance/Pensions/Taxes:			
Fringe Benefits	2,164,550	1,820,435	344,115
Contractual Services	651,650	611,916	39,734
Other	35,677	35,677	0
Total Insurance/Pensions/Taxes	2,851,877	2,468,028	383,849
Miscellaneous:			
Salaries and Wages	51,182	51,182	0
Fringe Benefits	105	105	0
Supplies and Materials	901	901	0
Contractual Services	2,269,505	1,569,472	700,033
Other	3,717,515	104,060	3,613,455
Total Miscellaneous	6,039,208	1,725,720	4,313,488
Total General Government - Legislative and Executive	18,666,808	13,591,586	5,075,222
Judicial:			
Court of Appeals:			
Contractual Services	222,245	161,685	60,560
Total Court of Appeals	\$222,245	161,685	60,560

(continued)

Lorain County, Ohio
Schedule of Revenues, Expenditures and
Changes in Fund Balance - Budget and Actual (Non-GAAP Basis)
General Fund (continued)
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Common Pleas Court:			
Salaries and Wages	\$967,977	966,010	1,967
Fringe Benefits	149,946	148,033	1,913
Supplies and Materials	29,827	25,172	4,655
Contractual Services	698,076	683,918	14,158
Capital Outlay	30,917	28,345	2,572
Other	20,047	14,205	5,842
Total Common Pleas Court	1,896,790	1,865,683	31,107
Domestic Relations-Domestic Relations:			
Salaries and Wages	961,566	960,122	1,444
Fringe Benefits	162,689	162,629	60
Supplies and Materials	15,795	15,657	138
Contractual Services	22,508	21,443	1,065
Capital Outlay	45,295	32,569	12,726
Other	11,219	11,213	6
Total Domestic Relations - Domestic Relations	1,219,072	1,203,633	15,439
Domestic Relations-Juvenile Probation:			
Salaries and Wages	974,427	973,390	1,037
Fringe Benefits	146,700	146,616	84
Supplies and Materials	26,157	25,438	719
Contractual Services	191,800	185,945	5,855
Capital Outlay	7,530	7,517	13
Other	16,343	16,343	0
Total Domestic Relations- Juvenile Probation	1,362,957	1,355,249	7,708
Domestic Relations-Juvenile Detention Home:			
Salaries and Wages	768,499	767,835	664
Fringe Benefits	117,555	117,552	3
Supplies and Materials	116,577	115,018	1,559
Contractual Services	97,923	97,247	676
Capital Outlay	20,516	20,460	56
Other	5,127	4,144	983
Total Domestic Relations-Juvenile Detention Home	\$1,126,197	1,122,256	3,941

(continued)

Lorain County, Ohio
Schedule of Revenues, Expenditures and
Changes in Fund Balance - Budget and Actual (Non-GAAP Basis)
General Fund (continued)
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Domestic Relations-Child Support:			
Salaries and Wages	\$281,367	271,716	9,651
Fringe Benefits	87,169	87,159	10
Supplies and Materials	17,741	16,842	899
Contractual Services	21,082	20,799	283
Capital Outlay	11,203	11,165	38
Other	4,160	2,684	1,476
Total Domestic Relations-Child Support:	422,722	410,365	12,357
Domestic Relations-Hazel Webber Home:			
Salaries and Wages	138,168	136,747	1,421
Fringe Benefits	21,356	21,350	6
Supplies and Materials	9,071	8,440	631
Contractual Services	14,562	14,211	351
Capital Outlay	7,150	7,106	44
Other	4,855	3,963	892
Total Domestic Relations-Hazel Webber Home:	195,162	191,817	3,345
Probate Court:			
Salaries and Wages	294,651	293,941	710
Fringe Benefits	45,571	45,565	6
Supplies and Materials	22,975	22,247	728
Contractual Services	15,460	10,184	5,276
Capital Outlay	40,232	41,000	(768)
Other	6,673	6,117	556
Total Probate Court	425,562	419,054	6,508
Clerk of Courts:			
Salaries and Wages	576,103	564,472	11,631
Fringe Benefits	88,553	85,262	3,291
Supplies and Materials	42,688	39,374	3,314
Contractual Services	27,882	25,610	2,272
Capital Outlay	1,320	345	975
Other	4,882	4,595	287
Total Clerk of Courts	741,428	719,658	21,770
Municipal Courts:			
Salaries and Wages	367,237	360,096	7,141
Fringe Benefits	78,847	77,461	1,386
Contractual Services	100,420	91,627	8,793
Total Municipal Courts	\$546,504	529,184	17,320

(continued)

Lorain County, Ohio
Schedule of Revenues, Expenditures and
Changes in Fund Balance - Budget and Actual (Non-GAAP Basis)
General Fund (continued)
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Education Law Libraries:			
Salaries and Wages	\$36,096	36,095	1
Fringe Benefits	5,618	5,554	64
Total Education Law Libraries	41,714	41,649	65
Total General Government - Judicial	8,200,353	8,020,233	180,120
Public Safety:			
Coroner:			
Salaries and Wages	154,381	154,342	39
Fringe Benefits	23,791	23,766	25
Supplies and Materials	4,284	3,502	782
Contractual Services	49,683	44,241	5,442
Other	4,503	4,265	238
Total Coroner	236,642	230,116	6,526
Sheriff:			
Salaries and Wages	4,535,339	2,654,864	1,880,475
Fringe Benefits	780,804	545,272	235,532
Supplies and Materials	381,876	362,811	19,065
Contractual Services	479,716	418,112	61,604
Capital Outlay	186,001	165,801	20,200
Other	43,233	37,139	6,094
Total Sheriff	6,406,969	4,183,999	2,222,970
Hazardous Materials Coordination:			
Salaries and Wages	37,233	35,314	1,919
Fringe Benefits	5,813	5,461	352
Supplies and Materials	138	97	41
Capital Outlay	1,635	1,614	21
Total Hazardous Materials Coordination	44,819	42,486	2,333
Community Disaster Services:			
Salaries and Wages	48,642	48,251	391
Fringe Benefits	7,416	7,404	12
Supplies and Materials	1,795	1,595	200
Contractual Services	8,589	7,572	1,017
Capital Outlay	39,646	37,990	1,656
Other	10,742	9,381	1,361
Total Community Disaster Services	116,830	112,193	4,637
Total Public Safety	\$6,805,260	4,568,794	2,236,466

(continued)

Lorain County, Ohio
Schedule of Revenues, Expenditures and
Changes in Fund Balance - Budget and Actual (Non-GAAP Basis)
General Fund (continued)
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Public Works:			
Engineer:			
Salaries and Wages	\$137,932	135,377	2,555
Fringe Benefits	23,832	21,628	2,204
Supplies and Materials	8,275	7,057	1,218
Capital Outlay	27,597	23,393	4,204
Other	1,587	670	917
Total Public Works:	199,223	188,125	11,098
Health:			
Registration of Vital Statistics:			
Contractual Services	5,022	4,693	329
Total Health	5,022	4,693	329
Human Services:			
Soldiers' Relief Commission Board:			
Salaries and Wages	207,500	188,073	19,427
Fringe Benefits	32,781	29,019	3,762
Capital Outlay	13,836	12,632	1,204
Other	207,651	197,873	9,778
Total Soldiers' Relief Commission Board	461,768	427,597	34,171
Veterans Service:			
Supplies and Materials	11,760	11,568	192
Total Veterans Service	11,760	11,568	192
Total Human Services	473,528	439,165	34,363
Economic Development and Assistance:			
Salaries and Wages	43,085	0	43,085
Fringe Benefits	5,384	0	5,384
Supplies and Materials	129	0	129
Other	1,210	0	1,210
Total Economic Development and Assistance	49,808	0	49,808
Capital Outlay:			
Capital Improvements	\$3,127,907	2,516,357	611,550

(continued)

Lorain County, Ohio
Schedule of Revenues, Expenditures and
Changes in Fund Balance - Budget and Actual (Non-GAAP Basis)
General Fund (continued)
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Intergovernmental:			
Contractual Services	\$2,282,043	2,291,630	(9,587)
Other - Grants	227,915	227,771	144
Total Intergovernmental	2,509,958	2,519,401	(9,443)
Total Expenditures	40,037,867	31,848,354	8,189,513
Excess of Revenues Over (Under) Expenditures	(6,679,666)	5,747,921	12,427,587
Other Financing Sources (Uses)			
Proceeds of Notes	2,250,000	2,509,690	259,690
Advances - In	1,351,145	408,207	(942,938)
Advances - Out	(2,937,316)	(1,521,493)	1,415,823
Operating Transfers - In	214,560	932,624	718,064
Operating Transfers - Out	(1,920,365)	(4,551,048)	(2,630,683)
Total Other Financing Sources (Uses)	(1,041,976)	(2,222,020)	(1,180,044)
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(7,721,642)	3,525,901	11,247,543
Fund Balance at Beginning of Year	10,712,820	10,712,820	0
Prior Year Encumbrances Appropriated	1,699,009	1,699,009	0
Fund Balance at End of Year	\$4,690,187	15,937,730	11,247,543

Special Revenue Funds

The Special Revenue Funds are used to account for the proceeds of specific revenue sources (other than for major capital projects) that are legally restricted to expenditure for specified purposes. Following is a description of all material special revenue funds:

Jail Facility Operation - To account for sales tax revenues used to operate the County's jail facilities.

Dog and Kennel - To account for the dog warden's operations, financed by the sale of dog tags and fine collections.

Solid Waste - To account for fees received from Browning Ferris Inc. and State grants used for the operation of a solid waste management program.

Community Based Correctional Facility - To account for State grants which pass through the County to the Community Based Correctional Facility Board.

Human Services - To account for various Federal and State grants and transfers from the general fund. This revenue is used to provide general relief to eligible recipients, pay for medical assistance and to pay for various social services.

Substance Abuse/Mental Health - To account for State grants used to provide funding for programs for offenders with substance abuse and /or mental health needs.

Real Estate Assessment - To account for state mandated, county-wide real estate appraisals that are funded by charges to the County's political subdivisions.

DRETAC - To account for five percent of all certified delinquent real estate taxes, personal property taxes and assessments used for the purpose of collecting delinquent property taxes, personal property taxes and special assessments.

Certificate of Title - To account for revenues derived from charges for services expended for subsidizing the operations of the Title Department.

Recorder's Equipment - To account for revenues derived from charges for services expended for purchase of equipment and supplies for the recorder's office.

Intensive Supervision - To account for various revenues used for supervision of criminal offenders.

Motor Vehicle Gasoline Tax - To account for revenue derived from motor vehicle license registrations and gasoline tax. Expenditures are restricted by State law to County road and bridge repair and improvement programs.

Bascule Bridge - To account for Federal grants used to maintain the bascule bridge located in the County.

Community Housing Improvement - To account for Federal and State grants used for community housing improvement projects.

Youth Services - To account for State grants used for youth employment projects, group homes and juvenile delinquency prevention programs.

continued

Special Revenue Funds

(continued)

Reclaim Ohio - To account for State grants used for various delinquent juvenile programs

Indigent Guardianship - To account for revenues used for Probate Court cases involving guardianship of indigent individuals.

Computerized Legal Research - To account for revenues derived from charges for services expended for computerizing the Legal Research Department.

TB Clinic - To account for a property tax levy used to operate a tuberculosis clinic.

Children Services - To account for Federal and State welfare subsidies and Veteran's Administration and Social Security payments. Major expenditures are for support and placement of children.

MRDD - To account for the operation of a school and the costs of administering a workshop for the mentally retarded and developmentally disabled. Revenue sources are a county-wide property tax levy, federal and state grants, and subsidies from the Ohio Department of Education and the Ohio Department of Mental Retardation and Developmental Disabilities.

Supportive Living - To account for the State grants used for housing disabled persons capable of living in a group home facility.

Community Mental Health - To account for a county wide property tax levy for the operation of the Alcohol, Drug Addiction and Mental Health Services Board of Lorain County.

Golden Acres - To account for the receipt of State grants and property taxes as well as other monies to operate the County's nursing home and the County home.

Metropolitan Enforcement Group - To account for the receipt of State grants used for the operation of a local drug enforcement program.

Child Support Enforcement Agency - To account for the receipt of Federal and State grants used for processing and enforcing court ordered child support payments.

Crime Laboratory - To account for revenues used for operation of the crime laboratory.

911 System - To account for sales tax revenues expended for the implementation and operations of a County 911 system.

Alcohol and Drug Service Board - To account for Federal and State grants used to pay the costs of contracts with local alcohol and drug agencies that provide services to the public at large.

Law Enforcement Trust - To account for fines and forfeitures which are collected and subsequently allocated to various recipients.

Community Development Block Grant - To account for revenue from the Federal government and expenditures as prescribed under the Community Development Block Grant program.

continued

Special Revenue Funds

(continued)

Other Public Safety - These funds' monies, comprised of local, State and Federal monies as well as miscellaneous sources, are used for various public safety purposes. These funds are as follows:

COPS
Community Corrections Act
PAIR
Day Reporting
T - Federal
Prosecutor's Victim Witness
Drug Enforcement
Enforcement and Education

Other - Smaller Special Revenue Funds operated by the County and subsidized in part by local, State and Federal monies as well as miscellaneous sources. These funds are as follows:

Recycle Ohio
Marriage Licenses
Ditch Maintenance
Waterline Maintenance

Lorain County, Ohio
Combining Balance Sheet
All Special Revenue Funds
December 31, 1996

	<u>Jail Facility Operation</u>	<u>Dog and Kennel</u>	<u>Solid Waste</u>	<u>Community Based Correctional Facility</u>
Assets				
Equity in Pooled Cash and Cash Equivalents	\$979,620	177,041	2,706,789	0
Cash and Cash Equivalents in Segregated Accounts	0	0	0	0
Cash and Cash Equivalents with Fiscal Agents	0	0	0	0
Receivables:				
Sales Tax	619,141	0	0	0
Accounts	0	0	158,811	0
Due From Other Funds	0	0	0	0
Due From Agency Funds:				
Property and Other Taxes	0	0	0	0
Special Assessments	0	0	0	0
Intergovernmental Receivable	0	3,110	8,101	318,632
Materials and Supplies				
Inventory	0	0	0	0
Notes Receivable	0	0	0	0
Loans Receivable	0	0	0	0
Total Assets	<u>\$1,598,761</u>	<u>180,151</u>	<u>2,873,701</u>	<u>318,632</u>
Liabilities				
Accounts Payable	\$4,481	6,968	9,473	0
Contracts Payable	0	0	0	0
Accrued Wages	22,541	7,379	5,081	0
Compensated Absences Payable	0	1,418	0	0
Interfund Payable	32,450	0	0	0
Due to Other Funds	0	481	1,089	0
Intergovernmental Payable	33,775	1,700	1,793	318,632
Deferred Revenue	0	0	0	0
Total Liabilities	<u>93,247</u>	<u>17,946</u>	<u>17,436</u>	<u>318,632</u>
Fund Equity				
Fund Balance:				
Reserved for Encumbrances	11,106	25,593	298,844	0
Reserved for Inventory	0	0	0	0
Reserved for Loans	0	0	0	0
Reserved for Notes Receivable	0	0	0	0
Unreserved, Undesignated (Deficit)	1,494,408	136,612	2,557,421	0
Total Fund Equity (Deficit)	<u>1,505,514</u>	<u>162,205</u>	<u>2,856,265</u>	<u>0</u>
Total Liabilities and Fund Equity	<u>\$1,598,761</u>	<u>180,151</u>	<u>2,873,701</u>	<u>318,632</u>

<u>Human Services</u>	<u>Substance Abuse/ Mental Health</u>	<u>Real Estate Assessment</u>	<u>DRETAC</u>	<u>Certificate of Title</u>	<u>Recorder's Equipment</u>
2,242,595	59,336	4,781,737	466,282	249,946	207,363
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
74,172	0	3,088	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
16,471	125,000	0	0	0	0
7,166	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
<u>2,340,404</u>	<u>184,336</u>	<u>4,784,825</u>	<u>466,282</u>	<u>249,946</u>	<u>207,363</u>
216,292	17,959	99,367	5,225	6,048	119
0	0	0	0	0	0
399,420	4,348	16,370	9,502	31,507	0
47,361	0	0	0	6,735	0
0	60,624	0	0	0	0
8,685	144	0	3,714	0	0
88,485	732	4,344	2,662	6,709	0
0	0	0	0	0	0
<u>760,243</u>	<u>83,807</u>	<u>120,081</u>	<u>21,103</u>	<u>50,999</u>	<u>119</u>
19,064	120	2,277,034	910	3,037	112
7,166	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
<u>1,553,931</u>	<u>100,409</u>	<u>2,387,710</u>	<u>444,269</u>	<u>195,910</u>	<u>207,132</u>
<u>1,580,161</u>	<u>100,529</u>	<u>4,664,744</u>	<u>445,179</u>	<u>198,947</u>	<u>207,244</u>
<u>2,340,404</u>	<u>184,336</u>	<u>4,784,825</u>	<u>466,282</u>	<u>249,946</u>	<u>207,363</u>

(continued)

Lorain County, Ohio
Combining Balance Sheet
All Special Revenue Funds (continued)
December 31, 1996

	<u>Intensive Supervision</u>	<u>Motor Vehicle Gasoline Tax</u>	<u>Bascule Bridge</u>	<u>Community Housing Improvement</u>
Assets				
Equity in Pooled Cash and Cash Equivalents	\$87,476	1,521,606	219,447	222,679
Cash and Cash Equivalents in Segregated Accounts	0	0	0	0
Cash and Cash Equivalents with Fiscal Agents	0	0	0	0
Receivables:				
Sales Tax	0	0	0	0
Accounts	0	5,950	0	0
Due From Other Funds	0	14,148	0	0
Due From Agency Funds:				
Property and Other Taxes	0	0	0	0
Special Assessments	0	0	0	0
Intergovernmental Receivable	108,577	290,999	0	0
Materials and Supplies				
Inventory	0	429,501	0	0
Notes Receivable	0	0	0	0
Loans Receivable	0	0	0	0
Total Assets	<u>\$196,053</u>	<u>2,262,204</u>	<u>219,447</u>	<u>222,679</u>
Liabilities				
Accounts Payable	\$7,518	91,402	530	10,105
Contracts Payable	0	211,363	0	0
Accrued Wages	13,549	158,338	16,884	799
Compensated Absences Payable	0	27,338	1,424	0
Interfund Payable	85,171	0	300,000	233,300
Due to Other Funds	0	939	131	552
Intergovernmental Payable	2,892	35,858	3,254	140
Deferred Revenue	0	0	0	0
Total Liabilities	<u>109,130</u>	<u>525,238</u>	<u>322,223</u>	<u>244,896</u>
Fund Equity				
Fund Balance:				
Reserved for Encumbrances	2,315	175,725	698	210,440
Reserved for Inventory	0	429,501	0	0
Reserved for Loans	0	0	0	0
Reserved for Notes Receivable	0	0	0	0
Unreserved, Undesignated (Deficit)	84,608	1,131,740	(103,474)	(232,657)
Total Fund Equity (Deficit)	<u>86,923</u>	<u>1,736,966</u>	<u>(102,776)</u>	<u>(22,217)</u>
Total Liabilities and Fund Equity	<u>\$196,053</u>	<u>2,262,204</u>	<u>219,447</u>	<u>222,679</u>

<u>Youth Services</u>	<u>Reclaim Ohio</u>	<u>Indigent Guardianship</u>	<u>Computerized Legal Research</u>	<u>TB Clinic</u>	<u>Children Services</u>
346,838	710,942	128,563	349,207	443,663	1,878,126
0	0	0	0	7,664	84,923
0	0	0	0	0	0
0	0	0	0	0	0
0	1,013	0	3,875	0	1,800
18,328	0	0	0	0	0
0	0	0	0	398,963	5,054,367
0	0	0	0	0	0
1,089	137,327	0	0	5,085	129,083
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
<u>366,255</u>	<u>849,282</u>	<u>128,563</u>	<u>353,082</u>	<u>855,375</u>	<u>7,148,299</u>
14,522	10,467	0	11,437	665	315,373
0	0	0	0	0	0
15,307	45,466	0	0	12,957	188,122
1,915	6,155	0	0	2,567	34,352
0	0	0	0	0	0
244	244	0	0	0	320,412
3,629	9,588	38,424	0	2,687	43,165
0	0	0	0	398,963	5,054,367
<u>35,617</u>	<u>71,920</u>	<u>38,424</u>	<u>11,437</u>	<u>417,839</u>	<u>5,955,791</u>
12,619	9,445	0	54,485	0	5,458
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
318,019	767,917	90,139	287,160	437,536	1,187,050
<u>330,638</u>	<u>777,362</u>	<u>90,139</u>	<u>341,645</u>	<u>437,536</u>	<u>1,192,508</u>
<u>366,255</u>	<u>849,282</u>	<u>128,563</u>	<u>353,082</u>	<u>855,375</u>	<u>7,148,299</u>

(continued)

Lorain County, Ohio
Combining Balance Sheet
All Special Revenue Funds (continued)
December 31, 1996

	MRDD	Supportive Living	Community Mental Health	Golden Acres
Assets				
Equity in Pooled Cash and Cash Equivalents	\$18,800,630	160,132	3,877,978	7,962,904
Cash and Cash Equivalents in Segregated Accounts	0	0	0	0
Cash and Cash Equivalents with Fiscal Agents	0	0	0	0
Receivables:				
Sales Tax	0	0	0	0
Accounts	2,228	0	10,963	6,967
Due From Other Funds	0	0	0	0
Due From Agency Funds:				
Property and Other Taxes	9,268,741	0	5,887,279	1,101,836
Special Assessments	0	0	0	0
Intergovernmental Receivable	700,436	0	1,212,207	120,539
Materials and Supplies				
Inventory	54,805	0	0	47,484
Notes Receivable	0	0	0	0
Loans Receivable	0	0	1,005,282	0
Total Assets	\$28,826,840	160,132	11,993,709	9,239,730
Liabilities				
Accounts Payable	\$218,563	68,777	0	42,187
Contracts Payable	0	0	0	0
Accrued Wages	650,778	0	30,433	98,512
Compensated Absences Payable	50,090	0	0	8,907
Interfund Payable	0	0	0	0
Due to Other Funds	1,603	0	8,086	1,327
Intergovernmental Payable	175,916	0	6,393	25,346
Deferred Revenue	9,268,741	0	5,887,279	1,101,836
Total Liabilities	10,365,691	68,777	5,932,191	1,278,115
Fund Equity				
Fund Balance:				
Reserved for Encumbrances	383,901	43,398	329,291	101,000
Reserved for Inventory	54,805	0	0	47,484
Reserved for Loans	0	0	1,005,282	0
Reserved for Notes Receivable	0	0	0	0
Unreserved, Undesignated (Deficit)	18,022,443	47,957	4,726,945	7,813,131
Total Fund Equity (Deficit)	18,461,149	91,355	6,061,518	7,961,615
Total Liabilities and Fund Equity	\$28,826,840	160,132	11,993,709	9,239,730

<u>Metropolitan Enforcement Group</u>	<u>Child Support Enforcement Agency</u>	<u>Crime Laboratory</u>	<u>911 System</u>	<u>Alcohol and Drug Service Board</u>	<u>Law Enforcement Trust</u>
468,685	1,536,808	46,890	1,309,624	325,947	1,948
60,913	0	0	0	0	366,574
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	213	0	0	0	0
332,470	0	166,235	995,490	0	0
0	0	0	0	0	0
80,000	0	0	0	39,365	0
0	0	0	0	1,287	0
0	0	0	0	0	0
0	0	0	0	0	0
<u>942,068</u>	<u>1,537,021</u>	<u>213,125</u>	<u>2,305,114</u>	<u>366,599</u>	<u>368,522</u>
1,864	2,749	0	22,429	31,000	0
0	0	0	0	0	0
21,658	105,976	0	22,636	9,369	0
0	0	0	1,519	2,792	0
0	0	0	0	0	0
1,260	92,493	0	28	459	0
5,294	26,707	0	5,528	2,060	134
332,470	0	166,235	995,490	0	0
<u>362,546</u>	<u>227,925</u>	<u>166,235</u>	<u>1,047,630</u>	<u>45,680</u>	<u>134</u>
4,250	11,430	0	490,982	164,280	0
0	0	0	0	1,287	0
0	0	0	0	0	0
0	0	0	0	0	0
575,272	1,297,666	46,890	766,502	155,352	368,388
<u>579,522</u>	<u>1,309,096</u>	<u>46,890</u>	<u>1,257,484</u>	<u>320,919</u>	<u>368,388</u>
<u>942,068</u>	<u>1,537,021</u>	<u>213,125</u>	<u>2,305,114</u>	<u>366,599</u>	<u>368,522</u>

(continued)

Lorain County, Ohio
Combining Balance Sheet
All Special Revenue Funds (continued)
December 31, 1996

	Community Development Block Grant	Other Public Safety	Other	Totals
Assets				
Equity in Pooled Cash and Cash Equivalents	\$0	221,299	149,234	52,641,335
Cash and Cash Equivalents in Segregated Accounts	85,771	69,931	0	675,776
Cash and Cash Equivalents with Fiscal Agents	727,758	0	0	727,758
Receivables:				
Sales Tax	0	0	0	619,141
Accounts	0	0	0	268,867
Due From Other Funds	0	2,602	0	35,291
Due From Agency Funds:				
Property and Other Taxes	0	0	0	23,205,381
Special Assessments	0	0	65,584	65,584
Intergovernmental Receivable	160,900	6,953	0	3,463,874
Materials and Supplies				
Inventory	0	0	0	540,243
Notes Receivable	82,567	0	0	82,567
Loans Receivable	0	0	0	1,005,282
Total Assets	<u>\$1,056,996</u>	<u>300,785</u>	<u>214,818</u>	<u>83,331,099</u>
Liabilities				
Accounts Payable	\$93,342	38,204	10,570	1,357,636
Contracts Payable	0	0	0	211,363
Accrued Wages	0	17,986	0	1,904,918
Compensated Absences Payable	0	265	0	192,838
Interfund Payable	0	83,487	0	795,032
Due to Other Funds	17,269	0	0	459,160
Intergovernmental Payable	116,716	3,401	0	965,964
Deferred Revenue	0	0	65,584	23,270,965
Total Liabilities	<u>227,327</u>	<u>143,343</u>	<u>76,154</u>	<u>29,157,876</u>
Fund Equity				
Fund Balance:				
Reserved for Encumbrances	0	9,780	176	4,645,493
Reserved for Inventory	0	0	0	540,243
Reserved for Loans	0	0	0	1,005,282
Reserved for Notes Receivable	82,567	0	0	82,567
Unreserved, Undesignated (Deficit)	747,102	147,662	138,488	47,899,638
Total Fund Equity (Deficit)	<u>829,669</u>	<u>157,442</u>	<u>138,664</u>	<u>54,173,223</u>
Total Liabilities and Fund Equity	<u>\$1,056,996</u>	<u>300,785</u>	<u>214,818</u>	<u>83,331,099</u>

Lorain County, Ohio
Combining Statement of Revenues, Expenditures
and Changes in Fund Balances
All Special Revenue Funds
For the Year Ended December 31, 1996

	Jail Facility Operation	Dog and Kennel	Solid Waste	Community Based Correctional Facility	Human Services	Substance Abuse/ Mental Health
Revenues						
Property and Other Taxes	\$0	0	0	0	0	0
Sales Tax	3,409,437	0	0	0	0	0
Charges for Services	0	529	0	0	163	0
Licenses, Permits and Fees	0	212,438	1,678,763	0	0	0
Fines and Forfeitures	0	29,290	0	0	0	0
Intergovernmental	0	0	32,365	681,954	14,090,958	267,500
Special Assessments	0	0	0	0	0	0
Interest	0	0	0	0	0	0
Donations	0	0	0	0	0	0
Other	0	0	8,866	0	74,202	11
Total Revenues	3,409,437	242,257	1,719,994	681,954	14,165,323	267,511
Expenditures						
Current:						
General Government:						
Legislative and Executive	0	0	0	0	0	0
Judicial	0	0	0	0	0	0
Public Safety	3,102,558	0	0	0	0	166,982
Public Works	0	0	0	0	0	0
Health	0	224,145	2,156,948	0	0	0
Human Services	0	0	0	0	14,179,569	0
Economic Development and Assistance	0	0	0	0	0	0
Urban Redevelopment and Housing	0	0	0	0	0	0
Intergovernmental	0	0	0	681,954	0	0
Debt Service:						
Principal Retirement	0	0	0	0	24,139	0
Interest and Fiscal Charges	0	0	0	0	12,095	0
Total Expenditures	3,102,558	224,145	2,156,948	681,954	14,215,803	166,982
Excess of Revenues Over (Under) Expenditures	306,879	18,112	(436,954)	0	(50,480)	100,529
Other Financing Sources (Uses)						
Inception of Capital Lease	0	0	0	0	272,570	0
Operating Transfers - In	0	0	0	0	1,211,348	0
Operating Transfers - Out	0	0	(47,867)	0	(667,839)	0
Total Other Financing Sources (Uses)	0	0	(47,867)	0	816,079	0
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	306,879	18,112	(484,821)	0	765,599	100,529
Fund Balances (Deficit) at Beginning of Year	1,198,635	144,093	3,341,086	0	817,432	0
Increase (Decrease) in Reserve for Inventory	0	0	0	0	(2,870)	0
Fund Balances (Deficit) at End of Year	\$1,505,514	162,205	2,856,265	0	1,580,161	100,529

(continued)

Lorain County, Ohio
 Combining Statement of Revenues, Expenditures
 and Changes in Fund Balances
All Special Revenue Funds (continued)
 For the Year Ended December 31, 1996

	Real Estate Assessment	DRETAC	Certificate of Title	Recorder's Equipment	Intensive Supervision	Motor Vehicle Gasoline Tax
Revenues						
Property and Other Taxes	\$0	0	0	0	0	0
Sales Tax	0	0	0	0	0	0
Charges for Services	1,823,305	386,372	913,863	256,232	0	677,171
Licenses, Permits and Fees	7,298	0	0	0	0	0
Fines and Forfeitures	0	0	0	0	0	10,973
Intergovernmental	0	0	0	0	441,512	5,127,640
Special Assessments	0	0	0	0	0	0
Interest	0	0	0	0	0	120,509
Donations	0	0	0	0	0	0
Other	4,451	0	0	0	0	0
Total Revenues	<u>1,835,054</u>	<u>386,372</u>	<u>913,863</u>	<u>256,232</u>	<u>441,512</u>	<u>5,936,293</u>
Expenditures						
Current:						
General Government:						
Legislative and Executive	1,963,516	336,544	0	222,296	0	0
Judicial	0	0	699,561	0	0	0
Public Safety	0	0	0	0	347,293	0
Public Works	0	0	0	0	0	6,526,232
Health	0	0	0	0	0	0
Human Services	0	0	0	0	0	0
Economic Development and Assistance	0	0	0	0	0	0
Urban Redevelopment and Housing	0	0	0	0	0	0
Intergovernmental	0	0	0	0	0	0
Debt Service:						
Principal Retirement	0	0	0	0	0	0
Interest and Fiscal Charges	0	0	0	0	0	0
Total Expenditures	<u>1,963,516</u>	<u>336,544</u>	<u>699,561</u>	<u>222,296</u>	<u>347,293</u>	<u>6,526,232</u>
Excess of Revenues Over (Under) Expenditures	<u>(128,462)</u>	<u>49,828</u>	<u>214,302</u>	<u>33,936</u>	<u>94,219</u>	<u>(589,939)</u>
Other Financing Sources (Uses)						
Inception of Capital Lease	0	0	0	0	0	0
Operating Transfers - In	0	0	0	0	0	8,820
Operating Transfers - Out	0	0	(300,460)	0	0	(294,519)
Total Other Financing Sources (Uses)	<u>0</u>	<u>0</u>	<u>(300,460)</u>	<u>0</u>	<u>0</u>	<u>(285,699)</u>
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	<u>(128,462)</u>	<u>49,828</u>	<u>(86,158)</u>	<u>33,936</u>	<u>94,219</u>	<u>(875,638)</u>
Fund Balances (Deficit) at Beginning of Year	4,793,206	395,351	285,105	173,308	(7,296)	2,464,886
Increase (Decrease) in Reserve for Inventory	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>147,718</u>
Fund Balances (Deficit) at End of Year	<u><u>\$4,664,744</u></u>	<u><u>445,179</u></u>	<u><u>198,947</u></u>	<u><u>207,244</u></u>	<u><u>86,923</u></u>	<u><u>1,736,966</u></u>

<u>Bascule Bridge</u>	<u>Community Housing Improvement</u>	<u>Youth Services</u>	<u>Reclaim Ohio</u>	<u>Indigent Guardianship</u>	<u>Computerized Legal Research</u>	<u>TB Clinic</u>	<u>Children Services</u>
0	0	50	0	0	0	417,111	5,107,363
0	0	0	0	0	0	0	0
0	0	18,328	0	36,475	130,888	9,038	2,475
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
365,774	20,000	722,579	1,220,036	0	0	44,530	4,634,647
0	0	0	0	0	0	0	0
0	0	0	0	0	0	407	4,016
0	0	0	0	0	0	0	0
0	0	0	16,448	0	0	0	14,116
<u>365,774</u>	<u>20,000</u>	<u>740,907</u>	<u>1,236,484</u>	<u>36,475</u>	<u>130,888</u>	<u>471,086</u>	<u>9,762,617</u>
0	0	0	0	0	133,755	0	0
0	0	0	0	52,950	0	0	0
0	0	0	0	0	0	0	0
372,846	0	0	0	0	0	0	0
0	0	0	0	0	0	363,279	0
0	0	586,216	1,079,801	0	0	0	9,556,430
0	0	0	0	0	0	0	0
0	42,217	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
<u>372,846</u>	<u>42,217</u>	<u>586,216</u>	<u>1,079,801</u>	<u>52,950</u>	<u>133,755</u>	<u>363,279</u>	<u>9,556,430</u>
<u>(7,072)</u>	<u>(22,217)</u>	<u>154,691</u>	<u>156,683</u>	<u>(16,475)</u>	<u>(2,867)</u>	<u>107,807</u>	<u>206,187</u>
0	0	0	0	0	0	0	0
0	0	0	0	0	140,000	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	140,000	0	0
(7,072)	(22,217)	154,691	156,683	(16,475)	137,133	107,807	206,187
(95,704)	0	175,947	620,679	106,614	204,512	329,729	986,321
0	0	0	0	0	0	0	0
<u>(102,776)</u>	<u>(22,217)</u>	<u>5330,638</u>	<u>777,362</u>	<u>90,139</u>	<u>341,645</u>	<u>437,536</u>	<u>1,192,508</u>

(continued)

Lorain County, Ohio
Combining Statement of Revenues, Expenditures
and Changes in Fund Balances
All Special Revenue Funds (continued)
For the Year Ended December 31, 1996

	<u>MRDD</u>	<u>Supportive Living</u>	<u>Community Mental Health</u>	<u>Golden Acres</u>	<u>Metropolitan Enforcement Group</u>	<u>Child Support Enforcement Agency</u>
Revenues						
Property and Other Taxes	\$9,400,395	0	5,228,881	1,124,770	347,592	0
Sales Tax	0	0	0	0	0	0
Charges for Services	403,016	0	0	899,852	0	622,215
Licenses, Permits and Fees	0	0	0	0	0	0
Fines and Forfeitures	0	0	0	0	0	0
Intergovernmental	9,737,085	543,435	8,133,178	1,591,073	525,582	3,607,801
Special Assessments	0	0	0	0	0	0
Interest	0	0	0	0	0	0
Donations	2,786	0	0	2,912	0	0
Other	9,229	0	2,513	0	0	0
Total Revenues	<u>19,552,511</u>	<u>543,435</u>	<u>13,364,572</u>	<u>3,618,607</u>	<u>873,174</u>	<u>4,230,016</u>
Expenditures						
Current:						
General Government:						
Legislative and Executive	0	0	0	0	0	0
Judicial	0	0	0	0	0	0
Public Safety	0	0	0	0	770,297	0
Public Works	0	0	0	0	0	0
Health	17,237,102	825,247	11,890,305	2,860,707	0	0
Human Services	0	0	0	0	0	3,520,816
Economic Development and Assistance	0	0	0	0	0	0
Urban Redevelopment and Housing	0	0	0	0	0	0
Intergovernmental	0	0	0	0	0	0
Debt Service:						
Principal Retirement	2,255	0	0	0	0	144
Interest and Fiscal Charges	9,589	0	0	0	0	69
Total Expenditures	<u>17,248,946</u>	<u>825,247</u>	<u>11,890,305</u>	<u>2,860,707</u>	<u>770,297</u>	<u>3,521,029</u>
Excess of Revenues Over (Under) Expenditures	<u>2,303,565</u>	<u>(281,812)</u>	<u>1,474,267</u>	<u>757,900</u>	<u>102,877</u>	<u>708,987</u>
Other Financing Sources (Uses)						
Inception of Capital Lease	0	0	0	0	0	3,497
Operating Transfers - In	93,687	0	0	0	0	0
Operating Transfers - Out	0	(93,687)	0	0	0	0
Total Other Financing Sources (Uses)	<u>93,687</u>	<u>(93,687)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3,497</u>
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	<u>2,397,252</u>	<u>(375,499)</u>	<u>1,474,267</u>	<u>757,900</u>	<u>102,877</u>	<u>712,484</u>
Fund Balances (Deficit) at Beginning of Year	16,046,792	466,854	4,587,251	7,196,191	476,645	596,612
Increase (Decrease) in Reserve for Inventory	<u>17,105</u>	<u>0</u>	<u>0</u>	<u>7,524</u>	<u>0</u>	<u>0</u>
Fund Balances (Deficit) at End of Year	<u><u>\$18,461,149</u></u>	<u><u>91,355</u></u>	<u><u>6,061,518</u></u>	<u><u>7,961,615</u></u>	<u><u>579,522</u></u>	<u><u>1,309,096</u></u>

<u>Crime Laboratory</u>	<u>911 System</u>	<u>Alcohol and Drug Service Board</u>	<u>Law Enforcement Trust</u>	<u>Community Development Block Grant</u>	<u>Other Public Safety</u>	<u>Other</u>	<u>Totals</u>
173,796	1,014,143	0	0	0	0	0	22,814,051
0	0	0	0	0	0	0	3,409,437
0	0	0	0	0	27,035	81,653	6,288,610
0	0	0	0	0	0	3,197	1,901,696
0	0	0	306,744	0	7,865	0	354,872
16,436	107,043	2,058,437	0	1,095,934	439,497	132,596	55,637,592
0	0	0	0	0	0	51,952	51,952
0	0	0	2,505	44,475	352	0	172,264
0	0	0	0	0	27,339	0	33,037
0	4,295	8,438	0	0	222	0	142,791
<u>190,232</u>	<u>1,125,481</u>	<u>2,066,875</u>	<u>309,249</u>	<u>1,140,409</u>	<u>502,310</u>	<u>269,398</u>	<u>90,806,302</u>
0	0	0	0	0	0	0	2,656,111
0	0	0	0	0	0	0	752,511
143,342	1,027,190	0	160,617	0	596,056	0	6,314,335
0	0	0	0	0	0	4,490	6,903,568
0	0	2,086,084	0	0	0	168,057	37,811,874
0	0	0	0	0	0	40,865	28,963,697
0	0	0	0	834,718	0	0	834,718
0	0	0	0	0	0	0	42,217
0	0	0	0	174,518	0	0	856,472
0	0	3,084	0	0	1,004	0	30,626
0	0	288	0	0	37	0	22,078
<u>143,342</u>	<u>1,027,190</u>	<u>2,089,456</u>	<u>160,617</u>	<u>1,009,236</u>	<u>597,097</u>	<u>213,412</u>	<u>85,188,207</u>
<u>46,890</u>	<u>98,291</u>	<u>(22,581)</u>	<u>148,632</u>	<u>131,173</u>	<u>(94,787)</u>	<u>55,986</u>	<u>5,618,095</u>
0	0	0	0	0	0	0	276,067
0	0	0	0	0	38,813	47,867	1,540,535
0	0	0	0	0	0	(38,000)	(1,442,372)
<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>38,813</u>	<u>9,867</u>	<u>374,230</u>
46,890	98,291	(22,581)	148,632	131,173	(55,974)	65,853	5,992,325
0	1,159,193	342,213	219,756	698,496	213,416	72,811	48,010,134
<u>0</u>	<u>0</u>	<u>1,287</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>170,764</u>
<u>46,890</u>	<u>1,257,484</u>	<u>320,919</u>	<u>368,388</u>	<u>829,669</u>	<u>157,442</u>	<u>138,664</u>	<u>54,173,223</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Jail Facility Operation Fund
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Sales Tax	\$3,231,912	3,315,219	83,307
Total Revenues	<u>3,231,912</u>	<u>3,315,219</u>	<u>83,307</u>
Expenditures			
Current:			
Public Safety:			
Salaries and Wages	2,400,300	2,398,970	1,330
Fringe Benefits	648,680	623,412	25,268
Supplies and Materials	85,000	6,011	78,989
Contractual Services	5,746	1,800	3,946
Capital Outlay	108,519	27,858	80,661
Other	<u>33,701</u>	<u>2,216</u>	<u>31,485</u>
Total Expenditures	<u>3,281,946</u>	<u>3,060,267</u>	<u>221,679</u>
Excess of Revenues Over (Under) Expenditures	(50,034)	254,952	304,986
Other Financing Uses			
Advances - Out	<u>(32,450)</u>	<u>0</u>	<u>32,450</u>
Excess of Revenues Over (Under) Expenditures and Other Financing Uses	(82,484)	254,952	337,436
Fund Balance at Beginning of Year	684,321	684,321	0
Prior Year Encumbrances Appropriated	<u>22,660</u>	<u>22,660</u>	<u>0</u>
Fund Balance at End of Year	<u>\$624,497</u>	<u>961,933</u>	<u>337,436</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Dog and Kennel Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Charges for Services	\$456	529	73
Licenses, Permits and Fees	219,124	224,510	5,386
Fines and Forfeitures	<u>28,878</u>	<u>28,878</u>	<u>0</u>
Total Revenues	<u>248,458</u>	<u>253,917</u>	<u>5,459</u>
Expenditures			
Current:			
Health:			
Salaries and Wages	128,250	114,324	13,926
Fringe Benefits	45,277	42,307	2,970
Supplies and Materials	29,352	26,672	2,680
Contractual Services	29,160	29,160	0
Capital Outlay	46,601	40,419	6,182
Other	<u>9,826</u>	<u>2,690</u>	<u>7,136</u>
Total Expenditures	<u>288,466</u>	<u>255,572</u>	<u>32,894</u>
Excess of Revenues Under Expenditures	(40,008)	(1,655)	38,353
Fund Balance at Beginning of Year	146,143	146,143	0
Prior Year Encumbrances Appropriated	<u>591</u>	<u>591</u>	<u>0</u>
Fund Balance at End of Year	<u>\$106,726</u>	<u>145,079</u>	<u>38,353</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Solid Waste Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Licenses, Permits and Fees	\$1,649,060	1,649,060	0
Intergovernmental	31,709	31,709	0
Other	<u>8,866</u>	<u>8,866</u>	<u>0</u>
Total Revenues	<u>1,689,635</u>	<u>1,689,635</u>	<u>0</u>
Expenditures			
Current:			
Health:			
Salaries and Wages	113,825	74,637	39,188
Fringe Benefits	44,104	26,568	17,536
Supplies and Materials	25,143	20,166	4,977
Contractual Services	3,690,399	2,309,416	1,380,983
Capital Outlay	49,736	26,743	22,993
Other	<u>28,500</u>	<u>2,377</u>	<u>26,123</u>
Total Expenditures	<u>3,951,707</u>	<u>2,459,907</u>	<u>1,491,800</u>
Excess of Revenues Under Expenditures	(2,262,072)	(770,272)	1,491,800
Other Financing Uses			
Operating Transfers - Out	<u>(70,267)</u>	<u>(47,867)</u>	<u>22,400</u>
Excess of Revenues Under Expenditures and Other Financing Uses	(2,332,339)	(818,139)	1,514,200
Fund Balance at Beginning of Year	1,985,502	1,985,502	0
Prior Year Encumbrances Appropriated	<u>1,230,555</u>	<u>1,230,555</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$883,718</u></u>	<u><u>2,397,918</u></u>	<u><u>1,514,200</u></u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Community Based Correctional Facility Fund
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Intergovernmental	<u>\$363,322</u>	<u>363,322</u>	<u>0</u>
Total Revenues	<u>363,322</u>	<u>363,322</u>	<u>0</u>
Expenditures			
Intergovernmental:			
Contractual Services	<u>363,322</u>	<u>363,322</u>	<u>0</u>
Total Expenditures	<u>363,322</u>	<u>363,322</u>	<u>0</u>
Excess of Revenues Over Expenditures	0	0	0
Fund Balance at Beginning of Year	<u>0</u>	<u>0</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$0</u></u>	<u><u>0</u></u>	<u><u>0</u></u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Human Services Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Intergovernmental	<u>\$13,981,652</u>	<u>14,590,844</u>	<u>609,192</u>
Total Revenues	<u>13,981,652</u>	<u>14,590,844</u>	<u>609,192</u>
Expenditures			
Current:			
Human Services:			
Salaries and Wages	6,605,000	6,040,287	564,713
Fringe Benefits	2,013,941	1,855,856	158,085
Supplies and Materials	304,622	264,597	40,025
Contractual Services	6,298,295	5,832,649	465,646
Capital Outlay	194,155	91,657	102,498
Other	<u>227,958</u>	<u>44,116</u>	<u>183,842</u>
Total Expenditures	<u>15,643,971</u>	<u>14,129,162</u>	<u>1,514,809</u>
Excess of Revenues Over (Under) Expenditures	<u>(1,662,319)</u>	<u>461,682</u>	<u>2,124,001</u>
Other Financing Sources (Uses)			
Operating Transfers - In	1,211,348	1,211,348	0
Operating Transfers - Out	<u>(667,839)</u>	<u>(667,839)</u>	<u>0</u>
Total Other Financing Sources (Uses)	<u>543,509</u>	<u>543,509</u>	<u>0</u>
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(1,118,810)	1,005,191	2,124,001
Fund Balance at Beginning of Year	1,053,405	1,053,405	0
Prior Year Encumbrances Appropriated	<u>105,060</u>	<u>105,060</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$39,655</u></u>	<u><u>2,163,656</u></u>	<u><u>2,124,001</u></u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Substance Abuse/Mental Health Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Intergovernmental	\$142,500	142,500	0
Other	<u>11</u>	<u>11</u>	<u>0</u>
Total Revenues	<u>142,511</u>	<u>142,511</u>	<u>0</u>
Expenditures			
Current:			
Public Safety:			
Salaries and Wages	55,000	51,217	3,783
Fringe Benefits	20,866	7,496	13,370
Supplies and Materials	10,600	5,434	5,166
Contractual Services	80,677	78,624	2,053
Capital Outlay	23,210	15,384	7,826
Other	<u>12,140</u>	<u>3,447</u>	<u>8,693</u>
Total Expenditures	<u>202,493</u>	<u>161,602</u>	<u>40,891</u>
Excess of Revenues Under Expenditures	<u>(59,982)</u>	<u>(19,091)</u>	<u>40,891</u>
Other Financing Sources (Uses)			
Advances - In	66,331	66,331	0
Advances - Out	<u>(5,707)</u>	<u>(5,707)</u>	<u>0</u>
Total Other Financing Sources (Uses)	<u>60,624</u>	<u>60,624</u>	<u>0</u>
Excess of Revenues and Other Financing Sources Over Expenditures and Other Financing Uses	642	41,533	40,891
Fund Balance at Beginning of Year	<u>0</u>	<u>0</u>	<u>0</u>
Fund Balance at End of Year	<u>\$642</u>	<u>41,533</u>	<u>40,891</u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Real Estate Assessment Fund
 For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Charges for Services	\$1,570,000	1,822,945	252,945
Licenses, Permits and Fees	20,000	6,170	(13,830)
Other	10,000	4,451	(5,549)
Total Revenues	<u>1,600,000</u>	<u>1,833,566</u>	<u>233,566</u>
Expenditures			
Current:			
General Government:			
Legislative and Executive:			
Salaries and Wages	350,000	301,691	48,309
Fringe Benefits	137,500	96,345	41,155
Supplies and Materials	34,183	28,977	5,206
Contractual Services	4,053,109	3,779,008	274,101
Capital Outlay	254,095	203,743	50,352
Other	67,996	15,684	52,312
Total Expenditures	<u>4,896,883</u>	<u>4,425,448</u>	<u>471,435</u>
Excess of Revenues Under Expenditures	(3,296,883)	(2,591,882)	705,001
Fund Balance at Beginning of Year	1,794,931	1,794,931	0
Prior Year Encumbrances Appropriated	<u>3,206,883</u>	<u>3,206,883</u>	<u>0</u>
Fund Balance at End of Year	<u>\$1,704,931</u>	<u>2,409,932</u>	<u>705,001</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
DRETAC Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Charges for Services	<u>\$330,000</u>	<u>386,217</u>	<u>56,217</u>
Total Revenues	<u>330,000</u>	<u>386,217</u>	<u>56,217</u>
Expenditures			
Current:			
General Government:			
Legislative and Executive:			
Salaries and Wages	254,894	194,211	60,683
Fringe Benefits	67,012	49,480	17,532
Supplies and Materials	37,047	14,537	22,510
Contractual Services	71,398	69,398	2,000
Capital Outlay	10,278	4,214	6,064
Other	<u>18,717</u>	<u>6,858</u>	<u>11,859</u>
Total Expenditures	<u>459,346</u>	<u>338,698</u>	<u>120,648</u>
Excess of Revenues Over (Under) Expenditures	(129,346)	47,519	176,865
Fund Balance at Beginning of Year	396,736	396,736	0
Prior Year Encumbrances Appropriated	<u>14,447</u>	<u>14,447</u>	<u>0</u>
Fund Balance at End of Year	<u>\$281,837</u>	<u>458,702</u>	<u>176,865</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Certificate of Title Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Charges for Services	<u>\$910,263</u>	<u>919,610</u>	<u>9,347</u>
Total Revenues	<u>910,263</u>	<u>919,610</u>	<u>9,347</u>
Expenditures			
Current:			
General Government:			
Judicial			
Salaries and Wages	477,000	467,900	9,100
Fringe Benefits	159,400	141,268	18,132
Supplies and Materials	31,699	24,122	7,577
Contractual Services	30,158	27,417	2,741
Capital Outlay	51,159	24,741	26,418
Other	<u>5,000</u>	<u>4,356</u>	<u>644</u>
Total Expenditures	<u>754,416</u>	<u>689,804</u>	<u>64,612</u>
Excess of Revenues Over Expenditures	155,847	229,806	73,959
Other Financing Uses			
Operating Transfers - Out	<u>(302,960)</u>	<u>(300,460)</u>	<u>2,500</u>
Excess of Revenues Under Expenditures and Other Financing Uses	(147,113)	(70,654)	76,459
Fund Balance at Beginning of Year	287,031	287,031	0
Prior Year Encumbrances Appropriated	<u>18,016</u>	<u>18,016</u>	<u>0</u>
Fund Balance at End of Year	<u>\$157,934</u>	<u>234,393</u>	<u>76,459</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Recorder's Equipment Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Charges for Services	<u>\$200,000</u>	<u>255,976</u>	<u>55,976</u>
Total Revenues	<u>200,000</u>	<u>255,976</u>	<u>55,976</u>
Expenditures			
Current:			
General Government:			
Legislative and Executive:			
Contractual Services	38,052	27,180	10,872
Capital Outlay	<u>262,330</u>	<u>198,804</u>	<u>63,526</u>
Total Expenditures	<u>300,382</u>	<u>225,984</u>	<u>74,398</u>
Excess of Revenues Over (Under) Expenditures	(100,382)	29,992	130,374
Fund Balance at Beginning of Year	145,625	145,625	0
Prior Year Encumbrances Appropriated	<u>30,382</u>	<u>30,382</u>	<u>0</u>
<i>Fund Balance at End of Year</i>	<u><u>\$75,625</u></u>	<u><u>205,999</u></u>	<u><u>130,374</u></u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Intensive Supervision Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Intergovernmental	<u>\$340,828</u>	<u>359,686</u>	<u>18,858</u>
Total Revenues	<u>340,828</u>	<u>359,686</u>	<u>18,858</u>
Expenditures			
Current:			
Public Safety:			
Salaries and Wages	200,200	191,955	8,245
Fringe Benefits	72,470	63,191	9,279
Supplies and Materials	57,853	57,428	425
Contractual Services	27,994	22,797	5,197
Capital Outlay	13,300	13,300	0
Other	<u>8,022</u>	<u>7,922</u>	<u>100</u>
Total Expenditures	<u>379,839</u>	<u>356,593</u>	<u>23,246</u>
Excess of Revenues Over (Under) Expenditures	(39,011)	3,093	42,104
Fund Balance at Beginning of Year	64,705	64,705	0
Prior Year Encumbrances Appropriated	<u>9,845</u>	<u>9,845</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$35,539</u></u>	<u><u>77,643</u></u>	<u><u>42,104</u></u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Motor Vehicle Gasoline Tax Fund
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Charges for Services	\$1,519,316	688,669	(830,647)
Fines and Forfeitures	164,544	10,694	(153,850)
Intergovernmental	4,056,044	5,221,792	1,165,748
Interest	121,276	124,860	3,584
Total Revenues	<u>5,861,180</u>	<u>6,046,015</u>	<u>184,835</u>
Expenditures			
Current:			
Public Works:			
Salaries and Wages	2,625,437	2,493,727	131,710
Fringe Benefits	792,383	755,410	36,973
Supplies and Materials	2,459,785	2,053,781	406,004
Contractual Services	492,177	394,279	97,898
Capital Outlay	1,356,514	1,199,891	156,623
Other	155,940	130,859	25,081
Total Expenditures	<u>7,882,236</u>	<u>7,027,947</u>	<u>854,289</u>
Excess of Revenues Under Expenditures	<u>(2,021,056)</u>	<u>(981,932)</u>	<u>1,039,124</u>
Other Financing Sources (Uses)			
Operating Transfers - In	8,820	8,820	0
Operating Transfers - Out	(294,519)	(294,519)	0
Total Other Financing Sources (Uses)	<u>(285,699)</u>	<u>(285,699)</u>	<u>0</u>
Excess of Revenues and Other Financing Sources Under Expenditures and Other Financing Uses	<u>(2,306,755)</u>	<u>(1,267,631)</u>	<u>1,039,124</u>
Fund Balance at Beginning of Year	1,736,208	1,736,208	0
Prior Year Encumbrances Appropriated	570,547	570,547	0
Fund Balance at End of Year	<u>\$0</u>	<u>1,039,124</u>	<u>1,039,124</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Bascule Bridge Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Intergovernmental	<u>\$537,621</u>	<u>537,621</u>	<u>0</u>
Total Revenues	<u>537,621</u>	<u>537,621</u>	<u>0</u>
Expenditures			
Current:			
Public Works:			
Salaries and Wages	253,427	230,796	22,631
Fringe Benefits	77,826	66,678	11,148
Supplies and Materials	17,310	10,056	7,254
Contractual Services	50,930	44,757	6,173
Capital Outlay	25,731	16,998	8,733
Other	<u>68,238</u>	<u>698</u>	<u>67,540</u>
Total Expenditures	<u>493,462</u>	<u>369,983</u>	<u>123,479</u>
Excess of Revenues Over Expenditures	44,159	167,638	123,479
Other Financing Uses			
Advances - Out	<u>(200,000)</u>	<u>(200,000)</u>	<u>0</u>
Excess of Revenues Under Expenditures and Other Financing Uses	(155,841)	(32,362)	123,479
Fund Balance at Beginning of Year	233,402	233,402	0
Prior Year Encumbrances Appropriated	<u>17,709</u>	<u>17,709</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$95,270</u></u>	<u><u>218,749</u></u>	<u><u>123,479</u></u>

Lorain County, OhioSchedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Community Housing Improvement Fund
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Intergovernmental	\$20,000	20,000	0
Total Revenues	<u>20,000</u>	<u>20,000</u>	<u>0</u>
Expenditures			
Current:			
Urban Redevelopment and Housing:			
Salaries and Wages	920	809	111
Fringe Benefits	317	12	305
Contractual Services	250,050	248,965	1,085
Other	1,300	0	1,300
Total Expenditures	<u>252,587</u>	<u>249,786</u>	<u>2,801</u>
Excess of Revenues Under Expenditures	(232,587)	(229,786)	2,801
Other Financing Sources			
Advances - In	<u>233,300</u>	<u>233,300</u>	<u>0</u>
Excess of Revenues and Other Financing Sources Over Expenditures	713	3,514	2,801
Fund Balance at Beginning of Year	<u>0</u>	<u>0</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$713</u></u>	<u><u>3,514</u></u>	<u><u>2,801</u></u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Youth Services Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
<i>Intergovernmental</i>	<u>\$715,000</u>	<u>738,835</u>	<u>23,835</u>
Total Revenues	<u>715,000</u>	<u>738,835</u>	<u>23,835</u>
Expenditures			
Current:			
Human Services:			
Salaries and Wages	252,194	247,677	4,517
Fringe Benefits	72,591	66,646	5,945
Supplies and Materials	44,307	39,036	5,271
Contractual Services	258,901	218,573	40,328
Capital Outlay	16,000	15,510	490
Other	<u>74,745</u>	<u>26,476</u>	<u>48,269</u>
Total Expenditures	<u>718,738</u>	<u>613,918</u>	<u>104,820</u>
Excess of Revenues Over (Under) Expenditures	(3,738)	124,917	128,655
Fund Balance at Beginning of Year	192,270	192,270	0
Prior Year Encumbrances Appropriated	<u>3,738</u>	<u>3,738</u>	<u>0</u>
Fund Balance at End of Year	<u>\$192,270</u>	<u>320,925</u>	<u>128,655</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Reclaim Ohio Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Intergovernmental	\$1,173,465	1,173,465	0
Other	<u>15,435</u>	<u>15,435</u>	<u>0</u>
Total Revenues	<u>1,188,900</u>	<u>1,188,900</u>	<u>0</u>
Expenditures			
Current:			
Human Services:			
Salaries and Wages	668,950	649,680	19,270
Fringe Benefits	213,666	197,798	15,868
Supplies and Materials	34,743	18,602	16,141
Contractual Services	274,931	186,518	88,413
Capital Outlay	20,342	15,342	5,000
Other	<u>69,710</u>	<u>23,413</u>	<u>46,297</u>
Total Expenditures	<u>1,282,342</u>	<u>1,091,353</u>	<u>190,989</u>
Excess of Revenues Over (Under) Expenditures	(93,442)	97,547	190,989
Fund Balance at Beginning of Year	580,782	580,782	0
Prior Year Encumbrances Appropriated	<u>15,342</u>	<u>15,342</u>	<u>0</u>
Fund Balance at End of Year	<u>\$502,682</u>	<u>693,671</u>	<u>190,989</u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Indigent Guardianship Fund
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Charges for Services	<u>\$34,500</u>	<u>36,311</u>	<u>1,811</u>
Total Revenues	<u>34,500</u>	<u>36,311</u>	<u>1,811</u>
Expenditures			
Current:			
General Government:			
Judicial:			
Salaries and Wages	21,500	13,200	8,300
Fringe Benefits	4,000	0	4,000
Supplies and Materials	1,000	0	1,000
Contractual Services	2,500	1,326	1,174
Capital Outlay	<u>5,500</u>	<u>0</u>	<u>5,500</u>
Total Expenditures	<u>34,500</u>	<u>14,526</u>	<u>19,974</u>
Excess of Revenues Over Expenditures	0	21,785	21,785
Fund Balance at Beginning of Year	<u>105,534</u>	<u>105,534</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$105,534</u></u>	<u><u>127,319</u></u>	<u><u>21,785</u></u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Computerized Legal Research Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Charges for Services	<u>\$116,015</u>	<u>124,101</u>	<u>8,086</u>
Total Revenues	<u>116,015</u>	<u>124,101</u>	<u>8,086</u>
Expenditures			
Current:			
General Government:			
Legislative and Executive:			
Supplies and Materials	6,984	6,784	200
Contractual Services	21,562	21,562	0
Capital Outlay	165,159	159,871	5,288
Other	<u>17,900</u>	<u>0</u>	<u>17,900</u>
Total Expenditures	<u>211,605</u>	<u>188,217</u>	<u>23,388</u>
Excess of Revenues Under Expenditures	(95,590)	(64,116)	31,474
Other Financing Sources			
Operating Transfers - In	<u>40,000</u>	<u>140,000</u>	<u>100,000</u>
Excess of Revenues and Other Financing Sources Over (Under) Expenditures	(55,590)	75,884	131,474
Fund Balance at Beginning of Year	178,077	178,077	0
Prior Year Encumbrances Appropriated	<u>23,319</u>	<u>23,319</u>	<u>0</u>
Fund Balance at End of Year	<u>\$145,806</u>	<u>277,280</u>	<u>131,474</u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
TB Clinic Fund
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Property and Other Taxes	\$366,658	417,111	50,453
Charges for Services	2,000	9,038	7,038
Intergovernmental	<u>39,445</u>	<u>39,445</u>	<u>0</u>
Total Revenues	<u>408,103</u>	<u>465,594</u>	<u>57,491</u>
Expenditures			
Current:			
Health:			
Salaries and Wages	201,000	182,637	18,363
Fringe Benefits	106,935	66,882	40,053
Supplies and Materials	72,139	43,487	28,652
Contractual Services	50,000	48,297	1,703
Capital Outlay	17,300	12,780	4,520
Other	<u>9,000</u>	<u>6,598</u>	<u>2,402</u>
Total Expenditures	<u>456,374</u>	<u>360,681</u>	<u>95,693</u>
Excess of Revenues Over (Under) Expenditures	(48,271)	104,913	153,184
Fund Balance at Beginning of Year	338,611	338,611	0
Prior Year Encumbrances Appropriated	<u>139</u>	<u>139</u>	<u>0</u>
Fund Balance at End of Year	<u>\$290,479</u>	<u>443,663</u>	<u>153,184</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Children Services Fund
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Property and Other Taxes	\$4,658,755	5,107,363	448,608
Charges for Services	0	2,475	2,475
Intergovernmental	3,549,664	4,964,650	1,414,986
Donations	3,171	2,577	(594)
Other	10,000	16,336	6,336
	<u>8,221,590</u>	<u>10,093,401</u>	<u>1,871,811</u>
Expenditures			
Current:			
Human Services:			
Salaries and Wages	2,794,200	2,781,254	12,946
Fringe Benefits	877,486	852,411	25,075
Supplies and Materials	71,385	58,473	12,912
Contractual Services	4,972,945	5,045,682	(72,737)
Capital Outlay	290,312	246,022	44,290
Other	253,751	217,967	35,784
	<u>9,260,079</u>	<u>9,201,809</u>	<u>58,270</u>
Excess of Revenues Over (Under) Expenditures	(1,038,489)	891,592	1,930,081
Fund Balance at Beginning of Year	1,081,758	1,081,758	0
Prior Year Encumbrances Appropriated	14,187	14,187	0
Fund Balance at End of Year	<u>\$57,456</u>	<u>1,987,537</u>	<u>1,930,081</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
MRDD Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Property and Other Taxes	\$8,495,572	9,400,395	904,823
Charges for Services	70,000	407,579	337,579
Intergovernmental	9,384,441	9,771,002	386,561
Donations	5,000	2,786	(2,214)
Other	<u>320,000</u>	<u>9,229</u>	<u>(310,771)</u>
Total Revenues	<u>18,275,013</u>	<u>19,590,991</u>	<u>1,315,978</u>
Expenditures			
Current:			
Health:			
Salaries and Wages	9,900,000	9,375,301	524,699
Fringe Benefits	3,512,228	2,942,241	569,987
Supplies and Materials	488,192	462,483	25,709
Contractual Services	19,494,204	4,221,875	15,272,329
Capital Outlay	894,570	572,901	321,669
Other	<u>324,283</u>	<u>207,886</u>	<u>116,397</u>
Total Expenditures	<u>34,613,477</u>	<u>17,782,687</u>	<u>16,830,790</u>
Excess of Revenues Over (Under) Expenditures	(16,338,464)	1,808,304	18,146,768
Other Financing Sources (Uses)			
Operating Transfers - In	<u>93,687</u>	<u>93,687</u>	<u>0</u>
Excess of Revenues and Other Financing Sources Over (Under) Expenditures	(16,244,777)	1,901,991	18,146,768
Fund Balance at Beginning of Year	15,460,762	15,460,762	0
Prior Year Encumbrances Appropriated	<u>877,477</u>	<u>877,477</u>	<u>0</u>
Fund Balance at End of Year	<u>\$93,462</u>	<u>18,240,230</u>	<u>18,146,768</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Supportive Living Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Intergovernmental	<u>\$543,435</u>	<u>543,435</u>	<u>0</u>
Total Revenues	<u>543,435</u>	<u>543,435</u>	<u>0</u>
Expenditures			
Current:			
Health:			
Contractual Services	<u>973,051</u>	<u>927,968</u>	<u>45,083</u>
Total Expenditures	<u>973,051</u>	<u>927,968</u>	<u>45,083</u>
Excess of Revenues Under Expenditures	(429,616)	(384,533)	45,083
Other Financing Uses			
Operating Transfers - Out	<u>(93,687)</u>	<u>(93,687)</u>	<u>0</u>
Excess of Revenues Under Expenditures and Other Financing Uses	(523,303)	(478,220)	45,083
Fund Balance at Beginning of Year	442,439	442,439	0
Prior Year Encumbrances Appropriated	<u>83,738</u>	<u>83,738</u>	<u>0</u>
Fund Balance at End of Year	<u>\$2,874</u>	<u>47,957</u>	<u>45,083</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Community Mental Health Fund
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Property and Other Taxes	\$4,720,737	5,228,881	508,144
Intergovernmental	7,804,538	8,732,878	928,340
Other	0	2,513	2,513
Total Revenues	<u>12,525,275</u>	<u>13,964,272</u>	<u>1,438,997</u>
Expenditures			
Current:			
Health:			
Salaries and Wages	438,792	433,517	5,275
Fringe Benefits	117,749	112,484	5,265
Supplies and Materials	67,921	40,996	26,925
Contractual Services	12,676,047	11,520,078	1,155,969
Capital Outlay	39,085	36,646	2,439
Other	82,168	72,283	9,885
Total Expenditures	<u>13,421,762</u>	<u>12,216,004</u>	<u>1,205,758</u>
Excess of Revenues Over (Under)			
Expenditures	(896,487)	1,748,268	2,644,755
Fund Balance at Beginning of Year	1,794,548	1,794,548	0
Prior Year Encumbrances Appropriated	<u>5,871</u>	<u>5,871</u>	<u>0</u>
Fund Balance at End of Year	<u>\$903,932</u>	<u>3,548,687</u>	<u>2,644,755</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Golden Acres Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Property and Other Taxes	\$1,013,122	1,124,770	111,648
Charges for Services	695,000	892,885	197,885
Intergovernmental	1,598,212	1,599,644	1,432
Donations	<u>5,000</u>	<u>2,912</u>	<u>(2,088)</u>
Total Revenues	<u>3,311,334</u>	<u>3,620,211</u>	<u>308,877</u>
Expenditures			
Current:			
Health:			
Salaries and Wages	1,600,000	1,552,561	47,439
Fringe Benefits	659,000	564,349	94,651
Supplies and Materials	431,628	362,897	68,731
Contractual Services	458,605	382,603	76,002
Capital Outlay	99,424	85,872	13,552
Other	<u>35,025</u>	<u>12,713</u>	<u>22,312</u>
Total Expenditures	<u>3,283,682</u>	<u>2,960,995</u>	<u>322,687</u>
Excess of Revenues Over Expenditures	27,652	659,216	631,564
Fund Balance at Beginning of Year	7,109,673	7,109,673	0
Prior Year Encumbrances Appropriated	<u>63,682</u>	<u>63,682</u>	<u>0</u>
Fund Balance at End of Year	<u>\$7,201,007</u>	<u>7,832,571</u>	<u>631,564</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Metropolitan Enforcement Group Fund
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Property and Other Taxes	\$305,547	347,592	42,045
Intergovernmental	<u>182,872</u>	<u>211,418</u>	<u>28,546</u>
Total Revenues	<u>488,419</u>	<u>559,010</u>	<u>70,591</u>
Expenditures			
Current:			
Public Safety:			
Salaries and Wages	491,500	370,411	121,089
Fringe Benefits	119,220	94,037	25,183
Supplies and Materials	33,065	17,712	15,353
Contractual Services	36,876	21,633	15,243
Capital Outlay	<u>34,749</u>	<u>13,398</u>	<u>21,351</u>
Total Expenditures	<u>715,410</u>	<u>517,191</u>	<u>198,219</u>
Excess of Revenues Over (Under) Expenditures	(226,991)	41,819	268,810
Fund Balance at Beginning of Year	413,570	413,570	0
<i>Prior Year Encumbrances Appropriated</i>	<u>6,690</u>	<u>6,690</u>	<u>0</u>
Fund Balance at End of Year	<u>\$193,269</u>	<u>462,079</u>	<u>268,810</u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Child Support Enforcement Agency Fund
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Charges for Services	\$617,793	617,793	0
Intergovernmental	<u>3,650,420</u>	<u>3,650,420</u>	<u>0</u>
Total Revenues	<u>4,268,213</u>	<u>4,268,213</u>	<u>0</u>
Expenditures			
Current:			
Human Services			
Salaries and Wages	2,221,000	1,642,606	578,394
Fringe Benefits	845,815	579,732	266,083
Supplies and Materials	152,071	59,482	92,589
Contractual Services	2,023,353	1,597,580	425,773
Capital Outlay	34,827	8,763	26,064
Other	<u>34,584</u>	<u>10,125</u>	<u>24,459</u>
Total Expenditures	<u>5,311,650</u>	<u>3,898,288</u>	<u>1,413,362</u>
Excess of Revenues Over (Under) Expenditures	(1,043,437)	369,925	1,413,362
Fund Balance at Beginning of Year	1,071,323	1,071,323	0
Prior Year Encumbrances Appropriated	<u>30,605</u>	<u>30,605</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$58,491</u></u>	<u><u>1,471,853</u></u>	<u><u>1,413,362</u></u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Crime Laboratory Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Property and Other Taxes	\$171,315	173,796	2,481
Intergovernmental	<u>16,436</u>	<u>16,436</u>	<u>0</u>
Total Revenues	<u>187,751</u>	<u>190,232</u>	<u>2,481</u>
Expenditures			
Current:			
Public Safety			
Contractual Services	<u>183,937</u>	<u>143,342</u>	<u>40,595</u>
Total Expenditures	<u>183,937</u>	<u>143,342</u>	<u>40,595</u>
Excess of Revenues Over Expenditures	3,814	46,890	43,076
Fund Balance at Beginning of Year	<u>0</u>	<u>0</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$3,814</u></u>	<u><u>46,890</u></u>	<u><u>43,076</u></u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
911 System Fund
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Property and Other Taxes	\$996,761	1,014,143	17,382
Intergovernmental	29,981	107,043	77,062
Other	0	4,295	4,295
	<u>1,026,742</u>	<u>1,125,481</u>	<u>98,739</u>
Expenditures			
Current:			
Public Safety:			
Salaries and Wages	425,000	331,777	93,223
Fringe Benefits	122,890	100,008	22,882
Supplies and Materials	69,871	69,216	655
Contractual Services	145,997	121,362	24,635
Capital Outlay	850,872	852,705	(1,833)
Other	58,604	42,958	15,646
	<u>1,673,234</u>	<u>1,518,026</u>	<u>155,208</u>
Total Expenditures	<u>1,673,234</u>	<u>1,518,026</u>	<u>155,208</u>
Excess of Revenues Under Expenditures	(646,492)	(392,545)	253,947
Fund Balance at Beginning of Year	1,180,410	1,180,410	0
Prior Year Encumbrances Appropriated	<u>9,334</u>	<u>9,334</u>	<u>0</u>
Fund Balance at End of Year	<u>\$543,252</u>	<u>797,199</u>	<u>253,947</u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Alcohol and Drug Service Board Fund
 For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Intergovernmental	\$2,014,274	2,112,805	98,531
Other	<u>8,438</u>	<u>8,438</u>	<u>0</u>
Total Revenues	<u>2,022,712</u>	<u>2,121,243</u>	<u>98,531</u>
Expenditures			
Current:			
Health:			
Salaries and Wages	137,349	137,289	60
Fringe Benefits	28,903	28,837	66
Supplies and Materials	9,320	8,431	889
Contractual Services	2,037,699	2,060,669	(22,970)
Capital Outlay	9,943	9,666	277
Other	<u>6,575</u>	<u>6,059</u>	<u>516</u>
Total Expenditures	<u>2,229,789</u>	<u>2,250,951</u>	<u>(21,162)</u>
Excess of Revenues Under Expenditures	(207,077)	(129,708)	77,369
Fund Balance at Beginning of Year	<u>260,220</u>	<u>260,220</u>	<u>0</u>
Fund Balance at End of Year	<u>\$53,143</u>	<u>130,512</u>	<u>77,369</u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Law Enforcement Trust Fund
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Fines and Forfeitures	<u>\$13,142</u>	<u>13,142</u>	<u>0</u>
Total Revenues	<u>13,142</u>	<u>13,142</u>	<u>0</u>
Expenditures			
Current:			
Public Safety			
Salaries and Wages	10,342	10,342	0
Fringe Benefits	<u>3,992</u>	<u>3,992</u>	<u>0</u>
Total Expenditures	<u>14,334</u>	<u>14,334</u>	<u>0</u>
Excess of Revenues Under Expenditures	(1,192)	(1,192)	0
Fund Balance at Beginning of Year	<u>3,140</u>	<u>3,140</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$1,948</u></u>	<u><u>1,948</u></u>	<u><u>0</u></u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
COPS Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Intergovernmental	<u>\$48,453</u>	<u>49,744</u>	<u>1,291</u>
Total Revenues	<u>48,453</u>	<u>49,744</u>	<u>1,291</u>
Expenditures			
Current:			
Public Safety:			
Salaries and Wages	39,000	22,794	16,206
Fringe Benefits	9,944	4,889	5,055
Supplies and Materials	10,000	138	9,862
Capital Outlay	<u>52,000</u>	<u>37,783</u>	<u>14,217</u>
Total Expenditures	<u>110,944</u>	<u>65,604</u>	<u>45,340</u>
Excess of Revenues Under Expenditures	<u>(62,491)</u>	<u>(15,860)</u>	<u>46,631</u>
Other Financing Sources			
Advances - In	47,987	47,987	0
Operating Transfers - In	<u>15,813</u>	<u>15,813</u>	<u>0</u>
Total Other Financing Sources	<u>63,800</u>	<u>63,800</u>	<u>0</u>
Excess of Revenues and Other Financing Sources Over Expenditures	1,309	47,940	46,631
Fund Balance at Beginning of Year	<u>1,875</u>	<u>1,875</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$3,184</u></u>	<u><u>49,815</u></u>	<u><u>46,631</u></u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Community Corrections Act Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Intergovernmental	\$25,000	25,000	0
Total Revenues	<u>25,000</u>	<u>25,000</u>	<u>0</u>
Expenditures			
Current:			
Public Safety:			
Supplies and Materials	311	0	311
Contractual Services	47,014	33,162	13,852
Other	2,675	1,553	1,122
Total Expenditures	<u>50,000</u>	<u>34,715</u>	<u>15,285</u>
Excess of Revenues Under Expenditures	(25,000)	(9,715)	15,285
Fund Balance at Beginning of Year	<u>25,000</u>	<u>25,000</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$0</u></u>	<u><u>15,285</u></u>	<u><u>15,285</u></u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
PAIR Fund
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Intergovernmental	<u>\$191,950</u>	<u>191,950</u>	<u>0</u>
Total Revenues	<u>191,950</u>	<u>191,950</u>	<u>0</u>
Expenditures			
Current:			
Public Safety:			
Salaries and Wages	43,500	43,480	20
Fringe Benefits	11,100	9,896	1,204
Supplies and Materials	5,400	5,003	397
Contractual Services	112,750	109,532	3,218
Capital Outlay	16,150	16,101	49
Other	<u>2,100</u>	<u>1,077</u>	<u>1,023</u>
Total Expenditures	<u>191,000</u>	<u>185,089</u>	<u>5,911</u>
Excess of Revenues Over Expenditures	950	6,861	5,911
Fund Balance at Beginning of Year	<u>0</u>	<u>0</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$950</u></u>	<u><u>6,861</u></u>	<u><u>5,911</u></u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Day Reporting Fund
 For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Intergovernmental	\$66,666	50,000	(16,666)
Total Revenues	66,666	50,000	(16,666)
Expenditures			
Current:			
Public Safety:			
Salaries and Wages	23,005	19,074	3,931
Fringe Benefits	9,162	6,087	3,075
Supplies and Materials	3,000	2,442	558
Contractual Services	25,507	20,442	5,065
Other	3,492	2,024	1,468
Total Expenditures	64,166	50,069	14,097
Excess of Revenues Over (Under) Expenditures	2,500	(69)	(2,569)
Other Financing Sources (Uses)			
Advances - In	0	18,000	18,000
Advances - Out	(2,500)	(2,500)	0
Total Other Financing Sources (Uses)	(2,500)	15,500	18,000
Excess of Revenues and Other Financing Sources Over Expenditures and Other Financing Uses	0	15,431	15,431
Fund Balance at Beginning of Year	0	0	0
Fund Balance at End of Year	\$0	15,431	15,431

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
T - Federal Fund
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Intergovernmental	<u>\$86,411</u>	<u>86,411</u>	<u>0</u>
Total Revenues	<u>86,411</u>	<u>86,411</u>	<u>0</u>
Expenditures			
Current:			
Public Safety			
Salaries and Wages	45,000	34,303	10,697
Fringe Benefits	38,850	18,462	20,388
Contractual Services	33,333	32,093	1,240
Other	<u>13,501</u>	<u>2,935</u>	<u>10,566</u>
Total Expenditures	<u>130,684</u>	<u>87,793</u>	<u>42,891</u>
Excess of Revenues Under Expenditures	(44,273)	(1,382)	42,891
Fund Balance at Beginning of Year	<u>44,424</u>	<u>44,424</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$151</u></u>	<u><u>43,042</u></u>	<u><u>42,891</u></u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Prosecutor's Victim Witness Fund
 For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Intergovernmental	\$26,717	30,993	4,276
Other	1,000	27	(973)
Total Revenues	<u>27,717</u>	<u>31,020</u>	<u>3,303</u>
Expenditures			
Current:			
Public Safety:			
Salaries and Wages	18,376	17,398	978
Fringe Benefits	13,326	13,145	181
Capital Outlay	2,498	2,492	6
Total Expenditures	<u>34,200</u>	<u>33,035</u>	<u>1,165</u>
Excess of Revenues Under Expenditures	(6,483)	(2,015)	4,468
Fund Balance at Beginning of Year	<u>9,573</u>	<u>9,573</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$3,090</u></u>	<u><u>7,558</u></u>	<u><u>4,468</u></u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Drug Enforcement Fund
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Intergovernmental	\$22,884	22,884	0
Donations	27,339	27,339	0
Other	<u>195</u>	<u>195</u>	<u>0</u>
Total Revenues	<u>50,418</u>	<u>50,418</u>	<u>0</u>
Expenditures			
Current:			
Public Safety:			
Salaries and Wages	71,700	70,594	1,106
Fringe Benefits	14,958	12,813	2,145
Capital Outlay	<u>6,086</u>	<u>6,086</u>	<u>0</u>
Total Expenditures	<u>92,744</u>	<u>89,493</u>	<u>3,251</u>
Excess of Revenues Under Expenditures	(42,326)	(39,075)	3,251
Other Financing Sources			
Operating Transfers - In	<u>0</u>	<u>23,000</u>	<u>23,000</u>
Excess of Revenues and Other Financing Sources Under Expenditures	(42,326)	(16,075)	26,251
Fund Balance at Beginning of Year	<u>43,275</u>	<u>43,275</u>	<u>0</u>
Fund Balance at End of Year	<u>\$949</u>	<u>27,200</u>	<u>26,251</u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Enforcement and Education Fund
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Fines and Forfeitures	<u>\$4,906</u>	<u>4,906</u>	<u>0</u>
Total Revenues	<u>4,906</u>	<u>4,906</u>	<u>0</u>
Expenditures			
Current:			
Public Safety:			
Supplies and Materials	1,000	0	1,000
Capital Outlay	<u>15,000</u>	<u>5,600</u>	<u>9,400</u>
Total Expenditures	<u>16,000</u>	<u>5,600</u>	<u>10,400</u>
Excess of Revenues Under Expenditures	(11,094)	(694)	10,400
Fund Balance at Beginning of Year	<u>12,069</u>	<u>12,069</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$975</u></u>	<u><u>11,375</u></u>	<u><u>10,400</u></u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Recycle Ohio Fund
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
<i>Intergovernmental</i>	<u>\$132,596</u>	<u>132,596</u>	<u>0</u>
Total Revenues	<u>132,596</u>	<u>132,596</u>	<u>0</u>
Expenditures			
Current:			
Health:			
Supplies and Materials	46,350	42,831	3,519
Contractual Services	129,397	125,226	4,171
Capital Outlay	<u>4,700</u>	<u>0</u>	<u>4,700</u>
Total Expenditures	<u>180,447</u>	<u>168,057</u>	<u>12,390</u>
Excess of Revenues Under Expenditures	(47,851)	(35,461)	12,390
Other Financing Sources			
Operating Transfers - In	<u>47,867</u>	<u>47,867</u>	<u>0</u>
Excess of Revenues and Other Financing Sources Over Expenditures	16	12,406	12,390
Fund Balance at Beginning of year	<u>0</u>	<u>0</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$16</u></u>	<u><u>12,406</u></u>	<u><u>12,390</u></u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Marriage Licenses Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Charges for Services	<u>\$80,391</u>	<u>80,531</u>	<u>140</u>
Total Revenues	<u>80,391</u>	<u>80,531</u>	<u>140</u>
Expenditures			
Current:			
Human Services:			
Contractual Services	88,100	82,961	5,139
Other	<u>5,250</u>	<u>3,015</u>	<u>2,235</u>
Total Expenditures	<u>93,350</u>	<u>85,976</u>	<u>7,374</u>
Excess of Revenues Under Expenditures	(12,959)	(5,445)	7,514
Fund Balance at Beginning of Year	<u>60,717</u>	<u>60,717</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$47,758</u></u>	<u><u>55,272</u></u>	<u><u>7,514</u></u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Ditch Maintenance Fund
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	<u>Variance Favorable (Unfavorable)</u>
Revenues			
Special Assessments	<u>\$8,000</u>	<u>11,959</u>	<u>3,959</u>
Total Revenues	<u>8,000</u>	<u>11,959</u>	<u>3,959</u>
Expenditures			
Current:			
Public Works:			
Capital Outlay	<u>343</u>	<u>291</u>	<u>52</u>
Total Expenditures	<u>343</u>	<u>291</u>	<u>52</u>
Excess of Revenues Over Expenditures	7,657	11,668	4,011
Fund Balance at Beginning of Year	<u>52,747</u>	<u>52,747</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$60,404</u></u>	<u><u>64,415</u></u>	<u><u>4,011</u></u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Waterline Maintenance Fund
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Licenses, Permits and Fees	\$5,007	3,197	(1,810)
Special Assessments	<u>39,993</u>	<u>39,993</u>	<u>0</u>
Total Revenues	<u>45,000</u>	<u>43,190</u>	<u>(1,810)</u>
Expenditures			
Current:			
Public Works			
Supplies and Materials	<u>5,176</u>	<u>4,666</u>	<u>510</u>
Total Expenditures	<u>5,176</u>	<u>4,666</u>	<u>510</u>
Excess of Revenues Over Expenditures	39,824	38,524	(1,300)
Other Financing Uses			
Operating Transfers - Out	<u>(38,000)</u>	<u>(38,000)</u>	<u>0</u>
Excess of Revenues Over Expenditures and Other Financing Uses	1,824	524	(1,300)
Fund Balance at Beginning of Year	1,212	1,212	0
Prior Year Encumbrances Appropriated	<u>176</u>	<u>176</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$3,212</u></u>	<u><u>1,912</u></u>	<u><u>(1,300)</u></u>

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balances - Budget and Actual (Non-GAAP Basis)
All Special Revenue Funds
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Property and Other Taxes	\$20,728,467	22,814,051	2,085,584
Sales Tax	3,231,912	3,315,219	83,307
Charges for Services	6,145,734	6,244,659	98,925
Licenses, Permits and Fees	1,893,191	1,882,937	(10,254)
Fines and Forfeitures	211,470	57,620	(153,850)
Intergovernmental	50,776,536	55,518,528	4,741,992
Special Assessments	47,993	51,952	3,959
Interest	121,276	124,860	3,584
Donations	40,510	35,614	(4,896)
Other	373,945	69,796	(304,149)
Total Revenues	<u>83,571,034</u>	<u>90,115,236</u>	<u>6,544,202</u>
Expenditures			
Current:			
General Government:			
Legislative and Executive:			
Salaries and Wages	604,894	495,902	108,992
Fringe Benefits	204,512	145,825	58,687
Supplies and Materials	78,214	50,298	27,916
Contractual Services	4,184,121	3,897,148	286,973
Capital Outlay	691,862	566,632	125,230
Other	104,613	22,542	82,071
Total General Government - Legislative and Executive	<u>5,868,216</u>	<u>5,178,347</u>	<u>689,869</u>
Judicial:			
Salaries and Wages	498,500	481,100	17,400
Fringe Benefits	163,400	141,268	22,132
Supplies and Materials	32,699	24,122	8,577
Contractual Services	32,658	28,743	3,915
Capital Outlay	56,659	24,741	31,918
Other	5,000	4,356	644
Total General Government - Judicial	<u>788,916</u>	<u>704,330</u>	<u>84,586</u>
Total General Government	<u>\$6,657,132</u>	<u>5,882,677</u>	<u>774,455</u>

(continued)

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balances - Budget and Actual (Non-GAAP Basis)
All Special Revenue Funds (continued)
 For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Public Safety:			
Salaries and Wages	\$3,822,923	3,562,315	260,608
Fringe Benefits	1,085,458	957,428	128,030
Supplies and Materials	276,100	163,384	112,716
Contractual Services	699,831	584,787	115,044
Capital Outlay	1,122,384	990,707	131,677
Other	134,235	64,132	70,103
Total Public Safety	<u>7,140,931</u>	<u>6,322,753</u>	<u>818,178</u>
Public Works:			
Salaries and Wages	2,878,864	2,724,523	154,341
Fringe Benefits	870,209	822,088	48,121
Supplies and Materials	2,482,271	2,068,503	413,768
Contractual Services	543,107	439,036	104,071
Capital Outlay	1,382,588	1,217,180	165,408
Other	224,178	131,557	92,621
Total Public Works	<u>8,381,217</u>	<u>7,402,887</u>	<u>978,330</u>
Health:			
Salaries and Wages	12,519,216	11,870,266	648,950
Fringe Benefits	4,514,196	3,783,668	730,528
Supplies and Materials	1,170,045	1,007,963	162,082
Contractual Services	39,538,562	21,625,292	17,913,270
Capital Outlay	1,161,359	785,027	376,332
Other	495,377	310,606	184,771
Total Health	<u>59,398,755</u>	<u>39,382,822</u>	<u>20,015,933</u>
Human Services:			
Salaries and Wages	12,541,344	11,361,504	1,179,840
Fringe Benefits	4,023,499	3,552,443	471,056
Supplies and Materials	607,128	440,190	166,938
Contractual Services	13,916,525	12,963,963	952,562
Capital Outlay	555,636	377,294	178,342
Other	665,998	325,112	340,886
Total Human Services	<u>\$32,310,130</u>	<u>29,020,506</u>	<u>3,289,624</u>

(continued)

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balances - Budget and Actual (Non-GAAP Basis)
All Special Revenue Funds (continued)
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Urban Development and Housing:			
Salaries and Wages	\$920	809	111
Fringe Benefits	317	12	305
Contractual Services	250,050	248,965	1,085
Other	1,300	0	1,300
	<u>252,587</u>	<u>249,786</u>	<u>2,801</u>
Total Urban Development and Housing			
Intergovernmental			
Contractual Services	363,322	363,322	0
	<u>363,322</u>	<u>363,322</u>	<u>0</u>
Total Intergovernmental			
Total Expenditures	<u>114,504,074</u>	<u>88,624,753</u>	<u>25,879,321</u>
Excess of Revenues Over (Under) Expenditures	<u>(30,933,040)</u>	<u>1,490,483</u>	<u>32,423,523</u>
Other Financing Sources (Uses)			
Advances - In	347,618	365,618	18,000
Advances - Out	(240,657)	(208,207)	32,450
Operating Transfers - In	1,417,535	1,540,535	123,000
Operating Transfers - Out	(1,467,272)	(1,442,372)	24,900
	<u>57,224</u>	<u>255,574</u>	<u>198,350</u>
Total Other Financing Sources (Uses)			
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	<u>(30,875,816)</u>	<u>1,746,057</u>	<u>32,621,873</u>
Fund Balances at Beginning of Year	38,992,018	38,992,018	0
Prior Year Encumbrances Appropriated	<u>6,360,993</u>	<u>6,360,993</u>	<u>0</u>
Fund Balances at End of Year	<u>\$14,477,195</u>	<u>47,099,068</u>	<u>32,621,873</u>

Debt Service Fund

The Debt Service Fund is used to account for the accumulation of financial resources for, and the payment of, long-term debt principal, interest, and related costs.

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Debt Service Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Property and Other Taxes	\$1,392,546	1,527,230	134,684
Intergovernmental	169,272	169,272	0
Special Assessments	453,140	495,641	42,501
Interest	0	30,914	30,914
Rental	0	77,837	77,837
	<u>2,014,958</u>	<u>2,300,894</u>	<u>285,936</u>
Expenditures			
Current:			
General Government:			
Legislative and Executive	0	24,662	(24,662)
Debt Service:			
Principal Retirement:			
Notes:			
Administration Building	3,000,000	3,000,000	0
Administration Building	1,600,000	1,600,000	0
Board of Education Office	150,000	150,000	0
Human Services Building	4,600,000	9,200,000	(4,600,000)
Griswold/Murray Ridge Road	206,000	206,000	0
Water/Sewer Improvements	1,105,000	1,105,000	0
West Road/Melody Lane	100,000	100,000	0
Total Notes	<u>10,761,000</u>	<u>15,361,000</u>	<u>(4,600,000)</u>
General Obligation Bonds:			
Administration Building/ Parking Deck	120,000	120,000	0
Computer Acquisition	360,000	360,000	0
Basule Bridge	120,000	120,000	0
1989 Public Improvement	284,157	284,157	0
Total General Obligation Bonds	<u>884,157</u>	<u>884,157</u>	<u>0</u>
Special Assessment Bonds:			
Sanitary Sewer	100,000	100,000	0
1989 Water Improvement	5,843	5,843	0
1986 Water Improvement	7,000	7,000	0
Total Special Assessment Bonds	<u>\$112,843</u>	<u>112,843</u>	<u>0</u>

(continued)

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Debt Service Fund (continued)
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
OWDA Loans:			
Sewer Improvement 101	\$23,468	23,468	0
Sewer Improvement 102	27,208	27,208	0
Sewer Improvement 103	18,728	14,288	4,440
Total OWDA Loans	69,404	64,964	4,440
Total Principal Retirement:	11,827,404	16,422,964	(4,595,560)
Interest and Fiscal Charges:			
Notes:			
Administration Building	159,000	159,000	0
Administration Building	10,667	10,667	0
Board of Education Office	8,676	8,676	0
Human Services Building	132,084	132,084	0
Griswold/Murray Ridge Road	38,046	16,946	21,100
Water/Sewer Improvements	46,962	46,962	0
West Road/Melody Lane	6,480	6,480	0
Total Notes	401,915	380,815	21,100
General Obligation Bonds:			
Administration Building/ Parking Deck	41,388	41,388	0
Computer Acquisition	74,250	74,250	0
Basule Bridge	24,750	24,750	0
1989 Public Improvement	90,485	90,485	0
1996 Public Improvement	468,871	189,236	279,635
Total General Obligation Bonds	699,744	420,109	279,635
Special Assessment Bonds:			
Sanitary Sewer	91,521	91,521	0
1989 Water Improvement	2,949	2,949	0
1986 Water Improvement	508	508	0
Total Special Assessment Bonds	94,978	94,978	0
OWDA Loans:			
Sewer Improvement 101	31,993	31,993	0
Sewer Improvement 102	55,293	55,293	0
Sewer Improvement 103	24,216	19,760	4,456
Total OWDA Loans	111,502	107,046	4,456
Total Interest and Fiscal Charges	\$1,308,139	1,002,948	305,191

(continued)

Lorain County, Ohio
 Schedule of Revenues, Expenditures and Changes in
 Fund Balance - Budget and Actual (Non-GAAP Basis)
Debt Service Fund (continued)
 For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Total Expenditures	<u>\$13,135,543</u>	<u>17,450,574</u>	<u>(4,315,031)</u>
Excess of Revenues Under Expenditures	<u>(11,120,585)</u>	<u>(15,149,680)</u>	<u>(4,029,095)</u>
Other Financing Sources (Uses)			
Proceeds of Bonds	0	4,600,000	4,600,000
Proceeds of Notes	10,581,999	10,728,400	146,401
Advances - In	308,000	208,000	(100,000)
Advances - Out	(200,000)	(200,000)	0
Operating Transfers - In	<u>302,000</u>	<u>3,211,625</u>	<u>2,909,625</u>
Total Other Financing Sources (Uses)	<u>10,991,999</u>	<u>18,548,025</u>	<u>7,556,026</u>
Excess of Revenues and Other Financing Sources Over (Under) Expenditures and Other Financing Uses	(128,586)	3,398,345	3,526,931
Fund Balance at Beginning of Year	<u>3,987,260</u>	<u>3,987,260</u>	<u>0</u>
Fund Balance at End of Year	<u><u>\$3,858,674</u></u>	<u><u>7,385,605</u></u>	<u><u>3,526,931</u></u>

Capital Projects Funds

The Capital Projects Fund is used to account for financial resources restricted for the acquisition or construction of major capital facilities (other than those financed by the proprietary funds).

Q Construction - To account for monies used for acquisition and construction of various projects within the County.

Jail Facility Construction - To account for the County sales tax used to construct a jail facility.

Lorain County, Ohio
Combining Balance Sheet
All Capital Projects Funds
December 31, 1996

	<u>Q Construction</u>	<u>Jail Facility Construction</u>	<u>Totals</u>
Assets			
Equity in Pooled Cash and Cash			
Equivalents	\$5,535,993	7,746,790	13,282,783
Sales Tax Receivable	<u>0</u>	<u>206,380</u>	<u>206,380</u>
Total Assets	<u><u>\$5,535,993</u></u>	<u><u>7,953,170</u></u>	<u><u>13,489,163</u></u>
Liabilities			
Accounts Payable	\$0	1,927	1,927
Contracts Payable	151,506	179,593	331,099
Retainage Payable	71,961	45,639	117,600
Interfund Payable	47,875	900,000	947,875
Accrued Interest Payable	76,850	61,461	138,311
Notes Payable	<u>5,233,400</u>	<u>5,000,000</u>	<u>10,233,400</u>
Total Liabilities	<u><u>5,581,592</u></u>	<u><u>6,188,620</u></u>	<u><u>11,770,212</u></u>
Fund Equity			
Fund Balance:			
Reserved for Encumbrances	4,229,208	7,960,640	12,189,848
Unreserved, Undesignated (Deficit)	<u>(4,274,807)</u>	<u>(6,196,090)</u>	<u>(10,470,897)</u>
Total Fund Equity (Deficit)	<u><u>(45,599)</u></u>	<u><u>1,764,550</u></u>	<u><u>1,718,951</u></u>
Total Liabilities and Fund Equity	<u><u>\$5,535,993</u></u>	<u><u>7,953,170</u></u>	<u><u>13,489,163</u></u>

Lorain County, Ohio
Combining Statement of Revenues, Expenditures
and Changes in Fund Balances
All Capital Projects Funds
For the Year Ended December 31, 1996

	<u>Q Construction</u>	<u>Jail Facility Construction</u>	<u>Totals</u>
Revenues			
Property and Other Taxes	\$362,760	0	362,760
Sales Tax	0	1,621,411	1,621,411
Intergovernmental	1,472,843	0	1,472,843
Special Assessments	60,888	0	60,888
Other	316	0	316
	<hr/>	<hr/>	<hr/>
Total Revenues	1,896,807	1,621,411	3,518,218
Expenditures			
Capital Outlay	6,157,552	632,073	6,789,625
Debt Service:			
Interest and Fiscal Charges	278,596	42,503	321,099
	<hr/>	<hr/>	<hr/>
Total Expenditures	6,436,148	674,576	7,110,724
Excess of Revenues Over (Under) Expenditures			
	<hr/>	<hr/>	<hr/>
	(4,539,341)	946,835	(3,592,506)
Other Financing Sources (Uses)			
Proceeds of Bonds	7,736,663	0	7,736,663
Operating Transfers - In	276,481	0	276,481
Operating Transfers - Out	(5,845)	0	(5,845)
	<hr/>	<hr/>	<hr/>
Total Other Financing Sources (Uses)	8,007,299	0	8,007,299
Excess of Revenues and Other Financing Sources Over Expenditures and Other Financing Uses			
	<hr/>	<hr/>	<hr/>
	3,467,958	946,835	4,414,793
Fund Balances (Deficit) at Beginning of Year			
	<hr/>	<hr/>	<hr/>
	(3,513,557)	817,715	(2,695,842)
Fund Balances (Deficit) at End of Year			
	<hr/>	<hr/>	<hr/>
	(\$45,599)	1,764,550	1,718,951

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Q Construction Fund
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Intergovernmental	\$0	1,454,167	1,454,167
Special Assessments	0	28,909	28,909
Other	45,450	45,766	316
	<u>45,450</u>	<u>45,766</u>	<u>316</u>
Total Revenues	<u>45,450</u>	<u>1,528,842</u>	<u>1,483,392</u>
Expenditures			
Capital Outlay:			
D.D. School	576,823	537,139	39,684
East 32nd Street Home	485,951	705	485,246
ESCO Building	296,930	214,129	82,801
Adult Workshop	560,000	441,888	118,112
Lorain County Juvenile Facility	3,005,000	2,933,469	71,531
Board of Education Building	155	0	155
Residential Renovation Project	141,833	139,234	2,599
Cook Building Renovation	174,787	157,109	17,678
MRDD Entrance Door Renovations	48,055	5,666	42,389
Adult Training Center	109,146	82,798	26,348
Jail Expansion	213,553	213,552	1
Ditches	17,295	0	17,295
Sewers	4,638,910	4,570,629	68,281
Waterlines	85,833	75,112	10,721
Issue II	0	1,401,558	(1,401,558)
Debt Service:			
Interest and Fiscal Charges	64,633	64,633	0
	<u>64,633</u>	<u>64,633</u>	<u>0</u>
Total Expenditures	<u>10,418,904</u>	<u>10,837,621</u>	<u>(418,717)</u>
Excess of Revenues Under Expenditures	<u>(10,373,454)</u>	<u>(9,308,779)</u>	<u>1,064,675</u>
Other Financing Sources (Uses)			
Proceeds of Bonds	3,136,663	3,136,663	0
Proceeds of Notes	3,790,071	3,718,482	(71,589)
Advances - In	39,875	47,875	8,000
Operating Transfers - In	401,242	276,481	(124,761)
Operating Transfers - Out	(1,520)	(5,845)	(4,325)
	<u>(1,520)</u>	<u>(5,845)</u>	<u>(4,325)</u>
Total Other Financing Sources (Uses)	<u>7,366,331</u>	<u>7,173,656</u>	<u>(192,675)</u>
Excess of Revenues and Other Financing Sources Under Expenditures and Other Financing Uses	<u>(3,007,123)</u>	<u>(2,135,123)</u>	<u>872,000</u>
Fund Balance at Beginning of Year	1,511,207	1,511,207	0
Prior Year Encumbrances Appropriated	1,789,181	1,789,181	0
	<u>1,789,181</u>	<u>1,789,181</u>	<u>0</u>
Fund Balance at End of Year	<u>\$293,265</u>	<u>1,165,265</u>	<u>872,000</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balance - Budget and Actual (Non-GAAP Basis)
Jail Facility Construction Fund
For the Year Ended December 31, 1996

	<u>Revised Budget</u>	<u>Actual</u>	Variance Favorable (Unfavorable)
Revenues			
Sales Tax	<u>\$1,737,211</u>	<u>1,764,980</u>	<u>27,769</u>
Total Revenues	<u>1,737,211</u>	<u>1,764,980</u>	<u>27,769</u>
Expenditures			
Capital Outlay:			
Jail Facility Construction	<u>8,590,155</u>	<u>8,527,379</u>	<u>62,776</u>
Total Expenditures	<u>8,590,155</u>	<u>8,527,379</u>	<u>62,776</u>
Excess of Revenues Under Expenditures	<u>(6,852,944)</u>	<u>(6,762,399)</u>	<u>90,545</u>
Other Financing Sources			
Proceeds of Notes	<u>5,006,366</u>	<u>5,018,958</u>	<u>12,592</u>
Advances - In	<u>900,000</u>	<u>900,000</u>	<u>0</u>
Total Other Financing Sources	<u>5,906,366</u>	<u>5,918,958</u>	<u>12,592</u>
Excess of Revenues and Other Financing Sources Under Expenditures	<u>(946,578)</u>	<u>(843,441)</u>	<u>103,137</u>
Fund Balance at Beginning of Year	<u>467,766</u>	<u>467,766</u>	<u>0</u>
Fund Balance (Deficit) at End of Year	<u>(\$478,812)</u>	<u>(375,675)</u>	<u>103,137</u>

Lorain County, Ohio
Schedule of Revenues, Expenditures and Changes in
Fund Balances - Budget and Actual (Non-GAAP Basis)
All Capital Projects Funds
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Sales Tax	\$1,737,211	1,764,980	27,769
Intergovernmental	0	1,454,167	1,454,167
Special Assessments	0	28,909	28,909
Other	45,450	45,766	316
Total Revenues	<u>1,782,661</u>	<u>3,293,822</u>	<u>1,511,161</u>
Expenditures			
Capital Outlay:			
D.D. School	576,823	537,139	39,684
East 32nd Street Home	485,951	705	485,246
ESCO Building	296,930	214,129	82,801
Adult Workshop	560,000	441,888	118,112
Lorain County Juvenile Facility	3,005,000	2,933,469	71,531
Board of Education Building	155	0	155
Residential Renovation Project	141,833	139,234	2,599
Cook Building Renovation	174,787	157,109	17,678
MRDD Entrance Door Renovations	48,055	5,666	42,389
Adult Training Center	109,146	82,798	26,348
Jail Expansion	213,553	213,552	1
Ditches	17,295	0	17,295
Sewers	4,638,910	4,570,629	68,281
Waterlines	85,833	75,112	10,721
Issue II	0	1,401,558	(1,401,558)
Jail Facility Construction	8,590,155	8,527,379	62,776
Debt Service:			
Interest and Fiscal Charges	64,633	64,633	0
Total Expenditures	<u>19,009,059</u>	<u>19,365,000</u>	<u>(355,941)</u>
Excess of Revenues Under Expenditures	<u>(17,226,398)</u>	<u>(16,071,178)</u>	<u>1,155,220</u>
Other Financing Sources (Uses)			
Proceeds of Bonds	3,136,663	3,136,663	0
Proceeds of Notes	8,796,437	8,737,440	(58,997)
Advances - In	939,875	947,875	8,000
Operating Transfers - In	401,242	276,481	(124,761)
Operating Transfers - Out	(1,520)	(5,845)	(4,325)
Total Other Financing Sources (Uses)	<u>13,272,697</u>	<u>13,092,614</u>	<u>(180,083)</u>
Excess of Revenues and Other Financing Sources Under Expenditures and Other Financing Uses	<u>(3,953,701)</u>	<u>(2,978,564)</u>	<u>975,137</u>
Fund Balances at Beginning of Year	1,978,973	1,978,973	0
Prior Year Encumbrances Appropriated	1,789,181	1,789,181	0
Fund Balances (Deficit) at End of Year	<u>(\$185,547)</u>	<u>789,590</u>	<u>975,137</u>

Proprietary Funds

The proprietary funds are used to account for the County's ongoing organizations and activities which are similar to those found in the private sector. The measurement focus is upon determination of net income, financial position, and cash flows.

Enterprise Fund

The Sanitary Sewer enterprise fund is used to account for the County's sewer operations. This operation is financed and operated in a manner similar to a private business enterprise. The intent of the County is that the costs (expenses, including depreciation) of providing this service to the general public on a continuing basis be financed or recovered primarily through user charges.

Internal Service Fund

The Internal Service Fund is used to account for the activity of the County's self-funded insurance program.

Since there is only one Internal Service Fund and the level of control is no greater than that presented in the Combined Financial Statements and due to limited activity level, no additional financial statements are presented here.

Lorain County, Ohio
Schedule of Revenues, Expenses and Changes in
Fund Equity - Budget and Actual (Non-GAAP Basis)
Sanitary Sewer Enterprise Fund
For the Year Ended December 31, 1996

	Revised Budget	Actual	Variance Favorable (Unfavorable)
Revenues			
Charges for Services	\$539,065	642,647	103,582
Grants	0	162,849	162,849
Total Revenues	539,065	805,496	266,431
Expenses			
Personal Services:			
Engineer - Sanitary	264,420	251,657	12,763
Total Personal Services	264,420	251,657	12,763
Fringe Benefits:			
Engineer - Sanitary	99,789	72,960	26,829
Total Fringe Benefits	99,789	72,960	26,829
Materials and Supplies:			
Engineer - Sanitary	29,925	25,925	4,000
Sewer Plants	7,000	229	6,771
Total Materials and Supplies	36,925	26,154	10,771
Contractual Services:			
Engineer - Sanitary	84,509	84,509	0
Sewer Plants	15,000	0	15,000
Sanitary Sewers	5,084	2,397	2,687
Sheffield/Elyria Sewer	36,975	17,827	19,148
Oberlin Road Sewer	45,816	17,118	28,698
Tanglewood	20,000	16,981	3,019
Sewer Improvement 101	19,539	11,357	8,182
Sewer Improvement 102	56,999	56,547	452
Total Contractual Services	283,922	206,736	77,186
Other:			
Engineer - Sanitary	1,066	1,655	(589)
Total Other	1,066	1,655	(589)
Capital Outlay:			
Engineer - Sanitary	60,556	218,905	(158,349)
Total Capital Outlay	60,556	218,905	(158,349)
Total Expenses	746,678	778,067	(31,389)
Excess of Revenues Over (Under) Expenses	(207,613)	27,429	235,042
Operating Transfers - In	38,000	38,000	0
Excess of Revenues Over (Under) Expenses and Operating Transfers	(169,613)	65,429	235,042
Fund Equity at Beginning of Year	76,126	76,126	0
Prior Year Encumbrances Appropriated	2,980	2,980	0
Fund Equity (Deficit) at End of Year	(\$90,507)	144,535	235,042

Fiduciary Funds

These funds are used to account for assets held by the County in a trustee capacity or as an agent for individuals, private organizations, other governments, and/or other funds. The following is the County's fiduciary fund type:

Agency Funds

These funds are purely custodial (assets equal liabilities) and thus do not involve the measurement of results of operations. The following are the County's material agency funds:

Undivided Tax - To account for the collection of real estate taxes and special assessments collected from real estate owners. These taxes and special assessments are periodically apportioned to local governments in the County (including Lorain County itself).

Undivided Public Housing - To account for the monies received from Metropolitan Housing in lieu of taxes for distribution to various schools.

Undivided Government - To account for the collection of shared revenues from the State of Ohio that represent a portion of state income taxes, state sales taxes, and corporate franchise taxes which are returned to the County. These monies are apportioned to local governments on a monthly basis, allocated according to a formula agreed upon by the recipients.

Metropolitan Park - To account for the activities of the Park Board, which include the receipt of grant moneys and donations for the acquisition, expansion and maintenance of County park land and park facilities. The County serves as fiscal agent.

Board of Health - To account for revenues and expenditures for the Board of Health for which the County serves as fiscal agent.

Soil and Water - To account for revenues and expenditures of the soil and water conservation commission for which the County serves as fiscal agent.

Payroll - To account for the net payroll, payroll taxes and other related payroll deductions accumulated from the governmental, proprietary, and fiduciary funds for distribution to employees, other governmental units and private organizations.

Courts - To account for the receipt and expenditure of various court monies that do not run through the County's accounting system.

Sheriff - To account for the receipt and expenditure of moneys for inmates and the Sheriff's civil account that do not run through the County's accounting system.

Alimony and Child Support - To account for the collection of alimony and child support payments and the distribution of such monies to the court-designated recipients.

Deferred Compensation - To account for voluntary employee deductions made to either the County Commissioners Association of Ohio or to the Ohio Public Employees Deferred Compensation Program.

Local Emergency Planning Commission - To account for revenues and expenditures of the Local Emergency Planning Commission for which the County serves as fiscal agent.

continued

Fiduciary Funds

(continued)

Community Based Correctional Facility - To account for the operation of the community based correctional facility for which the County serves as fiscal agent.

Sheriff's Inmate - To account for the moneys held for the sheriff's inmate account.

Golden Acres - To account for the moneys held on behalf of the County home residents.

Children Services - To account for interest revenues from private trust accounts set up in the name of children in the care of Children Services Department.

Benefit America Flex Plan - To account for employee deductions under Internal Revenue Code Section 125 for medical and child care expenses.

Lorain County, Ohio
 Combining Balance Sheet
All Agency Funds
 December 31, 1996

	Undivided Tax	Undivided Public Housing	Undivided Government	Metropolitan Park	Board of Health
ALL AGENCY FUNDS					
Assets					
Equity in Pooled Cash and Cash Equivalents	\$6,354,834	80,847	25,008	2,078,678	280,409
Cash and Cash Equivalents in Segregated Accounts	0	0	0	80,676	0
Investments in Segregated Accounts	0	0	0	0	0
Receivables:					
Property and Other Taxes	286,895,409	0	0	0	0
Special Assessments	20,710,593	0	0	0	0
Intergovernmental Receivable	0	0	6,026,084	0	0
Funds on Deposit with Deferred Compensation Board	0	0	0	0	0
Total Assets	<u>\$313,960,836</u>	<u>80,847</u>	<u>6,051,092</u>	<u>2,159,354</u>	<u>280,409</u>
Liabilities					
Due to County Funds:					
Property and Other Taxes	\$28,622,010	0	0	0	0
Special Assessments	4,583,707	0	0	0	0
Intergovernmental Payable	280,755,119	0	6,051,092	0	0
Undistributed Monies	0	80,847	0	2,159,354	280,409
Deferred Compensation Payable	0	0	0	0	0
Total Liabilities	<u>\$313,960,836</u>	<u>80,847</u>	<u>6,051,092</u>	<u>2,159,354</u>	<u>280,409</u>

(continued)

Lorain County, Ohio
Combining Balance Sheet
All Agency Funds (continued)
December 31, 1996

	<u>Soil and Water</u>	<u>Payroll</u>	<u>Courts</u>	<u>Sheriff</u>	<u>Alimony and Child Support</u>
ALL AGENCY FUNDS					
Assets					
Equity in Pooled Cash and Cash Equivalents	\$7,453	193,157	0	0	0
Cash and Cash Equivalents in Segregated Accounts	0	0	1,505,495	139,483	406,503
Investments in Segregated Accounts	0	0	1,625,000	0	0
Receivables:					
Property and Other Taxes	0	0	0	0	0
Special Assessments	0	0	0	0	0
Intergovernmental Receivable	0	0	0	0	0
Funds on Deposit with Deferred Compensation Board	0	0	0	0	0
Total Assets	<u><u>\$7,453</u></u>	<u><u>193,157</u></u>	<u><u>3,130,495</u></u>	<u><u>139,483</u></u>	<u><u>406,503</u></u>
Liabilities					
Due to County Funds:					
Property and Other Taxes	\$0	0	0	0	0
Special Assessments	0	0	0	0	0
Intergovernmental Payable	0	0	0	0	0
Undistributed Monies	7,453	193,157	3,130,495	139,483	406,503
Deferred Compensation Payable	0	0	0	0	0
Total Liabilities	<u><u>\$7,453</u></u>	<u><u>193,157</u></u>	<u><u>3,130,495</u></u>	<u><u>139,483</u></u>	<u><u>406,503</u></u>

<u>Deferred Compensation</u>	<u>Local Emergency Planning Commission</u>	<u>Community Based Correctional Facility</u>	<u>Sheriff's Inmate</u>	<u>Golden Acres</u>	<u>Children Services</u>	<u>Benefit America Flex Plan</u>	<u>Totals</u>
0	0	2,308,817	0	0	0	16,069	11,345,272
0	182,545	0	11,880	7,006	83,950	0	2,417,538
0	0	0	0	0	0	0	1,625,000
0	0	0	0	0	0	0	286,895,409
0	0	0	0	0	0	0	20,710,593
0	0	0	0	0	0	0	6,026,084
<u>13,420,312</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>13,420,312</u>
<u>13,420,312</u>	<u>182,545</u>	<u>2,308,817</u>	<u>11,880</u>	<u>7,006</u>	<u>83,950</u>	<u>16,069</u>	<u>342,440,208</u>
0	0	0	0	0	0	0	28,622,010
0	0	0	0	0	0	0	4,583,707
0	0	0	0	0	0	0	286,806,211
0	182,545	2,308,817	11,880	7,006	83,950	16,069	9,007,968
<u>13,420,312</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>13,420,312</u>
<u>13,420,312</u>	<u>182,545</u>	<u>2,308,817</u>	<u>11,880</u>	<u>7,006</u>	<u>83,950</u>	<u>16,069</u>	<u>342,440,208</u>

Lorain County, Ohio
Combining Statement of Changes in Assets and Liabilities
All Agency Funds
For the Year Ended December 31, 1996

	Balance 1/1/96	Additions	Reductions	Balance 12/31/96
UNDIVIDED TAX				
Assets				
Equity in Pooled Cash and Cash Equivalents	\$6,818,188	212,537,392	213,000,746	6,354,834
Receivables:				
Property and Other Taxes	278,549,352	286,895,409	278,549,352	286,895,409
Special Assessments	28,587,912	20,710,593	28,587,912	20,710,593
Total Assets	<u>\$313,955,452</u>	<u>520,143,394</u>	<u>520,138,010</u>	<u>313,960,836</u>
Liabilities				
Due to County Funds:				
Property and Other Taxes	\$27,366,540	28,622,010	27,366,540	28,622,010
Special Assessments	5,756,412	4,583,707	5,756,412	4,583,707
Intergovernmental Payable	280,832,500	179,800,413	179,877,794	280,755,119
Total Liabilities	<u>\$313,955,452</u>	<u>213,006,130</u>	<u>213,000,746</u>	<u>313,960,836</u>
UNDIVIDED PUBLIC HOUSING				
Assets				
Equity in Pooled Cash and Cash Equivalents	\$171,079	89,591	179,823	80,847
Total Assets	<u>\$171,079</u>	<u>89,591</u>	<u>179,823</u>	<u>80,847</u>
Liabilities				
Undistributed Monies	\$171,079	89,591	179,823	80,847
Total Liabilities	<u>\$171,079</u>	<u>89,591</u>	<u>179,823</u>	<u>80,847</u>
UNDIVIDED GOVERNMENT				
Assets				
Equity in Pooled Cash and Cash Equivalents	\$24,427	239,494,262	239,493,681	25,008
Intergovernmental Receivable	1,587,590	6,026,084	1,587,590	6,026,084
Total Assets	<u>\$1,612,017</u>	<u>245,520,346</u>	<u>241,081,271</u>	<u>6,051,092</u>
Liabilities				
Intergovernmental Payable	\$1,612,017	243,932,756	239,493,681	6,051,092
Total Liabilities	<u>\$1,612,017</u>	<u>243,932,756</u>	<u>239,493,681</u>	<u>6,051,092</u>

(continued)

Lorain County, Ohio
Combining Statement of Changes in Assets and Liabilities
All Agency Funds (continued)
For the Year Ended December 31, 1996

	Balance 1/1/96	Additions	Reductions	Balance 12/31/96
METROPOLITAN PARK				
Assets				
Equity in Pooled Cash and Cash Equivalents	\$2,912,382	4,021,844	4,855,548	2,078,678
Cash and Cash Equivalents in Segregated Accounts	82,960	11,597	13,881	80,676
Total Assets	\$2,995,342	4,033,441	4,869,429	2,159,354
Liabilities				
Undistributed Monies	\$2,995,342	4,033,441	4,869,429	2,159,354
Total Liabilities	\$2,995,342	4,033,441	4,869,429	2,159,354
BOARD OF HEALTH				
Assets				
Equity in Pooled Cash and Cash Equivalents	\$515,873	4,498,351	4,733,815	280,409
Total Assets	\$515,873	4,498,351	4,733,815	280,409
Liabilities				
Undistributed Monies	\$515,873	4,498,351	4,733,815	280,409
Total Liabilities	\$515,873	4,498,351	4,733,815	280,409
SOIL AND WATER				
Assets				
Equity in Pooled Cash and Cash Equivalents	\$9,402	117,705	119,654	7,453
Total Assets	\$9,402	117,705	119,654	7,453
Liabilities				
Undistributed Monies	\$9,402	117,705	119,654	7,453
Total Liabilities	\$9,402	117,705	119,654	7,453

(continued)

Lorain County, Ohio
Combining Statement of Changes in Assets and Liabilities
All Agency Funds (continued)
For the Year Ended December 31, 1996

	Balance 1/1/96	Additions	Reductions	Balance 12/31/96
PAYROLL				
Assets				
Equity in Pooled Cash and Cash Equivalents	\$178,859	6,033,409	6,019,111	193,157
Total Assets	<u>\$178,859</u>	<u>6,033,409</u>	<u>6,019,111</u>	<u>193,157</u>
Liabilities				
Undistributed Monies	\$178,859	6,033,409	6,019,111	193,157
Total Liabilities	<u>\$178,859</u>	<u>6,033,409</u>	<u>6,019,111</u>	<u>193,157</u>
COURTS				
Assets				
Cash and Cash Equivalents in Segregated Accounts	\$670,412	28,340,618	27,505,535	1,505,495
Investments in Segregated Accounts	2,000,000	1,500,000	1,875,000	1,625,000
Total Assets	<u>\$2,670,412</u>	<u>29,840,618</u>	<u>29,380,535</u>	<u>3,130,495</u>
Liabilities				
Undistributed Monies	\$2,670,412	29,840,618	29,380,535	3,130,495
Total Liabilities	<u>\$2,670,412</u>	<u>29,840,618</u>	<u>29,380,535</u>	<u>3,130,495</u>
SHERIFF				
Assets				
Cash and Cash Equivalents in Segregated Accounts	\$299,334	2,555,853	2,715,704	139,483
Total Assets	<u>\$299,334</u>	<u>2,555,853</u>	<u>2,715,704</u>	<u>139,483</u>
Liabilities				
Undistributed Monies	\$299,334	2,555,853	2,715,704	139,483
Total Liabilities	<u>\$299,334</u>	<u>2,555,853</u>	<u>2,715,704</u>	<u>139,483</u>
ALIMONY AND CHILD SUPPORT				
Assets				
Cash and Cash Equivalents in Segregated Accounts	\$224,986	41,859,366	41,677,849	406,503
Total Assets	<u>\$224,986</u>	<u>41,859,366</u>	<u>41,677,849</u>	<u>406,503</u>
Liabilities				
Undistributed Monies	\$224,986	41,859,366	41,677,849	406,503
Total Liabilities	<u>\$224,986</u>	<u>41,859,366</u>	<u>41,677,849</u>	<u>406,503</u>

(continued)

Lorain County, Ohio
Combining Statement of Changes in Assets and Liabilities
All Agency Funds (continued)
For the Year Ended December 31, 1996

	Balance 1/1/96	Additions	Reductions	Balance 12/31/96
DEFERRED COMPENSATION				
Assets				
Funds on Deposit with Deferred Compensation Board	\$11,526,473	2,521,035	627,196	13,420,312
Total Assets	\$11,526,473	2,521,035	627,196	13,420,312
Liabilities				
Deferred Compensation Payable	\$11,526,473	2,521,035	627,196	13,420,312
Total Liabilities	\$11,526,473	2,521,035	627,196	13,420,312
LOCAL EMERGENCY PLANNING COMMISSION				
Assets				
Cash and Cash Equivalents in Segregated Accounts	\$178,644	161,256	157,355	182,545
Total Assets	\$178,644	161,256	157,355	182,545
Liabilities				
Undistributed Monies	\$178,644	161,256	157,355	182,545
Total Liabilities	\$178,644	161,256	157,355	182,545
COMMUNITY BASED CORRECTIONAL FACILITY				
Assets				
Equity in Pooled Cash and Cash Equivalents	\$38,973	2,777,115	507,271	2,308,817
Total Assets	\$38,973	2,777,115	507,271	2,308,817
Liabilities				
Undistributed Monies	\$38,973	2,777,115	507,271	2,308,817
Total Liabilities	\$38,973	2,777,115	507,271	2,308,817

(continued)

Lorain County, Ohio
Combining Statement of Changes in Assets and Liabilities
All Agency Funds (continued)
For the Year Ended December 31, 1996

	Balance 1/1/96	Additions	Reductions	Balance 12/31/96
SHERIFF'S INMATE				
Assets				
Cash and Cash Equivalents in Segregated Accounts	\$11,638	239,939	239,697	11,880
Total Assets	\$11,638	239,939	239,697	11,880
Liabilities				
Undistributed Monies	\$11,638	239,939	239,697	11,880
Total Liabilities	\$11,638	239,939	239,697	11,880
GOLDEN ACRES				
Assets				
Cash and Cash Equivalents in Segregated Accounts	\$9,290	11,597	13,881	7,006
Total Assets	\$9,290	11,597	13,881	7,006
Liabilities				
Undistributed Monies	\$9,290	11,597	13,881	7,006
Total Liabilities	\$9,290	11,597	13,881	7,006
CHILDREN SERVICES				
Assets				
Cash and Cash Equivalents in Segregated Accounts	\$91,996	15,523	23,569	83,950
Total Assets	\$91,996	15,523	23,569	83,950
Liabilities				
Undistributed Monies	\$91,996	15,523	23,569	83,950
Total Liabilities	\$91,996	15,523	23,569	83,950
BENEFIT AMERICA FLEX PLAN				
Assets				
Equity in Pooled Cash and Cash Equivalents	\$0	105,895	89,826	16,069
Total Assets	\$0	105,895	89,826	16,069
Liabilities				
Undistributed Monies	\$0	105,895	89,826	16,069
Total Liabilities	\$0	105,895	89,826	16,069

(continued)

Lorain County, Ohio
Combining Statement of Changes in Assets and Liabilities
All Agency Funds (continued)
For the Year Ended December 31, 1996

	Balance 1/1/96	Additions	Reductions	Balance 12/31/96
ALL AGENCY FUNDS				
Assets				
Equity in Pooled Cash and Cash Equivalents	\$10,669,183	469,675,564	468,999,475	11,345,272
Cash and Cash Equivalents in Segregated Accounts	1,569,260	73,195,749	72,347,471	2,417,538
Investments in Segregated Accounts	2,000,000	1,500,000	1,875,000	1,625,000
Receivables:				
Property and Other Taxes	278,549,352	286,895,409	278,549,352	286,895,409
Special Assessments	28,587,912	20,710,593	28,587,912	20,710,593
Intergovernmental Receivable	1,587,590	6,026,084	1,587,590	6,026,084
Funds on Deposit with Deferred Compensation Board	11,526,473	2,521,035	627,196	13,420,312
Total Assets	<u>\$334,489,770</u>	<u>860,524,434</u>	<u>852,573,996</u>	<u>342,440,208</u>
Liabilities				
Due to County Funds:				
Property and Other Taxes	\$27,366,540	28,622,010	27,366,540	28,622,010
Special Assessments	5,756,412	4,583,707	5,756,412	4,583,707
Intergovernmental Payable	282,444,517	423,733,169	419,371,475	286,806,211
Undistributed Monies	7,395,828	92,339,659	90,727,519	9,007,968
Deferred Compensation Payable	11,526,473	2,521,035	627,196	13,420,312
Total Liabilities	<u>\$334,489,770</u>	<u>551,799,580</u>	<u>543,849,142</u>	<u>342,440,208</u>

General Fixed Assets Account Group

The *General Fixed Assets Account Group* is used to account for all general fixed assets of the County, other than those fixed assets accounted for in the enterprise funds.

Lorain County, Ohio
Schedule of General Fixed Assets by Function and Activity
December 31, 1996

Function	Total	Land	Buildings	Improvements Other Than Buildings	Vehicles	Equipment and Machinery	Furniture and Fixture	Construction In Progress
General Government - Legislative and Executive	\$9,697,640	940,204	5,960,812	409,724	389,653	1,971,634	25,613	0
General Government - Judicial	1,900,102	17,112	492,389	0	276,512	1,100,742	13,347	0
Public Safety	5,414,782	0	3,015,437	94,111	732,158	931,919	9,084	632,073
Public Works	3,830,368	38,778	1,134,272	0	1,997,823	659,495	0	0
Health	13,599,419	281,182	10,175,375	2,015,397	349,346	587,691	190,428	0
Human Services	4,456,077	113,058	2,508,710	546,353	377,101	906,463	4,392	0
Total	<u>\$38,898,388</u>	<u>1,390,334</u>	<u>23,286,995</u>	<u>3,065,585</u>	<u>4,122,593</u>	<u>6,157,944</u>	<u>242,864</u>	<u>632,073</u>

Lorain County, Ohio
 Schedule of Changes in General Fixed Assets by Function and Activity
 For the Year Ended December 31, 1996

Function	General Fixed Assets 1/1/96	Additions	Deletions	General Fixed Assets 12/31/96
General Government - Legislative and Executive	9,116,020	686,824	105,204	9,697,640
General Government - Judicial	1,764,014	152,842	16,754	1,900,102
Public Safety	4,543,681	880,681	9,580	5,414,782
Public Works	3,889,637	7,000	66,269	3,830,368
Health	13,427,559	245,522	73,662	13,599,419
Human Services	<u>4,016,499</u>	<u>719,160</u>	<u>279,582</u>	<u>4,456,077</u>
Total	<u><u>36,757,410</u></u>	<u><u>2,692,029</u></u>	<u><u>551,051</u></u>	<u><u>38,898,388</u></u>

Lorain County, Ohio
Schedule of General Fixed Assets by Source
For the Year Ended December 31, 1996

General Fixed Assets

Land	\$1,390,334
Buildings	23,286,995
Improvements Other Than Buildings	3,065,585
Vehicles	4,122,593
Equipment and Machinery	6,157,944
Furniture and Fixtures	242,864
Construction in Progress	<u>632,073</u>
 Total General Fixed Assets	 <u><u>\$38,898,388</u></u>

Investment in General Fixed Assets From:

Capital Projects Funds:	
General Obligation Bonds	\$3,350,485
Federal Grants	142,431
State Grants	3,475,948
Local Grants	905,704
General Fund Revenues	27,729,385
Special Revenue Fund Revenues	1,876,262
Private Gifts	160,621
Donation	190,067
Other	<u>1,067,485</u>
 Total Investment in General Fixed Assets	 <u><u>\$38,898,388</u></u>

(This Page Intentionally Left Blank)



Statistical Section

Lorain County, Ohio
General Fund Expenditures by Function
Last Ten Years (1)

	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
General Government:										
Legislative and Executive	\$6,077,516	\$6,850,029	\$10,068,305	\$10,789,693	\$10,742,557	\$10,136,013	\$10,374,728	\$10,225,144	\$11,373,408	\$13,161,123
Judicial	4,633,787	5,409,422	6,592,297	7,015,594	6,748,868	6,263,109	6,432,495	6,882,964	7,623,195	8,043,620
Public Safety	3,782,305	4,346,929	4,960,878	5,699,629	5,359,513	5,245,498	5,588,146	5,813,273	6,230,217	4,567,011
Public Works	3,053,459	103,703	117,486	118,384	419,878	116,312	132,678	236,977	116,387	183,065
Health	4,317	7,329	4,375	4,496	4,620	4,663	4,449	4,326	23,793	4,693
Human Services	254,713	227,714	274,615	460,178	686,211	522,669	449,885	413,415	434,086	446,625
Economic Development and Assistance	0	0	0	0	0	38,855	45,568	47,160	8,935	0
Hospitalization (2)	0	1,862,597	663,094	0	0	0	0	0	0	0
Other (3)	2,601,457	0	0	0	0	0	0	0	0	0
Capital Outlay (3)	0	1,515,514	242,160	361,776	364,114	158,806	213,501	1,178,712	2,215,779	1,651,806
Intergovernmental (3)	0	265,435	1,586,856	1,744,921	216,340	180,761	187,704	474,058	255,905	240,460
Debt Service: (4)										
Principal Retirement	0	21,253	23,362	0	20,697	37,074	35,174	58,708	54,490	35,519
Interest and Fiscal Charges	0	39,217	44,759	20,282	27,191	113,047	76,914	15,254	10,680	22,639
Total Expenditures	\$20,407,554	\$20,649,142	\$24,578,187	\$26,214,953	\$24,589,989	\$22,816,807	\$23,541,242	\$23,349,991	\$28,346,875	\$28,356,561

- (1) 1987 based on a cash basis accounting; 1988 through 1996 based on a GAAP basis accounting.
- (2) Beginning in 1990, Hospitalization was allocated to the respective functions.
- (3) In 1987, Capital Outlay and Intergovernmental were included in Other.
- (4) Debt Service for years 1988 through 1996 represent capital lease payments under GAAP basis accounting.

Source: Lorain County Financial Statements

Lorain County, Ohio
General Fund Revenues by Source
Last Ten Years (1)

	<u>1987</u>	<u>1988</u>	<u>1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>
Taxes and Special Assessments	\$10,881,960	\$9,995,439	\$10,592,615	\$11,165,362	\$13,113,247	\$10,000,972	\$11,692,089	\$11,275,006	\$12,027,821	\$14,134,766
Charges for Services	2,466,436	5,408,691	5,587,109	4,828,656	4,632,975	4,981,381	6,445,176	7,032,160	5,595,833	7,190,556
Licenses, Permits and Fees	29,194	62,556	0	32,280	32,321	33,282	122,297	115,599	263,425	153,783
Fines and Forfeitures	520,170	514,121	564,999	483,213	536,280	778,112	445,822	453,621	433,485	953,199
Intergovernmental	4,202,846	5,728,374	5,611,563	5,835,038	6,585,815	6,343,602	6,872,069	7,879,984	9,977,320	10,692,970
Interest (2)	0	2,284,429	3,077,794	3,173,876	2,900,059	2,406,028	3,388,560	4,417,694	4,826,660	5,471,529
Other	<u>2,240,826</u>	<u>109,874</u>	<u>732,289</u>	<u>1,400,834</u>	<u>1,538,617</u>	<u>1,845,182</u>	<u>280,481</u>	<u>348,038</u>	<u>236,392</u>	<u>503,696</u>
Total Revenues	<u><u>\$20,341,432</u></u>	<u><u>\$24,103,484</u></u>	<u><u>\$26,166,369</u></u>	<u><u>\$26,919,259</u></u>	<u><u>\$29,339,314</u></u>	<u><u>\$26,388,559</u></u>	<u><u>\$29,246,494</u></u>	<u><u>\$31,522,102</u></u>	<u><u>\$33,360,936</u></u>	<u><u>\$39,100,499</u></u>

(1) Year 1987 based on a cash basis accounting, years 1988 through 1996 based on a GAAP basis accounting.

(2) Prior to 1988, Interest was included in Other revenues.

Source: Lorain County Financial Statements

Lorain County, Ohio
Property Tax Levies and Collections -
Real and Public Utility Taxes
Last Ten Years

Collection Year	Current Tax Levy (1)	Current Tax Collections (2)	Percent Collected	Delinquent Tax Collections	Total Tax Collections	Percent of Collections To Current Tax Levy	Outstanding Delinquent Taxes (3)	Percent of Delinquent Taxes to Current Tax Levy
1987	\$12,807,218	\$12,181,697	95.12%	\$431,752	\$12,613,449	98.49%	\$976,775	7.63%
1988	15,806,267	15,327,848	96.97	489,546	15,817,394	100.07	977,575	6.18
1989	20,179,307	19,558,707	96.92	529,738	20,088,445	99.55	1,207,030	5.98
1990	19,747,716	19,131,552	96.88	596,409	19,727,961	99.90	1,213,122	6.14
1991	20,318,629	19,774,028	97.32	599,280	20,373,308	100.27	1,096,463	5.40
1992	21,301,621	20,815,398	97.72	600,317	21,415,715	100.54	1,025,998	4.82
1993	21,836,813	21,275,721	97.43	482,979	21,758,700	99.64	1,049,279	4.81
1994	23,285,824	22,831,140	98.05	517,668	23,348,808	100.27	1,015,989	4.36
1995	23,907,260	23,482,798	98.22	587,988	24,070,786	100.68	788,411	3.30
1996	25,443,443	25,075,179	98.55	729,285	25,804,464	101.42	704,121	2.77

(1) Does not include the General Health District, a special district that is not a part of the County entity for reporting purposes.

(2) State reimbursements of Rollback and Homestead Exemptions are included.

(3) Penalties and interest are included, since by Ohio law they become part of the tax obligation as assessment occurs. This amount cannot be calculated based on other information in this statistical table because of retroactive additions and deletions which are brought on in one lump sum.

Source: Lorain County Auditor

Lorain County, Ohio
Tangible Personal Property Tax Collections
Last Ten Years

<u>Year</u>	<u>Amount</u>
1987	\$2,507,233
1988	2,738,690
1989	3,635,236
1990	3,705,832
1991	3,831,004
1992	3,843,774
1993	3,961,020
1994	3,770,308
1995	3,749,568
1996	4,400,811

Source: Lorain County Auditor

Lorain County, Ohio
 Assessed and Estimated Actual Value of Taxable Property
 Last Ten Years

Collection Year	Real Property (1)		Personal Property		Tangible Personal Public Utility		Total		Ratio (2)
	Assessed Value	Estimated Actual Value	Assessed Value	Estimated Actual Value	Assessed Value	Estimated Actual Value	Assessed Value	Estimated Actual Value	
1987	\$1,804,512,160	\$5,155,749,029	\$382,462,163	\$1,233,748,913	\$331,159,990	\$376,318,170	\$2,518,134,313	\$6,765,816,112	37%
1988	1,828,982,530	5,225,664,371	390,604,994	1,302,016,647	333,306,390	378,757,261	2,552,893,914	6,906,438,279	37
1989	1,873,785,630	5,353,673,229	368,246,600	1,269,815,862	325,873,820	370,311,159	2,567,906,050	6,993,800,250	37
1990	1,914,181,210	5,469,089,194	392,058,129	1,452,067,144	336,028,220	381,850,250	2,642,267,559	7,303,006,588	37
1991	1,959,111,360	5,597,460,886	422,337,750	1,624,375,962	350,810,100	398,647,841	2,732,259,210	7,620,484,689	36
1992	2,257,648,240	6,450,423,543	438,260,891	1,753,043,564	373,042,280	423,911,682	3,068,951,411	8,627,378,789	36
1993	2,309,601,240	6,598,860,686	436,411,932	1,745,647,728	379,300,480	431,023,273	3,125,313,652	8,775,531,687	36
1994	2,362,495,180	6,749,986,229	461,324,759	1,845,299,036	373,355,140	424,276,205	3,197,175,079	9,019,561,470	35
1995	2,739,951,970	7,828,434,200	440,427,598	1,761,710,392	382,707,920	434,895,364	3,563,087,488	10,025,039,956	36
1996	2,810,204,100	8,029,154,571	447,285,567	1,789,142,268	376,347,400	427,667,500	3,633,837,067	10,245,964,339	36

55

(1) Includes Public Utility Real Property and Mineral Lands and Rights.

(2) Ratio represents Total Assessed Value to Total Estimated Actual Value.

Source: Lorain County Auditor

Lorain County, Ohio
Property Tax Rates
 Direct and Overlapping Governments
 (Per \$1,000 of Assessed Value)
 Last Ten Years

County Units	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
General Fund	\$1.60	\$1.60	\$1.60	\$1.60	\$1.60	\$0.70	\$0.70	\$0.70	\$0.70	\$1.15
Special Revenue Funds										
Golden Acres	0.00	1.15	1.15	0.75	0.75	0.75	0.40	0.40	0.40	0.40
Children Services	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
Mental Retardation	1.30	1.50	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19
TB Clinic	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20
Drug Enforcement	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
911 System	0.00	0.00	0.25	0.25	0.25	0.25	0.25	0.25	0.35	0.35
Community Mental Health	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80
Debt Service Fund	0.00	0.00	0.00	0.00	0.00	0.90	0.90	0.90	0.90	0.45
Agency Funds										
Metropolitan Park	0.50	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Lorain Community College	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	2.40
Townships										
Amherst	2.90	2.40	2.90	2.90	3.90	3.90	3.90	3.90	3.90	3.90
Brighton	9.70	9.70	9.70	9.70	8.70	9.70	11.20	11.20	11.20	11.20
Brownhelm	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43
Canden	7.08	7.08	7.08	7.08	7.08	7.58	7.58	7.58	7.58	7.58
Carlisle	4.03	4.03	4.03	4.03	4.03	3.03	3.03	4.53	4.53	4.53
Columbia	6.30	6.30	6.30	6.30	7.80	7.80	7.80	7.80	7.80	7.80
Eaton	5.10	5.10	5.10	5.10	4.30	4.30	4.30	5.30	5.80	5.80
Elyria	3.78	3.78	3.78	3.78	3.78	3.78	6.78	6.78	6.78	6.78
Grafton	6.76	6.76	5.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76
Hennietta	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76
Huntington	8.80	8.80	8.80	8.80	8.80	8.80	10.30	10.30	10.30	10.30
Lagrange	6.18	7.18	7.18	7.18	7.18	6.28	6.28	6.28	6.28	6.28
Penfield	7.78	7.78	7.78	7.78	7.78	9.28	9.28	9.28	9.28	9.28
Pittsfield	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03
Rochester	7.10	7.10	7.10	7.10	7.10	7.10	8.60	8.60	8.60	8.60
New Russia	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40
Sheffield	7.18	7.18	7.38	9.41	7.38	9.63	9.63	9.63	9.63	9.63
Wellington	9.38	9.38	10.38	10.38	9.38	9.38	10.88	10.88	10.88	10.88
School Districts										
Ambler/EVSD	46.33	46.33	45.88	45.88	49.38	48.98	53.33	53.08	53.08	57.98
Avon CSD	42.65	47.25	47.25	46.70	51.15	48.15	47.80	47.35	47.05	52.95
Avon Lake CSD	40.57	44.02	44.02	44.02	44.02	43.80	48.64	49.47	49.97	49.97
Columbia CSD	49.70	49.80	54.10	52.90	52.40	51.20	56.30	56.00	55.30	55.25
Elyria CSD	40.90	48.90	48.90	48.90	48.90	48.95	54.83	54.58	53.98	53.68
Firelands LSD	41.80	46.10	45.60	45.60	45.60	45.60	45.60	51.55	50.70	50.60
Keystone LSD	39.93	39.92	47.07	46.92	46.92	46.55	46.40	46.40	51.90	54.90
Lorain CSD	42.44	49.84	49.84	49.59	49.74	48.12	57.49	59.49	57.49	57.49
Midview LSD	47.04	47.04	47.04	49.29	46.79	46.39	46.39	55.24	54.19	52.69
North Ridgeville CSD	40.10	40.10	40.10	40.10	44.80	43.60	44.94	44.64	43.89	53.54
Oberlin CSD	71.07	70.27	77.87	74.87	61.97	61.47	64.47	64.47	64.47	64.32
Sheffield-Clearview LSD	42.56	43.86	43.86	43.86	43.76	42.81	46.66	46.61	45.91	45.41
Sheffield Lake CSD	47.06	47.26	47.36	47.36	46.66	44.36	44.06	44.06	44.06	58.12
Wellington EVSD	42.80	42.90	42.20	34.75	33.75	28.00	28.00	28.00	34.02	33.55

(continued)

Lorain County, Ohio
Property Tax Rates
Direct and Overlapping Governments (continued)
(Per \$1,000 of Assessed Value)
Last Ten Years

County Units	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
Out of County School Districts										
Black River LSD	\$39.90	\$43.95	\$43.85	\$43.65	\$45.50	\$54.45	\$54.45	\$54.45	\$63.20	\$62.20
Mapleton LSD	31.90	37.10	37.10	37.10	37.10	45.10	45.10	45.10	45.10	45.10
New London LSD	39.30	38.95	38.95	38.45	36.85	33.70	33.70	33.70	33.00	36.95
Olmsted Falls CSD	48.00	57.40	57.40	55.90	60.60	69.20	68.60	68.50	74.90	78.10
Strongsville CSD	45.50	56.90	56.90	56.30	63.20	62.90	62.70	62.40	66.70	67.90
Vermillion LSD	46.70	47.70	55.55	53.85	53.55	53.05	60.25	60.35	60.35	64.30
Joint Vocational Schools										
Ashland JVSD	3.20	3.30	3.30	3.30	3.30	3.10	4.10	4.10	4.10	4.10
E.H.O.V.E.	4.05	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95
Lorain County JVS	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45
Medina County JVS	2.75	2.75	2.75	2.75	2.75	3.05	3.05	3.05	3.05	3.05
Polaris JVS	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
Cities										
Amherst	4.20	4.20	4.20	4.20	4.20	4.20	4.20	5.77	5.77	5.77
Avon	7.60	8.10	8.10	8.10	8.10	8.10	8.10	8.60	9.32	9.32
Avon Lake	6.98	6.98	6.98	6.98	6.68	7.24	7.24	7.24	7.24	7.24
Elyria	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20
Lorain	4.96	4.96	4.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96
North Ridgeville	10.35	10.35	9.75	9.65	11.65	11.45	11.25	10.55	12.25	11.75
Oberlin	13.03	12.91	12.73	15.47	14.47	15.47	15.47	15.47	15.47	15.47
Sheffield Lake	15.37	15.37	15.37	15.87	15.87	15.87	19.87	18.97	18.97	19.97
Villages										
Grafton	5.56	5.56	5.56	5.56	5.56	4.76	4.76	4.76	4.76	4.76
Kipton	16.70	16.70	16.70	16.70	16.70	13.20	17.20	17.20	17.20	17.20
Lagrange	12.08	13.08	13.08	13.08	13.08	12.18	12.18	12.18	11.98	11.88
Rochester	9.90	9.90	9.90	9.90	9.90	9.90	11.40	11.40	12.40	11.40
Sheffield	3.64	3.64	3.64	3.64	3.64	3.64	4.64	4.64	4.64	4.64
South Amherst	3.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	3.26	3.26
Wellington	11.00	11.00	12.00	12.00	11.00	11.00	12.50	12.50	12.50	12.50
Special District										
General Health	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Source: Lorain County Auditor

Lorain County, Ohio
Special Assessment Collections
Last Ten Years

<u>Collection Year</u>	<u>Current Assessments Due (1)</u>	<u>Total Assessments Due</u>	<u>Current Assessments Collected (1)</u>	<u>Total Assessments Collected</u>	<u>Ratio of Assessments Collected to Total Assessments Due</u>	<u>Outstanding Delinquent Assessments (2)</u>
1987	\$232,515	\$232,515	\$169,509	\$169,509	43.37%	\$63,006
1988	494,316	494,316	403,435	403,435	67.63	90,882
1989	576,120	576,120	461,108	461,108	68.00	23,366
1990	562,810	562,810	428,385	428,385	62.44	25,182
1991	525,648	525,648	364,066	364,066	56.00	30,430
1992	544,496	544,496	365,501	365,501	52.39	31,238
1993	547,630	547,630	348,864	348,864	48.61	30,795
1994	589,285	589,285	416,985	416,985	99.22	37,659
1995	585,380	585,380	419,146	419,146	71.60	43,860
1996	625,781	625,781	579,687	579,687	92.63	46,094

(1) Include delinquent assessments due/collected.

(2) Outstanding delinquent assessments include accrued interest and are shown net of abatements.

Source: Lorain County Auditor

Lorain County, Ohio
Ratio of Net General Bonded Debt to Assessed Value
and Net Bonded Debt Per Capita
Last Ten Years

Year	Population (1)	Assessed Value	Gross Bonded Debt (2)	Debt Service Monies Available (3)	Debt Payable From Enterprise Revenues	Net General Bonded Debt	Ratio of Net General Bonded Debt to Assessed Value	Net General Bonded Debt Per Capita
1987	274,909	\$2,518,134,313	\$5,560,000	\$1,769,371	\$0	\$3,790,629	.15%	\$14
1988	274,909	2,552,893,914	9,730,000	1,076,910	0	8,653,090	.34	31
1989	274,909	2,567,906,050	11,170,000	1,313,046	0	9,856,954	.38	36
1990	271,126	2,642,267,559	9,972,669	1,096,898	0	8,875,771	.34	33
1991	274,909	2,732,259,210	8,702,733	255,661	0	8,447,072	.31	31
1992	274,909	3,068,951,411	7,403,535	975,681	0	6,427,854	.21	23
1993	274,909	3,125,313,652	6,090,050	710,332	0	5,379,718	.17	20
1994	279,405	3,197,175,079	4,752,545	1,706,773	0	3,045,772	.10	11
1995	281,447	3,563,087,488	3,405,160	3,405,160	0	0	0	0
1996	281,480	3,633,837,067	10,406,003	6,767,519	0	3,638,484	.10	13

(1) Information obtained from County Planning Commission.

(2) Includes all long-term general obligation debt (excludes special assessment obligations.)

(3) Represents equity in debt service fund related to general obligation debt and does not include equity related to special assessment obligations.

Source: Lorain County Auditor

Lorain County, Ohio
 Computation of Legal Debt Margin
 December 31, 1996

	<u>Voted Total Debt Limit</u>	<u>Total Unvoted Debt Limit</u>
Assessed Value of County, Collection Year 1996	\$3,633,837,067	\$3,633,837,067
Debt Limitation	89,345,927	36,338,371
Total Outstanding Debt		
General Obligation Notes Payable	11,140,000	11,140,000
Special Assessment Notes Payable	1,593,400	1,593,400
General Obligation Bonds	10,406,003	10,406,003
Special Assessment Bonds	1,153,996	1,153,996
OWDA Loans	<u>2,101,000</u>	<u>2,101,000</u>
Total	<u>26,394,399</u>	<u>26,394,399</u>
Exemptions		
General Obligation Notes Payable	5,000,000	5,000,000
Special Assessment Notes Payable	3,705,000	3,705,000
Special Assessment Bonds	1,153,996	1,153,996
OWDA Loans	2,101,000	2,101,000
Amount Available in Debt Service Fund for Retirement of General Obligations Bonds	<u>6,767,519</u>	<u>6,767,519</u>
Total	<u>18,727,515</u>	<u>18,727,515</u>
Net Debt	<u>7,666,884</u>	<u>7,666,884</u>
Total Legal Debt Margin (Debt Limitation Minus Net Debt)	<u>\$81,679,043</u>	<u>\$28,671,487</u>

(1) The Debt Limitation is calculated as follows:

3% of first \$100,000,000 of assessed value	\$3,000,000
1 1/2% of next \$200,000,000 of assessed value	3,000,000
2 1/2% of amount of assessed value in excess of \$300,000,000	<u>83,345,927</u>

Total	<u>\$89,345,927</u>
-------	---------------------

(2) The Debt Limitation equals one percent of the assessed value.

Source: Lorain County Auditor

Lorain County, Ohio
 Computation of Direct and Overlapping General Obligation Bonded Debt
 December 31, 1996

Political Subdivision	General Bonded Debt Outstanding (1)	Percentage Applicable To County (2)	Amount Applicable To County
Lorain County	\$10,406,003	100%	\$10,406,003
City of Lorain	7,172,762	100	7,172,762
Lorain City School District	2,930,000	100	2,930,000
City of Avon	1,805,387	100	1,805,387
City of Elyria	9,615,000	100	9,615,000
Elyria City School District	3,820,000	100	3,820,000
City of Amherst	2,918,000	100	2,918,000
City of Avon Lake	571,152	100	571,152
Avon Lake City School District	6,925,893	100	<u>6,925,893</u>
Total			<u><u>\$46,164,197</u></u>

(1) Debt outstanding for School Districts is shown as of June 30, 1996

(2) Percentages determined by dividing the assessed valuation of the political subdivision located within the County by the total assessed valuation of the subdivision.

Source: Respective Political Subdivision.

Lorain County, Ohio
Ratio of Annual Debt Service Expenditures for
General Obligation Bonded Debt to Total General Fund Expenditures
Last Ten Years

<u>Year</u>	<u>Principal</u>	<u>Interest and Fiscal Charges</u>	<u>Total Debt Service (1)</u>	<u>Total General Fund Expenditures</u>	<u>Ratio of Debt Service To Total General Fund Expenditures</u>
1987 (2)	\$475,000	\$354,544	\$829,544	\$20,407,554	4.06%
1988	595,000	672,093	1,267,093	20,649,142	6.14
1989	1,065,000	730,984	1,795,984	24,578,187	7.31
1990	1,240,665	782,284	2,022,949	26,214,953	7.72
1991	1,269,936	693,890	1,963,826	24,589,989	7.99
1992	1,299,198	603,244	1,902,442	22,816,807	8.34
1993	1,313,485	510,384	1,823,869	23,541,242	7.75
1994	1,337,505	416,374	1,753,879	25,349,991	6.92
1995	1,347,385	321,385	1,668,770	28,346,875	5.89
1996	884,157	420,109	1,304,266	28,356,561	4.60

(1) Debt service related to special assessment obligations is excluded.

(2) 1987 on Cash Basis Accounting. All other years on GAAP Basis Accounting.

Source: Lorain County Auditor

Lorain County, Ohio
Demographic Statistics
Last Ten Years

<u>Year</u>	<u>Population (1)</u>	<u>School Enrollment (2)</u>	<u>Unemployment Rate (3)</u>
1987	274,909	10,611	8.6%
1988	274,909	10,444	7.2
1989	274,909	10,356	6.9
1990	271,126	10,334	7.7
1991	274,909	10,535	9.5
1992	274,909	10,403	9.9
1993	274,909	10,563	6.6
1994	279,405	10,863	5.8
1995	281,447	10,989	6.3
1996	281,480	11,198	6.8

- Sources:
- (1) County Planning Commission
 - (2) Lorain County Educational Service Center;
Represents six local school district enrollments only;
Other eight school districts within the County maintain enrollment information separately.
 - (3) County Planning Commission

Lorain County, Ohio
Construction, Bank Deposits and Property Value
Last Ten Years

Year	New Construction (1)			Bank Deposits (2)	Assessed Value (3)
	Agricultural/ Residential	Commercial/ Industrial	Total New Construction		
1987	\$16,359,540	\$6,362,420	\$22,721,960	\$1,214,581,000	\$2,518,134,313
1988	24,452,430	17,626,860	42,079,290	1,270,013,000	2,552,893,914
1989	29,505,100	10,035,260	39,540,360	1,286,056,000	2,567,906,050
1990	33,244,350	12,439,420	45,683,770	1,317,821,000	2,642,267,559
1991	39,141,550	14,875,600	54,017,150	1,066,123,000	2,732,259,210
1992	36,705,420	9,243,410	45,948,830	1,126,173,000	3,068,951,411
1993	41,954,050	9,302,160	51,256,210	1,170,581,000	3,125,313,652
1994	39,531,600	9,247,660	48,779,260	1,254,166,000	3,197,175,079
1995	61,186,200	11,090,650	72,276,850	1,237,991,000	3,563,087,488
1996	64,553,250	23,895,470	88,448,720	1,329,795,000	3,633,837,067

- Sources: (1) Lorain County Auditor
(2) Federal Reserve Bank of Cleveland, Ohio
(3) Lorain County Auditor

Lorain County, Ohio

Principal Taxpayers

December 31, 1996

<u>Taxpayers</u>	<u>Type</u>	<u>Real Estate Assessed Valuation</u>	<u>Tangible Personal Property Assessed Valuation</u>	<u>Total Assessed Valuation</u>	<u>Percent of Total County Assessed Valuation</u>
Cleveland Electric Illuminating	Public Utility	\$0	\$122,647,180	\$122,647,180	3.38%
Ohio Edison	Public Utility	0	114,578,890	114,578,890	3.15
Ford Motor Company	Business	36,437,700	66,107,300	102,545,000	2.82
USS/KOBE Steel Co.	Business	16,240,870	74,027,350	90,268,220	2.48
Columbia Gas of Ohio, Inc.	Public Utility	0	37,375,210	37,375,210	1.03
Century Telephone Company	Public Utility	0	33,820,310	33,820,310	0.93
Alltel Ohio	Public Utility	0	31,669,940	31,669,940	0.87
GEON Company	Business	0	14,545,480	14,545,480	0.40
B.F. Goodrich	Business	0	9,361,860	9,361,860	0.26
Columbia Gas Transmission	Public Utility	0	12,699,850	1,269,980	0.04
	Totals	<u>\$52,678,570</u>	<u>\$516,833,370</u>	<u>\$558,082,070</u>	<u>15.36%</u>

Source: Lorain County Auditor

Lorain County, Ohio
 Ten Largest Employers
 December 31, 1996

	<u>Employer</u>	<u>Nature of Business</u>	<u>Number of Employees</u>
1	Ford Motor Company - Lorain Plant	Automobile Manufacturing	3,913
2	Ford Motor Company - Avon Lake	Truck and Van Manufacturing	3,700
3	USS/KOBE	Steel Manufacturing	3,228
4	Lorain Community/St. Joseph's	Health Care	2,300
5	Lorain County	Government	1,944
6	Lorain City School District	Education	1,734
7	Lorain Products	Telecommunication	1,500
8	Invacare Corporation	Surgical Supplies	1,500
9	Elyria Memorial Hospital Medical Center	Health Care	1,200
10	Elyria City School District	Education	1,145

Source: Lorain County Auditor

Lorain County, Ohio
Miscellaneous Statistics
December 31, 1996

Date of Incorporation	1822
9th most populous of the 88 counties in the State of Ohio	
Form of Government:	
Number of elected Board of County Commissioners with legislative and executive powers	3
Number of other elected officials with administrative powers	15
County Seat	Elyria, Ohio
Area - Square Miles	495
Number of Political Subdivisions Located in the County:	
Municipalities and Villages	15
Townships	18
School Districts	14
Number of Interstate Highways	2
Voter Statistics, Election of November 1996:	
Number of Registered Voters	190,298
Number of Voters, Last General Election	167,564
Percentage of Registered Voters Voting	65.23%

Sources: Voter statistics were supplied by the County Board of Election.
All other information was obtained from either the County Planning Commission,
County Highway Engineer or Department of Highway Engineer.

(This Page Intentionally Left Blank)