OHIO AUDITOR OF STATE
KEITH FABER

GALLIA COUNTY
DECEMBER 31, 2024

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OHIO AUDITOR OF STATE
KEITH FABER

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INDEPENDENT AUDITOR'S REPORT

Gallia County
18 Locust Street
Gallipolis, Ohio 45631

To the Board of County Commissioners:

Report on the Audit of the Financial Statements

Opinions

We have audited the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of Gallia County, Ohio (the County), as of and for the year ended December 31, 2024, and the related notes to the financial statements, which collectively comprise the County's basic financial statements as listed in the Table of Contents.

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of Gallia County, Ohio as of December 31, 2024, and the respective changes in financial position and, where applicable, cash flows thereof and the respective budgetary comparisons for the General Fund, Motor Vehicle Gasoline Tax Fund, Job and Family Services Fund and Board of Developmental Disabilities Fund for the year then ended in accordance with the accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS) and the standards applicable to financial audits contained in *Government Auditing Standards,* issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the County, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Emphasis of Matter

As discussed in Note 4 to the financial statements, during 2024, the County adopted new accounting guidance in Governmental Accounting Standards Board (GASB) Statement No. 100**,** *Accounting Changes and Error Corrections* and Statement No. 101***,*** *Compensated Absences*. Our opinion is not modified with respect to this matter.

Also as discussed in Note 4 to the financial statements, during 2024, the County corrected its previously understated accounts receivable and charges for services revenue and restated beginning net position in the Business-Type Activities and Sewer Fund to correct this balance. Our opinion was not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the County's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS and *Government Auditing Standards* will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS and *Government Auditing Standards*, we

- exercise professional judgment and maintain professional skepticism throughout the audit.

- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the County's internal control. Accordingly, no such opinion is expressed.

- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the County's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the Management's Discussion and Analysis, Schedules for Infrastructure Assets Accounted for Using the Modified Approach, and Schedules of Net Pension and Other Post-Employment Benefit Liabilities and Pension and Other Post-Employment Benefit Contributions be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Supplementary information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the County's basic financial statements. The Schedule of Expenditures of Federal Awards as required by Title 2 U.S. Code of Federal Regulations (CFR) Part 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards is presented for purposes of additional analysis and is not a required part of the basic financial statements.

Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the Schedule of Expenditures of Federal Awards is fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Other Reporting Required by *Government Auditing Standards*

In accordance with *Government Auditing Standards*, we have also issued our report dated January 15, 2026, on our consideration of the County's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the County's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the County's internal control over financial reporting and compliance.

KEITH FABER
Ohio Auditor of State

Tiffany L Ridenbaugh

Tiffany L Ridenbaugh, CPA, CFE, CGFM
Chief Deputy Auditor

January 15, 2026

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The discussion and analysis of Gallia County's (the County) financial performance provides an overall review of the County's financial activities for the year ended December 31, 2024. The intent of this discussion and analysis is to look at the County's financial performance as a whole; readers should also review the basic financial statements and the notes to the basic financial statements to enhance their understanding of the County's financial performance.

FINANCIAL HIGHLIGHTS

Key financial highlights for year 2024 are as follows:

- In total, net position increased $8,173,289. Net position of governmental activities increased $8,004,431 from 2023. Net position of business-type activities increased $168,858 from 2023.
- Overall, the fund balance of governmental funds increased $2,630,213. While the General Fund increased $828,188, the Motor Vehicle Gasoline Tax Fund decreased $623,851, the Job and Family Services Fund decreased $13,039, and the Board of Developmental Disabilities Fund decreased $259,045.

USING THIS ANNUAL FINANCIAL REPORT

This annual report consists of a series of financial statements and notes to those statements. The statements are organized so the reader can understand the financial position of Gallia County.

The Statement of Net Position and the Statement of Activities provide information about the activities of the County as a whole, presenting both an aggregate and a longer-term view of the County. Fund financial statements provide a greater level of detail. For governmental funds, these statements tell how services were financed in the short-term as well as what remains for future spending. Fund financial statements report the County's most significant funds individually and the County's nonmajor funds in a single column.

Reporting Gallia County as a Whole

Statement of Net Position and Statement of Activities

While this document contains information about the funds used by the County to provide services to our citizens, the view of the County as a whole looks at all financial transactions and asks the question, "How did we do financially during 2024?" The Statement of Net Position and Statement of Activities answer this question. These statements include all assets and liabilities using the accrual basis of accounting similar to the accounting used by most private-sector companies. This basis of accounting considers all of the current year's revenues and expenses regardless of when cash is received or paid.

These statements report the County's non-fiduciary net position and changes in net position. This change in net position is important because it tells the reader whether, for the County as a whole, the financial position of the County has improved or worsened. Over time, these changes are one indicator of whether the financial position is improving or deteriorating. However, in evaluating the overall position of the County, non-financial information, such as the condition of the County's capital assets and changes in the County's property tax base will also need to be evaluated.

In the Statement of Net Position and the Statement of Activities, the County is divided into two kinds of activities:

- Governmental Activities – Most of the County's programs or services are reported here, including legislative and executive, judicial, public safety, public works, health, human services, and economic development. These services are funded primarily by taxes and intergovernmental receipts, including federal and state grants and other shared revenues.

- Business-Type Activities – These services are provided on a charge for goods or services basis to recover all or most of the cost of the services provided. The County's sewer system is reported here.

Reporting the Gallia County's Most Significant Funds

Fund Financial Statements

Fund financial reports provide detailed information about the County's major funds. Based upon restrictions on the use of monies, the County has established many funds which account for the multitude of services provided to our residents. However, these fund financial statements focus on the County's most significant funds. The County's major funds are the General Fund; the Motor Vehicle Gasoline Tax, Job and Family Services, and Board of Developmental Disabilities Special Revenue Funds; and the Sewer Enterprise Fund.

Governmental Funds Governmental funds are used to account for essentially the same functions reported as governmental activities in the government-wide financial statements. However, unlike the government-wide financial statements, governmental fund financial statements focus on current sources and uses of spendable resources, as well as balances of spendable resources available at the end of the year. Such information may be useful in evaluating the County's near-term financing requirements.

Because the focus of governmental funds is narrower than the government-wide financial statements, it is useful to compare the information presented for governmental funds with similar information presented for governmental activities in the government-wide financial statements. By doing so, the reader may better understand the long-term impact of the County's near-term financial decisions. Both the governmental fund balance sheet and the governmental fund statement of revenues, expenditures, and changes in fund balances provide a reconciliation to facilitate this comparison between governmental funds and governmental activities.

The County maintains a number of individual governmental funds. Information for major funds, identified earlier, is presented separately in the governmental fund balance sheet and in the governmental fund statement of revenues, expenditures, and changes in fund balances. Data from the other governmental funds are combined into a single aggregated presentation.

Proprietary Funds The County uses enterprise funds to account for its sewer operations. For these operations, the County charges a fee to customers, based upon the amount of usage, to recover the costs of the services provided, and to cover the capital assets associated with the services.

GALLIA COUNTY AS A WHOLE

Recall that the Statement of Net Position provides the perspective of the County as a whole. Table 1 provides a summary of the County's net position for 2024 compared to 2023.

(Table 1)
Net Position

	Governmental Activities		Business-Type Activities		Total	
	2024	2023	2024	2023*	2024	2023*
Assets						
Current and Other Assets	$44,034,358	$41,947,755	$2,457,827	$7,486,217	$46,492,185	$49,433,972
Net Pension Asset	173,660	123,987	0	0	173,660	123,987
Net OPEB Asset	725,674	85,512	7,679	0	733,353	85,512
Capital Assets, Net	136,622,805	131,017,554	32,636,873	26,666,229	169,259,678	157,683,783
Total Assets	181,556,497	173,174,808	35,102,379	34,152,446	216,658,876	207,327,254
Deferred Outflows of Resources						
Pension	6,481,326	9,836,705	132,364	292,465	6,613,690	10,129,170
OPEB	574,033	1,392,196	6,956	17,123	580,989	1,409,319
Deferred Charge on Refunding	6,302	6,827	0	0	6,302	6,827
Asset Retirement Obligations	0	0	278,250	292,000	278,250	292,000
Total Deferred Outflows of Resources	7,061,661	11,235,728	417,570	601,588	7,479,231	11,837,316
Liabilities						
Current and Other Liabilities	3,734,359	4,636,164	1,536,623	681,716	5,270,982	5,317,880
Long-Term Liabilities:						
Due within One Year	1,105,769	667,387	277,749	282,163	1,383,518	949,550
Due in More than One Year:						
Net Pension Liability	20,310,786	23,299,972	232,053	266,109	20,542,839	23,566,081
Net OPEB Liability	0	463,439	0	5,452	0	468,891
Other Amounts	21,825,953	21,835,956	11,243,680	11,464,032	33,069,633	33,299,988
Total Liabilities	46,976,867	50,902,918	13,290,105	12,699,472	60,266,972	63,602,390
Deferred Inflows of Resources						
Property Taxes	5,768,673	5,413,258	0	0	5,768,673	5,413,258
Pension	364,015	399,418	0	0	364,015	399,418
OPEB	426,244	244,996	4,486	1,799	430,730	246,795
Leases	880,058	882,634	0	0	880,058	882,634
Total Deferred Inflows of Resources	7,438,990	6,940,306	4,486	1,799	7,443,476	6,942,105
Net Position						
Net Investment in Capital Assets	114,173,937	108,040,870	20,281,214	15,027,919	134,455,151	123,068,789
Restricted	26,567,518	24,426,092	10,149	0	26,577,667	24,426,092
Unrestricted (Deficit)	(6,539,154)	(5,899,650)	1,933,995	7,024,844	(4,605,159)	1,125,194
Total Net Position	$134,202,301	$126,567,312	$22,225,358	$22,052,763	$156,427,659	$148,620,075

*Restated. See note 4 of the notes to the basic financial statements.

The net pension liability (NPL) is the one of the largest liabilities reported by the County as of December 31, 2024. GASB notes that pension and OPEB obligations, whether funded or unfunded, are part of the "employment exchange" – that is, the employee is trading his or her labor in exchange for wages, benefits, and the promise of a future pension and other postemployment benefits. GASB noted that the unfunded portion of this promise is a present obligation of the government, part of a bargained-for benefit to the employee and should accordingly be reported by the government as a liability since they received the benefit of the exchange. However, the County is not responsible for certain key factors affecting the balance of these liabilities. In Ohio, the employee shares the obligation of funding pension benefits with the employer. Both employer and employee contribution rates are capped by State statute. A change in these caps requires action of both Houses of the General Assembly and approval of the Governor. Benefit provisions are also determined by State statute. The Ohio revised Code permits but does not require the retirement systems to provide healthcare to eligible benefit recipients. The retirement systems may allocate a portion of the employer contributions to provide for these OPEB benefits.

In accordance with GASB 68 and GASB 75, the County's statements prepared on an accrual basis of accounting include an annual pension expense and an annual OPEB expense for their proportionate share of each plan's *change* in net pension liability (asset) and net OPEB (asset) liability, respectively, not accounted for as deferred inflows/outflows.

Governmental activities current and other assets increased $2,086,603, due primarily to an increase in cash and cash equivalents, accounts receivable, and net OPEB assets, which were partially offset by decreases in intergovernmental receivables. Capital assets increased due primarily to additions for construction in progress for the ongoing Jail capital project and infrastructure. Deferred outflows of resources related to pension and OPEB decreased $3,355,379 and $818,163, respectively. The significant decrease in total deferred outflow of resources was due to various changes related to experience, assumptions, and investments as reported by pension and OPEB plan actuaries.

Governmental activities current and other liabilities decreased $901,805, due primarily to a decrease in unearned revenue in the Local Fiscal Recovery Fund. Long-term liabilities due within one year increased $438,382 due to an increase in current estimates on compensated absences. Other amounts due in more than one year remained relatively consistent as new issuances approximated of debt retirements. Net pension liability decreased $2,989,186, net OPEB liability decreased to $0, deferred inflows for pension decreased $35,403, and OPEB which increased by $181,248. The significant changes were due to various changes related to experience, assumptions, and investments as reported by pension and OPEB plan actuaries.

Total business-type activities assets increased $949,933. Capital assets increased by $5,970,644, due to the ongoing construction in progress, whereas current and other assets decreased $5,028,390 due to the use of cash and cash equivalents held by the County as of year-end for construction projects.

Table 2 reflects the change in net position of the current year from the prior year.

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(Table 2)
Changes in Net Position

	Governmental Activities		Business-Type Activities		Total	
	2024	2023	2024	2023	2024	2023
Revenues						
Program Revenues:						
Charges for Services	$9,530,598	$7,302,455	$1,154,507	$654,904	$10,685,105	$7,957,359
Operating Grants, Contributions and Interest	20,652,338	20,723,842	0	0	20,652,338	20,723,842
Capital Grants and Contributions	6,219,788	698,028	1,576,927	2,776,193	7,796,715	3,474,221
Total Program Revenues	36,402,724	28,724,325	2,731,434	3,431,097	39,134,158	32,155,422
General Revenues:						
Property Taxes	5,184,349	4,877,700	0	0	5,184,349	4,877,700
Sales Taxes	7,716,660	7,531,423	0	0	7,716,660	7,531,423
Other Local Taxes	240,611	226,148	0	0	240,611	226,148
Payments in Lieu of Taxes	1,687	2,642	0	0	1,687	2,642
Grants and Entitlements	1,119,572	1,556,699	0	0	1,119,572	1,556,699
Gifts and Donations	2,000	250	0	0	2,000	250
Interest	1,143,890	1,128,867	387,844	129,849	1,531,734	1,258,716
Gain on Sale of Capital Assets	490,955	76,830	0	0	490,955	76,830
Other	1,019,638	633,748	648	0	1,020,286	633,748
Total General Revenues	16,919,362	16,034,307	388,492	129,849	17,307,854	16,164,156
Total Revenues	53,322,086	44,758,632	3,119,926	3,560,946	56,442,012	48,319,578
Program Expenses						
General Government:						
Legislative and Executive	6,825,930	6,859,914	0	0	6,825,930	6,859,914
Judicial	2,871,629	2,906,374	0	0	2,871,629	2,906,374
Public Safety	11,272,063	9,960,160	0	0	11,272,063	9,960,160
Public Works	5,478,694	7,134,613	0	0	5,478,694	7,134,613
Health	4,662,139	4,295,199	0	0	4,662,139	4,295,199
Human Services	12,745,347	10,838,729	0	0	12,745,347	10,838,729
Economic Development	1,132,080	1,295,892	0	0	1,132,080	1,295,892
Integovernmental	17,935	516,995	0	0	17,935	516,995
Interest	579,180	595,319	0	0	579,180	595,319
Sewer	0	0	2,158,185	1,779,487	2,158,185	1,779,487
Total Program Expenses	45,584,997	44,403,195	2,158,185	1,779,487	47,743,182	46,182,682
Change in Net Position Before Transfers and Special Items	7,737,089	355,437	961,741	1,781,459	8,698,830	2,136,896
Transfers	(107,117)	(128,519)	107,117	128,519	0	0
Special Items	374,459	0	(900,000)	7,002,656	(525,541)	7,002,656
Change in Net Position	8,004,431	226,918	168,858	8,912,634	8,173,289	9,139,552
Net Position at Beginning of Year, As Previously Reported	126,567,312	126,340,394	21,879,827	12,967,193	148,447,139	139,307,587
Adjustment for New Pronouncement	(369,442)	0	3,737	0	(365,705)	0
Restatement for Correction of Errors	0	0	172,936	0	172,936	0
Net Position at Beginning of Year, As Adjusted	126,197,870	126,340,394	22,056,500	12,967,193	148,254,370	139,307,587
Net Position at End of Year	$134,202,301	$126,567,312	$22,225,358	$21,879,827	$156,427,659	$148,447,139

Governmental Activities

Program revenues accounted for 68.27 percent of total revenues for governmental activities in 2024. Governmental activities services are primarily funded through these program revenues, with operating grants accounting for $20,652,338 or 38.73 percent of total revenues. The major recipients of these intergovernmental receipts were the Motor Vehicle Gasoline Tax, Job and Family Services, and Board of Developmental Disabilities Special Revenue Funds. The significant increase to capital grants is due the receipt of various grants for capital purposes.

The County's direct charges to users of governmental services made up $9,530,598 or 17.87 percent of total governmental revenues. These charges are for fees associated with emergency medical services, the collection of property taxes, fines and forfeitures related to judicial activity, licenses and permits, and public assistance fees.

General revenues, primarily property and sales taxes, accounted for 31.73 percent of total revenues. This highlights the County's dependence upon its citizens and taxpayers to fund those programs most important to them.

Human service programs accounted for $12,745,347 or 27.96 percent of total expenses for governmental activities. The expenses are primarily for Job and Family Services, Children's Services, and Child Support Enforcement activity. These activities are almost entirely paid from program revenues. These grants and entitlements allow the County to continue to offer a wide variety of quality services to its citizens without increasing the tax burden on our citizens.

Public safety programs are a major activity of the County, accounting for $11,272,063 or 24.73 percent of all governmental expenses. These activities are funded primarily through property and sales taxes. The County attempts to supplement the income and activities of the sheriff department to enable the department to widen the scope of its activity at the lowest cost to the taxpayer.

Public works programs accounted for $5,478,694 or 12.01 percent of all governmental activities. These activities are paid entirely with program revenues. The funding from other governmental granting agencies was used for numerous road and bridge projects throughout the County.

General government legislative and executive and judicial, health, community and economic development, intergovernmental, and interest and fiscal charges expenditures account for the remaining 35.30 percent of governmental expenses.

Business-Type Activities

The County's sewer operations experienced an increase in net position of $168,858 during 2024. Charges for services accounted for $1,154,507, or 37.00 percent of total revenue, while capital grants accounted for $1,576,927 or 50.54 percent of total revenue. Sewer expenses increased $378,698 from 2023.

THE COUNTY'S FUNDS

The County's governmental funds are accounted for using the modified accrual basis of accounting. All governmental funds had total revenues and other financing sources of $56,255,225 and expenditures and other financing uses of $53,999,471. The County also reported special items totaling $374,459.

The fund balance of the General Fund increased $828,188. This increase was due to increases in charges for services. The General Fund's unassigned fund balance of $6,031,663 represented 42.31 percent of current year expenditures. Most of this balance remains in the County's treasury.

The fund balance of the Motor Vehicle Gasoline Tax Special Revenue Fund decreased $623,851. The Motor Vehicle Gasoline Tax Special Revenue Fund's spendable fund balance of $3,913,953 represented 42.97 percent of current year expenditures.

The fund balance of the Job and Family Services Special Revenue Fund decreased $13,039. The Job and Family Services Special Revenue Fund's spendable fund balance of $1,013,439 represented 12.24 percent of current year expenditures.

The fund balance of the Board of Developmental Disabilities Special Revenue Fund decreased $259,045. The Board of Developmental Disabilities Special Revenue Fund's spendable fund balance of $2,343,196 represented 55.65 percent of current year expenditures.

The net position of the Sewer Enterprise Fund increased $168,858. The increase in fund balance is due mainly to a increased charges for services received, which was partially offset by net special item paid in relation to an insurance settlement.

General Fund Budgeting Highlights

The County's budget is prepared according to Ohio law and is based on accounting for certain transactions on a basis of cash receipts, disbursements, and encumbrances. The most significant budgeted fund is the General Fund. From time to time during the year, the fund's budget may be amended as needs or conditions change.

During the course of 2024, the County amended its General Fund budget several times. All recommendations for a budget change came from either the County Auditor or departmental managers to the Finance Committee of the County Commissioners for review before going to the whole Commission for Ordinance enactment on the change. The allocation of appropriations among the departments and objects within a fund may be changed during the year with approval from the County Commissioners. With the General Fund supporting many of our major activities such as our sheriff department, as well as most legislative and executive activities, the General Fund is monitored closely looking for possible revenue shortfalls or overspending by individual departments.

For the General Fund, increases of $2,004,734 were made to the original budgeted revenues and other financing sources to account mostly for increases in sales tax revenue, as well as for the receipt of loan proceeds. Final budgeted expenditures and other financing uses increased $1,021,211 due to account increases in capital outlay and transfers and advances to other funds. Gallia County's ending unencumbered fund balance in the General Fund was $21,994 more than the final budgeted amount.

CAPITAL ASSETS AND DEBT ADMINISTRATION

Capital Assets

At the end of 2024, the County had $136,622,805 in governmental activities and $32,636,873 in business-type activities invested in land, infrastructure, construction in progress, land improvements, buildings and improvements, furniture, fixtures, and equipment, and vehicles. Table 3 shows 2024 balances compared to 2023.

(Table 3)
Capital Assets at December 31, 2024

	Governmental Activities		Business-Type Activities		Total	
	2024	2023	2024	2023	2024	2023
Land	$1,355,765	$1,355,765	$0	$0	$1,355,765	$1,355,765
Infrastructure	100,466,342	97,152,447	18,275,391	18,893,052	118,741,733	116,045,499
Construction in Progress	3,219,314	763,288	14,232,005	7,619,193	17,451,319	8,382,481
Land Improvements	115,808	64,907	0	0	115,808	64,907
Building and Improvements	27,782,753	29,110,457	0	0	27,782,753	29,110,457
Furniture, Fixtures, and Equipment	1,658,535	1,293,508	54,432	62,862	1,712,967	1,356,370
Vehicles	2,024,288	1,277,182	75,045	91,122	2,099,333	1,368,304
Totals	$136,622,805	$131,017,554	$32,636,873	$26,666,229	$169,259,678	$157,683,783

The assets of the County are reported at cost, net of depreciation. The County uses the modified approach to present infrastructure for its governmental type activities. Disclosures about the condition assessments for infrastructure can be found in the Required Supplementary Information. For additional information on capital assets, see Note 8 to the basic financial statements.

Debt

By year end, the County had various outstanding bonds, loans, and financed purchases, totaling $32,845,514 of which $829,452 is due within one year.

(Table 4)
Outstanding Debt at December 31, 2024

	Governmental Activities		Business-Type Activities		Total	
	2024	2023	2024	2023	2024	2023
General Obligation Bonds	$21,325,578	$21,659,101	$0	$0	$21,325,578	$21,659,101
Revenue Bonds	0	0	4,983,000	5,144,000	4,983,000	5,144,000
OWDA Loans	0	0	4,619,968	4,808,699	4,619,968	4,808,699
OPWC Loans	78,164	84,237	1,331,249	1,203,036	1,409,413	1,287,273
Loans	325,338	0	0	0	325,338	0
Financed Purchases	182,217	414,155	0	0	182,217	414,155
Totals	$21,911,297	$22,157,493	$10,934,217	$11,155,735	$32,845,514	$33,313,228

The County's overall legal debt margin was $21,787,315 as of December 31, 2024. For additional information on the County's debt, see Notes 17 and 21 to the basic financial statements.

CURRENT ISSUES

As the preceding information shows, the County depends heavily on its taxpayers and grants and entitlements. Gallia County has tightened spending to better bring expenses in line with revenues and carefully watched financial planning, in order to remain on firm financial footing.

CONTACTING THE COUNTY AUDITOR'S DEPARTMENT

This financial report is designed to provide our citizens, taxpayers, investors, and creditors with a general overview of the County's finances and to show the County's accountability for the money it receives. If you have any questions about this report or need additional financial information, contact Robert J. Jacks, Gallia County Auditor, 18 Locust Street, Gallipolis, Ohio 45631.

Gallia County
Statement of Net Position
As of December 31, 2024

	Governmental Activities	Business-Type Activities	Total
Assets			
Equity in Pooled Cash and Equivalents	$28,000,817	$1,992,340	$29,993,157
Cash and Cash Equivalents in Segregated Accounts	171,871	0	171,871
Cash and Cash Equivalents with Fiscal Agents	248,552	0	248,552
Materials and Supplies Inventory	548,518	0	548,518
Accrued Interest Receivable	355,219	0	355,219
Accounts Receivable	880,928	234,323	1,115,251
Internal Balances	178,399	(178,399)	0
Intergovernmental Receivable	4,261,692	0	4,261,692
Prepaid Items	224,847	28,504	253,351
Sales Tax Receivable	2,040,871	0	2,040,871
Other Local Taxes Receivable	58,799	0	58,799
Property Taxes Receivable	6,083,347	0	6,083,347
Leases Receivable	880,058	0	880,058
Unamortized Bond Insurance Premium	78,379	0	78,379
Restricted Cash and Cash Equivalents	22,061	381,059	403,120
Net Pension Asset	173,660	0	173,660
Net OPEB Asset	725,674	7,679	733,353
Nondepreciable Capital Assets	105,041,421	14,232,005	119,273,426
Depreciable Capital Assets, Net	31,581,384	18,404,868	49,986,252
Total Assets	181,556,497	35,102,379	216,658,876
Deferred Outflows of Resources			
Deferred Charge on Refunding	6,302	0	6,302
Pension	6,481,326	132,364	6,613,690
OPEB	574,033	6,956	580,989
Asset Retirement Obligations	0	278,250	278,250
Total Deferred Outflows of Resources	7,061,661	417,570	7,479,231
Liabilities			
Accounts Payable	568,819	11,094	579,913
Accrued Wages and Benefits Payable	622,718	5,487	628,205
Contracts Payable	604,983	1,041,457	1,646,440
Intergovernmental Payable	330,932	9,506	340,438
Matured Compensated Absences Payable	11,659	0	11,659
Accrued Interest Payable	51,992	78,590	130,582
Accrued Vacation Leave Payable	726,862	9,430	736,292
Retainage Payable	22,061	381,059	403,120
Unearned Revenue	794,333	0	794,333
Long-Term Liabilities:			
Due Within One Year	1,105,769	277,749	1,383,518
Due in More Than One Year:			
Other Amounts Due in More Than One Year	21,825,953	11,243,680	33,069,633
Net Pension Liability	20,310,786	232,053	20,542,839
Total Liabilities	46,976,867	13,290,105	60,266,972
Deferred Inflows of Resources			
Property Taxes Not Levied to Finance Current Year Operations	5,768,673	0	5,768,673
Pension	364,015	0	364,015
OPEB	426,244	4,486	430,730
Leases	880,058	0	880,058
Total Deferred Inflows of Resources	7,438,990	4,486	7,443,476
Net Position			
Net Investment in Capital Assets	114,173,937	20,281,214	134,455,151
Restricted for Debt Service	90,755	0	90,755
Restricted for Capital Outlay	3,605,810	0	3,605,810
Restricted for Jail Capital Project	3,504,901	0	3,504,901
Restricted for Other Purposes	1,060,505	0	1,060,505
Restricted for Roads and Bridges	6,153,258	0	6,153,258
Restricted for Job and Family Services	823,884	0	823,884
Restricted for Developmental Disabilities	2,487,490	0	2,487,490
Restricted for Community Development	82,405	0	82,405
Restricted for Court Operations	2,396,441	0	2,396,441
Restricted for Sheriff Operations	252,825	0	252,825
Restricted for Emergency Management Services	1,809,573	0	1,809,573
Restricted for Real Estate Management	664,746	0	664,746
Restricted for Childrens Services Operations	774,789	0	774,789
Restricted for Child Support Services	1,383,460	0	1,383,460
Restricted for Net Pension Asset	277,380	0	277,380
Restricted for Net OPEB Asset	846,233	10,149	856,382
Restricted for Unclaimed Monies	353,063	0	353,063
Unrestricted (Deficit)	(6,539,154)	1,933,995	(4,605,159)
Total Net Position	$134,202,301	$22,225,358	$156,427,659

See accompanying notes to the basic financial statements.

Gallia County
Statement of Activities
For the Year Ended December 31, 2024

		Program Revenues		
	Expenses	Charges for Services and Sales	Operating Grants, Contributions, and Interest	Capital Grants, Contributions, and Interest
Governmental Activities				
General Government:				
Legislative and Executive	$6,825,930	$2,638,232	$404,886	$716,543
Judicial	2,871,629	1,005,903	642,058	0
Public Safety	11,272,063	3,687,234	655,396	225,000
Public Works	5,478,694	256,220	6,512,394	2,099,932
Health	4,662,139	662,183	1,141,163	0
Human Services	12,745,347	1,031,247	10,686,558	2,611,164
Community and Economic Development	1,132,080	189,579	591,948	567,149
Intergovernmental	17,935	0	17,935	0
Interest	579,180	60,000	0	0
Total Governmental Activities	45,584,997	9,530,598	20,652,338	6,219,788
Business-Type Activities				
Sewer	2,158,185	1,154,507	0	1,576,927
Total Business-Type Activities	2,158,185	1,154,507	0	1,576,927
Total Primary Government	$47,743,182	$10,685,105	$20,652,338	$7,796,715

General Revenues and Transfers
Property Taxes Levied for:
General Purposes
Board of Developmental Disabilities
Sales Taxes Levied for:
General Purposes
Public Safety
Other Local Taxes
Payments in Lieu of Taxes
Grants and Entitlements not Restricted to Specific Programs
Contributions and Donations not Restricted to Specific Programs
Unrestricted Investment Earnings
Gain on Sale of Capital Assets
Other
Transfers
Total General Revenues and Transfers

Special Items

Change in Net Position

Net Position Beginning of Year, As Previously Reported
Adjustment for Implementation of New Accounting Pronouncement
Restatement for Correction of Prior Errors
Net Position Beginning of Year, As Adjusted/Restated

Net Position End of Year

See accompanying notes to the basic financial statements.

Net (Expense) Revenue and Changes in Net Position		
Governmental Activities	Business-Type Activities	Total
($3,066,269)	$0	($3,066,269)
(1,223,668)	0	(1,223,668)
(6,704,433)	0	(6,704,433)
3,389,852	0	3,389,852
(2,858,793)	0	(2,858,793)
1,583,622	0	1,583,622
216,596	0	216,596
0	0	0
(519,180)	0	(519,180)
(9,182,273)	0	(9,182,273)
0	573,249	573,249
0	573,249	573,249
(9,182,273)	573,249	(8,609,024)
3,113,384	0	3,113,384
2,070,965	0	2,070,965
6,430,044	0	6,430,044
1,286,616	0	1,286,616
240,611	0	240,611
1,687	0	1,687
1,119,572	0	1,119,572
2,000	0	2,000
1,143,890	387,844	1,531,734
490,955	0	490,955
1,019,638	648	1,020,286
(107,117)	107,117	0
16,812,245	495,609	17,307,854
374,459	(900,000)	(525,541)
8,004,431	168,858	8,173,289
126,567,312	21,879,827	148,447,139
(369,442)	3,737	(365,705)
0	172,936	172,936
126,197,870	22,056,500	148,254,370
$134,202,301	$22,225,358	$156,427,659

Gallia County
Balance Sheet
Governmental Funds
As of December 31, 2024

	General	Motor Vehicle Gasoline Tax	Job and Family Services
Assets			
Equity in Pooled Cash and Cash Equivalents	$4,669,118	$3,222,930	$1,148,979
Cash and Cash Equivalents in Segregated Accounts	35,510	0	0
Cash and Cash Equivalents with Fiscal Agents	0	0	0
Materials and Supplies Inventory	16,059	524,370	0
Accrued Interest Receivable	355,219	0	0
Accounts Receivable	82,416	1,741	0
Interfund Receivable	183,721	0	1,301
Due from Other Funds	72,009	0	332,115
Intergovernmental Receivable	765,643	2,811,443	27,050
Prepaid Items	154,062	10,805	15,719
Sales Tax Receivable	1,700,531	0	0
Other Local Taxes Receivable	0	0	0
Property Taxes Receivable	3,834,307	0	0
Leases Receivable	351,263	0	0
Restricted Cash and Cash Equivalents	353,063	0	0
Total Assets	$12,572,921	$6,571,289	$1,525,164
Liabilities			
Accounts Payable	$94,339	$85,213	$140,502
Accrued Wages and Benefits Payable	243,060	59,140	86,417
Contracts Payable	0	0	0
Intergovernmental Payable	65,128	9,137	126,423
Matured Compensated Absences Payable	11,659	0	0
Retainage Payable	0	0	0
Interfund Payable	0	0	0
Due to Other Funds	0	10,805	34,904
Unearned Revenue	0	0	104,875
Total Liabilities	414,186	164,295	493,121
Deferred Inflows of Resources			
Property Taxes Not Levied to Finance Current Year Operations	3,661,733	0	0
Leases	351,263	0	0
Unavailable Revenue:			
Property Taxes	172,574	0	0
Sales Taxes	464,969	0	0
Grants and Entitlements	354,876	1,957,866	2,885
Charges for Services	0	0	0
Interest	355,219	0	0
Total Unavailable Revenue	1,347,638	1,957,866	2,885
Total Deferred Inflows of Resources	5,360,634	1,957,866	2,885
Fund Balances			
Nonspendable	523,184	535,175	15,719
Restricted	0	3,913,953	1,013,439
Committed	66,632	0	0
Assigned	176,622	0	0
Unassigned	6,031,663	0	0
Total Total Fund Balance	6,798,101	4,449,128	1,029,158
Total Liabilities, Deferred Inflows of Resources, and Fund Balance	$12,572,921	$6,571,289	$1,525,164

See accompanying notes to the basic financial statements.

Board of Developmental Disabilities	(Formerly Major) Jail Project Capital Improvements	Other Governmental Funds	Total Governmental Funds
$2,128,621	$0	$16,214,747	$27,384,395
0	0	116,367	151,877
248,552	0	0	248,552
7,614	0	475	548,518
0	0	0	355,219
0	0	796,771	880,928
0	0	0	185,022
0	0	0	404,124
389,870	0	267,686	4,261,692
15,963	0	28,298	224,847
0	0	340,340	2,040,871
0	0	58,799	58,799
2,249,040	0	0	6,083,347
528,795	0	0	880,058
0	0	22,061	375,124
$5,568,455	$0	$17,845,544	$44,083,373
$91,627	$0	$157,138	$568,819
76,485	0	157,616	622,718
0	0	604,983	604,983
66,313	0	63,931	330,932
0	0	0	11,659
0	0	22,061	22,061
0	0	7,847	7,847
15,963	0	341,228	402,900
0	0	689,458	794,333
250,388	0	2,044,262	3,366,252
2,106,940	0	0	5,768,673
528,795	0	0	880,058
142,100	0	0	314,674
0	0	93,007	557,976
173,459	0	120,724	2,609,810
0	0	127,425	127,425
0	0	0	355,219
315,559	0	341,156	3,965,104
2,951,294	0	341,156	10,613,835
23,577	0	28,773	1,126,428
2,343,196	0	15,149,659	22,420,247
0	0	281,694	348,326
0	0	0	176,622
0	0	0	6,031,663
2,366,773	0	15,460,126	30,103,286
$5,568,455	$0	$17,845,544	$44,083,373

Gallia County
Reconciliation of Total Governmental Fund Balance to
Net Position of Governmental Activities
As of December 31, 2024

Total Governmental Fund Balances		$30,103,286
Amounts reported for governmental activities in the statement of net position are different because:		
Capital assets used in governmental activities are not financial resources and therefore are not reported in the funds.		136,622,805
Other long-term assets are not available to pay for current-period expenditures and therefore are deferred in the funds:		
Property Taxes	314,674	
Sales Taxes	557,976	
Grants and Entitlements	2,609,810	
Charges for Services	127,425	
Interest	355,219	
Total		3,965,104
Unamortized bond insurance premiums do not provide current financial resources and therefore are not reported in the funds.		78,379
Deferred charges on refunding related to the issuance of long-term refunding debt will be amortized over the life of the debt on the statement of net position.		6,302
Vacation leave benefits payable is recognized for earned vacations and other leave benefits that are to be used within one year but is not recognized on the balance sheet until due.		(726,862)
Long-term liabilities are not due and payable in the current period and therefore are not reported in the funds:		
Accrued Interest Payable	(51,992)	
General Obligation Bonds	(21,325,578)	
OPWC Loans	(78,164)	
Bank Loans	(325,338)	
Financed Purchases Payable	(182,217)	
Compensated Absences Payable	(1,020,425)	
Total		(22,983,714)
The net pension and OPEB liabilities (assets) are not due and payable (receivable) in the current period; therefore, these liabilities (assets) and related deferred inflows/outflows are not reported in the governmental funds.		
Net Pension Asset	173,660	
Net OPEB Asset	725,674	
Deferred Outflows-Pension	6,481,326	
Deferred Outflows-OPEB	574,033	
Net Pension Liability	(20,310,786)	
Deferred Inflows-Pension	(364,015)	
Deferred Inflows-OPEB	(426,244)	
Total		(13,146,352)
The internal service fund used by management to charge the cost of insurance to individual funds. The assets and liabilities of the internal service fund are included in governmental activities of the statement of net position.		283,353
Net Position of Governmental Activities		$134,202,301

See accompanying notes to the basic financial statements.

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Gallia County
Statement of Revenues, Expenditures, and Changes in Fund Balances
Governmental Funds
For the Year Ended December 31, 2024

	General	Motor Vehicle Gasoline Tax	Job and Family Services
Revenues			
Property Taxes	$3,111,375	$0	$0
Sales Taxes	6,536,766	0	0
Other Local Taxes	0	0	0
Payments in Lieu of Taxes	1,032	0	0
Charges for Services	3,518,475	212,054	783,284
Licenses and Permits	1,840	26,804	0
Fines, Forfeitures, and Settlements	180,249	17,362	0
Intergovernmental	1,370,017	8,160,460	7,413,556
Interest	1,099,850	213,478	0
Rent	81,169	0	0
Contributions and Donations	2,000	0	0
Other	783,479	0	73
Total Revenues	16,686,252	8,630,158	8,196,913
Expenditures			
Current:			
General Government:			
Legislative and Executive	6,000,897	0	0
Judicial	1,418,942	0	0
Public Safety	5,260,474	0	0
Public Works	85,048	5,752,898	0
Health	223,362	0	0
Human Services	411,405	0	8,115,563
Community and Economic Development	208,884	0	0
Capital Outlay	599,165	3,305,846	162,048
Intergovernmental	0	0	0
Debt Service:			
Principal	37,855	41,764	0
Interest	10,533	7,851	0
Total Expenditures	14,256,565	9,108,359	8,277,611
Excess of Revenues Over (Under) Expenditures	2,429,687	(478,201)	(80,698)
Other Financing Sources (Uses)			
Transfers In	0	0	67,659
General Obligation Bonds Issued	0	0	0
Issuance of Bank Loans	363,193	0	0
Proceeds from Sale of Capital Assets	68,130	0	0
Transfers Out	(2,032,822)	(145,650)	0
Total Other Financing Sources (Uses)	(1,601,499)	(145,650)	67,659
Special Items	0	0	0
Net Change in Fund Balances	828,188	(623,851)	(13,039)
Fund Balances at Beginning of Year, As Previously Reported	5,969,913	5,072,979	1,042,197
Adjustment for Change in Major Funds	0	0	0
Fund Balances at Beginning of Year, As Adjusted	5,969,913	5,072,979	1,042,197
Fund Balances at End of Year	$6,798,101	$4,449,128	$1,029,158

See accompanying notes to the basic financial statements.

Board of Developmental Disabilities	(Formerly Major) Jail Project Capital Improvements	Other Governmental Funds	Total Governmental Funds
$2,069,310	$0	$0	$5,180,685
0	0	1,308,293	7,845,059
0	0	240,816	240,816
655	0	0	1,687
614,817	0	3,751,833	8,880,463
0	0	14,456	43,100
0	0	489,997	687,608
1,249,702	0	9,451,430	27,645,165
25,134	0	4,338	1,342,800
28,347	0	60,155	169,671
0	0	9,743	11,743
88,736	0	147,350	1,019,638
4,076,701	0	15,478,411	53,068,435
0	0	635,581	6,636,478
0	0	1,422,323	2,841,265
0	0	4,577,860	9,838,334
0	0	105,242	5,943,188
4,197,918	0	101,850	4,523,130
0	0	3,891,617	12,418,585
0	0	814,332	1,023,216
12,500	0	3,046,847	7,126,406
0	0	17,935	17,935
0	0	627,647	707,266
0	0	580,536	598,920
4,210,418	0	15,821,770	51,674,723
(133,717)	0	(343,359)	1,393,712
0	0	2,149,972	2,217,631
0	0	115,011	115,011
0	0	0	363,193
0	0	422,825	490,955
(125,328)	0	(20,948)	(2,324,748)
(125,328)	0	2,666,860	862,042
0	0	374,459	374,459
(259,045)	0	2,697,960	2,630,213
2,625,818	4,358,306	8,403,860	27,473,073
0	(4,358,306)	4,358,306	0
2,625,818	0	12,762,166	27,473,073
$2,366,773	$0	$15,460,126	$30,103,286

Gallia County
Reconciliation of the Statement of Revenues, Expenditures, and Changes in Fund Balances of Governmental Funds to the Statement of Activities
For the Year Ended December 31, 2024

Net Change in Fund Balances - Total Governmental Funds		$2,630,213
Amounts reported for governmental activities in the statement of activities are different because:		
Governmental funds report capital outlay as expenditures. However, in the statement of activities, the cost of those assets is allocated over their estimated useful lives as depreciation expense. These are the capital outlay and depreciation amounts for the current period:		
Capital Asset Additions	7,779,093	
Current Year Depreciation	(1,688,543)	
Total		6,090,550
Governmental funds only report the disposal of capital assets to the extent proceeds are received from the sale. In the statement of activities, a gain or loss is reported for each disposal.		(485,299)
Revenues in the statement of activities that do not provide current financial resources are not reported as revenues in the funds:		
Property Taxes	3,664	
Sales Taxes	(128,399)	
Other Local Taxes	(205)	
Charges for Services	127,425	
Grants and Entitlements	(283,829)	
Interest	44,040	
Total		(237,304)
Repayment of bond, loan, and financed purchase principal is an expenditure in the governmental funds, but the repayment reduces long-term liabilities in the statement of net position.		707,266
Other financing sources in the governmental funds that increase long-term liabilities in the statement of net position are not reported as revenues in the statement of activities:		
Bonds Issued	(115,011)	
Issuance of Bank Loans	(363,193)	
Total		(478,204)
Some expenses in the statement of activities do not require the use of current financial resources and therefore are not reported as expenditures in the governmental funds:		
Increase in Compensated Absences	(59,439)	
Bond Premiums	17,134	
Vacation Leave Benefits Payable	(22,588)	
Amortization of Deferred Charges on Refunding	(525)	
Amortization of Bond Insurance Premium	(2,217)	
Decrease in Accrued Interest Payable	5,349	
Total		(62,286)
Contractually required contributions are reported as expenditures in governmental funds; however, the statement of net position reports these amounts as deferred outflows.		
Pensions	1,981,843	
Total		1,981,843
Except for amounts reported as deferred inflows/outflows, changes in the net pension and OPEB liabilities (assets) are reported as pension/OPEB expense (gain) in the statement of activities.		
Pensions	(2,262,960)	
OPEB	104,190	
Total		(2,158,770)
The internal service fund used by management to charge the costs of insurance to individual funds is not reported in the government-wide statement of activities. Governmental fund expenditures and the related internal service fund revenue are eliminated. The net revenue (expense) of the internal service fund is allocated among the governmental funds.		16,422
Net Change in Net Position of Governmental Activities		$8,004,431

See accompanying notes to the basic financial statements.

Gallia County
Statement of Revenues, Expenditures, and Changes in Fund Balance - Budget and Actual (Budget Basis)
General Fund
For the Year Ended December 31, 2024

	Budgeted Amounts			Variance with Final Budget Positive
	Original	Final	Actual	(Negative)
Revenues				
Property Taxes	$2,977,375	$3,107,454	$3,107,454	$0
Sales Taxes	5,326,374	6,367,664	6,367,664	0
Payments in Lieu of Taxes	863	1,032	1,032	0
Charges for Services	3,645,003	3,343,149	3,343,149	0
Licenses and Permits	1,539	1,840	1,840	0
Fines and Forfeitures	150,967	180,480	180,480	0
Intergovernmental	1,167,182	1,395,362	1,395,362	0
Interest	797,739	953,695	953,695	0
Rent	84,396	100,895	100,895	0
Contributions and Donations	1,673	2,000	2,000	0
Other	658,510	787,246	787,246	0
Total Revenues	14,811,621	16,240,817	16,240,817	0
Expenditures				
Current:				
General Government:				
Legislative and Executive	6,873,474	6,146,662	6,144,970	1,692
Judicial	1,488,669	1,466,692	1,459,390	7,302
Public Safety	5,507,005	5,255,459	5,255,459	0
Public Works	99,054	81,436	81,436	0
Health	64,700	236,362	223,362	13,000
Human Services	536,389	401,291	401,291	0
Community and Economic Development	96,000	208,884	208,884	0
Capital Outlay	0	601,615	601,615	0
Debt Service:				
Principal	0	37,855	37,855	0
Interest	0	10,123	10,123	0
Issuance Costs	0	410	410	0
Total Expenditures	14,665,291	14,446,789	14,424,795	21,994
Excess of Revenues Over Expenditures	146,330	1,794,028	1,816,022	21,994
Other Financing Sources (Uses)				
Proceeds from Loans	0	363,193	363,193	0
Proceeds from Sale of Capital Assets	0	68,130	68,130	0
Advances In	0	144,215	144,215	0
Transfers Out	(875,022)	(2,032,822)	(2,032,822)	0
Advances Out	0	(81,913)	(81,913)	0
Total Other Financing Sources (Uses)	(875,022)	(1,539,197)	(1,539,197)	0
Net Change in Fund Balances	(728,692)	254,831	276,825	21,994
Fund Balances at Beginning of Year	4,256,790	4,256,790	4,256,790	0
Prior Year Encumbrances Appropriated	81,504	81,504	81,504	0
Fund Balances at End of Year	$3,609,602	$4,593,125	$4,615,119	$21,994

See accompanying notes to the basic financial statements.

Gallia County
Statement of Revenues, Expenditures, and Changes in Fund Balance - Budget and Actual (Budget Basis)
Motor Vehicle Gasoline Tax
For the Year Ended December 31, 2024

	Budgeted Amounts			Variance with Final Budget Positive (Negative)
	Original	Final	Actual	
Revenues				
Charges for Services	$184,515	$212,054	$212,054	$0
Licenses and Permits	23,323	26,804	26,804	0
Fines and Forfeitures	15,917	18,293	18,293	0
Intergovernmental	5,683,501	6,531,767	6,531,767	0
Interest	185,754	213,478	213,478	0
Total Revenues	6,093,010	7,002,396	7,002,396	0
Expenditures				
Current:				
Public Works	6,088,105	5,546,316	5,546,316	0
Capital Outlay	0	1,205,914	1,205,914	0
Debt Service:				
Principal	0	41,764	41,764	0
Interest	0	7,851	7,851	0
Total Expenditures	6,088,105	6,801,845	6,801,845	0
Excess of Revenues Over Expenditures	4,905	200,551	200,551	0
Other Financing Uses				
Transfers Out	0	(145,650)	(145,650)	0
Total Other Financing Uses	0	(145,650)	(145,650)	0
Net Change in Fund Balances	4,905	54,901	54,901	0
Fund Balances at Beginning of Year	3,149,013	3,149,013	3,149,013	0
Fund Balances at End of Year	$3,153,918	$3,203,914	$3,203,914	$0

See accompanying notes to the basic financial statements.

Gallia County

Statement of Revenues, Expenditures, and Changes in Fund Balance - Budget and Actual (Budget Basis)

Job and Family Services

For the Year Ended December 31, 2024

	Budgeted Amounts			Variance with Final Budget Positive (Negative)
	Original	Final	Actual	
Revenues				
Charges for Services	$779,716	$457,702	$457,702	$0
Intergovernmental	12,755,688	7,487,733	7,487,733	0
Other	353	207	207	0
Total Revenues	13,535,757	7,945,642	7,945,642	0
Expenditures				
Current:				
Human Services	13,524,562	7,841,337	7,841,337	0
Capital Outlay	0	162,048	162,048	0
Total Expenditures	13,524,562	8,003,385	8,003,385	0
Excess of Revenues Over (Under) Expenditures	11,195	(57,743)	(57,743)	0
Other Financing Sources				
Transfers In	0	67,659	67,659	0
Total Other Financing Sources	0	67,659	67,659	0
Net Change in Fund Balances	11,195	9,916	9,916	0
Fund Balances at Beginning of Year	1,120,514	1,120,514	1,120,514	0
Fund Balances at End of Year	$1,131,709	$1,130,430	$1,130,430	$0

See accompanying notes to the basic financial statements.

Gallia County

Statement of Revenues, Expenditures, and Changes in Fund Balance - Budget and Actual (Budget Basis)

Board of Developmental Disabilities

For the Year Ended December 31, 2024

	Budgeted Amounts			Variance with Final Budget
	Original	Final	Actual	Positive (Negative)
Revenues				
Property Taxes	$2,069,792	$2,100,866	$2,100,866	$0
Payments in Lieu of Taxes	1,162	655	655	0
Charges for Services	1,117,772	630,180	630,180	0
Intergovernmental	2,128,811	1,200,186	1,200,186	0
Rent	94,861	53,481	53,481	0
Contributions and Donations	0	0	0	0
Other	157,394	88,736	88,736	0
Total Revenues	5,569,792	4,074,104	4,074,104	0
Expenditures				
Current:				
Health	3,779,126	4,353,289	4,353,289	0
Capital Outlay	0	12,500	12,500	0
Total Expenditures	3,779,126	4,365,789	4,365,789	0
Excess of Revenues Over (Under) Expenditures	1,790,666	(291,685)	(291,685)	0
Other Financing Uses				
Transfers Out	0	(125,328)	(125,328)	0
Advances Out	0	(17,753)	(17,753)	0
Total Other Financing Uses	0	(143,081)	(143,081)	0
Net Change in Fund Balances	1,790,666	(434,766)	(434,766)	0
Fund Balances at Beginning of Year	2,258,986	2,258,986	2,258,986	0
Fund Balances at End of Year	$4,049,652	$1,824,220	$1,824,220	$0

See accompanying notes to the basic financial statements.

Gallia County
Statement of Fund Net Position
Proprietary Funds
As of December 31, 2024

	Business-Type Activities	Governmental Activities
	Sewer	Internal Service
Assets		
Current Assets		
Equity in Pooled Cash and Cash Equivalents	$1,992,340	$263,359
Cash and Cash Equivalents with Segregated Accounts	0	19,994
Accounts Receivable	234,323	0
Prepaid Items	28,504	0
Total Current Assets	2,255,167	283,353
Noncurrent Assets		
Restricted Cash and Cash Equivalents	381,059	0
Net OPEB Asset	7,679	0
Nondepreciable Capital Assets	14,232,005	0
Depreciable Capital Assets, Net	18,404,868	0
Total Noncurrent Assets	33,025,611	0
Total Assets	35,280,778	283,353
Deferred Outflows of Resources		
Pension	132,364	0
OPEB	6,956	0
Asset Retirement Obligations	278,250	0
Total Deferred Outflows of Resources	417,570	0
Liabilities		
Current Liabilities		
Accounts Payable	11,094	0
Accrued Wages and Benefits Payable	5,487	0
Contracts Payable	1,041,457	0
Intergovernmental Payable	9,506	0
Accrued Interest Payable	78,590	0
Accrued Vacation Leave Payable	9,430	0
Retainage Payable	381,059	0
Interfund Payable	177,175	0
Due to Other Funds	1,224	0
Compensated Absences Payable	5,963	0
Revenue Bonds Payable - Current Portion	64,000	0
OPWC Loans Payable - Current Portion	15,416	0
OWDA Loans Payable - Current Portion	192,370	0
Total Current Liabilities	1,992,771	0
Noncurrent Liabilities		
Compensated Absences Payable - Net of Current Portion	1,249	0
Revenue Bonds Payable - Net of Current Portion	4,919,000	0
OPWC Loans Payable - Net of Current Portion	1,315,833	0
OWDA Loans Payable - Net of Current Portion	4,427,598	0
Net Pension Liability	232,053	0
Asset Retirement Obligation	580,000	0
Total Noncurrent Liabilities	11,475,733	0
Total Liabilities	13,468,504	0
Deferred Inflows of Resources		
OPEB	4,486	0
Total Deferred Inflows of Resources	4,486	0
Net Position		
Net Investment in Capital Assets	20,281,214	0
Restricted for Net OPEB Asset	10,149	0
Unrestricted	1,933,995	283,353
Total Net Position	$22,225,358	$283,353

See accompanying notes to the basic financial statements.

Gallia County
Statement of Revenues, Expenses, and Changes in Fund Net Position
Proprietary Funds
For the Year Ended December 31, 2024

	Business-Type Activities	Governmental Activities
	Sewer	Internal Service
Operating Revenues		
Charges for Services	$1,154,507	$0
Other	648	47,267
Total Operating Revenues	1,155,155	47,267
Operating Expenses		
Salaries and Wages	120,837	0
Fringe Benefits	185,922	30,845
Contractual Services	945,961	0
Materials and Supplies	29,900	0
Depreciation	642,168	0
Other	39,179	0
Total Operating Expenses	1,963,967	30,845
Operating Income (Loss)	(808,812)	16,422
Nonoperating Revenues (Expenses)		
Interest	387,844	0
Interest and Fiscal Charges	(194,218)	0
Total Nonoperating Revenues (Expenses)	193,626	0
Income (Loss) Before Capital Contributions, Transfers, and Special Items	(615,186)	16,422
Capital Contributions	1,576,927	0
Transfers	107,117	0
Special Items	(900,000)	0
Change in Net Position	168,858	16,422
Net Position Beginning of Year, As Previously Reported	21,879,827	266,931
Adjustment for Implementation of New Accounting Pronouncement	3,737	0
Restatement for Correction of Prior Errors	172,936	0
Net Position Beginning of Year, As Adjusted/Restated	22,056,500	266,931
Net Position End of Year	$22,225,358	$283,353

See accompanying notes to the basic financial statements.

Gallia County
Statement of Cash Flows
Proprietary Funds
For the Year Ended December 31, 2024

	Business-Type Activities	Governmental Activities
	Sewer	Internal Service
Increase (Decrease) in Cash and Cash Equivalents		
Cash Flows from Operating Activities		
Cash Received from Customers	$1,209,060	$0
Cash Payments for Employee Services and Benefits	(212,312)	(30,845)
Cash Payments to Suppliers for Goods and Services	(1,029,314)	0
Other Operating Revenues	648	47,267
Other Operating Expenses	(39,179)	0
Net Cash Provided (Used) for Operating Activities	(71,097)	16,422
Cash Flows from Noncapital Financing Activities		
Advances from Other Funds	(23,223)	0
Transfers to Other Funds	107,117	0
Net Cash Provided for Noncapital Financing Activities	83,894	0
Cash Flows from Capital and Related Financing Activities		
Special Item - Contractor Insurance Settlement	(900,000)	0
Capital Grants	1,581,415	0
Payments for Capital Assets	(5,673,945)	0
Proceeds from Loans	192,250	0
Principal Paid on Debt	(395,981)	0
Interest and Fiscal Charges Paid on Debt	(197,497)	0
Net Cash Used for Noncapital Financing Activities	(5,393,758)	0
Cash Flows from Investing Activities		
Investment Earnings	387,844	0
Net Cash Provided for Investing Activities	387,844	0
Net Change in Cash and Cash Equivalents	(4,993,117)	16,422
Cash and Cash Equivalents Beginning of Year	7,366,516	266,931
Cash and Cash Equivalents End of Year	$2,373,399	$283,353
Reconciliation of Operating (Income) Loss to Net Cash Provided (Used) for Operating Activities		
Operating Income (Loss)	($808,812)	$16,422
Adjustments to Reconcile Operating Income (Loss) to Net Cash Provided (Used) for Operating Activities:		
Depreciation	642,168	0
Changes in Assets, Liabilities, and Deferred Inflows/Outflows of Resources:		
Decrease in Accounts Receivable	54,553	0
Increase in Prepaid Items	(18,332)	0
Decrease in Accounts Payable	(11,760)	0
Increase in Accrued Wages and Benefits Payable	1,015	0
Decrease in Contracts Payable	(23,361)	0
Decrease in Intergovernmental Payable	(44,006)	0
Decrease in Vacation Leave Benefits Payable	(2,569)	0
Increase in Compensated Absences Payable	489	0
Decrease in Deferred Outflows for Asset Retirement Obligations	13,750	0
Decrease in Deferred Outflows for Pension and OPEB	170,268	0
Increase in Deferred Inflows for Pension and OPEB	2,687	0
Decrease in Net Pension Liability	(34,056)	0
Increase in Net OPEB Asset	(7,679)	0
Decrease in Net OPEB Liability	(5,452)	0
Net Cash Provided (Used) for Operating Activities	($71,097)	$16,422

See accompanying notes to the basic financial statements.

Gallia County

Statement of Fiduciary Net Position

Custodial Funds

As of December 31, 2024

Assets	
Equity in Pooled Cash and Investments	$5,863,812
Cash and Cash Equivalents in Segregated Accounts	924,411
Accounts Receivable	151,662
Intergovernmental Receivable	2,151,258
Property Taxes Receivable	34,976,670
Special Assessments Receivable	27,308
Total Assets	44,095,121
Liabilities	
Accounts Payable	370,298
Intergovernmental Payable	2,207,151
Total Liabilities	2,577,449
Deferred Inflows of Resources	
Property Taxes Not Levied to Finance Current Year Operations	34,976,670
Total Deferred Inflows of Resources	34,976,670
Net Position	
Restricted for Individuals, Organizations, and Other Governments	6,541,002
Total Net Position	$6,541,002

See accompanying notes to the basic financial statements.

Gallia County
Statement of Changes in Fiduciary Net Position
Custodial Funds
For the Year Ended December 31, 2024

Additions	
Intergovernmental	$4,673,307
Amounts Received as Fiscal Agent	10,482,618
Licenses, Permits, and Fees for Other Governments	4,659,011
Fines and Forfeitures for Other Governments	528,518
Property Tax Collections for Other Governments	33,563,149
Sheriff Sale Collections for Others	681,257
Amounts Received for Others	312,300
Total Additions	54,900,160
Deductions	
Distributions as Fiscal Agent	10,268,742
Distributions of State Funds to Other Governments	4,316,407
Distributions to the State of Ohio	4,664,861
Fines and Forfeitures Distributions to Other Governments	618,758
Property Tax Distributions to Other Governments	33,802,400
Sheriff Sale Distributions to Others	597,918
Other Distributions	274,817
Miscellaneous	79,774
Total Deductions	54,623,677
Change in Net Position	276,483
Net Position at Beginning of Year	6,264,519
Net Position at End of Year	$6,541,002

See accompanying notes to the basic financial statements.

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NOTE 1 - REPORTING ENTITY

Gallia County, Ohio (the County), was created in 1803. The County is governed by a board of three Commissioners elected by the voters of 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, a Common Pleas Court Judge, and a Probate/Juvenile Court Judge. Although the elected officials manage the internal operations of their respective departments, the County Commissioners authorize expenditures as well as serve as the budget and taxing authority, contracting body, and the chief administrators of public services for the entire County.

A reporting entity is composed of the primary government, component units, and other organizations that are included to ensure that the financial statements are not misleading. The primary government of the County consists of all funds, departments, boards, and agencies that are not legally separate from the County. For Gallia County, this includes the Gallia County Board of Developmental Disabilities, Gallia County Children Services Board, 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 program's governing board and (1) the County is able to significantly influence the programs of services performed or provided by the organization; or (2) the County is legally entitled to or can 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 upon the County in that the County approves the budget, the issuance of debt, or the levying of taxes, and there is a potential for the organization to provide specific financial benefit to, or impose specific financial burdens on, the primary government. The County has the following blended component unit and discretely presented component unit.

Gallia County Transportation Improvement District

The Gallia County Transportation Improvement District (GCTID) is a legally separate entity pursuant to the Ohio Revised Code Section 5540.03(A)(1). The purpose of the GCTID is to improve the transportation system in Gallia County in order to contribute to the creation or preservation of jobs or employment opportunities or the improvement of economic welfare of the people within the area of the GCTID and to all the State. The Board of Trustees is appointed pursuant to the Ohio Revised Code Section 5540.02(C)(2). The Board of Trustees is made up of five voting members appointed by the Gallia County Commissioners, there are also two nonvoting members, one of which is appointed by the Speaker of the Ohio House of Representatives and the other is appointed by the president of the Ohio Senate. Separately issued financial statements can be obtained from the Gallia County Transportation Improvement District, Gallipolis, Ohio. The GCTID had no activity during 2024 and therefore no additional disclosures have been made.

Gallia County Land Reutilization Corporation

In May 2021, the County Commissioners approved the creation of the Gallia County Land Reutilization Corporation. The Gallia County Land Reutilization Corporation is a legally separate entity established pursuant to the Ohio Revised Code Section 1724 and 1702. The purpose of the Gallia County Land Reutilization Corporation is to facilitate the effective reutilization of nonproductive land situated within the Gallia County Land Reutilization Corporation's boundaries. The Board of Directors is made up of two County Commissioners, the County Treasurer, one representative from the largest municipal corporation within the County and one member selected by the statutory members. Separately issued financial statements can be obtained from the Gallia County Land Reutilization Corporation, Gallipolis, Ohio. No significant financial activity occurred for the Gallia County Land Reutilization Corporation during 2024. As a result, no financial information for the Gallia County Land Reutilization Corporation is presented in the discretely presented component unit column of the County and no additional disclosures have been made.

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

The Gallia-Jackson-Meigs Counties Board of Alcohol, Drug Addiction, and Mental Health Services (ADAMH), O.O. McIntyre Park District, Gallia County Health Department, Gallia County Soil and Water Conservation District, and Gallia County Family and Children First Council are presented as custodial funds of the County because the County Auditor serves as the fiscal agent for these organizations.

The ***Gallia-Jackson-Meigs Counties Board of Alcohol, Drug Addiction, and Mental Health Services (ADAMH) of Gallia County*** operates under a fourteen-member Board which is the governing Body. The Board's Director and the legislative authorities of the political subdivisions making up the Board appoint the other Board members. The Board includes members from those legislative authorities as well as citizens of the Board. Those subdivisions are Gallia County, Jackson County, and Meigs County. The Board provides alcohol, drug addiction and mental health services and programs to citizens of the Board's program area. Private and public agencies are the primary service providers, through Board contracts.

The ***O.O. McIntyre Park District*** is governed by a three-member Board of Commissioners appointed by the probate judge of Gallia County. The Commissioners are authorized to acquire, develop, protect, maintain, and improve park lands and facilities. The Commissioners may convert acquired land into forest reserves. The Commissioners are also responsible for activities related to conserving natural resources, including streams, lakes, submerged lands, and swamp lands. The Board may also create parks, parkways, and other reservations and may afforest, develop, improve and protect and promote the use of these assets conducive to the general welfare.

Gallia County Health Department is governed by a five member Board of Health which oversees the operation of the Health District. The Board is elected by a District Advisory Council composed of township trustees, county commissioners, and mayors of participating municipalities. The Board adopts its own budget and hires and fires its own staff. The Board has sole budgetary authority, and controls surpluses and deficits. The County is not legally obligated for the Health District's debt.

Gallia County Soil and Water Conservation District is statutorily created 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. The District submits a budget to the Board of County Commissioners for inclusion on the County's annual appropriation resolution. The Ohio Department of Natural Resources provides funding to match what is provided by the County out of the General Fund.

Gallia County Family and Children First Council is controlled by an oversight committee. The chair of the County Commissioners serves on the committee. The County is the fiscal agent for the Council's monies.

The County is associated with the following organizations that are defined as jointly governed organizations, related organizations, or shared risk pools. These organizations are presented in Notes 18, 19, and 20 to the basic financial statements.

Solid Waste Management District
Gallia-Jackson-Meigs Counties Board of Alcohol, Drug Addiction, and Mental Health Services (ADAMH)
Area Agency on Aging, District 7, Inc.
Ohio Valley Resource Conservation and Development Area, Inc.
Gallia-Meigs Community Action Agency
Gallia-Jackson Child Abuse and Neglect Advisory Board
Ohio Valley Regional Development Commission
Southern Ohio Council of Governments

Regional Child Abuse Prevention Council
O.O. McIntyre Park District
Bossard Memorial Library
Gallia Metropolitan Housing Authority
County Risk Sharing Authority, Inc. (CORSA)
County Commissioners Association of Ohio Workers' Compensation Group Rating Plan

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 most significant of the County's accounting policies are described below.

Basis of Presentation

The County's basic financial statements consist of government-wide statements, including a statement of net position and a statement of activities, and fund financial statements which provide a more detailed level of financial information.

Government-wide Financial Statements The statement of net position and the statement of activities display information about the County as a whole. These statements include the financial activities of the primary government, except for fiduciary funds. The activity of the internal service fund is eliminated to avoid "doubling up" revenues and expenses. The statements distinguish between those activities of the County that are governmental and those that are considered business-type activities.

The statement of net position presents the financial condition of the governmental and business-type activities of the County at year end. The statement of activities presents a comparison between direct expenses and program revenues for each program or function of the County's governmental activities and for the business-type activities of the County. Direct expenses are those that are specifically associated with a service, program, or department and therefore clearly identifiable to a particular function. The policy of the County is to not allocate indirect expenses to functions in the statement of activities. Program revenues include charges paid by the recipient of the goods or services offered by the program; grants and contributions that are restricted to meeting the operational or capital requirements of a particular program; and interest earned on grants that is required to be used to support a particular program. Revenues which are not classified as program revenues are presented as general revenues of the County, with certain limited exceptions. The comparison of direct expenses with program revenues identifies the extent to which each business segment or governmental function is self-financing or draws from the general revenues of the County.

Fund Financial Statements During the year, the County segregates transactions related to certain County functions or activities in separate funds in order to aid financial management and to demonstrate legal compliance. Fund financial statements are designed to present financial information of the County at this more detailed level. The focus of governmental and enterprise fund financial statements is on major funds. Each major fund is presented in a separate column. Nonmajor funds are aggregated and presented in a single column. Internal service funds are combined and the totals are presented in a single column on the face of the proprietary fund statements. Fiduciary funds are reported by type.

Fund Accounting

The County uses funds to maintain its financial records during the year. A fund is defined as a fiscal and accounting entity with a self-balancing set of accounts. There are three categories of funds: governmental, proprietary, and fiduciary.

Governmental Funds Governmental funds are those through which most governmental functions typically are financed. Governmental fund reporting focuses on the sources, uses, and balances of current financial resources.

Expendable assets are assigned to the various governmental funds according to the purposes for which they may or must be used. Current liabilities are assigned to the fund from which they will be paid. The difference between governmental fund assets and deferred outflows of resources, and liabilities and deferred inflows of resources is reported as fund balance. The following are the County's major governmental funds:

General Fund - The General Fund accounts for and reports 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 and transferred according to the general laws of Ohio.

Motor Vehicle Gasoline Tax Fund - This fund accounts for the County road and bridge maintenance, repair and improvement programs. Revenue sources include Federal and State grants and distributions.

Job and Family Services Fund - This fund accounts for various Federal and State grants, as well as transfers from the General Fund that are used to provide public assistance to general relief recipients and to pay their providers of medical assistance and certain public social services.

Board of Developmental Disabilities Fund - This fund accounts for the operation of a school, workshop, and resident homes for the developmentally disabled. Revenue sources include a county-wide property tax levy and Federal and State grants.

The other governmental funds of the County account for grants and other resources and capital projects, whose use is restricted for or committed to a particular purpose.

Proprietary Funds Proprietary fund reporting focuses on the determination of operating income, changes in net position, financial position, and cash flows. Proprietary funds are classified as either enterprise or internal service.

Enterprise Fund Enterprise funds may be used to account for any activity for which a fee is charged to external users for goods or services. The following is a description of the County's Enterprise Fund:

Sewer Fund This fund accounts for sanitary sewer services provided to County individual and commercial users. The costs of providing these services are financed primarily through user charges.

Internal Service Funds Internal service funds 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. The internal service fund accounts for funds held in reserve to cover excess deductible costs in providing health insurance for the County's employees.

Fiduciary Funds Fiduciary fund reporting focuses on net position and changes in net position. The fiduciary fund category is split into four classifications: pension trust funds, investment trust funds, private-purpose trust funds, and custodial funds. Trust funds are used to account for assets held by the County under a trust agreement for individuals, private organizations, or other governments and are therefore not available to support the County's own programs. Custodial funds are used to report fiduciary activities that are not required to be reported in a trust fund.

The County's fiduciary funds are custodial funds. Custodial funds are used to account for assets held by the County as fiscal agent for the Board of Health and other districts and entities; for various taxes, assessments, fines and fees collected for the benefit of and distributed to other governments; and for State shared resources received from the State and distributed to other local governments.

Measurement Focus

Government-wide Financial Statements The government-wide financial statements are prepared using the economic resources measurement focus. All assets, liabilities, and deferred outflows and inflows of resources associated with the operation of the County are included on the statement of net position. The statement of activities presents increases (e.g., revenues) and decreases (e.g., expenses) in total net position.

Fund Financial Statements All governmental funds are accounted for using a flow of current financial resources measurement focus. With this measurement focus, only current assets, current liabilities, and certain deferred outflows and inflows of resources generally are included on the balance sheet. The statement of revenues, expenditures, and changes in fund balances reports on the sources (i.e., revenues and other financing sources) and uses (i.e., expenditures and other financing uses) of current financial resources. This approach differs from the manner in which the governmental activities of the government-wide financial statements are prepared. Governmental fund financial statements therefore include a reconciliation with brief explanations to better identify the relationship between the government-wide statements and the statements for governmental funds.

Like the government-wide statements, all proprietary and fiduciary fund types are accounted for on a flow of economic resources measurement focus. All assets and all liabilities and deferred outflows and inflows of resources associated with the operation of these funds are included in the statement of net position. In fiduciary funds, a liability to the beneficiaries of fiduciary activity is recognized when an event has occurred that compels the government to disburse fiduciary resources. Fiduciary fund liabilities other than those to beneficiaries are recognized using the economic resources measurement focus. The statement of changes in fund net position presents increases (i.e., revenues) and decreases (i.e., expenses) in total assets. The statement of cash flows provides information about how the County finances and meets the cash flow needs of its proprietary activities. Fiduciary funds present a statement of changes in fiduciary net position which reports additions to and deductions from investment trust, private purpose trust funds, and custodial funds.

Basis of Accounting

Basis of accounting determines when transactions are recorded in the financial records and reported on the financial statements. Government-wide financial statements and the statements presented for proprietary and fiduciary funds are prepared using the accrual basis of accounting. Governmental funds use the modified accrual basis of accounting. Differences in the accrual and modified accrual bases of accounting arise in the recognition of revenue, in the recording of deferred outflows/inflows of resources, and in the presentation of expenses versus expenditures.

Revenues - Exchange and Non-exchange Transactions Revenue resulting from exchange transactions, in which each party gives and receives essentially equal value, is recorded on the accrual basis when the exchange takes place. On a modified accrual basis, revenue is recorded in the year in which the resources are measurable and become available. Available means that the resources will be collected within the current fiscal year or are expected to be collected soon enough thereafter to be used to pay liabilities of the current fiscal year. For the County, available means expected to be received within sixty days of year end.

Nonexchange transactions, in which the County receives value without directly giving equal value in return, include sales taxes, property taxes, grants, entitlements, and donations. On an accrual basis, revenue from sales taxes is recognized in the period in which the taxable sale takes place. Revenue from property taxes is recognized in the year for which the taxes are levied (see Note 7). Revenue from grants, entitlements, and donations is recognized in the year in which all eligibility requirements have been satisfied. Eligibility requirements include timing requirements, which specify the year when the resources are required to be used or the year when use is first permitted; matching requirements, in which the County must provide local resources to be used for a specified purpose; and expenditure requirements, in which the resources are provided to the County on a reimbursement basis. On a modified accrual basis, revenue from nonexchange transactions must also be available before it can be recognized.

Under the modified accrual basis, the following revenue sources are considered to be both measurable and available at year end: sales tax (see Note 7), interest, federal and state grants and subsidies, state-levied locally shared taxes (including motor vehicle license fees and gasoline taxes), fees, and rentals.

Deferred Outflows/Inflows of Resources In addition to assets, the statements of financial position will sometimes report a separate section for deferred outflows of resources. Deferred outflows of resources represent a consumption of net assets that applies to a future period and will not be recognized as an outflow of resources (expense/expenditure) until then. For the County, deferred outflows of resources are reported on the government-wide statement of net position for asset retirement obligations, deferred charges on refunding, pension, and OPEB. The deferred outflows of resources related to asset retirement obligations are originally measured at the amount of the corresponding liability. This amount is expensed in a systematic and rational manner over the tangible asset's useful life. The deferred charges on refunding represents the difference between the reacquisition price (funds required to refund the old debt) and the net carrying amount of the old debt. The deferred charges on refunding is amortized over the life of the old or new debt, whichever is shorter, using the effective interest method. The deferred outflows of resources related to pension and OPEB plans are explained in Notes 10 and 11.

In addition to liabilities, the statements of financial position report a separate section for deferred inflows of resources. Deferred inflows of resources represent an acquisition of net assets that applies to a future period and will not be recognized as an inflow of resources (revenue) until that time. For the County, deferred inflows of resources include property taxes, leases, pension, OPEB, and unavailable revenue. Property taxes represent amounts for which there is an enforceable legal claim as of December 31, 2024, but which were levied to finance fiscal year 2025 operations. These amounts have been recorded as a deferred inflow on both the government-wide statement of net position and the governmental fund financial statements. The deferred inflow for leases is related to the leases receivable and is being recognized as lease revenue in a systematic and rational manner over the term of the lease. Unavailable revenue is reported only on the governmental funds balance sheet, and represents receivables which will not be collected within the available period. For the County, unavailable revenue includes delinquent property taxes, sales taxes, interest, charges for services, and intergovernmental grants. These amounts are deferred and recognized as an inflow of resources in the period the amounts become available. The details of these unavailable revenues are identified on the reconciliation of total governmental fund balance to net position of governmental activities. Deferred inflows of resources related to pension and OPEB plans are reported on the government-wide statement of net position. (See Notes 10 and 11)

Expenses/Expenditures On the accrual basis of accounting, expenses are recognized at the time they are incurred.

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

<u>Budgetary Process</u>

All funds, except custodial funds, are legally required to be budgeted and appropriated. The major documents prepared are the tax budget, the certificate of estimated resources, and the appropriations resolution, all of which are prepared on the budgetary basis of accounting. The tax budget demonstrates a need for existing or increased tax rates. The certificate of estimated resources establishes a limit on the amount the County Commissioners may appropriate. The appropriations resolution is the County Commissioners' authorization to spend resources and sets annual limits on expenditures plus encumbrances at the level of control selected by the County Commissioners. The level of control has been established by the County Commissioners at the fund, function, and object level.

The certificate of estimated resources may be amended during the year if projected increases or decreases in revenue are identified by the County Auditor. The amounts reported as the original budgeted amounts on the budgetary statements reflect the amounts when the original appropriations were adopted. The amounts reported as the final budgeted amounts on the budgetary statements reflect the amounts on the final amended certificate of estimated resources issued during 2024 upon which the final appropriations were based.

The appropriations resolution is subject to amendment throughout the year with the restriction that appropriations cannot exceed estimated resources. The amounts reported as the original budgeted amounts reflect the first appropriation resolution for that fund that covered the entire year, including amounts automatically carried forward from prior years. The amounts reported as the final budgeted amounts represent the final appropriation amounts passed by the County Commissioners during the year.

Cash and Cash Equivalents

To improve cash management, cash received by the County Treasurer is pooled. Cash balances, except cash held by a fiscal agent or held in segregated accounts, are pooled and invested in short-term investments in order to provide improved cash management. Individual fund integrity is maintained through the County's records. Interest in the pool is presented as "Equity in Pooled Cash and Cash Equivalents".

The Gallia County Board of Developmental Disabilities has an account held separate from the County's pooled accounts. This depository account is presented as "Cash and Cash Equivalents with Fiscal Agents" since it is not deposited into the County's treasury. Cash and cash equivalents with fiscal agents are reported for monies held in an outside account with United States Department of Agriculture. For 2024, there was $248,552 in cash with fiscal agents. See Note 5 for additional details.

Various departments within the County have segregated bank accounts for monies held separate from the County's central bank account. These accounts are presented as "Cash and Cash Equivalents in Segregated Accounts" since they are not required to be deposited with the County Treasurer.

During 2024, the County invested funds in nonnegotiable certificates of deposit and the State Treasury Asset Reserve of Ohio (STAROhio).

STAR Ohio (the State Treasury Asset Reserve of Ohio), is an investment pool managed by the State Treasurer's Office which allows governments within the State to pool their funds for investment purposes. STAR Ohio is not registered with the SEC as an investment company, but has adopted Governmental Accounting Standards Board (GASB), Statement No. 79, "Certain External Investment Pools and Pool Participants." The County measures its investment in STAR Ohio at the net asset value (NAV) per share provided by STAR Ohio. The NAV per share is calculated on an amortized cost basis that provides an NAV per share that approximates fair value.

For 2024, there were no limitations or restrictions on any participant withdrawals due to redemption notice periods, liquidity fees, or redemption gates. Twenty-four hours advanced noticed is appreciated for deposits and redemptions of $100 million or more. STAR Ohio reserves the right to limit the transaction to $250 million per day, requiring the excess amount to be transacted the following business day(s), but only to the $250 million limit. All accounts of the participant will be combined for these purposes.

Investment procedures are restricted by the provisions of the Ohio Revised Code. County policy requires interest earned on investments to be credited to the General Fund except where there is a legal requirement or there are bond proceeds for capital improvements. Interest revenue credited to the General Fund during 2024 amounted to $1,099,850, which includes $953,457 assigned from other County funds.

Investments of the cash management pool and investments with an original maturity of three months or less at the time they are purchased by the County are considered to be cash equivalents.

Inventory

Inventories are presented at cost on a first-in, first-out basis and are expended/expensed when used. Inventory consists of expendable supplies held for consumption.

Restricted Assets

Assets are reported as restricted when limitations on their use change the nature or normal understanding of the availability of the asset. Such constraints are either externally imposed by the creditors, contributors, grantors, or laws of other governments, or are imposed by law through constitutional provisions or enabling legislation. Restricted assets in other governmental funds and Sewer enterprise funds represent funds restricted for retainage payable as of December 31, 2024. Unclaimed monies that are required to be held for five years before they may be utilized by the County are reported as restricted in the General Fund.

Receivables and Payables

Receivables and payables are recorded on the County's financial statements to the extent that the amounts are determined material and substantiated not only by supporting documentation, but also, by a reasonable, systematic method of determining their existence, completeness, valuation, and in the case of receivables, collectability.

Using these criteria, the County has elected to not record child support arrearages. These amounts, while potentially significant, are not considered measurable, and because collections are often significantly in arrears, the County is unable to determine a reasonable value.

Prepaid Items

Payments made to vendors for services that will benefit periods beyond December 31, 2024, are recorded as prepaid items using the consumption method. A current asset for the prepaid amount is recorded at the time of the purchase and an expenditure/expense is reported in the year in which services are consumed.

Interfund Balances

On fund financial statements, receivables and payables resulting from short-term interfund loans or interfund services provided and used are classified as "interfund receivables/payables." These amounts are eliminated in the governmental and business-type activities columns of the statement of net position, except for any net residual amounts due between governmental and business-type activities, which are presented as internal balances.

Capital Assets

General capital assets are capital assets which are associated with and generally arise from governmental activities. They generally result from expenditures in the governmental funds. General capital assets are reported in the governmental activities column of the government-wide statement of net position but are not reported in the fund financial statements. Capital assets utilized by the enterprise funds are reported both in the business type activities column of the government-wide statement of net position and in the respective funds.

All capital assets are capitalized at cost (or estimated historical cost) and updated for additions and retirements during the year. The County was able to estimate the historical cost for the initial reporting of infrastructure by back trending (i.e., estimating the current replacement cost of the infrastructure to be capitalized and using an appropriate price-level index to deflate the cost to the acquisition year or estimated acquisition year). Donated capital assets are recorded at their acquisition values as of the date received. The County maintains a capitalization threshold of five thousand dollars. Improvements are capitalized; the costs of normal maintenance and repairs that do not add to the value of the asset or materially extend an asset's life are not.

All capital assets are depreciated except for land and construction in progress. Improvements are depreciated over the remaining useful lives of the related capital assets. Depreciation is computed using the straight-line method over the following useful lives:

	Governmental Activities	Business-Type Activities
Land Improvements	20 - 40 Years	N/A
Buildings and Improvements	10 - 40 Years	N/A
Furniture, Fixtures, and Equipment	5 - 30 Years	5 - 30 Years
Vehicles	5 - 20 Years	5 - 20 Years
Infrastructure	N/A	15 - 40 Years

The County's infrastructure consists of County roads and bridges, certain culverts, and sewer systems. The County reports infrastructure acquired prior to December 31, 1980.

County road and bridges (infrastructure reported in the Governmental activities column of the statement of net position) are presented using the modified approach and therefore these assets are not depreciated. In addition, expenditures made by the County to preserve existing roads or bridges are expensed rather than capitalized. Only expenditures for additions or improvements are capitalized. Additional disclosures about the condition assessments and maintenance cost regarding the County's roads and bridges appear in the Required Supplementary Information.

Compensated Absences

The County recognizes a liability for compensated absences for leave time that (1) has been earned for services previously rendered by employees, (2) accumulates and is allowed to be carried over to subsequent years, and (3) is more likely than not to be used as time off or settled during or upon separation from employment. Based on the criteria listed, two types of leave qualify for liability recognition for compensated absences – vacation and sick leave.

A liability for compensated absences is recorded as incurred in the government-wide statement of net position using the first-in, first-out flow assumption, where the oldest accumulated leave is the leave used first. A liability for compensated absences is recorded in the governmental funds only if the liability has matured because of employee resignations or retirements. The liability for compensated absences includes salary related benefits, where applicable.

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 more likely than not that the employer will compensate the employees for the benefits through paid time off or some other means. The County records a liability for all accumulated unused vacation time when earned for all employees with more than one year of service.

Sick leave benefits considered more likely than not to be used or settled at termination are recognized as a liability in the financial statements. The amount is based on accumulated sick leave and employee wage rates at fiscal year-end taking into consideration any limits specified in the County's termination policy

Accrued Liabilities and Long-Term Obligations

All payables, accrued liabilities and long-term obligations are reported in the government-wide financial statements. In general, governmental fund payables and accrued liabilities that, once incurred, are paid in a timely manner and in full from current financial resources, are reported as obligations of the funds. However, claims and judgments, vacation leave benefits payable, and compensated absences that will be paid from governmental funds are reported as a liability in the fund financial statements only to the extent that they are due for payment during the current fiscal year. Net pension/OPEB liability should be recognized in the governmental funds to the extent that benefit payments are due and payable and the pension/OPEB plan's fiduciary net position is not sufficient for payment of those benefits.

Fund Balance

Fund balance is divided into five classifications based primarily on the extent to which the County is bound to observe constraints imposed upon the use of the resources in the governmental funds. The classifications are as follows:

Nonspendable The nonspendable fund balance category includes amounts that cannot be spent because they are not in spendable form, or are legally or contractually required to be maintained intact. The "not in spendable form" includes items that are not expected to be converted to cash. It also includes the long-term amount of loans and notes receivable, as well as property acquired for resale, unless the use of proceeds from the collection of those receivables or from the sale of those properties is restricted, committed, or assigned.

Restricted Fund balance is reported as restricted when constraints placed on the use of resources are either externally imposed by creditors (such as through debt covenants), grantors, contributors, or laws or regulations of other governments or is imposed by law through constitutional provisions or enabling legislation (County resolutions).

Enabling legislation authorizes the County to assess, levy, charge, or otherwise mandate payment of resources (from external resource providers) and includes a legally enforceable requirement that those resources be used only for the specific purposes stipulated in the legislation. Legal enforceability means that the County can be compelled by an external party, such as citizens, public interest groups, or the judiciary to use resources created by enabling legislation only for the purposes specific by the legislation.

Committed The committed fund balance classification includes amounts that can be used only for the specific purposes imposed by a formal action (resolution) of the County Commissioners. Those committed amounts cannot be used for any other purpose unless the Commission removes or changes the specified use by taking the same type of action (resolution) it employed to previously commit those amounts. In contrast to fund balance that is restricted by enabling legislation, committed fund balance classification may be redeployed for other purposes with appropriate due process. Constraints imposed on the use of committed amounts are imposed by County Commissioners, separate from the authorization to raise the underlying revenue; therefore, compliance with these constraints are not considered to be legally enforceable. Committed fund balance also incorporates contractual obligations to the extent that existing resources in the fund have been specifically committed for use in satisfying those contractual requirements.

Assigned Amounts in the assigned fund balance classification are intended to be used by the County for specific purposes but do not meet the criteria to be classified as restricted or committed. In the General Fund, assigned amounts represent intended uses established by the County Commissioners or a County official delegated that authority by resolution or by State Statute.

Unassigned Unassigned fund balance is the residual classification for the General Fund and includes all spendable amounts not contained in the other classifications. In other governmental funds, the unassigned classification is used only to report a deficit balance resulting from overspending for specific purposes for which amounts had been restricted, committed, or assigned.

The County applies restricted resources first when expenditures are incurred for purposes for which either restricted or unrestricted (committed, assigned, and unassigned) amounts are available. Similarly, within unrestricted fund balance, committed amounts are reduced first, followed by assigned, and then unassigned amounts when expenditures are incurred for purposes for which amounts in any of the unrestricted fund balance classifications could be used.

Net Position

Net Position represents the difference between assets and deferred outflows of resources less liabilities and deferred inflows of resources. Net investment in capital assets consists of capital assets, net of accumulated depreciation, reduced by the outstanding balances of any borrowings used for the acquisition, construction, or improvement of those assets. Net position is reported as restricted when there are limitations imposed on their use through external restrictions imposed by creditors, grantors, or laws or regulations of other governments. Net position restricted for other purposes include resources restricted for marriage license services, hotel taxes, election security, and community reinvestment area administration activities. Restricted net position for net pension and OPEB assets represents the corresponding restricted amounts held in trust by the pension and OPEB plans for future benefits, net of related deferred outflows and inflows of resources.

The County applies restricted resources first when an expense is incurred for purposes for which both restricted and unrestricted net position are available.

Pensions/Other Postemployment Benefits (OPEB)

For purposes of measuring the net pension/OPEB asset/liability, deferred outflows of resources and deferred inflows of resources related to pensions/OPEB, and pension/OPEB expense/gain, information about the fiduciary net position of the pension/OPEB plans and additions to/deductions from their fiduciary net position have been determined on the same basis as they are reported by the pension/OPEB plan. For this purpose, benefit payments (including refunds of employee contributions) are recognized when due and payable in accordance with the benefit terms. The pension/OPEB plans report investments at fair value.

Operating Revenues and Expenses

Operating revenues are those revenues that are generated directly from the primary activity of the proprietary funds. For the County, these revenues are charges for services for wastewater treatment and self-insurance programs. Operating expenses are necessary costs incurred to provide the good or service that is the primary activity of the fund. Revenues and expenses not meeting these definitions are reported as nonoperating.

Internal Activity

Transfers between governmental and business-type activities on the government-wide statements are reported in the same manner as general revenues. Transfers between governmental activities are eliminated. Internal allocations of overhead expenses from one program to another or within the same program are eliminated on the statement of activities. Payments for interfund services provided and used are not eliminated.

Exchange transactions between funds are reported as revenues in the seller funds and as expenditures/expenses in the purchaser funds. Flows of cash or goods from one fund to another without a requirement for repayment are reported as interfund transfers. Interfund transfers are reported as other financing sources/uses in governmental funds and after nonoperating revenues/expenses in proprietary funds. Repayments from funds responsible for particular expenditures/expenses to the funds that initially paid for them are not presented on the financial statements.

Extraordinary and Special Items

Extraordinary items are transactions or events that are both unusual in nature and infrequent in occurrence. Special items are transactions or events that are within the control of the County and that are either unusual in nature or infrequent in occurrence. The County previously received $7,002,656 in insurance settlements related to its Green Township Sewer Improvement Phase II project. During 2024, the County received an additional $100,000 related to this project but then was ordered to pay $1,000,000 to the former contractor subject to the lawsuit during the year. This net amount of $900,000 is reported in the sewer major enterprise fund. In addition, the County also filed complaints with its contractor for the Jail Construction Project and ultimately was able to keep the retainage previous reported as an addition to buildings. Since these funds were not paid out and were not part of the cost of the construction, the County recognized a special item for this amount ($374,459) in the nonmajor Jail Capital Projects Fund. The County did not have any extraordinary items in 2024.

Estimates

The preparation of the financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results may differ from those estimates.

Unearned Revenue

Unearned revenue arises when assets are recognized before revenue recognition criteria have been satisfied. The County recognizes unearned revenue for intergovernmental revenue from grants received before the eligibility requirements are met.

Settlement Monies

Ohio has reached settlement agreements with various distributors of opioids which are subject to the OneOhio memorandum of understanding. The original settlement was reached in 2021 with annual payments anticipated through 2038. Subsequently, settlements have been reached with other distributors. For 2024, distributions of $264,081 are reported as fines, forfeitures, and settlements revenue in the OneOhio nonmajor special revenue fund in the accompanying financial statements.

NOTE 3 - FUND BALANCES

Fund balance is classified as nonspendable, restricted, committed, assigned, and/or unassigned based primarily on the extent to which the County is bound to observe constraints imposed upon the use of the resources in the governmental funds. The constraints placed on fund balance for the major governmental funds and all other governmental funds are presented below:

Fund Balances	General Fund	Motor Vehicle Gasonline Tax	Job and Family Services	Board of Developmental Disabilities	Other Governmental Funds	Totals
Nonspendable:						
Inventory	$16,059	$524,370	$0	$7,614	$475	$548,518
Prepaids	154,062	10,805	15,719	15,963	28,298	224,847
Unclaimed Monies	353,063	0	0	0	0	353,063
Total Nonspendable	523,184	535,175	15,719	23,577	28,773	1,126,428
Restricted for:						
Road and Bridge Projects	0	3,913,953	0	0	61,265	3,975,218
Emergency Management Services	0	0	0	0	1,893,037	1,893,037
Court Operations	0	0	0	0	2,310,683	2,310,683
Real Estate Assessment	0	0	0	0	668,242	668,242
Developmental Disabilities	0	0	0	2,343,196	0	2,343,196
Job and Family Services	0	0	1,013,439	0	0	1,013,439
Economic Development	0	0	0	0	340,252	340,252
Childrens Services Operations	0	0	0	0	774,789	774,789
Child Support Services	0	0	0	0	1,417,202	1,417,202
Capital Projects	0	0	0	0	6,786,026	6,786,026
Debt Service	0	0	0	0	142,747	142,747
Sheriff Operations	0	0	0	0	246,240	246,240
Other Purposes	0	0	0	0	509,176	509,176
Total Restricted	0	3,913,953	1,013,439	2,343,196	15,149,659	22,420,247
Committed to:						
Public Safety	66,632	0	0	0	0	66,632
Emergency Medical Services	0	0	0	0	154,754	154,754
Waste Management	0	0	0	0	126,940	126,940
Total Committed	66,632	0	0	0	281,694	348,326
Assigned to:						
Purchases on Order	24,502	0	0	0	0	24,502
Insurance Claims	152,120	0	0	0	0	152,120
Total Assigned	176,622	0	0	0	0	176,622
Unassigned (Deficit)	6,031,663	0	0	0	0	6,031,663
Total Fund Balances	$6,798,101	$4,449,128	$1,029,158	$2,366,773	$15,460,126	$30,103,286

NOTE 4 – NEW ACCOUNTING PRONOUNCEMENTS AND RESTATEMENT OF BEGINNING BALANCES

New Accounting Pronouncements

For 2024, the County implemented Governmental Accounting Standards Board (GASB) Statement No. 100, "Accounting Changes and Error Corrections" and Statement No. 101, "Compensated Absences".

GASB Statement No. 100 prescribes accounting and financial reporting for (1) each category of accounting change and (2) error corrections. Statement 100 also addresses how accounting changes and error corrections should be displayed in financial statements, disclosed in notes, and presented in required supplementary information and supplementary information. In accordance with 100, for 2024, the Jail Project Capital Improvements capital projects fund presentation was changed from major to nonmajor.

Statement 101 aligns recognition and measurement guidance for all types of compensated absences under a unified model which will result in governments recognizing a liability that more appropriately reflects when they incur an obligation for compensated absences. The model also will lead to greater consistency in application and improved comparability across governments.

Generally, a liability for leave that has not been used would be recognized if the leave:

- Is attributable to services already rendered;
- Accumulates; and
- Is more likely than not to be used for time off or otherwise paid or settled.

Restatement and Adjustment of Beginning Balances

In accordance with GASB Statement No. 101, the County has developed estimates that affect previously reported compensated absences as provided for in the Statement. Additionally, errors were identified in the County's previously reported receivables for its sewer fund and beginning balances were corrected accordingly. These adjustments and restatements had the following impact on beginning net position:

	Governmental Activities	Business-Type Activities/Sewer
Net Position, As Reported, December 31, 2023	$126,567,312	$21,879,827
Adjustments to Compensated Absences	(369,442)	3,737
Restatement for Sewer Receivables	0	172,936
Net Position, As Restated, January 1, 2024	$126,197,870	$22,056,500

NOTE 5 - DEPOSITS AND INVESTMENTS

Monies held by the County are classified by State statute into two categories. Active monies are public monies determined to be necessary to meet current demands upon the County treasury. Active monies 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.

Monies held by the County which are not considered active are classified as inactive. Inactive monies may be deposited or invested with certain limitations in the following securities provided the County has filed a written investment policy with the Ohio Auditor of State:

1. United States Treasury bills, bonds, notes, or any other obligation or security issued by the United States Treasury, or any other obligation guaranteed as to principal and interest by the United States, or any book entry, zero-coupon United States treasury security that is a direct obligation of the United States;
2. Bonds, notes, debentures, or any other obligations or security 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, and Government National Mortgage 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 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 the term of the agreement must not exceed thirty days;
4. Bonds and other obligations of this state or the political subdivisions of this state, provided the bonds or other obligations of political subdivisions mature within ten years from the date of settlement;
5. Time certificates of deposit or savings or deposit accounts including, but not limited to, passbook accounts, in eligible institutions pursuant to Ohio Revised Code (ORC) Section 135.32;
6. No-load money market mutual funds rated in the highest category at the time of purchase by at least one nationally recognized standard rating service or consisting exclusively of obligations described in (1) or (2) above; commercial paper as described in ORC Section 135.143 (6); and repurchase agreements secured by such obligations, provided these investments 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 simultaneously exchange either securities or cash, equal value for equal value, within certain limitations;
9. Up to forty percent of the County's average portfolio, if training requirements have been met in either of the following:
    a. Commercial paper notes in entities incorporated under the laws of Ohio, or any other state, that have assets exceeding five hundred million dollars, which are rated in the highest classification established by two nationally recognized standard rating services, which do not exceed ten percent of the value of the outstanding commercial paper of the issuing corporation, which mature within 270 days after purchase, and the investment in commercial paper notes of a single issuer shall not exceed the aggregate five percent of interim monies available for investment at the time of purchase.
    b. Bankers acceptances of banks that are insured by the Federal Deposit Insurance Corporation and that mature not later than 180 days after purchase.
10. Up to fifteen percent of the County's average portfolio in notes issued by U.S. corporations or by depository institutions doing business under authority granted by the U.S. or any state, provided the notes are rated in the three highest categories by at least two nationally recognized standard rating services at the time of purchase and the notes mature not later than three years after purchase;
11. A current unpaid or delinquent tax line of credit, provided certain conditions are met related to a County land reutilization corporation organized under ORC Chapter 1724; and
12. Up to two percent of the County's average portfolio in debt interests rated at the time of purchase in the three highest categories by two nationally recognized standard rating services and issued by foreign nations diplomatically recognized by the United States government, subject to certain limitations. All interest and principal shall be denominated and payable in United States funds.

Reverse repurchase agreements, investments in derivatives, and investments in stripped principal or interest obligations that are not issued or guaranteed by the United States, are prohibited. The issuance of taxable notes for the purpose of arbitrage, the use of leverage and short selling are also prohibited. Except as noted above, an investment must mature within five years from the date of settlement, 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.

Investments may only be made through specified dealers and institutions. 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, if the securities are not represented by a certificate, upon receipt of confirmation of transfer from the custodian.

Protection of the County's deposits is provided by the Federal Deposit Insurance Corporation (FDIC), by eligible securities pledged by the financial institution as security for repayment, or by the financial institutions participation in the Ohio Pooled Collateral System (OPCS), a collateral pool of eligible securities deposited with a qualified trustee and pledged to the Treasurer of State to secure the repayment of all public monies deposited in the financial institution.

Cash with Fiscal Agent The County utilizes a fiscal agent to hold monies from the County Board of Developmental Disabilities supportive living program. The balances in these accounts are presented on the balance sheet as cash and cash equivalents with fiscal agent. As of December 31, 2024, the County is reporting $248,552 as cash with fiscal agents.

Cash on Hand At year end, the County had $141,576 in undeposited cash on hand which is included as a part of "Equity in Pooled Cash and Cash Equivalents".
Investments As of December 31, 2024, the County had the following investments and maturities:

	Carrying/Fair Value	Weighted Average Maturity (Years)	S&P Credit Rating	Percentage of Portfolio
STAROhio	$2,450,232	<1 Year	AAAm	100.00%
Total	$2,450,232			100.00%

The County categorizes its fair value measurements within the fair value hierarchy established by generally accepted accounting principles. The hierarchy is based on the valuation inputs used to measure the fair value of the asset. Level 1 inputs are quoted prices in active markets for identical assets. Level 2 inputs are significant other observable inputs. Level 3 inputs are significant unobservable inputs. The above table identifies the County's recurring fair value measurements as of December 31, 2024. As discussed further in note 2, STAROhio is reported at its share price.

Interest Rate Risk – Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment. In accordance with the investment policy, the County manages its exposure to declines in fair value by limiting the weighted average maturity of its investment portfolio.

Credit Risk – Credit risk is the risk that an issuer or other counterparty to an investment will not fulfill its obligations. The County's investment policy does not address credit risk beyond the requirements of the Ohio Revised Code. The County limited its investments to securities in nonnegotiable certificates of deposit and STAROhio.

Concentration of Credit Risk – Concentration of credit risk is the risk of loss attributed to the magnitude of a government's investment in a single user. The County's investment policy allows investments in STAROhio, repurchase agreements, and securities or obligations of federal agencies or instrumentalities.

Custodial Credit Risk – Custodial credit risk is the risk that in the event of the failure of the counterparty, the County will not be able to recover the value of its investments or collateral securities that are in the possession of an outside party. The County's investment policy does not address custodial credit risk beyond the requirements of the Ohio Revised Code. All of the County's securities are held in the name of the County.

NOTE 6 - RECEIVABLES

Receivables at December 31, 2024, consisted of property taxes, sales taxes, other local taxes, leases, special assessments, accrued interest, accounts (billings for user fees including unbilled utility services), intergovernmental receivables arising from entitlements and shared revenues, and interfund. All receivables, except property taxes and special assessments, are expected to be received within one year. Property taxes, although ultimately collectible, include some portion of delinquencies that will not be collected within one year.

Intergovernmental Receivables

A summary of intergovernmental receivables follows:

Governmental Activities	Amounts
Gas Excise Tax	$1,901,836
Motor Vehicle License Tax	909,607
Casino Tax	209,301
Homestead and Rollback	177,850
Local Government	178,500
Job & Family Services Reimbursements	27,050
Court and Corrections	235,402
Board of Developmental Disabilities Reimbursements	342,151
Emergency Management Performance Grant	7,500
Sheriff's Department Reimbursements	266,940
Community Development Block Grant	696
EMS Training and Equipment Grant	4,859
Total Governmental Activities	$4,261,692

Leases Receivable

The County is reporting a lease receivable of $880,058 in the governmental funds at December 31, 2024. This amount represents the discounted future lease payments. This discount is being amortized using the interest method. For 2024, the County reported lease (rent) revenue of $64,666 and interest revenue of $44,860 in the governmental funds for these leases. A description of the County’s leasing arrangement is as follows:

The County entered into a lease agreement with Hopewell Health for a five-year term beginning January 16, 2020 and ending January 16, 2025. Hopewell Health will remit monthly lease installments of $3,333 to the County for the term of the lease, which is eligible for two five-year terms.

The County entered into a lease agreement with Gallia Meigs Community Action for a twenty-year term beginning September 1, 2021 and ending November 30, 2040. Gallia Meigs Community Action will remit monthly lease installments of $4,066 to the County for the term of the lease, which is eligible for year-to-year renewal periods after the initial term.

The County entered into a lease agreement with TASC for a two-year term beginning January 1, 2024 and ending December 31, 2026. TASC will remit monthly lease installments of $1,732 to the County for the term of the lease. Options to renew of contingent upon the lessee receiving additional grant funding.

A summary of future payments to be received is as follows:

Fiscal Year Ending June 30,	Principal	Interest
2025	$69,452	$46,206
2026	71,062	40,531
2027	51,815	36,977
2028	54,405	34,387
2029	57,126	31,666
2030-2034	331,436	112,524
2035-2039	201,985	41,975
2040	42,777	1,949
Total	$880,058	$346,215

NOTE 7 - TAXES

Property Taxes

Property taxes include amounts levied against all real and public utility property located in the County. Property tax revenue received during 2024 for real and public utility property taxes represents collections of 2023 taxes.

2024 real property taxes were levied after October 1, 2024, on the assessed value as of January 1, 2024, the lien date. Assessed values are established by State law at 35 percent of appraised market value. 2024 real property taxes are collected in and intended to finance 2025.

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 later payment dates to be established.

Public utility tangible personal property currently is assessed at varying percentages of true value; public utility real property is assessed at 35 percent of true value. 2024 public utility property taxes which became a lien December 31, 2023, are levied after October 1, 2024, and are collected in 2025 with real property taxes.

The full tax rate for all County operations for the year ended December 31, 2024, was $6.20 per $1,000 of assessed value. The assessed values of real property and public utility tangible property upon which 2024 property tax receipts were based are as follows:

Real Property	$669,736,610
Public Utility Tangible Personal Property	315,835,970
Total Assessed Value	$985,572,580

The County Treasurer collects property taxes on behalf of all taxing districts in the County. The County Auditor periodically remits to the taxing districts their portion of the taxes collected. The collection and distribution of taxes for all subdivisions within the County, excluding the County itself, is accounted for through agency funds. The amount of the County's tax collections is accounted for within the applicable funds. Property taxes receivable represent real and public utility taxes and outstanding delinquencies which were measurable as of December 31, 2024, and for which there was an enforceable legal claim. In governmental funds, the portion of the receivable not levied to finance 2024 operations is offset to deferred inflows of resources – property taxes. On the accrual basis, collectible delinquent property taxes have been recorded as a receivable and revenue while on the modified accrual basis the revenue has been reported as deferred inflows of resources – unavailable revenue.

Permissive Sales and Use Tax

On November 17, 1981, the County Commissioners adopted, by resolution, a one-half percent tax on all retail sales made in the County and on the storage, use, or consumption in the County of tangible personal property, including automobiles, not subject to the sales tax. On March 5, 1987, the County Commissioners adopted, by resolution, a proposal for an additional one-half percent tax as allowed by Sections 5705.026 and 5705.023, Revised Code, which was approved by the voters at a special election held on May 5, 1987. On August 18, 1994, the County Commissioners adopted, by resolution, a proposal for an additional one-quarter of one percent tax for the implementation of a county-wide 9-1-1 system, as allowed by Sections 5739.026 and 5741.023 of the Revised Code, which was voted on and passed by the voters on November 8, 1994. The tax for the 9-1-1 system is approved for a period of five years. On March 1, 2019, the County Commissioners adopted, by resolution, a proposal for an additional one-quarter of one percent tax, as allowed by Sections 5739.026 and 5741.023 of the Revised Code.

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 Office of Budget Management 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 Tax Commissioner shall then, on or before the twentieth day of the month in which certification is made, provide for payment to the County.

In 2024, the General Fund received $6,536,766 and the 9-1-1 Special Revenue Fund received $1,308,293 in sales and use tax revenue. A receivable is recognized at year end for amounts that will be received from sales which occurred during 2024.

NOTE 8 - CAPITAL ASSETS

Capital asset activity for the year ended December 31, 2024, was as follows:

	Balance at 12/31/23	Additions	Deductions	Balance at 12/31/24
Governmental Activities:				
Capital Assets not being Depreciated:				
Land	$1,355,765	$0	$0	$1,355,765
Infrastructure	97,152,447	3,313,895	0	100,466,342
Construction in Progress	763,288	3,050,026	(594,000)	3,219,314
Total Capital Assets not being Depreciated	99,271,500	6,363,921	(594,000)	105,041,421
Depreciable Capital Assets:				
Land Improvements	207,921	59,700	0	267,621
Buildings and Improvements	38,827,799	0	(414,459)	38,413,340
Furniture, Fixtures, and Equipment	6,014,363	634,104	(28,812)	6,619,655
Vehicles	4,401,717	1,315,368	(297,627)	5,419,458
Total Depreciable Capital Assets	49,451,800	2,009,172	(740,898)	50,720,074
Less Accumulated Depreciation:				
Land Improvements	(143,014)	(8,799)	0	(151,813)
Buildings and Improvements	(9,717,342)	(943,245)	30,000	(10,630,587)
Furniture, Fixtures, and Equipment	(4,720,855)	(269,077)	28,812	(4,961,120)
Vehicles	(3,124,535)	(467,422)	196,787	(3,395,170)
Total Accumulated Depreciation	(17,705,746)	(1,688,543) *	255,599	(19,138,690)
Total Capital Assets being Depreciated, Net	31,746,054	320,629	(485,299)	31,581,384
Governmental Activities Capital Assets, Net	$131,017,554	$6,684,550	($1,079,299)	$136,622,805

*Depreciation expense was charged to governmental activities as follows:

General Government:	
Legislative and Executive	$106,854
Judicial	12,555
Public Safety	920,585
Public Works	188,060
Health	167,183
Human Services	184,835
Economic Development	108,471
Total Depreciation Expense	$1,688,543

	Balance 12/31/23	Additions	Deductions	Balance at 12/31/24
Business-Type Activities:				
Capital Assets not being Depreciated:				
Construction in Progress	$7,619,193	$6,612,812	$0	$14,232,005
Total Capital Assets not being Depreciated	7,619,193	6,612,812	0	14,232,005
Depreciable Capital Assets:				
Infrastructure	24,809,060	0	0	24,809,060
Furniture, Fixtures, and Equipment	143,564	0	0	143,564
Vehicles	183,641	0	0	183,641
Total Capital Assets being Depreciated	25,136,265	0	0	25,136,265
Less Accumulated Depreciation:				
Infrastructure	(5,916,008)	(617,661)	0	(6,533,669)
Furniture, Fixtures, and Equipment	(80,702)	(8,430)	0	(89,132)
Vehicles	(92,519)	(16,077)	0	(108,596)
Total Accumulated Depreciation	(6,089,229)	(642,168)	0	(6,731,397)
Total Capital Assets being Depreciated, Net	19,047,036	(642,168)	0	18,404,868
Business-Type Activities Capital Assets, Net	$26,666,229	$5,970,644	$0	$32,636,873

The business-type activities of the County are the sewer operations at various subdivisions in the County.

NOTE 9 - RISK MANAGEMENT

Workers' Compensation

For 2024, the County participated in the County Commissioners Association of Ohio Workers' Compensation Group Rating Plan (Plan), an insurance purchasing pool (see Note 20). The Plan is intended to achieve lower workers' compensation rates while establishing safer working conditions and environments for the participants. The workers' compensation experience of the participating Counties is calculated as one experience and a common premium rate is applied to all participants in the Plan. Each participant pays its workers' compensation premium to the State based on the rate for the Plan rather than its individual rate. In order to allocate the savings derived by formation of the Plan, and to maximize the number of participants in the Plan, the Plan's executive committee annually calculates the total savings which accrued to the Plan through its formation. This savings is then compared to the overall savings percentage of the Plan. The Plan's executive committee then collects rate contributions from or pays rate equalization rebates to the various participants. Participation in the Plan is limited to Counties that can meet the Plan's selection criteria. The firm of Gates McDonald, Inc. provides administrative, cost control and actuarial services to the Plan. Each year, the County pays an enrollment fee to the Plan to cover the costs of administering the program.

The County may withdraw from the Plan if written notice is provided sixty days prior to the prescribed application deadline of the Ohio Bureau of Workers' Compensation. However, the participant is not relieved of the obligation to pay any amounts owed to the Plan prior to withdrawal, and any participant leaving the Plan allows the representative of the Plan to access loss experience for three years following the last year of participation.

Property and Liability

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. During 2024, the County contracted with the County Risk Sharing Authority, Inc. (CORSA), an insurance purchasing pool (see Note 20), for liability, auto, and crime insurance. CORSA, a non-profit corporation sponsored by the County Commissioners of Ohio, was created to provide affordable liability, property, casualty, and crime insurance coverage for its members and was established May 12, 1987. Coverage provided by the program and applicable deductibles are as follows:

Property	Deductible	Limits of Coverage
Real Property	$2,500	$112,266,290
General Liability	2,500	1,000,000 Per Occurrence
Law Enforcement	2,500	1,000,000 Per Occurrence
Equipment Breakdown	2,500	100,000,000
Employer's Liability (Stop Gap)	2,500	1,000,000 Per Occurrence
Electronic Equipment/Media Coverage:		
Electronic Media	2,500	250,000 Per Occurrence
Crime Coverage:		
Theft, Disappearance, Destruction	2,500	1,000,000 Per Occurrence
Employee Dishonesty	2,500	1,000,000 Per Occurrence
Forgery and Alteration	2,500	1,000,000 Per Occurrence
Computer Fraud	2,500	500,000 Per Occurrence
Automobile	2,500	1,000,000 Per Occurrence

Settled claims have not exceeded coverage in any of the past three years. There has been no significant reduction in coverage from the prior year.

Medical Expense Reimbursement Plan

The County has a Medical Expense Reimbursement Plan, Max 105, to reimburse eligible employees (those that are participating in the County's health plan) for the portion of their and their dependent's health claims. The Max 105 program is a combination of benefits that are provided by the County and CEBCO - Anthem. The County's health plan with CEBCO - Anthem covers the employees' major medical costs. The policy is a high deductible plan. The Max 105 program covers the difference between the high deductible plan with CEBCO - Anthem and the employees' personal deductible.

The purpose of the Max 105 program is to reimburse providers for employees covered under the Max 105 program for a portion of the uninsured medical expenses they incur each year while they are employed with the County and the Max 105 remains in effect. It is to help the employee and their dependents receive the medical care needed in the most cost-effective manner possible.

The claims paid are those submitted after the employee's deductible amount has been reached, but before the employer's health plan deductible with CEBCO - Anthem has been reached. Claims covered are for amounts applied to the medical deductible and co-insurance expenses incurred during the plan year, up to the employer's health plan annual deductible amount with CEBCO - Anthem.

NOTE 10 - DEFINED BENEFIT PENSION PLANS

The Statewide retirement systems provide both pension benefits and other postemployment benefits (OPEB).

Net Pension/OPEB Liability (Asset)

Pensions and OPEB are a component of exchange transactions–between an employer and its employees–of salaries and benefits for employee services. Pensions are provided to an employee–on a deferred-payment basis–as part of the total compensation package offered by an employer for employee services each financial period.

The net pension/OPEB liability (asset) represent the County's proportionate share of each pension/OPEB plan's collective actuarial present value of projected benefit payments attributable to past periods of service, net of each pension/OPEB plan's fiduciary net position. The net pension/OPEB liability (asset) calculation is dependent on critical long-term variables, including estimated average life expectancies, earnings on investments, cost of living adjustments and others. While these estimates use the best information available, unknowable future events require adjusting this estimate annually.

Ohio Revised Code limits the County's obligation for this liability to annually required payments. The County cannot control benefit terms or the manner in which pensions/OPEB are financed; however, the County does receive the benefit of employees' services in exchange for compensation including pension and OPEB.

GASB 68/75 assumes the liability is solely the obligation of the employer, because (1) they benefit from employee services; and (2) State statute requires funding to come from these employers. All pension contributions to date have come solely from these employers (which also includes pension costs paid in the form of withholdings from employees). The retirement systems may allocate a portion of the employer contributions to provide for these OPEB benefits. In addition, health care plan enrollees pay a portion of the health care costs in the form of a monthly premium. State statute requires the retirement systems to amortize unfunded pension liabilities within 30 years. If the pension amortization period exceeds 30 years, each retirement system's board must propose corrective action to the State legislature. Any resulting legislative change to benefits or funding could significantly affect the net pension/OPEB liability (asset). Resulting adjustments to the net pension/OPEB liability (asset) would be effective when the changes are legally enforceable. The Ohio Revised Code permits, but does not require, the retirement systems to provide healthcare to eligible benefit recipients.

The remainder of this note includes the pension disclosures. See Note 11 for the OPEB disclosures.

Ohio Public Employees Retirement System (OPERS)

Plan Description – County employees, other than licensed teachers and other faculty members, participate in the Ohio Public Employees Retirement System (OPERS). OPERS is a cost-sharing, multiple employer public employee retirement system which administers three separate pension plans. The traditional pension plan is a cost-sharing, multiple-employer defined benefit pension plan. The member-directed plan is a defined contribution plan, and the combined plan is a combination cost-sharing, multiple-employer defined benefit/defined contribution pension plan. Effective January 1, 2022, new members may no longer select the Combined Plan, and current members may no longer make a plan change to this plan. Participating employers are divided into state, local, law enforcement and public safety divisions. While members in the state and local divisions may participate in all three plans, law enforcement and public safety divisions exist only within the traditional plan.

OPERS provides retirement, disability, survivor and death benefits, and annual cost of living adjustments to members of the traditional and combined plans. Authority to establish and amend benefits is provided by Chapter 145 of the Ohio Revised Code. OPERS issues a stand-alone financial report that includes financial statements, required supplementary information and detailed information about OPERS' fiduciary net position that may be obtained by visiting https://www.opers.org/financial/reports.shtml, by writing to the Ohio Public Employees Retirement System, 277 East Town Street, Columbus, Ohio 43215-4642, or by calling 800-222-7377.

Senate Bill (SB) 343 was enacted into law with an effective date of January 7, 2013. In the legislation, members in the traditional and combined plans were categorized into three groups with varying provisions of the law applicable to each group. The following table provides age and service requirements for retirement and the retirement formula applied to final average salary (FAS) for the three member groups under the traditional and combined plans as per the reduced benefits adopted by SB 343 (see OPERS Annual Comprehensive Financial Report referenced above for additional information, including requirements for reduced and unreduced benefits):

Group A Eligible to retire prior to January 7, 2013, or five years after January 7, 2013	**Group B** 20 years of service credit prior to January 7, 2013, or eligible to retire ten years after January 7, 2013	**Group C** Members not in other Groups and members hired on or after January 7, 2013
State and Local	**State and Local**	**State and Local**
Age and Service Requirements: Age 60 with 60 months of service credit or Age 55 with 25 years of service credit	**Age and Service Requirements:** Age 60 with 60 months of service credit or Age 55 with 25 years of service credit	**Age and Service Requirements:** Age 57 with 25 years of service credit or Age 62 with 5 years of service credit
Traditional Plan Formula: 2.2% of FAS multiplied by years of service for the first 30 years and 2.5% for service years in excess of 30	**Traditional Plan Formula:** 2.2% of FAS multiplied by years of service for the first 30 years and 2.5% for service years in excess of 30	**Traditional Plan Formula:** 2.2% of FAS multiplied by years of service for the first 35 years and 2.5% for service years in excess of 35
Combined Plan Formula: 1% of FAS multiplied by years of service for the first 30 years and 1.25% for service years in excess of 30	**Combined Plan Formula:** 1% of FAS multiplied by years of service for the first 30 years and 1.25% for service years in excess of 30	**Combined Plan Formula:** 1% of FAS multiplied by years of service for the first 35 years and 1.25% for service years in excess of 35
Law Enforcement	**Law Enforcement**	**Law Enforcement**
Age and Service Requirements: Age 52 with 15 years of service credit	**Age and Service Requirements:** Age 48 with 25 years of service credit or Age 52 with 15 years of service credit	**Age and Service Requirements:** Age 48 with 25 years of service credit or Age 56 with 15 years of service credit
Traditional Plan Formula: 2.5% of FAS multiplied by years of service for the first 25 years and 2.1% for service years in excess of 25	**Traditional Plan Formula:** 2.5% of FAS multiplied by years of service for the first 25 years and 2.1% for service years in excess of 25	**Traditional Plan Formula:** 2.5% of FAS multiplied by years of service for the first 25 years and 2.1% for service years in excess of 25

Traditional plan state and local members who retire before meeting the age-and-years of service credit requirement for unreduced benefits receive a percentage reduction in the benefit amount. The amount of a member's pension benefit vests at retirement.

Law enforcement and public safety members who retire before meeting the age-and-years of service credit requirement for unreduced benefits receive a percentage reduction in the benefit amount.

Combined plan members retiring before age 65 with less than 30 years of service credit receive a percentage reduction in benefit.

Final Average Salary (FAS) represents the average of the three highest years of earnings over a member's career for Groups A and B. Group C is based on the average of the five highest years of earnings over a member's career.

When a traditional plan benefit recipient has received benefits for 12 months, the member is eligible for an annual cost of living adjustment (COLA). This COLA is calculated on the member's original base retirement benefit at the date of retirement and is not compounded. Members retiring under the combined plan receive a cost–of–living adjustment on the defined benefit portion of their pension benefit. For those who retired prior to January 7, 2013, the cost of living adjustment is 3 percent. For those retiring on or after January 7, 2013, beginning in calendar year 2019, the adjustment is based on the average percentage increase in the Consumer Price Index, capped at 3 percent.

Defined contribution plan benefits are established in the plan documents, which may be amended by the Board. Member-directed plan and combined plan members who have met the retirement eligibility requirements may apply for retirement benefits. The amount available for defined contribution benefits in the combined plan consists of the member's contributions plus or minus the investment gains or losses resulting from the member's investment selections. Combined plan members wishing to receive benefits must meet the requirements for both the defined benefit and defined contribution plans. Member-directed participants must have attained the age of 55, have money on deposit in the defined contribution plan and have terminated public service to apply for retirement benefits. The amount available for defined contribution benefits in the member-directed plan consists of the members' contributions, vested employer contributions and investment gains or losses resulting from the members' investment selections. Employer contributions and associated investment earnings vest over a five-year period, at a rate of 20 percent each year. At retirement, members may select one of several distribution options for payment of the vested balance in their individual OPERS accounts. Options include the annuitization of the benefit (which includes joint and survivor options and will continue to be administered by OPERS), partial lump-sum payments (subject to limitations), a rollover of the vested account balance to another financial institution, receipt of entire account balance, net of taxes withheld, or a combination of these options. When members choose to annuitize their defined contribution benefit, the annuitized portion of the benefit is reclassified to a defined benefit.

Funding Policy – The Ohio Revised Code (ORC) provides statutory authority for member and employer contributions as follows:

	State and Local			
	Traditional	Combined	Public Safety	Law Enforcement
2024 Statutory Maximum Contribution Rates				
Employer	14.0 %	14.0 %	18.1 %	18.1 %
Employee *	10.0 %	10.0 %	**	***
2024 Actual Contribution Rates				
Employer:				
Pension ****	14.0 %	12.0 %	18.1 %	18.1 %
Post-employment Health Care Benefits ****	0.0	2.0	0.0	0.0
Total Employer	14.0 %	14.0 %	18.1 %	18.1 %
Employee	10.0 %	10.0 %	12.0 %	13.0 %

*Member contributions within the combined plan are not used to fund the defined benefit retirement allowance.
**This rate is determined by OPERS' Board and has no maximum rate established by ORC.
***This rate is also determined by OPERS' Board, but is limited by ORC to not more than 2 percent greater than the public safety rate.
****These pension and employer health care rates are for the traditional and combined plans. The employer contributions rate for the member-directed plan is allocated at 4 percent for health care with the remainder going to pension. However, effective July 1, 2022, a portion of the health care is funded with reserves.

Employer contribution rates are actuarially determined and are expressed as a percentage of covered payroll. The County's contractually required contributions for 2024 was $1,919,194 for the traditional plan and $41,021 for the combined plan.

State Teachers Retirement System (STRS)

Plan Description – County licensed teachers and other faculty members participate in STRS Ohio, a cost-sharing multiple employer public employee system administered by STRS. STRS provides retirement and disability benefits to members and death and survivor benefits to beneficiaries. STRS issues a stand-alone financial report that includes financial statements, required supplementary information, and detailed information about STRS' fiduciary net position. That report can be obtained by writing to STRS, 275 E. Broad St., Columbus, OH 43215-3771, by calling

(888) 227-7877, or by visiting the STRS Web site at www.strsoh.org.

New members have a choice of three retirement plans: a Defined Benefit (DB) Plan, a Defined Contribution (DC) Plan, and a Combined Plan. Benefits are established by Ohio Revised Code Chapter 3307.

The DB plan offers an annual retirement allowance based on final average salary multiplied by a percentage that varies based on years of service. Effective August 1, 2015, the calculation is 2.2 percent of final average salary for the five highest years of earnings multiplied by all years of service. In April 2017, the Retirement Board made the decision to reduce COLA granted on or after July 1, 2017, to 0 percent upon a determination by its actuary that it was necessary to preserve the fiscal integrity of the retirement system. Benefit recipients' base benefit and past cost-of living increases are not affected by this change. Effective July 1, 2022, a one-time ad-hoc COLA of 3 percent of the base benefit was granted to eligible benefit recipients to begin on the anniversary of their retirement benefit in fiscal year 2023 as long as they retired prior to July 1, 2018. Effective July 1, 2023, a one-time ad-hoc COLA of 1 percent of the base benefit was granted to eligible benefit recipients to begin on the anniversary of their retirement benefit in fiscal year 2024 as long as they retired prior to July 1, 2019. Pursuant to Ohio Revised Code 3307.67(E) the STRS Ohio Retirement Board may adjust the COLA upon a determination by the board's actuary that a change will not materially impair the fiscal integrity of the system or is necessary to preserve the fiscal integrity of the system. Eligibility changes will be phased in until August 1, 2023, when retirement eligibility for unreduced benefits will be five years of service credit and age 65, or 34 years of service credit at any age.

Eligibility changes for DB Plan members who retire with actuarially reduced benefits will be phased in until August 1, 2023, when retirement eligibility will be five years of qualifying service credit and age 60, or 30 years of service credit regardless of age.

The DC Plan allows members to place all their member contributions and 11.09 percent of the 14 percent employer contributions into an investment account. The member determines how to allocate the member and employer money among various investment choices offered by STRS. The remaining 2.91 percent of the 14 percent employer rate is allocated to the defined benefit unfunded liability. A member is eligible to receive a retirement benefit at age 50 and termination of employment. The member may elect to receive a lifetime monthly annuity or a lump sum withdrawal.

The Combined Plan offers features of both the DB Plan and the DC Plan. In the Combined Plan, 12 percent of the 14 percent member rate is deposited into the member's DC account and the remaining 2 percent is applied to the DB Plan. Member contributions to the DC Plan are allocated among investment choices by the member, and contributions to the DB Plan from the employer and the member are used to fund the defined benefit payment at a reduced level from the regular DB Plan. The defined benefit portion of the Combined Plan payment is payable to a member on or after age 60 with five years of service. The defined contribution portion of the account may be taken as a lump sum payment or converted to a lifetime monthly annuity at age fifty and after termination of employment.

New members who choose the DC plan or Combined Plan will have another opportunity to reselect a permanent plan during their fifth year of membership. Members may remain in the same plan or transfer to another STRS plan. The optional annuitization of a member's defined contribution account or the defined contribution portion of a member's Combined Plan account to a lifetime benefit results in STRS bearing the risk of investment gain or loss on the account. STRS has therefore included all three plan options as one defined benefit plan for GASB 68 reporting purposes.

A DB or Combined Plan member with five or more years of credited service who is determined to be disabled may qualify for a disability benefit. New members on or after July 1, 2013, must have at least ten years of qualifying service credit to apply for disability benefits. Members in the DC Plan who become disabled are entitled only to their account balance. Eligible survivors of members who die before service retirement may qualify for monthly benefits. If a member of the DC Plan dies before retirement benefits begin, the member's designated beneficiary is entitled to receive the member's account balance.

Funding Policy – Employer and member contribution rates are established by the State Teachers Retirement Board and limited by Chapter 3307 of the Ohio Revised Code. The 2024 employer and employee contribution rate of 14 percent was equal to the statutory maximum rates. For 2024, the full employer contribution was allocated to pension.

The County's contractually required pension contributions to STRS were $85,063 for 2024.

Pension Liabilities (Assets), Pension Expense, and Deferred Outflows of Resources and Deferred Inflows of Resources Related to Pensions

The net pension liability (asset) for OPERS was measured as of December 31, 2023, and the net pension liability for STRS was measured as of June 30, 2024. The total pension liability used to calculate the net pension liability (asset) was determined by an actuarial valuation as of the respective measurement dates. The County's proportion of the net pension liability (asset) was based on the County's share of contributions to the pension plan relative to the contributions of all participating entities. Following is information related to the proportionate share and pension expense:

	OPERS			
	Traditional	Combined	STRS	Total
Proportionate Share of the Net Pension Liability (Asset):				
Current Measurement Date	0.07534060%	0.0564967%	0.00425308%	
Prior Measurement Date	0.07657140%	0.0526058%	0.00439683%	
Change in Proportionate Share	-0.00123080%	0.0038909%	-0.00014375%	
Proportionate Share of the:				
Net Pension Liability	$19,724,478	$0	$818,361	$20,542,839
Net Pension Asset	0	(173,660)	0	(173,660)
Pension Expense	2,388,679	16,554	6,794	2,412,027

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At December 31, 2024, the County reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	OPERS			
	Traditional	Combined	STRS	Total
Deferred Outflows of Resources				
Differences between expected and actual experience	$322,381	$7,037	$51,536	$380,954
Net difference between projected and actual earnings on pension plan investments	3,981,242	28,245	0	4,009,487
Changes of assumptions	0	6,446	37,715	44,161
Changes in proportion and differences between County's contributions and proportionate share of contributions	90,341	51,831	32,051	174,223
County contributions subsequent to the measurement date	1,919,194	41,021	44,650	2,004,865
Total Deferred Outflows of Resources	$6,313,158	$134,580	$165,952	$6,613,690
Deferred Inflows of Resources				
Differences between expected and actual experience	$0	$17,175	$447	$17,622
Net difference between projected and actual earnings on pension plan investments	0	0	70,362	70,362
Changes of assumptions	0	0	28,387	28,387
Changes in proportion and differences between County contributions and proportionate share of contributions	185,486	13,685	48,473	247,644
Total Deferred Inflows of Resources	$185,486	$30,860	$147,669	$364,015

$2,004,865 reported as deferred outflows of resources related to pension resulting from County contributions subsequent to the measurement date will be recognized as an increase to the net pension liability or a reduction to the net pension asset in 2025. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to pension will be recognized in pension expense as follows:

	OPERS			
	Traditional	Combined	STRS	Total
Year Ending December 31:				
2025	$932,611	$10,099	($60,828)	$881,882
2026	1,302,179	13,554	76,795	1,392,528
2027	2,540,605	22,043	(19,088)	2,543,560
2028	(566,917)	1,872	(23,246)	(588,291)
2029	0	7,629	0	7,629
Thereafter	0	7,502	0	7,502
Total	$4,208,478	$62,699	($26,367)	$4,244,810

Actuarial Assumptions – OPERS

Actuarial valuations of an ongoing plan involve estimates of the value of reported amounts and assumptions about the probability of occurrence of events far into the future. Examples include assumptions about future employment, mortality, and cost trends. Actuarially determined amounts are subject to continual review or modification as actual results are compared with past expectations and new estimates are made about the future.

Projections of benefits for financial reporting purposes are based on the substantive plan (the plan as understood by the employers and plan members) and include the types of benefits provided at the time of each valuation. The total pension liability was determined by an actuarial valuation as of December 31, 2023, using the following key actuarial assumptions and methods applied to all periods included in the measurement in accordance with the requirements of GASB 67:

	OPERS Traditional Plan	OPERS Combined Plan
Wage Inflation	2.75 percent	2.75 percent
Future Salary Increases, including inflation	2.75 to 10.75 percent including wage inflation	2.75 to 8.25 percent including wage inflation
COLA or Ad Hoc COLA:		
Pre-January 7, 2013 Retirees	3.0 percent, simple	3.0 percent, simple
Post-January 7, 2013 Retirees	3.0 percent, simple through 2023, then 2.05 percent, simple	3.0 percent, simple through 2023, then 2.05 percent, simple
Investment Rate of Return	6.9 percent	6.9 percent
Actuarial Cost Method	Individual Entry Age	Individual Entry Age

Pre-retirement mortality rates are based on 130 percent of the Pub-2010 General Employee Mortality tables (males and females) for State and Local Government divisions and 170 percent of the Pub-2010 Safety Employee Mortality tables (males and females) for the Public Safety and Law Enforcement divisions. Post-retirement mortality rates are based on 115 percent of the PubG-2010 Retiree Mortality Tables (males and females) for all divisions. Post-retirement mortality rates for disabled retirees are based on the PubNS-2010 Disabled Retiree Mortality Tables (males and females) for all divisions. For all the previously described tables, the base year is 2010 and mortality rates for a particular calendar year are determined by applying the MP-2020 mortality improvement scales (males and females) to all these tables.

The most recent experience study was completed for the five-year period ended December 31, 2020.

During 2023, OPERS managed investments in three investment portfolios: the Defined Benefit portfolio, the Defined Contribution portfolio and the Health Care portfolio. The Defined Benefit portfolio contains the investment assets of the Traditional Pension Plan, the defined benefit component of the Combined Plan and the annuitized accounts of the Member-Directed Plan. Within the Defined Benefit portfolio, contributions into the plans are all recorded at the same time, and benefit payments all occur on the first of the month. Accordingly, the money-weighted rate of return is considered to be the same for all plans within the portfolio. The annual money-weighted rate of return expressing investment performance, net of investment expenses and adjusted for the changing amounts actually invested, for the Defined Benefit portfolio was a gain of 11.2 percent for 2023.

The allocation of investment assets within the Defined Benefit portfolio is approved by the Board as outlined in the annual investment plan. Plan assets are managed on a total return basis with a long-term objective of achieving and maintaining a fully funded status for the benefits provided through the defined benefit pension plans. The long-term expected rate of return on defined benefit investment assets was determined using a building-block method in which best-estimate ranges of expected future real rates of return are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage, adjusted for inflation. Best estimates of geometric real rates of return were provided by the Board’s investment consultant. For each major asset class that is included in the Defined Benefit portfolio’s target asset allocation as of December 31, 2023, these best estimates are summarized in the following table:

Asset Class	Target Allocation	Weighted Average Long-Term Expected Real Rate of Return (Geometric)
Fixed Income	24.00%	2.85%
Domestic Equities	21.00	4.27
Real Estate	13.00	4.46
Private Equity	15.00	7.52
International Equities	20.00	5.16
Risk Parity	2.00	4.38
Other investments	5.00	3.46
Total	100.00%	

Discount Rate The discount rate used to measure the total pension liability was 6.9 percent for the Traditional Pension Plan, Combined Plan and Member-Directed Plan. The projection of cash flows used to determine the discount rate assumed that contributions from plan members and those of the contributing employers are made at the contractually required rates, as actuarially determined. Based on those assumptions, the pension plan's fiduciary net position was projected to be available to make all projected future benefit payments of current plan members. Therefore, the long-term expected rate of return on pension plan investments for the Traditional Pension Plan, Combined Plan and Member-Directed Plan was applied to all periods of projected benefit payments to determine the total pension liability.

Sensitivity of the County's Proportionate Share of the Net Pension Liability (Asset) to Changes in the Discount Rate The following table presents the County's proportionate share of the net pension liability (asset) calculated using the current period discount rate assumption of 6.9 percent, as well as what the County's proportionate share of the net pension liability (asset) would be if it were calculated using a discount rate that is one-percentage-point lower (5.9 percent) or one-percentage-point higher (7.9 percent) than the current rate:

	1% Decrease (5.90%)	Discount Rate (6.90%)	1% Increase (7.90%)
County's proportionate share of the net pension liability (asset)			
OPERS Traditional Plan	$31,051,628	$19,724,478	$10,303,581
OPERS Combined Plan	(105,084)	(173,660)	(227,682)

Actuarial Assumptions – STRS

All disclosures related to the actuarial assumptions relate to the amounts used for the net pension liability for STRS which was measured as of June 30, 2024.

Key methods and assumptions used in the June 30, 2024 actuarial valuation are presented below:

Inflation	2.50 percent
Salary increases	From 2.5 percent to 8.5 percent based on service
Investment Rate of Return	7.00 percent, net of investment expenses, including inflation
Discount Rate of Return	7.00 percent
Payroll Increases	3.00 percent
Cost-of-Living Adjustments (COLA)	0.0 percent

Post-retirement mortality rates are based on the Pub-2010 Teachers Healthy Annuitant Mortality Table, adjusted 110 percent for males, projected forward generationally using mortality improvement scale MP-2020. Pre-retirement mortality rates are based on Pub-2010 Teachers Employee Table adjusted 95 percent for females, projected forward generationally using mortality improvement scale MP-2020. Post-retirement disabled mortality rates are based on Pub-2010 Teachers Disable Annuitant Table projected forward generationally using mortality improvement scale MP-2020.

Actuarial assumptions used in the June 30, 2024 valuation are based on the results of an actuarial experience study for the period July 1, 2015 through June 30, 2021. An actuarial experience study is done on a quinquennial basis.

STRS' investment consultant develops an estimate range for the investment return assumption based on the target allocation adopted by the Retirement Board. The target allocation and long-term expected rate of return for each major asset class are summarized as follows:

Asset Class	Target Allocation*	Long-Term Expected Rate of Return**
Domestic Equity	26.00 %	6.90 %
International Equity	22.00	7.70
Alternatives	19.00	9.10
Fixed Income	22.00	4.50
Real Estate	10.00	5.10
Liquidity Reserves	1.00	2.40
Total	100.00 %	

*Final target weights reflected at October 1, 2022.
**Ten year annualized geometric nominal returns, which include the real rate of return and inflation of 2.4 percent, and is net of investment expenses. Over a 30-year period, STRS' investment consultant indicates that the above target allocations should generate a return above the actuarial rate of return, without net value added by management.

Discount Rate The discount rate used to measure the total pension liability was 7.00 percent as of June 30, 2024. The projection of cash flows used to determine the discount rate assumes that member and employer contributions will be made at the statutory contribution rates in accordance with rate increases described above. For this purpose, only employer contributions that are intended to fund benefits of current plan members and their beneficiaries are included. Based on those assumptions, STRS' fiduciary net position was projected to be available to make all projected future benefit payments to current plan members as of June 30, 2024. Therefore, the long-term expected rate of return on pension plan investments of 7.00 percent was applied to all periods of projected benefit payment to determine the total pension liability as of June 30, 2024.

Sensitivity of the County's Proportionate Share of the Net Pension Liability to Changes in the Discount Rate The following table presents the County's proportionate share of the net pension liability calculated using the current period discount rate assumption of 7.00 percent, as well as what the County's proportionate share of the net pension liability would be if it were calculated using a discount rate that is one-percentage-point lower (6.00 percent) or one-percentage-point higher (8.00 percent) than the current rate:

	1% Decrease (6.00%)	Current Discount Rate (7.00%)	1% Increase (8.00%)
County's proportionate share of the net pension liability	$1,320,160	$818,361	$393,926

NOTE 11 - POSTEMPLOYMENT BENEFITS

Net OPEB Liability (Asset)

See Note 10 for a description of the net OPEB liability (asset).

Ohio Public Employees Retirement System

Plan Description – The Ohio Public Employees Retirement System (OPERS) administers three separate pension plans: the traditional pension plan, a cost-sharing, multiple-employer defined benefit pension plan; the member-directed plan, a defined contribution plan; and the combined plan, a cost-sharing, multiple-employer defined benefit pension plan that has elements of both a defined benefit and defined contribution plan.

OPERS maintains a cost-sharing, multiple-employer defined benefit post-employment health care trust. The 115 Health Care Trust (115 Trust or Health Care Trust) was established in 2014, under Section 115 of the Internal Revenue Code (IRC). The purpose of the 115 Trust is to fund health care for the Traditional Pension, Combined and Member-Directed plans. The Ohio Revised Code permits, but does not require, OPERS to provide health care to its eligible benefit recipients. Authority to establish and amend health care coverage is provided to the Board in Chapter 145 of the Ohio Revised Code. Retirees in the Traditional Pension and Combined plans may have an allowance deposited into a health reimbursement arrangement (HRA) account to be used toward the health care program of their choice and other eligible expenses. An OPERS vendor is available to assist with the selection of a health care program.

With one exception, OPERS-provided health care coverage is neither guaranteed nor statutorily required. Ohio law currently requires Medicare Part A equivalent coverage or Medicare Part A premium reimbursement for eligible retirees and their eligible dependents.

OPERS offers a health reimbursement arrangement (HRA) allowance to benefit recipients meeting certain age and service credit requirements. The HRA is an account funded by OPERS that provides tax free reimbursement for qualified medical expenses such as monthly post-tax insurance premiums, deductibles, co-insurance, and co-pays incurred by eligible benefit recipients and their dependents.

OPERS members enrolled in the Traditional Pension Plan or Combined Plan retiring with an effective date of January 1, 2022, or after must meet the following health care eligibility requirements to receive an HRA allowance:

Age 65 or older Retirees Minimum of 20 years of qualifying service credit

Age 60 to 64 Retirees Based on the following age-and-service criteria:

Group A 30 years of total service with at least 20 years of qualified health care service credit;

Group B 31 years of total service credit with at least 20 years of qualified health care service credit; or

Group C 32 years of total service cred with at least 20 years of qualified health care service credit.

Age 59 or younger Based on the following age-and-service criteria:

Group A 30 years of qualified health care service credit;

Group B 32 years of qualified health care service credit at any age or 31 years of qualified health care service credit and at least age 52; or

Group C 32 years of qualified health care service credit and at least age 55.

Retirees who do not meet the requirement for coverage as a non-Medicare participant can become eligible for coverage at age 65 if they have at least 20 years of qualifying service.

Members with a retirement date prior to January 1, 2022, who were eligible to participate in the OPERS health care program will continue to be eligible after January 1, 2022, as summarized in the following table:

Group A	Group B	Group C
Age and Service Requirements	**Age and Service Requirements**	**Age and Service Requirements**
December 1, 2014 or Prior	***December 1, 2014 or Prior***	***December 1, 2014 or Prior***
Any Age with 10 years of service credit	Any Age with 10 years of service credit	Any Age with 10 years of service credit
January 1, 2015 through December 31, 2021	***January 1, 2015 through December 31, 2021***	***January 1, 2015 through December 31, 2021***
Age 60 with 20 years of service credit or Any Age with 30 years of service credit	Age 52 with 31 years of service credit or Age 60 with 20 years of service credit or Any Age with 32 years of service credit	Age 55 with 32 years of service credit or Age 60 with 20 years of service credit

See the Age and Service Retirement section of the OPERS ACFR for a description of Groups A, B and C.

Eligible retirees may receive a monthly HRA allowance for reimbursement of health care coverage premiums and other qualified medical expenses. Monthly allowances, based on years of service and the age at which the retiree first enrolled in OPERS coverage, are provided to eligible retirees, and are deposited into their HRA account.

The base allowance is determined by OPERS and is currently $1,200 per month for non-Medicare retirees and $350 per month for Medicare retirees. The retiree receives a percentage of the base allowance, calculated based on years of qualifying service credit and age when the retiree first enrolled in OPERS health care. Monthly allowances range between 51 percent and 90 percent of the base allowance for both non-Medicare and Medicare retirees.

Retirees will have access to the OPERS Connector, which is a relationship with a vendor selected by OPERS to assist retirees participating in the health care program. The OPERS Connector may assist retirees in selecting and enrolling in the appropriate health care plan.

When members become Medicare-eligible, recipients enrolled in OPERS health care programs must enroll in Medicare Part A (hospitalization) and Medicare Part B (medical).

OPERS reimburses retirees who are not eligible for premium-free Medicare Part A (hospitalization) for their Part A premiums as well as any applicable surcharges (late-enrollment fees). Retirees within this group must enroll in Medicare Part A and select medical coverage, and may select prescription coverage, through the OPERS Connector. OPERS also will reimburse 50 percent of the Medicare Part A premium and any applicable surcharges for eligible spouses. Proof of enrollment in Medicare Part A and confirmation that the retiree is not receiving reimbursement or payment from another source must be submitted. The premium reimbursement is added to the monthly pension benefit.

Participants in the Member-Directed Plan have access to the Connector and have a separate health care funding mechanism. A portion of employer contributions for these participants is allocated to a retiree medical account (RMA). Members who elect the Member-Directed Plan after July 1, 2015, will vest in the RMA over 15 years at a rate of 10 percent each year starting with the sixth year of participation. Members who elected the Member-Directed Plan prior to July 1, 2015, vest in the RMA over a five-year period at a rate of 20 percent per year. Upon separation or retirement, participants may use vested RMA funds for reimbursement of qualified medical expenses.

Disclosures for the health care plan are presented separately in the OPERS financial report. Interested parties may obtain a copy by visiting https://www.opers.org/financial/reports.shtml, by writing to OPERS, 277 East Town Street, Columbus, Ohio 43215-4642, or by calling (614) 222-5601 or 800-222-7377.

Funding Policy - The Ohio Revised Code provides the statutory authority allowing public employers to fund postemployment health care through their contributions to OPERS. When funding is approved by OPERS Board of Trustees, a portion of each employer's contribution to OPERS is set aside to fund OPERS health care plans. Beginning in 2018, OPERS no longer allocated a portion of its employer contributions to health care for the traditional plan.

Employer contribution rates are expressed as a percentage of the earnable salary of active members. For fiscal year 2024, state and local employers contributed at a rate of 14.0 percent of earnable salary. These are the maximum employer contribution rates permitted by the Ohio Revised Code. Active member contributions do not fund health care.

Each year, the OPERS Board determines the portion of the employer contribution rate that will be set aside to fund health care plans. For 2024, OPERS did not allocate any employer contribution to health care for members in the Traditional Pension Plan. Beginning July 1, 2022, there was a two percent allocation to health care for the Combined Plan which has continued through 2024. The OPERS Board is also authorized to establish rules for the retiree or their surviving beneficiaries to pay a portion of the health care provided. Payment amounts vary depending on the number of covered dependents and the coverage selected. The employer contribution as a percentage of covered payroll deposited into the RMA for participants in the member-directed plan for 2024 was 4.0 percent. Effective July 1, 2022, a portion of the health care rate was funded with reserves which has continued through 2024.

Employer contribution rates are actuarially determined and are expressed as a percentage of covered payroll. The County's contractually required OPEB contribution was $0 for 2024.

State Teachers Retirement System (STRS)

Plan Description – The State Teachers Retirement System of Ohio (STRS) administers a cost-sharing Health Plan administered for eligible retirees who participated in the defined benefit or combined pension plans offered by STRS. Ohio law authorizes STRS to offer this plan. Benefits include hospitalization, physicians' fees, prescription drugs and partial reimbursement of monthly Medicare Part B premiums. Health care premiums were reduced by a Medicare Part B premium credit beginning in 2023. The Plan is included in the report of STRS which can be obtained by visiting www.strsoh.org or by calling (888) 227-7877.

Funding Policy – Ohio Revised Code Chapter 3307 authorizes STRS to offer the Plan and gives the Retirement Board discretionary authority over how much, if any, of the health care costs will be absorbed by STRS. Active employee members do not contribute to the Health Care Plan. All benefit recipients pay a portion of the health care costs in the form of a monthly premium. Under Ohio law, funding for post-employment health care may be deducted from employer contributions, currently 14 percent of covered payroll. For 2024, STRS did not allocate any employer contributions to postemployment health care.

OPEB Liabilities (Assets), OPEB Expense (Gain), and Deferred Outflows of Resources and Deferred Inflows of Resources Related to OPEB

The net OPEB liability (asset) and total OPEB liability for OPERS were determined by an actuarial valuation as of December 31, 2022, rolled forward to the measurement date of December 31, 2023, by incorporating the expected value of health care cost accruals, the actual health care payment, and interest accruals during the year. The net OPEB asset for STRS was measured as of June 30, 2024, and the total OPEB liability used to calculate the net OPEB asset was determined by an independent actuarial valuation as of that date. The County's proportion of the net OPEB asset was based on the County's share of contributions to the respective retirement systems relative to the contributions of all participating entities. Following is information related to the proportionate share and OPEB expense (gain):

	OPERS	STRS	Total
Proportionate Share of the Net OPEB Asset:			
Current Measurement Date	0.07231715%	0.00425308%	
Prior Measurement Date	0.07436592%	0.00439683%	
Change in Proportionate Share	-0.00204877%	-0.00014375%	
Proportionate Share of the:			
Net OPEB Asset	($652,680)	($80,673)	($733,353)
OPEB Gain	(85,672)	(18,795)	(104,467)

At December 31, 2024, the County reported deferred outflows of resources and deferred inflows of resources related to OPEB from the following sources:

	OPERS	STRS	Total
Deferred Outflows of Resources			
Differences between expected and actual experience	$0	$3,507	$3,507
Net difference between projected and actual earnings on OPEB plan investments	391,972	0	391,972
Changes of assumptions	168,036	9,929	177,965
Changes in proportion and differences between County's contributions and proportionate share of contributions	6,002	1,543	7,545
Total Deferred Outflows of Resources	$566,010	$14,979	$580,989
Deferred Inflows of Resources			
Differences between expected and actual experience	$92,903	$8,693	$101,596
Net difference between projected and actual earnings on OPEB plan investments	0	3,465	3,465
Changes of assumptions	280,567	36,382	316,949
Changes in proportion and differences between County contributions and proportionate share of contributions	7,633	1,087	8,720
Total Deferred Inflows of Resources	$381,103	$49,627	$430,730

No amounts reported as deferred outflows of resources related to OPEB resulting from County contributions subsequent to the measurement date will be recognized as an increase or decrease to the net OPEB liability or asset in 2025. Other amounts reported as deferred outflows of resources and deferred inflows of resources related to OPEB will be recognized in OPEB expense as follows:

	OPERS	STRS	Total
Year Ending December 31:			
2025	($19,391)	($11,963)	($31,354)
2026	31,541	(5,365)	26,176
2027	305,114	(6,958)	298,156
2028	(132,357)	(6,485)	(138,842)
2029	0	(5,253)	(5,253)
Thereafter	0	1,376	1,376
Total	$184,907	($34,648)	$150,259

Actuarial Assumptions – OPERS

Actuarial valuations of an ongoing plan involve estimates of the values of reported amounts and assumptions about the probability of occurrence of events far into the future. Examples include assumptions about future employment, mortality, and cost trends. Actuarially determined amounts are subject to continual review or modification as actual results are compared with past expectations and new estimates are made about the future.

Projections of health care costs for financial reporting purposes are based on the substantive plan (the plan as understood by the employers and plan members) and include the types of coverage provided at the time of each valuation and the historical pattern of sharing of costs between OPERS and plan members. The total OPEB liability was determined by an actuarial valuation as of December 31, 2022, rolled forward to the measurement date of December 31, 2023. The actuarial valuation used the following key actuarial assumptions and methods applied to all prior periods included in the measurement in accordance with the requirements of GASB 74:

Wage Inflation	2.75 percent
Projected Salary Increases,	2.75 to 10.75 percent including wage inflation
Single Discount Rate	5.70 percent
Prior Year Single Discount Rate	5.22 percent
Investment Rate of Return	6.00 percent
Municipal Bond Rate	3.77 percent
Prior Year Municipal Bond Rate	4.05 percent
Health Care Cost Trend Rate	5.5 percent, initial 3.50 percent, ultimate in 2038
Actuarial Cost Method	Individual Entry Age

Pre-retirement mortality rates are based on 130 percent of the Pub-2010 General Employee Mortality tables (males and females) for State and Local Government divisions and 170 percent of the Pub-2010 Safety Employee Mortality tables (males and females) for the Public Safety and Law Enforcement divisions. Post-retirement mortality rates are based on 115 percent of the PubG-2010 Retiree Mortality Tables (males and females) for all divisions. Post-retirement mortality rates for disabled retirees are based on the PubNS-2010 Disabled Retiree Mortality Tables (males and females) for all divisions. For all of the previously described tables, the base year is 2010 and mortality rates for a particular calendar year are determined by applying the MP-2020 mortality improvement scales (males and females) to all of these tables.

The most recent experience study was completed for the five-year period ended December 31, 2020.

During 2023, OPERS managed investments in three investment portfolios: the Defined Benefit portfolio, the Defined

Contribution portfolio and the Health Care portfolio. The Health Care portfolio includes the assets for health care expenses for the Traditional Pension Plan, Combined Plan and Member-Directed Plan eligible members. Within the Health Care portfolio, contributions into the plans are assumed to be received continuously throughout the year based on the actual payroll payable at the time contributions are made, and health care-related payments are assumed to occur mid-year. Accordingly, the money-weighted rate of return is considered to be the same for all plans within the portfolio. The annual money-weighted rate of return expressing investment performance, net of investment expenses and adjusted for the changing amounts actually invested, for the Health Care portfolio was a gain of 14.0 percent for 2023.

The allocation of investment assets within the Health Care portfolio is approved by the Board as outlined in the annual investment plan. Assets are managed on a total return basis with a long-term objective of continuing to offer a sustainable health care program for current and future retirees. The System's primary goal is to achieve and maintain a fully funded status for benefits provided through the defined benefit pension plans. Health care is a discretionary benefit. The long-term expected rate of return on health care investment assets was determined using a building-block method in which best-estimate ranges of expected future real rates of return are developed for each major asset class. These ranges are combined to produce the long-term expected rate of return by weighting the expected future real rates of return by the target asset allocation percentage, adjusted for inflation. Best estimates of geometric real rates of return were provided by the Board's investment consultant. For each major asset class that is included in the Health Care portfolio's target asset allocation as of December 31, 2023, these best estimates are summarized in the following table:

Asset Class	Target Allocation	Weighted Average Long-Term Expected Real Rate of Return (Geometric)
Fixed Income	37.00%	2.82%
Domestic Equities	25.00	4.27
Real Estate Investment Trust	5.00	4.68
International Equities	25.00	5.16
Risk Parity	3.00	4.38
Other investments	5.00	2.43
Total	100.00%	

Discount Rate A single discount rate of 5.70 percent was used to measure the total OPEB liability on the measurement date of December 31, 2023; however, the single discount rate used at the beginning of the year was 5.22 percent. Projected benefit payments are required to be discounted to their actuarial present value using a single discount rate that reflects (1) a long-term expected rate of return on OPEB plan investments (to the extent that the health care fiduciary net position is projected to be sufficient to pay benefits), and (2) a tax-exempt municipal bond rate based on an index of 20-year general obligation bonds with an average AA credit rating as of the measurement date (to the extent that the contributions for use with the long-term expected rate are not met). This single discount rate was based on the actuarial assumed rate of return on the health care investment portfolio of 6.00 percent and a municipal bond rate of 3.77 percent. (Fidelity Index's "20-Year Municipal GO AA Index") The projection of cash flows used to determine this single discount rate assumed that employer contributions will be made at rates equal to the actuarially determined contribution rate. Based on these assumptions, the health care fiduciary net position and future contributions were sufficient to finance health care costs through the year 2070. As a result, the actuarial assumed long-term expected rate of return on health care investments was applied to projected costs through the year 2070, and the municipal bond rate was applied to all health care costs after that date.

Sensitivity of the County's Proportionate Share of the Net OPEB Liability (Asset) to Changes in the Discount Rate The following table presents the County's proportionate share of the net OPEB liability (asset) calculated using the single discount rate of 5.70 percent, as well as what the County's proportionate share of the net OPEB liability (asset) would be if it were calculated using a discount rate that is one-percentage-point lower 4.70 percent) or one-percentage-point higher (6.70 percent) than the current rate:

	1% Decrease (4.70%)	Current Discount Rate (5.70%)	1% Increase (6.70%)
County's proportionate share of the net OPEB liability (asset)	$358,693	($652,680)	($1,490,457)

Sensitivity of the County's Proportionate Share of the Net OPEB Liability (Asset) to Changes in the Health Care Cost Trend Rate Changes in the health care cost trend rate may also have a significant impact on the net OPEB liability (asset) or asset. The following table presents the net OPEB liability (asset) or asset calculated using the assumed trend rates, and the expected net OPEB liability (asset) if it were calculated using a health care cost trend rate that is 1.0 percent lower or 1.0 percent higher than the current rate.

Retiree health care valuations use a health care cost trend assumption with changes over several years built into that assumption. The near-term rates reflect increases in the current cost of health care; the trend starting in 2024 is 5.50 percent. If this trend continues for future years, the projection indicates that years from now virtually all expenditures will be for health care. A more reasonable alternative is the health care cost trend will decrease to a level at, or near, wage inflation. On this basis, the actuaries project premium rate increases will continue to exceed wage inflation for approximately the next decade, but by less each year, until leveling off at an ultimate rate, assumed to be 3.50 percent in the most recent valuation.

	1% Decrease	Current Health Care Cost Trend Rate Assumption	1% Increase
County's proportionate share of the net OPEB asset	($679,781)	($652,680)	($621,928)

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Actuarial Assumptions – STRS

Key methods and assumptions used in the June 30, 2024, actuarial valuation compared to the prior year are presented below:

	June 30, 2024	June 30, 2023
Projected salary increases	Varies by service from 2.5 percent to 8.5 percent	Varies by service from 2.5 percent to 8.5 percent
Investment Rate of Return	7.00 percent, net of investment expenses, including inflation	7.00 percent, net of investment expenses, including inflation
Payroll Increases	3.00 percent	3.00 percent
Discount Rate of Return	7.00 percent	7.00 percent
Health Care Cost Trends		
Medical		
Pre-Medicare	7.50 percent initial 3.94 percent ultimate	7.50 percent initial 4.14 percent ultimate
Medicare	-112.22 percent initial 3.94 percent ultimate	-10.94 percent initial 4.14 percent ultimate
Prescription Drug		
Pre-Medicare	8.00 percent initial 3.94 percent ultimate	-11.95 percent initial 4.14 percent ultimate
Medicare	-15.14 percent initial 3.94 percent ultimate	1.33 percent initial 4.14 percent ultimate

Projections of benefits include the historical pattern of sharing benefit costs between the employers and retired plan members.

Healthy retirees post-retirement mortality rates are based on the Pub-2010 Teachers Healthy Annuitant Mortality Table, adjusted 110 percent for males, projected forward generationally using mortality improvement scale MP-2020; pre-retirement mortality rates are based on Pub-2010 Teachers Employee Table adjusted 95 percent for females, projected forward generationally using mortality improvement scale MP-2020. For disabled retirees, mortality rates are based on the Pub-2010 Teachers Disabled Annuitant Table projected forward generationally using mortality improvement scale MP-2020.

Actuarial assumptions used in the June 30, 2023, valuation are based on the results of an actuarial experience study for the period July 1, 2015, through June 30, 2021. An actuarial experience study is done on a quinquennial basis.

STRS' investment consultant develops an estimate range for the investment return assumption based on the target allocation adopted by the Retirement Board. The target allocation and long-term expected rate of return for each major asset class are summarized as follows:

Asset Class	Target Allocation *	Long-Term Expected Rate of Return **
Domestic Equity	26.00%	6.90%
International Equity	22.00	7.70
Alternatives	19.00	9.10
Fixed Income	22.00	4.50
Real Estate	10.00	5.10
Liquidity Reserves	1.00	2.40
Total	100.00%	

*Final target weights reflected at October 1, 2022.
*10-year annualized geometric nominal returns, which include the real rate of return and inflation of 2.4 percent, and is net of investment expenses. Over a 30-year period, STRS' investment consultant indicates that the above target allocations should generate a return above the actual rate of return, without net value added by management.

Discount Rate The discount rate used to measure the total OPEB liability was 7.00 percent as of June 30, 2024. The projection of cash flows used to determine the discount rate assumed STRS continues to allocate no employer contributions to the health care fund. Based on these assumptions, the OPEB plan's fiduciary net position was projected to be available to make all projected future benefit payments to current plan members as of June 30, 2024. Therefore, the long-term expected rate of return on health care plan investments of 7.00 percent was applied to all periods of projected health care costs to determine the total OPEB liability as of June 30, 2024.

Sensitivity of the County's Proportionate Share of the Net OPEB Asset to Changes in the Discount and Health Care Cost Trend Rate The following table represents the net OPEB asset as of June 30, 2024, calculated using the current period discount rate assumption of 7.00 percent, as well as what the net OPEB asset would be if it were calculated using a discount rate that is one percentage point lower (6.00 percent) or one percentage point higher (8.00 percent) than the current assumption. Also shown is the net OPEB asset as if it were calculated using health care cost trend rates that are one percentage point lower or one percentage point higher than the current health care cost trend rates.

	1% Decrease (6.00%)	Current Discount Rate (7.00%)	1% Increase (8.00%)
County's proportionate share of the net OPEB asset	($65,592)	($80,673)	($93,796)

	1% Decrease	Current Trend Rate	1% Increase
County's proportionate share of the net OPEB asset	($94,683)	($80,673)	($63,824)

NOTE 12 - OTHER EMPLOYER BENEFITS

Deferred Compensation Plan

Gallia County employees and elected officials may participate in a state-wide deferred compensation plan created in accordance with Internal Revenue Code Section 457 offered by the State of Ohio. 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.

Compensated Absences

County employees follow various personnel policies as established by the County Commissioners, union agreements, or departmental mandates. Some employees of the Board of Developmental Disabilities, Engineer, Sheriff, Emergency Management Services, and Job and Family Services are represented by union agreements. All other County employees follow the Commissioners policy.

Each employee accrues at least 4.6 hours of sick time for each two week pay period worked. Accrual continues during periods of approved paid leave. Unused sick leave is cumulative without limit. Upon retirement, with 10 or more years of service with the County, the State, or any of its political subdivisions, all employees except those of the Board of Developmental Disabilities, Engineer, Sheriff, 911, and the Emergency Management Services, are paid 25% of their sick leave up to a maximum of 360 hours. The Board of Developmental Disabilities employees are paid at varying rates of 30% to 50% of all accumulated sick leave depending upon length of service with the Gallia County Board of Developmental Disabilities. The Engineer department employees hired before August 1, 2016, are paid for accumulated sick leave at a rate of 100% up to 30 days, 50% up to 75 days, and 25% for all remaining unused sick leave above 75 days. The Engineer department employees hired after August 1, 2016, are paid for accumulated sick leave at a rate of 80% up to 240 hours. Sheriff department employees are paid 100% for all accumulated sick leave to a maximum of 240 hours. Emergency Management Services employees are paid 25% of their sick leave up to a maximum of 600 hours if hired before 2017. Emergency Management Services employees hired after 2017 are paid 25% of their sick leave up to a maximum of 360 hours. 911 employees are paid 25% of their sick leave or 30 days, whichever is less.

Unused vacation time and compensatory time are paid to a terminated employee at varying rates depending on length of service and department policy and can be accumulated up to one year.

Insurance Benefits

In 2024, the County contracted with United Healthcare to provide all employees with $25,000 each in life and accidental death and dismemberment insurance.

The County provides comprehensive major medical and dental insurance through CEBCO - Anthem and vision insurance through VSP for all employees except those of the Engineer's office. Monthly premiums are $1,060.66 for single coverage and $2,790.68 for family coverage. The County pays $928.10 of the premiums for single plans and the County's employees pay the remaining balances. The County pays $2,372.10 of the premiums for employees participating in the family plan with the remainder being paid by the employee. For the Engineer's office, the County pays $884.96 for single coverage and the employee pays the remaining balance. For family coverage the County pays $2,327.50 and the Engineer employees pay the remaining balance.

NOTE 13 - SIGNIFICANT COMMITMENTS

Contractual Commitments

As of December 31, 2024, the County had contractual purchase commitments as follows:

Project	Fund	Contract Amount	Amount Expended	Balance at 12/31/2024
Governmental Activities:				
Courthouse HVAC Project	General/ARPA	$842,718	$717,423	$125,295
Jail Project	LOC Jail Project	1,124,100	262,242	861,858
Airport Terminal Building	Airport Capital Fund	2,125,915	186,984	1,938,931
Total Governmental Activities		4,092,733	1,166,649	2,926,084
Business-Type Activities:				
Green Sewer Improvements	Sewer	9,467,843	7,217,651	2,250,192
Total Contractual Commitments		$13,560,576	$8,384,300	$5,176,276

Encumbrances

Encumbrances are commitments related to unperformed contracts for goods or services. Encumbrance accounting is utilized to the extent necessary to assure effective budgetary control and accountability and to facilitate effective cash planning and control. At year end, the amount of encumbrances expected to be honored upon performance by the vendor in the next year were as follows:

Governmental Funds:	
General Fund	$57,844
Board of Developmental Disabilities	255,010
Nonmajor Governmental Funds	26,613
Total	$339,467

NOTE 14 - INTERFUND TRANSFERS AND BALANCES

Interfund balances, as of December 31, 2024, consist of the following individual interfund receivables and payables:

	Interfund Receivable	Interfund Payable
Major Governmental Funds		
General Fund	$183,721	$0
Job and Family Services Fund	1,301	$0
Other Governmental Funds		
Children Services	0	1,301
Court and Corrections Fund	0	941
Community Development Block Grants Fund	0	696
Sheriff Fund	0	4,909
Total Other Governmental Funds	0	7,847
Major Enterprise Fund		
Sewer	0	177,175
Total All Funds	$185,022	$185,022

The interfund payable in the Sewer Enterprise Fund is a result of the General Fund making sewer related expenditures. These items are expected to be repaid upon completion of the related projects and generation of revenues by the system. The remaining interfund receivables/payables are due to lags between the dates interfund goods and services are provided, transactions were recorded in the accounting system, and payments between funds were made. Remaining interfund receivables/payables will be reimbursed either when funds become available or when payments for services are rendered.

Interfund transfers for the year ended December 31, 2024, consisted of the following:

	Transfers In	Transfers Out
Major Governmental Funds		
General Fund	$0	$2,032,822
Motor Vehicle Gasoline Tax Fund	0	145,650
Job and Family Services Fund	67,659	0
Board of Developmental Disabilities	0	125,328
Other Governmental Funds		
Airport Fund	20,000	0
Bond Retirement Fund	1,165,107	0
Dog and Kennel Fund	81,815	0
Emergency Medical Services Fund	814,000	20,948
Real Estate Assessment	210	0
Emergency Management Fund	68,840	0
Total Other Governmental Funds	2,149,972	20,948
Major Enterprise Fund		
Sewer	107,117	0
Total All Funds	$2,324,748	$2,324,748

Transfers were used to move revenues from the fund that Statute or budget requires to collect them to the fund that Statute or budget requires to expend them and to use unrestricted revenues collected in the General Fund to finance various programs accounted for in other funds in accordance with budgetary authorizations.

NOTE 15 - FOOD STAMPS

The County's Department of Job and Family Services distributes, through contracting issuance centers, federal food stamps to entitled recipients within Gallia County. The receipt and issuance of the stamps have the characteristics of a federal grant. However, the Department of Job and Family 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.

NOTE 16 - CONTINGENT LIABILITIES

The County has received federal and state grants for specific purposes that are subject to review and audit by the grantor agencies or their designee. These audits could lead to a request for reimbursement to the grantor agency for expenditures disallowed under terms of the grant. Based on prior experience, the County Commissioners believe such disallowances, if any, will be immaterial.

Several claims and lawsuits are pending against the County. In the opinion of the County Prosecutor, any potential liability would not have a material effect on the County's financial condition.

NOTE 17 – FINANCED PURCHASES

In prior years, the County entered into agreements for copiers; an excavator; graders; trucks and equipment; and six vehicles for the Sheriff's office. Upon final payment of all scheduled payments, ownership reverts to the County. These agreements meet the criteria of a financed purchase which is defined as a financed purchase which transfers ownership to the lessee. Financed purchase payments have been reclassified and are reflected as debt service expenditures in the basic financial statements for the governmental funds. Financed purchase payments are reflected as debt service expenditures in the motor vehicle gas tax fund and the debt service fund.

Principal and interest requirements to retire the financed purchase agreements as of December 31, 2024, are as follows:

	Governmental Activities	
Year	Principal	Interest
2025	$43,228	$6,387
2026	44,743	4,872
2027	46,311	3,303
2028	47,935	1,680
Total	$182,217	$16,242

NOTE 18 - JOINTLY GOVERNED ORGANIZATIONS

Solid Waste Management District

The County is a member of the Gallia, Jackson, Meigs and Vinton Solid Waste Management District (the District), which is a jointly governed organization of the four named counties. The purpose of the District is to make disposal of waste in the four-county area more comprehensive in terms of recycling, incinerating, and land filling.

The District is governed and operated through three groups. A twelve member Board of Directors, comprised of the three commissioners from each county, is responsible for the District's financial matters. Financial records are maintained by the District. The District's sole revenue source is a waste disposal fee for in-district and out-of-district waste. A twenty-five member Policy Committee, comprised of six members from each county and one at-large member appointed by the Policy Committee, is responsible for preparing the solid waste management plan of the District in conjunction with a Technical Advisory Council whose members are appointed by the Policy Committee. Each participating County's influence is limited to the numbers of members each appoints to the Board. Continued existence of the District is not dependent upon the County's continued participation, no equity interest exists, and no debt is outstanding. The County made no contributions to the District in 2024.

Gallia-Jackson-Meigs Counties Board of Alcohol, Drug Addition, and Mental Health Services

The Gallia, Jackson, and Meigs Counties Alcohol, Drug Addiction, and Mental Health Services Board (ADAMH), is a jointly governed organization of the three named counties. The ADAMH provides no direct services but contracts for their delivery. The ADAMH's function is to assess needs, and to plan, monitor, fund and evaluate the services. The ADAMH is managed by an eighteen member Board. The Board is comprised of five members appointed by the Jackson County Commissioners, two by the Gallia County Commissioners, and three by the Meigs County Commissioners, which are proportionate to population, four by the Ohio Department of Drug and Alcohol, and four by the State Department of Mental Health. Each participating county's influence is limited to the number of members each appoints to the Board. The Board exercises total control of the budgeting, appropriating, contracting and managing.

All of the Board's revenue is derived from State and Federal grants awarded to the multi-county Board. Gallia County serves as fiscal agent for the Board and it is presented as an Agency Fund. Continued existence of the ADAMH is not dependent upon the County's continued participation, no debt exists, and the County does not have an equity interest in the Board. During 2024, the County made no payments to the Board.

Area Agency on Aging, District 7, Inc.

The Area Agency on Aging is a regional council of governments that assists ten counties, including Gallia County, in providing services to senior citizens in the Council's service area. The Council is governed by a eight member Board of Trustees. The Gallia County Commissioners along with other county organizations can nominate new board members, but they must be representatives of local community service organizations. At least one-half of the board members must be over the age of fifty-five. The Board has total control over budgeting, personnel, and all other financial matters. The continued existence of the Council is not dependent upon the County's continued participation and no equity interest exists. The Council has no outstanding debt.

Ohio Valley Resource Conservation and Development Area, Inc.

The Ohio Valley Resource Conservation and Development Area, Inc. is a jointly governed organization that is operated as a non-profit corporation. The Ohio Valley Resource Conservations and Development Area, Inc. was created to aid regional planning to participating counties. Jackson County, along with Ross, Vinton, Highland, Gallia, Brown, Adams, Pike, Scioto, and Lawrence Counties each appoint three members to the thirty member Council. The Council selects an administrator to oversee operations. In 2024, the County made no contributions to the Ohio Valley Resource Conservation and Development Area, Inc.

Gallia-Meigs Community Action Agency

The Gallia-Meigs Community Action Agency (the Agency) is a non-profit corporation organized to plan, conduct and coordinate programs designed to combat social and economic problems and to help eliminate conditions of poverty within Gallia and Meigs Counties. The agency is governed by an eighteen member board which consists of three commissioners from each county, three business owners from each county, and three low income individuals elected by each county. The three business owners are nominated by other local business owners and the three low income individuals are nominated by local town council meetings. The Agency received federal and state monies which are applied for and received by, and in the name of, the Board of Directors. The Gallia County Commissioners apply for the Community Housing Improvement Program Grant and the HOME Grant which are administered implemented by the Agency. The County is the fiscal agent for the grant, but the grants are used by the Agency to improve low income family housing in Gallia County. The Agency contracts for expenses that relate to the grants and then the County Commissioners issue the payments. The Board of County Commissioners exercises total control of the budgeting, appropriation, contracting and management. Continued existence of the Agency is not dependent upon the County's continued participation, nor does the County have an equity interest in the Agency. The Agency is not accumulating significant financial resources and is not experiencing fiscal distress that may cause an additional financial benefit to or burden on the County. In 2024, the County paid $60,072 to the Agency for services provided to the County.

Gallia-Jackson Child Abuse and Neglect Advisory Board

The Child Abuse and Neglect Advisory Board (the Board) is a jointly governed organization formed to prevent child abuse and neglect in its members counties. The Board is controlled by a five member Board of Directors. Gallia and Jackson County each appoints two members and there is one at-large member. The at-large member is currently the Gallia, Jackson, and Meigs Counties Alcohol, Drug Addiction, and Mental Health Services Board director. The Board Organization receives $20,000 a year from the State for birth registration fees, of which $19,400 is sent directly to the Ohio Children's Trust Fund Board. The Gallia, Jackson, and Meigs Counties Alcohol, Drug Addiction, and Mental Health Services Board received the remaining $600 for administrative services. Continued existence of the Board is not dependent upon the County's continued participation, nor does the County have an equity interest in the Board. The Board is not accumulating significant financial resources nor is it experiencing fiscal distress that may cause an additional financial benefit to or burden on the County. The Board currently does not prepare year end financial statements due to the limited amount of financial activity.

Ohio Valley Regional Development Commission

The Ohio Valley Regional Development Commission (the Commission) is a jointly governed organization that serves a twelve county economic development planning district in southern Ohio. The Commission was formed to influence favorably the future economic, physical and social development of Adams, Brown, Clermont, Fayette, Gallia, Highland, Jackson, Lawrence, Pike, Ross, Scioto, and Vinton Counties. Membership is comprised of elected and appointed county, municipal, and township officials or their officially appointed designees, as well as members of the private sector, community action agencies and regional planning commissions. The Commission is not dependent upon Gallia County for its continued existence. In 2024, the County paid $5,814 to the Ohio Valley Regional Development Commission for membership.

Southern Ohio Council of Governments

The County is a member of the Southern Ohio Council of Governments (the "Council), which is a jointly governed organization created under Ohio Revised Code Section 167.01. The governing body consists of a thirteen-member board with each participating County represented by its Director of its Board of Developmental Disabilities (BDD). Member counties include: Adams, Athens, Brown, Fayette, Gallia, Highland, Jackson, Lawrence, Pickaway, Pike, Ross, Scioto, and Vinton Counties. The Council acts as fiscal agent for the Gallia County BDD's supportive living program monies. As of December 31, 2024, the County had a $248,552 balance on hand with the Council. These monies are recorded as "Cash and Cash Equivalents with Fiscal Agents" on the County's financial statements. Financial statements can be obtained from the Council at 43 N. Paint St., Chillicothe, Ohio 45601.

Regional Child Abuse Prevention Council

The Regional Child Abuse Prevention Council of the Ohio Children's Trust Fund is a jointly governed organization whereby up to two County Prevention Specialists may be appointed by the Gallia County Commissioners to sit on the council. Currently, Gallia County has one appointee. The Regional Child Abuse Prevention Council is the state's sole public funding source dedicated to preventing child abuse and neglect. Each regional council is directed by a regional prevention coordinator or coordinating entity and led by county prevention specialists. The continued existence of the Regional Child Abuse Prevention Council is not dependent upon the County's continued participation and no equity interest or debt exists.

NOTE 19 - RELATED ORGANIZATIONS

O.O. McIntyre Park District

The County Probate Judge is responsible for appointing the three-member board of the O.O. McIntyre Park District. Removal of the members requires due process. The County has no ability to impose its will on the organization nor is a benefit/burden relationship exist. The Park District has a one-half mill property tax that is collected by Gallia County and then transferred into the Park District Agency Fund. In addition, the Park District receives one percent of the County's share of Undivided Local Government Revenue Assistance and State income taxes. These items totaled $2,125 in 2024. The Park District is its own budgeting and taxing authority and has no outstanding debt. The County Auditor serves as the fiscal agent for the Park District; therefore, the financial activity is reflected in the Park District Custodial Fund.

Bossard Memorial Library

The Bossard Memorial Library is statutorily created as a separate and distinct political subdivision of the State. Four trustees of the Library are appointed by the County Commissioners, and three trustees are appointed by the judges of the Common Pleas Court. Due process is required to remove board members. The Library has a 1.3 mill property tax that is collected by Gallia County and then transferred into the Library District Agency Fund. Although the County collects and distributes the tax, this function is strictly ministerial and the County provides no contributions of its own. The Board of Trustees possesses its own contracting and budgeting authority, hires and fires personnel, and does not depend upon the County for operational subsidies.

Gallia Metropolitan Housing Authority

The Gallia Metropolitan Housing Authority is a nonprofit organization established to provide adequate public housing for low income individuals and was created pursuant to State Statutes. The Authority is operated by a five member board. Two board members are appointed by the City of Gallipolis, one member is appointed by the Probate Court Judge, one member is appointed by the Common Pleas Court Judge, and one member is appointed by the County

Commissioners. The Authority receives funding from the U.S. Department of Housing and Urban Development. The Board sets its own budget and selects its own management, and the County is not involved in its management or operation. The County is not financially accountable for the Authority.

NOTE 20 - SHARED RISK POOLS

County Risk Sharing Authority, Inc. (CORSA)

The County Risk Sharing Authority, Inc. (CORSA) is a public entity shared risk pool among fifty-five counties in Ohio. CORSA was formed as an Ohio non-profit 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 losses and pay all contributions necessary for the specified insurance coverages provided by CORSA. These coverages include comprehensive general liability, automobile liability, certain property insurance and public officials' errors and omissions liability insurance.

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 the certificates. The County does not have an equity interest in or a financial responsibility for CORSA. Any additional premium or contribution amounts and estimates of losses are not reasonably determinable. The County's payment for insurance to CORSA in 2024 was $296,650.

County Commissioners Association of Ohio Workers' Compensation Group Rating Plan

The County is participating in a group rating plan for workers' compensation as established under Section 4123.29 of the Ohio Revised Code. The County Commissioners Association Service Corporation (CCAOSC) was established through the County Commissioners Association of Ohio (CCAO) as a group purchasing pool. A group executive committee is responsible for calculating annual rate contributions and rebates, approving the selection of a third party administrator, reviewing and approving proposed third party fees, fees for risk management services and general management fees, determining ongoing eligibility of each participant, and performing any other acts and functions which may be delegated to it by the participating employers. The group executive committee consists of seven members. Two members are the president and treasurer of CCAOSC; the remaining five members are representatives of the participants. These five members are elected for the ensuing year by the participants at the meeting held in the month of December each year. No participant can have more than one member of the group executive committee in any year and each elected member shall be a County Commissioner.

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NOTE 21 - LONG-TERM OBLIGATIONS

Changes in the County's long-term obligations during the year consisted of the following:

	Restated Principal Outstanding 12/31/23	Additions	Deductions	Principal Outstanding 12/31/24	Amounts Due in One Year
Governmental Activities:					
General Obligation Bonds					
Direct Placements:					
2020 Jail Improvement, Series 2020A:					
Serial Bonds - 3.00-4.00%	$775,000	$0	$115,000	$660,000	$100,000
Term Bonds - 2.125-3.000%	6,580,000	0	0	6,580,000	0
Premium on Bonds	236,041	0	6,380	229,661	0
2020 Jail Improvement, Series 2020B:					
Serial Bonds - 3.00-4.00%	840,000	0	105,000	735,000	125,000
Term Bonds - 2.000-3.000%	3,800,000	0	0	3,800,000	0
Premium on Bonds	206,554	0	5,583	200,971	0
County Jail Improvement Bonds, Series 2021					
Serial Bonds - 3.00-4.00%	605,000	0	65,000	540,000	70,000
Term Bonds - 2.000-3.000%	6,215,000	0	0	6,215,000	0
Premium on Bonds	196,517	0	5,171	191,346	0
Direct Borrowings:					
2020 Workshop Renovation - 3.00%	620,000	0	30,000	590,000	30,000
Various Purpose Refunding Bonds Series 2021					
County Building - Term Bonds 4.450%	881,000	0	61,000	820,000	62,000
Parking Lot - Term Bonds - 4.500%	81,000	0	9,000	72,000	10,000
County Building - Term Bonds 3.375%	494,000	0	34,000	460,000	35,000
2023 911 Equipment - Term Bonds 3.75%	128,989	115,011	12,400	231,600	12,900
Total General Obligation Bonds	21,659,101	115,011	448,534	21,325,578	444,900
From Direct Borrowings:					
OPWC Loans					
2015 OPWC Road Improvements					
Loan - 0.00%	55,773	0	3,486	52,287	1,162
2019 OPWC Road Improvements					
Loan - 0.00%	28,464	0	2,587	25,877	863
Total OPWC Loans					
From Direct Borrowings	84,237	0	6,073	78,164	2,025
2024 Farmer's Bank Loan - 5%	0	363,193	37,855	325,338	67,513
Net Pension Liability:					
OPERS	22,353,117	0	2,860,692	19,492,425	0
STRS	946,855	0	128,494	818,361	0
Total Net Pension Liability	23,299,972	0	2,989,186	20,310,786	0
Net OPEB Liability:					
OPERS	463,439	0	463,439	0	0
Total Net OPEB Liability	463,439	0	463,439	0	0
Financed Purchases	414,155	0	231,938	182,217	43,228
Compensated Absences	960,986	59,439	0	1,020,425	548,103
Total Governmental Activities	$46,881,890	$537,643	$4,177,025	$43,242,508	$1,105,769

	Restated Principal Outstanding 12/31/23	Additions	Deductions	Principal Outstanding 12/31/24	Amounts Due in One Year
Business-Type Activities:					
OWDA Loans					
From Direct Borrowings					
2009 Kanauga/Addison Sewer - 0.00%	$144,000	$0	$18,000	$126,000	$18,000
2009 Mercerville Sewer - 0.00%	81,194	0	11,599	69,595	11,599
2011 Kanauga/Addison Sewer - 1.00%	349,654	0	15,876	333,778	16,035
2015 Green Sewer - 3.15%	1,342,258	0	38,143	1,304,115	39,354
2022 OWDA #9610 - 0.00%	1,106,675	0	57,461	1,049,214	58,587
2022 OWDA #9608 - 0.00%	138,812	0	7,207	131,605	7,349
2022 OWDA #9609 - 0.00%	1,646,106	0	40,445	1,605,661	41,446
Total OWDA Loans From Direct Borrowings	4,808,699	0	188,731	4,619,968	192,370
Revenue Bonds					
From Direct Placements					
2015 USDA Sewer Revenue Bonds - 2.000%	2,741,800	0	62,000	2,679,800	63,300
2021 USDA Sewer Revenue Bonds - 1.375%	2,402,200	0	99,000	2,303,200	700
Total Revenue Bonds From Direct Placements	5,144,000	0	161,000	4,983,000	64,000
OPWC Loans					
From Direct Borrowings					
2008 OPWC Kanauga/Addison Sewer - 0.00%	227,499	0	16,250	211,249	5,416
2014 OPWC Green Sewer - 0.00%	500,000	0	30,000	470,000	10,000
2021 OPWC Green Sewer - 0.00%	475,537	174,463	0	650,000	0
Total OPWC Loans From Direct Borrowings	1,203,036	174,463	46,250	1,331,249	15,416
Net Pension Liability:					
OPERS	266,109	0	34,056	232,053	0
Total Net Pension Liability	266,109	0	34,056	232,053	0
Net OPEB Liability:					
OPERS	5,452	0	5,452	0	0
Total Net OPEB Liability	5,452	0	5,452	0	0
Compensated Absences	6,549	663	0	7,212	5,963
Asset Retirement Obligations	580,000	0	0	580,000	0
Total Business-Type Activities	$12,013,845	$367,457	$627,820	$11,753,482	$277,749

<u>*Governmental Activities*</u>

In December 2020, the County issued Jail Improvement Bonds, Series 2020A, consisting of $1,220,000 in serial bonds and $6,580,000 in term bonds to provide funding for a new jail. The bonds were sold at a premium of $255,180 and will be amortized over the term of the bonds. The bonds are insured, and the cost of the bond insurance is reported as Unamortized Bond Insurance Premiums and will be amortized over the life of the bonds.

The Bonds maturing, and any mandatory sinking fund redemption payments due, on and after December 1, 2031, are subject to optional redemption, in whole or in part, at the option of the County, in any order of maturity, in integral multiples of $5,000 and by lot within a maturity, on any date, commencing December 1, 2030 at a redemption price of 100% of the principal amount to be redeemed, plus accrued interest to the redemption date.

The Bonds due December 1, 2033, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2031, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2031		$145,000
2032		150,000
2033	*	155,000

* Maturity

The Bonds due December 1, 2036, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2034, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2034		$160,000
2035		165,000
2036	*	170,000

* Maturity

The Bonds due December 1, 2040, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2037, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2037		$175,000
2038		180,000
2039		185,000
2040	*	185,000

* Maturity

The Bonds due December 1, 2045, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2041, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2041		$190,000
2042		195,000
2043		200,000
2044		205,000
2045	*	210,000

* Maturity

The Bonds due December 1, 2050, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2046, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2046		$215,000
2047		220,000
2048		225,000
2049		230,000
2050	*	235,000

* Maturity

The Bonds due December 1, 2060, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2051, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2051		$245,000
2052		250,000
2053		260,000
2054		265,000
2055		275,000
2056		280,000
2057		290,000
2058		300,000
2059		305,000
2060	*	315,000

* Maturity

The Bonds will be retired by transfers from the general fund to the bond retirement fund. Principal and interest requirements to retire the Jail Improvement Bonds, Series 2020A outstanding as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest
2025	$100,000	$204,581
2026	100,000	201,581
2027	105,000	197,581
2028	110,000	193,381
2029	120,000	188,981
2030-2034	735,000	874,205
2035-2039	875,000	758,044
2040-2044	975,000	653,506
2045-2049	1,100,000	530,613
2050-2054	1,255,000	378,775
2055-2059	1,450,000	180,150
2060	315,000	9,450
	$7,240,000	$4,370,848

In December 2020, the County issued Jail Improvement Bonds, Series 2020B, consisting of $1,200,000 in serial bonds and $3,800,000 in term bonds to pay off the note which had been issued to provide funding for a new jail. The bonds were sold at a premium of $223,301 and will be amortized over the term of the bonds. The bonds are insured, and the cost of the bond insurance is reported as Unamortized Bond Insurance Premiums and will be amortized over the life of the bonds.

The Bonds maturing, and any mandatory sinking fund redemption payments due, on and after December 1, 2031, are subject to optional redemption, in whole or in part, at the option of the County, in any order of maturity, in integral multiples of $5,000 and by lot within a maturity, on any date, commencing December 1, 2030 at a redemption price of 100% of the principal amount to be redeemed, plus accrued interest to the redemption date.

The Bonds due December 1, 2035, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2031, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2031		$85,000
2032		90,000
2033		90,000
2034		95,000
2035	*	95,000

* Maturity

The Bonds due December 1, 2040, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2036, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2036		$100,000
2037		100,000
2038		105,000
2039		105,000
2040	*	110,000

* Maturity

The Bonds due December 1, 2050, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2041, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2041		$110,000
2042		115,000
2043		115,000
2044		120,000
2045		120,000
2046		125,000
2047		125,000
2048		130,000
2049		135,000
2050	*	135,000

* Maturity

The Bonds due December 1, 2060, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2051, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2051		$140,000
2052		145,000
2053		150,000
2054		155,000
2055		155,000
2056		160,000
2057		165,000
2058		170,000
2059		175,000
2060	*	180,000

* Maturity

The Bonds will be retired by transfers from the general fund to the bond retirement fund. Principal and interest requirements to retire the Jail Improvement Bonds, Series 2020B outstanding as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest
2025	$125,000	$126,763
2026	130,000	123,013
2027	120,000	119,113
2028	125,000	115,513
2029	115,000	110,513
2030-2034	480,000	494,615
2035-2039	505,000	428,065
2040-2044	570,000	371,483
2045-2049	635,000	301,358
2050-2054	725,000	216,656
2055-2059	825,000	102,750
2060	180,000	5,400
	$4,535,000	$2,515,242

In July 2020, the County issued General Obligation Bonds in the amount of $700,000 at 3.00 percent interest for the purpose of renovating the County Board of Developmental Disabilities GALLCO Workshop facility to be leased to a third party. Principal and interest payments are due December 1 of each year through 2040. The bonds will be retired from payments received from the lease of the facility. Principal and interest requirements to retire the Workshop Renovation General Obligation Bonds as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest
2025	$30,000	$17,946
2026	30,000	17,033
2027	30,000	16,121
2028	30,000	15,250
2029	35,000	14,296
2030-2034	180,000	55,542
2035-2039	210,000	26,481
2040	45,000	1,373
	$590,000	$164,042

In December 2021, the County issued County Jail Improvement Bonds Series 2021, consisting of $940,000 in serial bonds and $6,215,000 in term bonds to provide funding for a new jail. The bonds were sold at a premium of $206,859 and will be amortized over the term of the bonds. The bonds are insured, and the cost of the bond insurance is reported as Unamortized Bond Insurance Premiums and will be amortized over the life of the bonds.

The Bonds maturing, and any mandatory sinking fund redemption payments due, on and after December 1, 2031, are subject to optional redemption, in whole or in part, at the option of the County, in any order of maturity, in integral multiples of $5,000 and by lot within a maturity, on any date, commencing December 1, 2030 at a redemption price of 100% of the principal amount to be redeemed, plus accrued interest to the redemption date.

The Bonds due December 1, 2032, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2031, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2031		$140,000
2032	*	140,000

* Maturity

The Bonds due December 1, 2035, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2033, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2033		$145,000
2034		145,000
2035	*	155,000

* Maturity

The Bonds due December 1, 2038 are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2036 and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2036		$155,000
2037		165,000
2038	*	165,000

* Maturity

The Bonds due December 1, 2041, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2039, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2039		$170,000
2040		175,000
2041	*	180,000

* Maturity

The Bonds due December 1, 2051, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2042, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2042		$185,000
2043		190,000
2044		195,000
2045		200,000
2046		205,000
2047		215,000
2048		215,000
2049		220,000
2050		230,000
2051	*	230,000

* Maturity

The Bonds due December 1, 2060, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption is to occur on December 1, 2052, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2052		$235,000
2053		240,000
2054		250,000
2055		260,000
2056		270,000
2057		275,000
2058		280,000
2059		290,000
2060	*	295,000

* Maturity

Principal and interest requirements to retire the County Jail Improvement Bonds Series 2021, outstanding as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest
2025	$70,000	$188,644
2026	75,000	185,844
2027	90,000	182,844
2028	90,000	179,244
2029	105,000	175,644
2030-2034	680,000	814,270
2035-2039	810,000	702,320
2040-2044	925,000	577,020
2045-2049	1,055,000	452,220
2050-2054	1,185,000	312,957
2055-2059	1,375,000	148,838
2060	295,000	7,744
	$6,755,000	$3,927,589

During 2021, the County issued $1,660,000 in various purpose refunding bonds with interest rates ranging from 3.375 to 4.5 percent. The Bonds were issued to partially refund the Series 2006 Early Childhood and Family Center, Series 2011 Davis Lot Land, and Series 2012 JFS Building bonds. Prior to issuance principal payments of $45,449, $7,579, and $25,300 were paid on the Series 2006 Early Childhood and Family Center, Series 2011 Davis Lot Land, and Series 2012 JFS Building bonds respectively. The proceeds were used to advance refund $982,962 of outstanding Series 2006 Early Childhood and Family Center general obligation bonds which had interest rate of 4.45 percent, $97,327 of outstanding Series 2011Davis Lot Land general obligation bonds which had interest rate of 4.5 percent, and $543,700 of outstanding Series 2012 JFS Building general obligation bonds which had interest rate of 3.375 percent. The net proceeds of $1,660,000 (after payment of $31,826 in underwriting fees and other issuance costs) were deposited in an irrevocable trust with an escrow agent to provide funds for the future debt service payment on the refunded bonds. As a result, $1,623,989 of the Series 2006 Early Childhood and Family Center, Series 2011 Davis Lot Land, and Series 2012 JFS Building general obligation bonds are considered defeased and the liabilities for those bonds has been removed from the statement of net position.

The reacquisition price exceeded the net carrying amount of the old debt by $7,877. This amount is being netted against the new debt and amortized over the remaining life of the refunding debt. The County advance refunded the old debt to reduce its total debt service payments over 15 years by $306,595 and to obtain an economic gain (difference between the present values of the debt service payments on the old and new debt) of $265,474. A summary of the refunding transaction is presented as follows:

	Various Purpose Refunding Bonds Series 2021			
	County Building	Parking Lot	County Building	Total
Refunded Bonds Oustanding at 12/31/20	$1,028,411	$104,906	$569,000	$1,702,317
Principal Payment Prior to Refunding	(45,449)	(7,579)	(25,300)	(78,328)
Payment to Refunded Bond Escrow Agent - Other Financing Use	(983,083)	(97,341)	(551,442)	(1,631,866)
Refunding Bonds Accounting Loss	($121)	($14)	($7,742)	($7,877)

The Bonds due December 1, 2036, are subject to mandatory sinking fund redemption. The mandatory sinking fund redemption occurred on December 1, 2022, and thereafter at 100% of the principal amount thereof plus accrued interest to the date of redemption according to the following schedule:

Redemption Date (December 1)		Principal Amount to be Redeemed
2025		107,000
2026		108,000
2027		110,000
2028		112,000
2029		113,000
2030		117,000
2031		119,000
2032		109,000
2033		111,000
2034		114,000
2035		115,000
2036	*	117,000

* Maturity

The Bonds will be retired by transfers from the general fund to the bond retirement fund. Principal and interest requirements to retire the governmental activities portion of the 2021 Refunding Bonds outstanding as of December 31, 2024, are as follows:

Year Ended December 31,	ECFS (2006) County Building Refunding		Davis Lot (2011) Parking Lot Refunding		JFS (2012) County Building Refunding		Total	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
2025	$62,000	$14,350	$10,000	$1,260	$35,000	$8,050	$107,000	$23,660
2026	63,000	13,265	10,000	1,085	35,000	7,438	108,000	21,788
2027	64,000	12,163	10,000	910	36,000	6,825	110,000	19,898
2028	65,000	11,043	10,000	735	37,000	6,195	112,000	17,973
2029	66,000	9,905	10,000	560	37,000	5,548	113,000	16,013
2030-2034	351,000	31,676	22,000	578	197,000	17,728	570,000	49,982
2035-2036	149,000	3,921	0	0	83,000	2,188	232,000	6,109
	$820,000	$96,323	$72,000	$5,128	$460,000	$53,972	$1,352,000	$155,423

In 2023, the Board of County Commissioners issued general obligation bonds from USDA relating to the 911 Equipment Upgrade Project in the amount of $244,000. The bonds were issued through a direct placement with the United States Department of Agriculture (USDA) to finance the 911 equipment upgrade. As of December 31, 2024, the County has received proceeds from these bonds in the amount of $244,000. Principal requirements to retire the 911 Equipment Upgrade's bonds outstanding as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest	Total
2025	$12,900	$8,685	$21,585
2026	13,400	8,202	21,602
2027	13,800	7,699	21,499
2028	14,400	7,201	21,601
2029	14,900	6,641	21,541
2030-2034	83,500	24,396	107,896
2035-2038	78,700	7,521	86,221
	$231,600	$70,345	$301,945

The County's outstanding general obligation bonds from direct borrowings and direct placements related to governmental activities of $21,325,578 contain no provisions related to events of default with finance related consequences; termination events with finance-related consequences; or subjective acceleration clauses.

In July 2015, the County entered into an Ohio Public Works loan in the amount of $150,000, interest free, for the purpose of road improvements. Payments will be due January 1 and July 1 of each year through 2047. The loan will be retired the bond retirement fund. Principal requirements to retire the OPWC Road Improvements Loan as of December 31, 2024, are as follows:

Year Ended December 31,	Principal
2025	$1,162
2026	2,324
2027	2,324
2028	2,324
2029	2,324
2030-2034	11,620
2035-2039	11,620
2040-2045	11,620
2046-2047	6,969
	$52,287

In June 2018, the County entered into an Ohio Public Works loan in the amount of $34,500, interest free, for the purpose of road improvements. Payments will be due January 1 and July 1 of each year through 2040. The loan will be retired from the bond retirement fund. Principal requirements to retire the OPWC Road Improvements Loan as of December 31, 2024, are as follows:

Year Ended December 31,	Principal
2025	$863
2026	1,725
2027	1,725
2028	1,725
2029	1,725
2030-2034	8,625
2035-2039	8,626
2040	863
	$25,877

The County's outstanding OPWC loans from direct borrowings contain provisions that in the event of default (1) OPWC may apply late fees of 8 percent per year, (2) loans more than 60 days late will be turned over to the Attorney General's office for collection, and as provided by law, OPWC may require that such payment be taken from the County's share of the county undivided local government fund, and (3) the outstanding amounts shall, at OPWC's option, become immediately due and payable.

In 2024, the County entered into a loan with Farmer's Bank in the amount of $363,193 with 5% interest for the purpose of six sheriff cruisers. Payments will be due monthly through 2029. The loan will be retired from the general fund. Principal and interest requirements to retire the Farmer's Bank Loan as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest	Total
2025	$67,513	$14,734	$82,247
2026	70,967	11,280	82,247
2027	74,598	7,649	82,247
2028	78,415	3,832	82,247
2029	33,845	424	34,269
	$325,338	$37,919	$363,257

Compensated absences will be paid from the fund from which the employees' salaries are paid. These funds include the General Fund; the Motor Vehicle Gasoline Tax, Children Services, Dog and Kennel, Job and Family Services, Child Support Enforcement Administration, Emergency Management, Court and Corrections, Real Estate Assessment, Board of Developmental Disabilities, Sheriff, Emergency Management System, and Community Development Block Grant Special Revenue Funds; and the Sewer Enterprise Funds. Financed purchase obligations are paid from the Motor Vehicle Gas Tax and the Debt Service Fund.

There is no repayment schedule for the net pension/OPEB liabilities. However, employer pension contributions are made from the following funds: General Fund and the Motor Vehicle Gasoline Tax, Children Services, Dog and Kennel, Job and Family Services, Child Support Enforcement Administration, Emergency Management, Court and Corrections, Real Estate Assessment, Board of Developmental Disabilities, Sheriff, Emergency Management System, and Community Development Block Grant Special Revenue Funds. For additional information related to the net pension and OPEB liabilities, see Notes 10 and 11.

Business-Type Activities

In 2009, the County entered into a Water Pollution Control Loan Fund (WPCLF) agreement through OWDA which included assistance from the American Reinvestment and Recovery Act (ARRA) in the amount of $720,000 for additional financing on the Kanauga-Addison Sewer System. This loan has a 0% interest rate and a term of 20 years. $360,000 of this loan was paid with grant funding from the American Reinvestment and Recovery Act. As of December 31, 2024, $720,000 was disbursed on this loan; $360,000 of the loan has been repaid with the above mentioned ARRA grant funding. In accordance with Section 603(d)(1)(c) of the Clean Water Act, the County has established a dedicated source of revenue for repayment of the loan. The dedicated source of repayment for the loan is the sewer use charges in the Gallia County Commissioner's Resolution passed on May 14, 2009. Semi-annual payment amounts are $9,000 with the date of first payment of January 1, 2012, which was paid during 2011. Principal and interest requirements to retire the County's Kanauga/Addison Sewer OWDA Loan as of December 31, 2024, are as follows:

Year Ended December 31,	Principal
2025	$18,000
2026	18,000
2027	18,000
2028	18,000
2029	18,000
2030-2031	36,000
	$126,000

In 2009, the County entered into a Water Pollution Control Loan Fund agreement through OWDA which included assistance from the American Reinvestment and Recovery Act (ARRA). In June 2011, an additional $110,000 was approved. This loan has a 0% interest rate and a term of 20 years. $450,000 of this loan is scheduled to be paid with grant funding from the American Reinvestment and Recovery Act. As of December 31, 2024, $450,000 of the loan has been repaid with the above mentioned ARRA grant funding. Principal and interest requirements to retire the County's Mercerville Sewer WPCLF OWDA Loan as of December 31, 2024, are as follows:

Year Ended December 31,	Principal
2025	$11,599
2026	11,599
2027	11,599
2028	11,599
2029	11,602
2030	11,597
	$69,595

In June 2011, the County entered into an agreement with OWDA for a Community Assistance Fund Loan for additional funding for the Kanauga – Addison Sewer project. The maximum amount of the loan is $500,000 at a rate of one percent for a term of thirty years. The County has pledged future Kanauga - Addison Sewer System customer revenues, net of specified operating expenses, to repay the loan. Principal and interest requirements to retire the Community Assistance Fund Loan as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest	Total
2025	$16,035	$3,298	$19,333
2026	16,196	3,137	19,333
2027	16,358	2,975	19,333
2028	16,522	2,811	19,333
2029	16,688	2,645	19,333
2030-2034	85,982	10,683	96,665
2035-2039	90,379	6,286	96,665
2040-2043	75,618	1,569	77,187
	$333,778	$33,404	$367,182

In 2015, the County entered into an agreement with OWDA for the Green Township Sanitary Sewer Study in the amount of $1,547,693. The loans will be paid from pledged revenues charged for services of the system. Principal and interest requirements to retire the County's Green Township Sanitary Sewer OWDA Loan as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest	Total
2025	$39,354	$40,722	$80,076
2026	40,603	39,523	80,126
2027	41,892	38,234	80,126
2028	43,222	36,904	80,126
2029	44,594	35,532	80,126
2030-2034	245,129	155,501	400,630
2035-2039	286,590	114,040	400,630
2040-2044	335,067	65,563	400,630
2045-2047	227,664	12,713	240,377
	$1,304,115	$538,732	$1,842,847

In 2022, the County entered into an agreement with OWDA to refinance USDA Sewer Revenue Bonds in the amount of $1,156,148. The loans will be paid from pledged revenues charged for services of the system. Principal and interest requirements to retire the County's Sanitary Sewer OWDA Loan as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest	Total
2025	$58,587	$20,176	$78,763
2026	59,735	19,028	78,763
2027	60,906	17,857	78,763
2028	62,099	16,664	78,763
2029	63,316	15,447	78,763
2030-2034	335,682	58,133	393,815
2035-2039	369,886	23,929	393,815
2040	39,003	378	39,381
	$1,049,214	$171,612	$1,220,826

In 2022, the County entered into an agreement with OWDA to refinance USDA Sewer Revenue Bonds in the amount of $145,017. The loans will be paid from pledged revenues charged for services of the system. Principal and interest requirements to retire the County's Sanitary Sewer OWDA Loan as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest	Total
2025	$7,349	$2,530	$9,879
2026	7,493	2,386	9,879
2027	7,639	2,240	9,879
2028	7,789	2,090	9,879
2029	7,942	1,937	9,879
2030-2034	42,105	7,290	49,395
2035-2039	46,397	2,998	49,395
2040	4,891	48	4,939
	$131,605	$21,519	$153,124

In 2022, the County entered into an agreement with OWDA to refinance USDA Sewer Revenue Bonds in the amount of $1,673,039. The loans will be paid from pledged revenues charged for services of the system. Principal and interest requirements to retire the County's Sanitary Sewer OWDA Loan as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest	Total
2025	$41,446	$39,246	$80,692
2026	42,472	38,220	80,692
2027	43,524	37,168	80,692
2028	44,601	36,091	80,692
2029	45,705	34,987	80,692
2030-2034	246,062	157,398	403,460
2035-2039	278,058	125,402	403,460
2040-2044	314,218	89,242	403,460
2045-2049	355,078	48,382	403,460
2050-2052	194,497	7,233	201,730
	$1,605,661	$613,369	$2,219,030

The County's outstanding OWDA loans from direct borrowings contain provisions that in an event of default (1) the amount of such default shall bear interest at the default rate from the due date until the date of payment, (2) if any of the charges have not been paid within 30 days, in addition to the interest calculated at the default rate, a late charge of 1 percent on the amount of each default shall also be paid to the OWDA, and (3) for each additional 30 days during which the charges remain unpaid, the County shall continue to pay an additional late charge of 1 percent on the amount of the default until such charges are paid.

On May 30, 2015, the Board of County Commissioners accepted a loan/grant offer from USDA relating to Green Sewer with a grant amount of $3,335,000 and loan portion of $3,089,000 with terms of 2.00% interest for 40 years with the first payment representing interest being due December 1, 2016, with final payment being December 1, 2055. The Bonds will be repaid from revenues derived from the operations of the County's sewer system. Principal and interest requirements to retire the Sewer Enterprise Fund's bonds outstanding as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest	Total
2025	$63,300	$53,596	$116,896
2026	64,500	52,330	116,830
2027	65,800	51,040	116,840
2028	67,100	49,724	116,824
2029	68,400	48,382	116,782
2030-2034	363,300	220,824	584,124
2035-2039	401,100	183,012	584,112
2040-2044	442,900	141,262	584,162
2045-2049	489,000	95,166	584,166
2050-2054	539,900	44,272	584,172
2055	114,500	2,290	116,790
	$2,679,800	$941,898	$3,621,698

In 2021, the Board of County Commissioners issued Sewer Revenue Bonds from USDA relating to Green 2 Sanitary Sewer System in the amount of $2,500,000. The bonds were issued through a direct placement with the United States Department of Agriculture (USDA) to finance the construction of the sanitary sewer system. The Bonds will be repaid from revenues derived from the operations of the County's sewer system. Principal requirements to retire the Sewer

Enterprise Fund's bonds outstanding as of December 31, 2024, are as follows:

Year Ended December 31,	Principal	Interest	Total
2025	$700	$31,669	$32,369
2026	51,000	31,659	82,659
2027	51,600	30,958	82,558
2028	52,300	30,249	82,549
2029	53,100	29,530	82,630
2030-2034	276,300	136,504	412,804
2035-2039	295,900	116,974	412,874
2040-2044	316,900	96,064	412,964
2045-2049	339,200	73,672	412,872
2050-2054	363,100	49,702	412,802
2055-2059	388,900	24,040	412,940
2060-2061	114,200	2,027	116,227
	$2,303,200	$653,048	$2,956,248

The County's outstanding USDA Sewer Revenue bonds from direct placement contain provisions that in the event of default the Government, at its option may (1) declare the entire principal amount can be declared outstanding and accrued interest shall be immediately due and payable, (2) incur and pay reasonable expenses for repair, maintenance, and operation of the facility and such other reasonable expenses as may be necessary to cure the cause of default, and/or (3) take possession of the facility, repair, maintain, and operate or rent it.

In July 2008, the County obtained the Kanauga/Addison Sewer OPWC Loan in the amount of $325,000 at an interest rate of zero percent. Principal payments are due January and July 1 of each year through 2044 in amounts of $5,417. This loan was entered into for the purpose of expanding the Kanauga/Addison sewer system. The loan will be retired from Sewer Enterprise Fund revenue. Principal and interest requirements to retire the County's Kanauga/Addison Sewer OPWC Loan outstanding as of December 31, 2024, are as follows:

Year Ended December 31,	Principal
2025	$5,416
2026	10,833
2027	10,833
2028	10,833
2029	10,833
2030-2034	54,165
2035-2039	54,165
2040-2044	54,171
	$211,249

In July 2014, the County entered into an agreement with Ohio Public Works Commission for a Grant and Loan for the purpose of the Green Sewer Sanitary Improvements project. The loan was in the amount of $600,000 at an interest rate of zero percent. The loan will be retired from Sewer Enterprise Fund revenue. Principal and interest requirements to retire the Green Sewer Sanitary Improvements OPWC Loan outstanding as of December 31, 2024, are as follows:

Year Ended December 31,	Principal
2025	$10,000
2026	20,000
2027	20,000
2028	20,000
2029	20,000
2030-2034	100,000
2035-2039	100,000
2040-2044	100,000
2045-2048	80,000
	$470,000

In August 2019, the County entered into an agreement with Ohio Public Works Commission for a Loan for the purpose of funding the Green Township Sanitary Sewer Improvement Phase III project. The loan was in the amount of $650,000 at an interest rate of zero percent. As of December 31, 2024, all of these proceeds have been drawn; however, the loan is not considered closed and, as a result, an amortization is not available. The loan will be retired from Sewer Enterprise Fund revenue.

The County's outstanding OPWC loans from direct borrowings contain provisions that in the event of default (1) OPWC may apply late fees of 8 percent per year, (2) loans more than 60 days late will be turned over to the Attorney General's office for collection, and as provided by law, OPWC may require that such payment be taken from the County's share of the county undivided local government fund, and (3) the outstanding amounts shall, at OPWC's option, become immediately due and payable.

Pledged Revenue

The County has pledged future customer revenues, net of specified operating expenses, to repay $4,983,000 in revenue bonds issued from 2015 to 2021 and $4,619,968 in OWDA loans issued from 2009 to 2022. Proceeds from these loans provided financing for various sewer projects. The bonds and loans are payable solely from customer net revenues and are payable through 2061. Annual principal and interest payments on the loans should require less than 100 percent of net revenues in future years. Net revenues include all revenues received by the sewer utility less all operating expenses other than depreciation expense. The total principal and interest outstanding to be paid on the revenue bonds are $6,577,946. The total principal and interest outstanding to be paid on the OWDA loans are $5,998,604. Principal and interest payments for the current year, including amounts on refinance bonds, were $248,836 for the revenue bonds and $298,392 for the OWDA loans. Net revenues were $1,852,881 and total revenues were $3,174,680.

Debt Margin

The Ohio Revised Code provides that the net general obligation debt of the County, exclusive of certain exempt debt, issued without a vote of the electors shall never exceed one percent of the total valuation of the County. The Code further provides that the total shall never exceed a sum equal to three percent of the first $100,000,000 of the assessed valuation, plus one and one-half percent of such valuation in excess of $100,000,000 and not in excess of $300,000,000, plus two and one-half percent of such valuation in excess of $300,000,000. The County's total debt margin was $21,787,315 and the unvoted debt margin was $8,503,726 as of December 31, 2024.

NOTE 22 - DECLINING MORTGAGE LOANS

Gallia County administers a loan program with funds provided by the U.S. Department of Housing and Urban Development, through the Ohio Department of Development, Office of Housing and Community Partnerships. The purpose of this program is to provide loans to low- and moderate-income families for home improvements. Loans are provided as declining mortgage loans with the intent that they do not have to repay 85% of the loan (85% of the loan is released at the end of either a five- or ten-year period), unless they would sell the residence before the five or ten year period ended. The remaining 15 percent would remain as a mortgage to the property until such time as the owner either pays it off or sells the property. When the owner repays the remaining 15 percent, these monies are deposited into the County's Housing Program Income Fund and then used as a match to current Home Investment Partnership Program Grants. As of December 31, 2024, the total amount of loans outstanding was $251,974. Due to the nature of these loans, they do not constitute a receivable or pledge and the loans accordingly have not been reported in the accompanying basic financial statements.

NOTE 23 - GALLIA COUNTY LANDFILL

In 1978, Gallia County established the Gallia County Sanitary Landfill. The County contracted with Greg Fields to operate the landfill when it opened. In 1991, Mid-American Waste Systems, Inc. (Mid-American) purchased Greg Field's business. At this time Gallia County operated the landfill on its own for a three month period until the County signed the lease agreement with Mid-American in June 1991. In 2001, the County signed the current lease agreement with USA Waste Services, Inc. (Waste Management). The lease agreement states that Waste Management is the operator of the landfill and that the County is to receive a portion of the landfill fees. The lease also states that Waste Management will comply with the Ohio Environmental Protection Agency (EPA) closure and post closure requirements; therefore, Waste Management is responsible for these costs unless the County does not renew the lease agreement. The EPA issued a Sub-Title D that states that landfill operators are to purchase a Final Assurance Bond for the closure and post closure costs and Waste Management has met the requirement.

NOTE 24 - ASSET RETIREMENT OBLIGATIONS

The Governmental Accounting Standard Board's (GASB) Statement No. 83, *Certain Asset Retirement Obligations,* provides guidance related to asset retirement obligations (AROs). An ARO is a legally enforceable liability associated with the retirement of a tangible capital asset.

Ohio Revised Code Section 6111.44 requires the County to submit any changes to their sewerage system to the Ohio EPA for approval. Through this review process, the County would be responsible to address any public safety issues associated with their wastewater treatment facilities. The County Engineer estimates these public safety issues to include removing/filling any tankage, cleaning/removing certain equipment, and backfilling certain exposed areas. This asset retirement obligation (ARO) of $580,000 associated with the County wastewater treatment facilities was estimated by the County engineer. The remaining useful life of these facilities ranges from 1 to 36 years.

NOTE 25 - BUDGETARY BASIS OF ACCOUNTING

While reporting financial position, results of operations, and changes in fund balances 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 Statements of Revenues, Expenditures, and Changes in Fund Balance - Budget and Actual (Budget Basis) for the General and major special revenue funds 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 as follows:

1. Revenues are recorded when received in cash (budget basis) as opposed to when susceptible to accrual (GAAP basis).
2. Expenditures are recorded when paid in cash (budget basis) as opposed to when the liability is incurred (GAAP basis).

3. Outstanding year end encumbrances are treated as expenditures (budget basis) rather than restricted, committed, or assigned fund balance (GAAP basis).
4. Unrecorded cash and interest, segregated accounts, and prepaid items are reported on the balance sheet (GAAP) but not on the budgetary basis.
5. Cash that is held by the custodial funds on behalf of County funds on a budget basis are allocated and reported on the balance sheet (GAAP basis) in the appropriate County fund.
6. Advances in and advances out are operating transactions (budget) as opposed to balance sheet transactions (cash).
7. Certain funds are accounted for as separate funds internally with legally adopted budgets (budget basis) that do not meet the definitions of special revenue funds under GASB Statement No. 54 and were reported with the General Fund (GAAP basis).

Adjustments necessary to convert the results of operations at the end of the year on the Budget basis to the GAAP basis are as follows:

	General	Motor Vehicle Gasoline Tax	Job and Family Services	Board of Developmental Disabilities
GAAP Basis	$828,188	($623,851)	($13,039)	($259,045)
Net Adjustments for:				
Revenue Accruals and Adjustments	186,415	(1,627,762)	(251,271)	(2,597)
Expenditure Accruals and Adjustments	(521,629)	2,306,514	274,226	(155,371)
Encumbrances	(57,844)	0	0	0
Other Sources (Uses)	62,302	0	0	(17,753)
Perspective Differences	(220,607)	0	0	0
Budget Basis	$276,825	$54,901	$9,916	($434,766)

NOTE 26 – SUBSEQUENT EVENT

In January 2025, the County defeased $2,960,000 of the County Jail Improvement Bonds, Series 2020A.

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Gallia County

Required Supplementary Information
Condition Assessments of the County's Infrastructure
Reported Using the Modified Approach
For the Year Ended December 31, 2024

The County reports its road and bridge infrastructure assets using the modified approach. The following disclosures pertain to the condition assessments of these assets:

County Roads

The Gallia County Engineer uses a pavement management system to evaluate to condition of over 454 miles of roadway. All roads are inspected on an annual basis using the following system, and criteria consisting of current condition, last date of maintenance or resurfacing, traffic count and type.

Surface Rating	Condition Rating	Description
1	Excellent	Surface not in need of maintenance. New condition. Surface age typically 1-5 years. Older surfaces with low traffic counts and low truck traffic also in this category.
2	Good	Surface requires minor maintenance to restore to excellent condition. Generally, surfaces 6-10 years of age in this category.
3	Fair	Surface requires major maintenance to restore to excellent condition. Generally, surfaces 11-15 years of age in this category.
4	Deficient	Surface requires major maintenance to restore to excellent condition. Surfaces older than 15 years, or with high traffic counts and high truck traffic in this category.
5	Poor	Surface is no longer useable.

It is the practice of the Gallia County Engineer to maintain the county bridge and large culvert system where at least 80% of the structures will have a rating of '5 - Fair' or better.

The following summarizes the road and bridge conditions as of December 31, 2024, 2023, 2022, 2021, 2020, 2019, 2018, 2017, 2016, and 2015.

Road Condition 2024

Condition Description	Road Condition	Length Miles	Area Sq. Ft.	% of Roads	Accumulated Percent
Excellent	1	140.691	13,231,342.08	32.19%	32.19%
Good	2	272.502	24,241,879.20	58.97%	91.16%
Fair	3	40.728	3,634,656.96	8.84%	100.00%
Deficient	4	0.000	0.00	0.00%	100.00%
Poor	5	0.000	0.00	0.00%	100.00%
Totals		453.921	41,107,878.24	100.00%	

100.00% of roads exceed the goal of 85% of roadways having a rating of '3 – Fair' or better.

Road Condition 2023

Condition Description	Road Condition	Length Miles	Area Sq. Ft.	% of Roads	Accumulated Percent
Excellent	1	148.156	13,690,744.32	33.30%	33.30%
Good	2	264.106	23,668,487.04	57.58%	90.88%
Fair	3	41.569	3,741,994.08	9.10%	99.98%
Deficient	4	0.090	6,652.80	0.02%	100.00%
Poor	5	0.000	0.00	0.00%	100.00%
Totals		453.921	41,107,878.24	100.00%	

99.98% of roads exceed the goal of 85% of roadways having a rating of '3 – Fair' or better.

Gallia County

Required Supplementary Information

Condition Assessments of the County's Infrastructure

Reported Using the Modified Approach

For the Year Ended December 31, 2024

Road Condition 2022

Condition Description	Road Condition	Length Miles	Area Sq. Ft.	% of Roads	Accumulated Percent
Excellent	1	133.064	12,155,610.72	29.57%	29.57%
Good	2	291.526	26,313,899.04	64.01%	93.58%
Fair	3	29.241	2,631,715.68	6.40%	99.98%
Deficient	4	0.090	6,652.80	0.02%	100.00%
Poor	5	0.000	0.00	0.00%	100.00%
Totals		453.921	41,107,878.24	100.00%	

99.98% of roads exceed the goal of 85% of roadways having a rating of '3 – Fair' or better.

Road Condition 2021

Condition Description	Road Condition	Length Miles	Area Sq. Ft.	% of Roads	Accumulated Percent
Excellent	1	133.064	12,155,610.72	29.57%	29.57%
Good	2	291.526	26,313,899.04	64.01%	93.58%
Fair	3	29.241	2,631,715.68	6.40%	99.98%
Deficient	4	0.090	6,652.80	0.02%	100.00%
Poor	5	0.000	0.00	0.00%	100.00%
Totals		453.921	41,107,878.24	100.00%	

99.98% of roads exceed the goal of 85% of roadways having a rating of '3 – Fair' or better.

Road Condition 2020

Condition Description	Road Condition	Length Miles	Area Sq. Ft.	% of Roads	Accumulated Percent
Excellent	1	167.078	15,332,665.36	37.30%	37.30%
Good	2	207.339	18,206,395.68	44.29%	81.59%
Fair	3	79.414	7,562,174.40	18.40%	99.98%
Deficient	4	0.090	6,652.80	0.02%	100.00%
Poor	5	0.000	0.00	0.00%	100.00%
Totals		453.921	41,107,888.24	100.00%	

99.98% of roads exceed the goal of 85% of roadways having a rating of '3 – Fair' or better.

Road Condition 2019

Condition Description	Road Condition	Length Miles	Area Sq. Ft.	% of Roads	Accumulated Percent
Excellent	1	214.670	19,601,271.36	47.68%	47.68%
Good	2	191.450	16,974,075.36	41.29%	88.97%
Fair	3	47.710	4,525,878.72	11.01%	99.98%
Deficient	4	0.090	6,652.80	0.02%	100.00%
Poor	5	0.000	0.00	0.00%	100.00%
Totals		453.920	41,107,878.24	100.00%	

99.98% of roads exceed the goal of 85% of roadways having a rating of '3 – Fair' or better.

Gallia County

Required Supplementary Information

Condition Assessments of the County's Infrastructure

Reported Using the Modified Approach

For the Year Ended December 31, 2024

Road Condition 2018

Condition Description	Road Condition	Length Miles	Area Sq. Ft.	% of Roads	Accumulated Percent
Excellent	1	256.140	23,704,750.08	57.54%	57.54%
Good	2	187.290	16,425,948.00	39.87%	97.40%
Fair	3	11.500	1,063,201.92	2.58%	99.98%
Deficient	4	0.090	6,652.80	0.02%	100.00%
Poor	5	0.000	0.00	0.00%	100.00%
Totals		455.020	41,200,552.80	100.00%	

99.98% of roads exceed the goal of 85% of roadways having a rating of '3 – Fair' or better.

Road Condition 2017

Condition Description	Road Condition	Length Miles	Area Sq. Ft.	% of Roads	Accumulated Percent
Excellent	1	247.700	22,982,636.16	55.80%	55.80%
Good	2	195.560	17,133,763.68	41.60%	97.40%
Fair	3	11.500	1,063,201.92	2.58%	99.98%
Deficient	4	0.090	6,652.80	0.02%	100.00%
Poor	5	0.000	0.00	0.00%	100.00%
Totals		454.850	41,186,254.56	100.00%	

99.98% of roads exceed the goal of 85% of roadways having a rating of '3 – Fair' or better.

Road Condition 2016

Condition Description	Road Condition	Length Miles	Area Sq. Ft.	% of Roads	Accumulated Percent
Excellent	1	236.340	21,983,781.60	53.38%	53.38%
Good	2	211.080	18,530,445.12	44.99%	98.37%
Fair	3	7.350	665,375.04	1.62%	99.98%
Deficient	4	0.090	6,652.80	0.02%	100.00%
Poor	5	0.000	0.00	0.00%	100.00%
Totals		454.860	41,186,254.56	100.00%	

99.98% of roads exceed the goal of 85% of roadways having a rating of '3 – Fair' or better.

Road Condition 2015

Condition Description	Road Condition	Length Miles	Area Sq. Ft.	% of Roads	Accumulated Percent
Excellent	1	229.590	21,353,655.84	51.85%	51.85%
Good	2	217.820	19,160,000.64	46.52%	98.37%
Fair	3	7.350	665,375.04	1.62%	99.98%
Deficient	4	0.090	6,652.80	0.02%	100.00%
Poor	5	0.000	0.00	0.00%	100.00%
Totals		454.850	41,185,684.32	100.00%	

Gallia County

Required Supplementary Information
Condition Assessments of the County's Infrastructure
Reported Using the Modified Approach
For the Year Ended December 31, 2024

A comparison of total road condition for 2024, 2023, 2022, 2021, 2020, 2019, 2018, 2017, 2016, and 2015, in terms of percentage of total road miles is presented below.

Percentage of Miles in Fair or Better Condition

2024	2023	2022	2021	2020
100.00%	99.98%	99.98%	99.98%	99.98%

2019	2018	2017	2016	2015
99.98%	99.98%	99.98%	99.98%	99.98%

Bridge Condition 2024

Condition Description	Bridge Condition	# of Bridges	% of Bridges	Accumulated Percent
Excellent	9	7	2.56%	2.56%
Very Good	8	23	8.42%	10.99%
Good	7	41	15.02%	26.01%
Satisfactory	6	107	39.19%	65.20%
Fair	5	76	27.84%	93.04%
Poor	4	17	6.23%	99.27%
Serious	3	2	0.73%	100.00%
Critical	2	0	0.00%	100.00%
Imminent Failure	1	0	0.00%	100.00%
Closed	0	0	0.00%	100.00%
Totals		273	100.00%	

93.04% of structures exceed the goal of 80% of structures having a rating of '5 – Fair' or better.

Bridge Condition 2023

Condition Description	Bridge Condition	# of Bridges	% of Bridges	Accumulated Percent
Excellent	9	5	1.82%	1.82%
Very Good	8	22	8.03%	9.85%
Good	7	41	14.96%	24.82%
Satisfactory	6	106	38.69%	63.50%
Fair	5	78	28.47%	91.97%
Poor	4	19	6.93%	98.91%
Serious	3	2	0.73%	99.64%
Critical	2	1	0.36%	100.00%
Imminent Failure	1	0	0.00%	100.00%
Closed	0	0	0.00%	100.00%
Totals		274	100.00%	

91.97% of structures exceed the goal of 80% of structures having a rating of '5 – Fair' or better.

Gallia County

Required Supplementary Information

Condition Assessments of the County's Infrastructure

Reported Using the Modified Approach

For the Year Ended December 31, 2024

Bridge Condition 2022

Condition Description	Bridge Condition	# of Bridges	% of Bridges	Accumulated Percent
Excellent	9	2	0.73%	0.73%
Very Good	8	22	8.03%	8.76%
Good	7	41	14.96%	23.72%
Satisfactory	6	100	36.50%	60.22%
Fair	5	87	31.75%	91.97%
Poor	4	21	7.66%	99.64%
Serious	3	0	0.00%	99.64%
Critical	2	1	0.36%	100.00%
Imminent Failure	1	0	0.00%	100.00%
Closed	0	0	0.00%	100.00%
Totals		274	100.00%	

91.97% of structures exceed the goal of 80% of structures having a rating of '5 – Fair' or better.

Bridge Condition 2021

Condition Description	Bridge Condition	# of Bridges	% of Bridges	Accumulated Percent
Excellent	9	2	0.73%	0.73%
Very Good	8	22	8.03%	8.76%
Good	7	41	14.96%	23.72%
Satisfactory	6	100	36.50%	60.22%
Fair	5	87	31.75%	91.97%
Poor	4	21	7.66%	99.64%
Serious	3	0	0.00%	99.64%
Critical	2	1	0.36%	100.00%
Imminent Failure	1	0	0.00%	100.00%
Closed	0	0	0.00%	100.00%
Totals		274	100.00%	

91.97% of structures exceed the goal of 80% of structures having a rating of '5 – Fair' or better.

Gallia County

Required Supplementary Information
Condition Assessments of the County's Infrastructure
Reported Using the Modified Approach
For the Year Ended December 31, 2024

Bridge Condition 2020

Condition Description	Bridge Condition	# of Bridges	% of Bridges	Accumulated Percent
Excellent	9	2	0.73%	0.73%
Very Good	8	21	7.69%	8.42%
Good	7	44	16.12%	24.54%
Satisfactory	6	99	36.26%	60.81%
Fair	5	89	32.60%	93.41%
Poor	4	17	6.23%	99.63%
Serious	3	0	0.00%	99.63%
Critical	2	1	0.37%	100.00%
Imminent Failure	1	0	0.00%	100.00%
Closed	0	0	0.00%	100.00%
Totals		273	100.00%	

93.40% of structures exceed the goal of 80% of structures having a rating of '5 – Fair' or better.

Bridge Condition 2019

Condition Description	Bridge Condition	# of Bridges	% of Bridges	Accumulated Percent
Excellent	9	3	1.10%	1.10%
Very Good	8	20	7.33%	8.42%
Good	7	47	17.22%	25.64%
Satisfactory	6	96	35.16%	60.81%
Fair	5	89	32.60%	93.41%
Poor	4	16	5.86%	99.27%
Serious	3	1	0.37%	99.63%
Critical	2	1	0.37%	100.00%
Imminent Failure	1	0	0.00%	100.00%
Closed	0	0	0.00%	100.00%
Totals		273	100.00%	

93.40% of structures exceed the goal of 80% of structures having a rating of '5 – Fair' or better.

Bridge Condition 2018

Condition Description	Bridge Condition	# of Bridges	% of Bridges	Accumulated Percent
Excellent	9	3	1.09%	1.09%
Very Good	8	19	6.88%	7.97%
Good	7	48	17.39%	25.36%
Satisfactory	6	92	33.33%	58.70%
Fair	5	97	35.14%	93.84%
Poor	4	15	5.43%	99.28%
Serious	3	1	0.36%	99.64%
Critical	2	1	0.36%	100.00%
Imminent Failure	1	0	0.00%	100.00%
Closed	0	0	0.00%	100.00%
Totals		276	100.00%	

93.84% of structures exceed the goal of 80% of structures having a rating of '5 – Fair' or better.

Bridge Condition 2017

Condition Description	Bridge Condition	# of Bridges	% of Bridges	Accumulated Percent
Excellent	9	9	3.25%	3.25%
Very Good	8	19	6.86%	10.11%
Good	7	44	15.88%	25.99%
Satisfactory	6	91	32.85%	58.84%
Fair	5	95	34.30%	93.14%
Poor	4	16	5.78%	98.92%
Serious	3	2	0.72%	99.64%
Critical	2	1	0.36%	100.00%
Imminent Failure	1	0	0.00%	100.00%
Closed	0	0	0.00%	100.00%
Totals		277	100.00%	

93.14% of structures exceed the goal of 80% of structures having a rating of '5 – Fair' or better.

Bridge Condition 2016

Condition Description	Bridge Condition	# of Bridges	% of Bridges	Accumulated Percent
Excellent	9	9	3.25%	3.25%
Very Good	8	19	6.86%	10.11%
Good	7	44	15.88%	25.99%
Satisfactory	6	91	32.85%	58.84%
Fair	5	95	34.30%	93.14%
Poor	4	16	5.78%	98.92%
Serious	3	2	0.72%	99.64%
Critical	2	1	0.36%	100.00%
Imminent Failure	1	0	0.00%	100.00%
Closed	0	0	0.00%	100.00%
Totals		277	100.00%	

93.14% of structures exceed the goal of 80% of structures having a rating of '5 – Fair' or better.

Bridge Condition 2015

Condition Description	Bridge Condition	# of Bridges	% of Bridges	Accumulated Percent
Excellent	9	13	4.69%	4.69%
Very Good	8	30	10.83%	15.52%
Good	7	52	18.77%	34.30%
Satisfactory	6	66	23.83%	58.12%
Fair	5	92	33.21%	91.34%
Poor	4	21	7.58%	98.92%
Serious	3	2	0.72%	99.64%
Critical	2	1	0.36%	100.00%
Imminent Failure	1	0	0.00%	100.00%
Closed	0	0	0.00%	100.00%
Totals		277	100.00%	

91.34% of structures exceed the goal of 80% of structures having a rating of '5 – Fair' or better.

Gallia County

Required Supplementary Information
Condition Assessments of the County's Infrastructure
Reported Using the Modified Approach
For the Year Ended December 31, 2024

A comparison of total bridge conditions for 2024, 2023, 2022, 2021, 2020, 2019, 2018, 2017, 2016, and 2015, in terms of percentage of total road miles is presented below.

Percentage of Bridge Structures in Fair or Better Condition

2024	2023	2022	2021	2020
93.04%	91.97%	91.97%	91.97%	93.40%

2019	2018	2017	2016	2015
93.40%	93.84%	93.14%	93.14%	91.34%

Budgeted versus actual expenditures for combined road and bridge maintenance in 2024, 2023, 2022, 2021, 2020, 2019, 2018, 2017, 2016, and 2015 were:

Year	Budgeted	Actual	Difference
2024	$6,297,495	$6,297,495	$0
2023	6,048,589	6,048,589	0
2022	4,521,847	4,521,847	0
2021	5,296,765	7,419,715	(2,122,950)
2020	4,600,000	5,964,257	(1,364,257)
2019	4,586,803	4,274,206	312,597
2018	4,288,603	4,857,726	(569,123)
2017	4,463,074	4,558,820	(95,746)
2016	4,361,344	4,508,154	(146,810)
2015	4,429,444	4,152,520	276,924

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Gallia County
Required Supplementary Information
Schedule of the County's Proportionate Share of the Net Pension/OPEB Liability (Asset)
Ohio Public Employees Retirement System
Last Ten Years

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Pension - Traditional										
County's proportion of the net pension liability	0.07841440%	0.07510800%	0.07229004%	0.07427973%	0.07587183%	0.07554384%	0.07611325%	0.07792848%	0.07657140%	0.08863600%
County's proportionate share of the net pension liability	$9,457,652	$13,009,651	$16,415,839	$11,653,050	$20,779,756	$14,931,753	$11,270,715	$6,780,093	$22,619,226	$19,724,478
County's covered-employee payroll	$9,328,120	$9,115,196	$9,547,765	$9,495,447	$9,564,590	$10,281,979	$10,590,175	$10,999,067	$11,754,693	$14,129,179
County's proportionate share of the net pension liability as a percentage of its covered-employee payroll	101.39%	142.72%	171.93%	122.72%	217.26%	145.22%	106.43%	61.64%	192.43%	139.60%
Plan fiduciary net position as a percentage of the total pension liability	86.45%	81.08%	77.25%	84.66%	74.70%	82.17%	86.88%	92.62%	75.74%	79.01%
Pension - Combined (1)										
County's proportion of the net pension liability	N/A	N/A	N/A	0.0625060%	0.0719203%	0.0746164%	0.0766768%	0.0699510%	0.0526058%	0.0564967%
County's proportionate share of the net pension liability	N/A	N/A	N/A	$85,091	$80,423	$155,593	($221,338)	($275,610)	($123,987)	($173,660)
County's covered-employee payroll	N/A	N/A	N/A	$255,993	$307,600	$332,157	$345,864	$322,693	$244,136	$262,686
County's proportionate share of the net pension liability as a percentage of its covered-employee payroll	N/A	N/A	N/A	33.24%	26.15%	46.84%	-64.00%	-85.41%	-50.79%	-66.11%
Plan fiduciary net position as a percentage of the total pension liability	N/A	N/A	N/A	137.28%	126.64%	145.28%	157.67%	169.88%	137.14%	144.55%
OPEB (2)										
County's proportion of the net OPEB liability (asset)	N/A	N/A	0.07058310%	0.07203600%	0.07375686%	0.07345410%	0.07412935%	0.07542612%	0.07436592%	0.07231715%
County's proportionate share of the net OPEB liability (asset)	N/A	N/A	$7,129,133	$7,822,579	$9,616,153	$10,145,919	($1,320,674)	($2,362,462)	$468,891	($652,680)
County's covered-employee payroll	N/A	N/A	$9,985,448	$9,892,239	$10,006,990	$10,746,236	$11,084,239	$11,123,167	$11,998,829	$14,391,864
County's proportionate share of the net OPEB liability (asset) as a percentage of its covered-employee payroll	N/A	N/A	71.40%	79.08%	96.09%	94.41%	-11.91%	-21.24%	3.91%	-4.54%
Plan fiduciary net position as a percentage of the total OPEB liability	N/A	N/A	54.04%	54.14%	46.33%	47.80%	115.57%	128.23%	94.79%	107.76%

The amounts presented for each year were determined as of December 31 of the previous year, which is the County's measurement date.
(1) Information not available prior to 2018.
(2) Information not available prior to 2017.
See accompanying notes to the required supplementary information.

Gallia County
Required Supplementary Information
Schedule of the County's Proportionate Share of the Net Pension/OPEB Liability (Asset)
State Teachers Retirement System of Ohio
Last Ten Years

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Pension										
County's proportion of the net pension liability	0.005068640%	0.004511460%	0.004049900%	0.003782070%	0.004098570%	0.004427400%	0.004553980%	0.004136760%	0.004396830%	0.004253080%
County's proportionate share of the net pension liability	$1,400,824	$1,510,122	$962,062	$831,592	$906,374	$1,071,273	$582,267	$919,607	$946,855	$818,361
County's covered-employee payroll	$528,829	$474,693	$445,236	$429,957	$481,186	$534,321	$561,929	$573,186	$563,221	$581,129
County's proportionate share of the net pension liability as a percentage of its covered-employee payroll	264.89%	318.13%	216.08%	193.41%	188.36%	200.49%	103.62%	160.44%	168.11%	140.82%
Plan fiduciary net position as a percentage of the total pension liability	72.09%	66.80%	75.30%	77.30%	77.40%	75.50%	87.80%	78.90%	80.00%	82.50%
OPEB (1)										
County's proportion of the net OPEB liability (asset)	N/A	N/A	0.004049900%	0.003782070%	0.004098570%	0.004427400%	0.004553980%	0.004136760%	0.004396830%	0.004253080%
County's proportionate share of the net OPEB (asset)	N/A	N/A	$0	($60,774)	($67,882)	($77,811)	($96,017)	($107,114)	($85,512)	($80,673)
County's proportionate share of the net OPEB liability (asset)	N/A	N/A	$158,012	$0	$0	$0	$0	$0	$0	$0
County's covered-employee payroll	N/A	N/A	$445,236	$429,957	$481,186	$534,321	$561,929	$573,186	$563,221	$581,129
County's proportionate share of the net OPEB liability (asset) as a percentage of its covered-employee payroll	N/A	N/A	35.49%	-14.13%	-14.11%	-14.56%	-17.09%	-18.69%	-15.18%	-13.88%
Plan fiduciary net position as a percentage of the total OPEB liability	N/A	N/A	47.11%	176.00%	174.74%	182.10%	174.70%	230.70%	168.50%	158.00%

The amounts presented for each year were determined as of June 30 of the current year, which is the County's measurement date.
(1) Information not available prior to 2017.
See accompanying notes to the required supplementary information.

Gallia County
Required Supplementary Information
Schedule of the County's Contributions
Last Ten Years

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Ohio Public Employees Retirement System-Traditional Plan										
Contractually required contribution - pension	$1,131,895	$1,189,572	$1,282,704	$1,386,207	$1,489,150	$1,537,295	$1,601,357	$1,645,657	$1,978,085	$1,919,194
Contractually required contribution - OPEB (1)	0	198,262	98,670	0	0	0	0	0	0	0
Contractually required contribution - total	1,131,895	1,387,834	1,381,374	1,386,207	1,489,150	1,537,295	1,601,357	1,645,657	1,978,085	1,919,194
Contributions in relation to the contractually required contribution	1,131,895	1,387,834	1,381,374	1,386,207	1,489,150	1,537,295	1,601,357	1,645,657	1,978,085	1,919,194
Contribution deficiency (excess)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
County's covered-employee payroll	$9,115,196	$9,547,765	$9,495,447	$9,564,590	$10,281,979	$10,590,175	$10,999,067	$11,754,693	$14,129,179	$13,708,529
Contributions as a percentage of covered-employee payroll - pension	12.42%	12.46%	13.51%	14.49%	14.48%	14.52%	14.56%	14.00%	14.00%	14.00%
Contributions as a percentage of covered-employee payroll - OPEB (1)	0.00%	2.00%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Contributions as a percentage of covered-employee payroll - total	12.42%	14.46%	14.51%	14.49%	14.48%	14.52%	14.56%	14.00%	14.00%	14.00%
Ohio Public Employees Retirement System-Combined Plan										
Contractually required contribution - pension	$28,716	$29,842	$33,279	$43,064	$46,502	$48,421	$45,177	$34,179	$36,776	$41,021
Contractually required contribution - OPEB (1)	0	4,974	2,560	0	0	0	0	0	0	0
Contractually required contribution - total	28,716	34,816	35,839	43,064	46,502	48,421	45,177	34,179	36,776	41,021
Contributions in relation to the contractually required contribution	28,716	34,816	35,839	43,064	46,502	48,421	45,177	34,179	36,776	41,021
Contribution deficiency (excess)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
County's covered-employee payroll	$239,300	$248,686	$255,993	$307,600	$332,157	$345,864	$322,693	$244,136	$262,686	$293,007
Contributions as a percentage of covered-employee payroll - pension	12.00%	12.00%	13.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%
Contributions as a percentage of covered-employee payroll - OPEB (1)	0.00%	2.00%	1.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Contributions as a percentage of covered-employee payroll - total	12.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%
State Teachers Retirement System										
Contractually required contribution - pension	$72,698	$69,572	$49,257	$64,461	$71,419	$76,455	$80,246	$78,851	$81,358	$85,063
Contractually required contribution - OPEB	0	0	0	0	0	0	0	0	0	0
Contractually required contribution - total	72,698	69,572	49,257	64,461	71,419	76,455	80,246	78,851	81,358	85,063
Contributions in relation to the contractually required contribution	72,698	69,572	49,257	64,461	71,419	76,455	80,246	78,851	81,358	85,063
Contribution deficiency (excess)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
County's covered-employee payroll	$519,271	$496,943	$351,836	$460,436	$510,136	$546,107	$573,186	$563,221	$581,129	$607,593
Contributions as a percentage of covered-employee payroll - pension	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%
Contributions as a percentage of covered-employee payroll - OPEB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Contributions as a percentage of covered-employee payroll - total	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%

(1) Information not available prior to 2016.
See accompanying notes to the required supplementary information.

Note 1 – Ohio Public Employees Retirement System

Pension

Changes in benefit terms

There were no significant changes in benefit terms for 2015 through 2017.

For 2018, COLAs provided up to December 31, 2018 will be based upon a simple, 3 percent COLA. COLAs provided after December 31, 2018 continue to be simple, but will be based upon the annual percentage change in the Consumer Price Index (CPI), and not greater than 3 percent.

There were no significant changes in benefit terms for 2019 or 2020.

For 2021, in October 2020, the OPERS Board adopted a change in COLA for Post-January 7, 2013 retirees, changing it from 1.4 percent simple through 2020 then 2.15 simple to .5 percent simple through 2021 then 2.15 percent simple.

For 2022, the OPERS Board adopted a change in COLA for Post-January 7, 2013 retirees, changing it from .5 percent simple through 2021 then 2.15 percent simple to 3 percent simple through 2022 then 2.05 percent simple.

There were no significant changes in benefit terms for 2023 or 2024.

Changes in assumptions

There were no significant changes in assumptions for 2015 through 2018.

For 2018, the employer contribution rate allocated to pensions increased from 13.00 percent to 14.00 percent.

For 2019, the investment rate of return decreased from 7.5 percent to 7.2 percent.

There were no significant changes in assumptions for 2020 or 2021.

For 2022, the investment rate of return decreased from 7.2 percent to 6.9 percent.

There were no significant changes in assumptions for 2023 or 2024.

OPEB

Changes in benefit terms

There were no significant changes in benefit terms for 2018 through 2024.

Changes in assumptions

Changes in assumptions for 2018 were as follows:

- The single discount rate decreased from 4.23 percent to 3.85 percent.
- The employer contribution rate allocated to health care decreased from 1.00 percent to 0.00 percent.

For 2019, the following were the most significant changes of assumptions that affected the total OPEB liability since the prior measurement date:

- The single discount rate increased from 3.85 percent to 3.96 percent.

- The investment rate of return decreased from 6.5 percent to 6 percent.
- The municipal bond rate increased from 3.31 percent to 3.71 percent.
- The initial health care cost trend rate increased from 7.5 percent to 10 percent.

For 2020, the following were the most significant changes of assumptions that affected the total OPEB liability since the prior measurement date:

- The single discount rate decreased from 3.96 percent to 3.16 percent.
- The municipal bond rate decreased from 3.71 percent to 2.75 percent.

For 2021, the following were the most significant changes of assumptions that affected the total OPEB liability since the prior measurement date:

- The single discount rate increased from 3.16 percent to 6.00 percent.
- The municipal bond rate decreased from 2.75 percent to 2.00 percent.
- The initial health care cost trend rate decreased from 10.50 percent to 8.50 percent.

For 2022, the following were the most significant changes of assumptions that affected the total OPEB liability since the prior measurement date:

- The wage inflation rate decreased from 3.25 percent to 2.75 percent.
- The municipal bond rate decreased from 2.00 percent to 1.84 percent.
- The initial health care cost trend rate decreased from 8.50 percent to 5.50 percent.

For 2023, the following were the most significant changes of assumptions that affected the total OPEB liability since the prior measurement date:

- The single discount rate decreased from 6.00 percent to 5.22 percent.
- The municipal bond rate increased from 1.84 percent to 4.05 percent.

For 2024, the following were the most significant changes of assumptions that affected the total OPEB liability since the prior measurement date:

- The single discount rate increased from 5.22 percent to 5.70 percent.
- The municipal bond rate decreased from 4.05 percent to 3.77 percent.

Note 2 – State Teachers Retirement System

Pension

Changes in Assumptions

For 2024, retirement rates were extended to younger ages intended to ensure that the ranges in retirement eligibility impacted participants at such ages.

There were no changes in assumptions for 2023.

Amounts reported beginning in 2022 incorporate changes in assumptions and changes in benefit terms used by STRS in calculating the total pension liability in the latest actuarial valuation. These new assumptions compared with those used in 2021, 2017, and 2016 and prior are presented as follows:

	2022	2021
Inflation	2.5 percent	2.5 percent
Projected Salary Increases	Varies by service from 2.5% to 8.5%	12.5 percent at age 20 to 2.5 percent at age 65
Investment Rate of Return	7 percent, net of investment expenses, including inflation	7 percent, net of investment expenses, including inflation
Payroll Increases	3 percent	3 percent
Cost of Living Adjustments	0 percent	0 percent

	2017	2016 and Prior
Inflation	2.5 percent	2.75 percent
Projected Salary Increases	12.5 percent at age 20 to 2.5 percent at age 65	12.25 percent at age 20 to 2.75 percent at age 70
Investment Rate of Return	7.45 percent, net of investment expenses, including inflation	7.75 percent, net of investment expenses, including inflation
Payroll Increases	3 percent	3.5 percent
Cost of Living Adjustments	0 percent, effective July 1, 2017	2 percent simple applied as follows: for members retiring before August 1, 2013, 2 percent per year; for members retiring August 1, 2013 or later, 2 percent COLA commences on fifth anniversary of retirement date

Beginning in 2022, post-retirement mortality rates are based on the Pub-2010 Teachers Healthy Annuitant Mortality Table, adjusted 110% for males, projected forward generationally using mortality improvement scale MP-2020. Pre-retirement mortality rates are based on Pub-2010 Teachers Employee Table adjusted 95% for females, projected forward generationally using mortality improvement scale MP-2020. Post-retirement disabled mortality rates are based on Pub-2010 Teachers Disable Annuitant Table projected forward generationally using mortality improvement scale MP-2020.

Beginning in 2017, post-retirement mortality rates for healthy retirees are based on the RP-2014 Annuitant Mortality Table with 50 percent of rates through age 69, 70 percent of rates between ages 70 and 79, 90 percent of rates between ages 80 and 84, and 100 percent of rates thereafter, projected forward generationally using mortality improvement scale MP-2016. Post-retirement disabled mortality rates are based on the RP-2014 Disabled Mortality Table with 90 percent of rates for males and 100 percent of rates for females, projected forward generationally using mortality improvement scale MP-2016. Pre-retirement mortality rates are based on RP-2014 Employee Mortality Table, projected forward generationally using mortality improvement scale MP-2016.

For 2016 and prior actuarial valuation, mortality rates were based on the RP-2000 Combined Mortality Table (Projection 2022 – Scale AA) for Males and Females. Males' ages are set-back two years through age 89 and to set-back for age 90 and above. Females younger than age 80 are set back four years, one year set back from age 80 through 89, and no set back from age 90 and above.

Actuarial assumptions used in the June 30, 2022 valuation are based on the results of the latest available actuarial experience study which is for the period July 1, 2015 through June 30, 2021. An actuarial experience study is done on a quinquennial basis. Actuarial assumptions used in the July 1, 2021 and prior valuations are based on the results of an actuarial experience study for the period July 1, 2011 through June 30, 2015.

OPEB

Changes in Assumptions

There were no changes in assumptions for 2023 or 2024.

Actuarial assumptions used in the June 30, 2022 valuation are based on the results of the latest available actuarial experience study which is for the period July 1, 2015 through June 30, 2021. An actuarial experience study is done on a quinquennial basis. Actuarial assumptions used in the July 1, 2021 and prior valuations are based on the results of an actuarial experience study for the period July 1, 2011 through June 30, 2015.

Beginning in 2022, for healthy retirees the post-retirement mortality rates are based on the Pub-2010 Teachers Healthy Annuitant Mortality Table, adjusted 110% for males, projected forward generationally using mortality improvement scale MP-2020; pre-retirement mortality rates are based on Pub-2010 Teachers Employee Table adjusted 95% for females, projected forward generationally using mortality improvement scale MP-2020. For disabled retirees, mortality rates are based on the Pub-2010 Teachers Disabled Annuitant Table projected forward generationally using mortality improvement scale MP-2020.

For 2021, the discount rate was decreased from 7.45 percent to 7 percent.

For 2019 and 2020, there were no changes in assumptions.

For 2018, the discount rate was increased from the blended rate of 4.13 percent to the long-term expected rate of return of 7.45 percent.

Changes in Benefit Terms

For 2024, health care trends were updated to reflect emerging claims and recoveries experience as well as benefit changes effective January 1, 2025. The larger Medicare trends for Years 2027 and 2028 reflect the assumed impact of the expiration of current Medicare Advantage contract on December 31, 2028.

For 2023, the subsidy percentage for NME retirees was increased effective January 1, 2023 from 2.2% to 2.5%. The freeze on the non-Medicare subsidy base premium was removed effective January 1, 2024. The 6% cap on the year over year increase in ME subsidy was removed effective January 1, 2024.

For 2022, the non-Medicare subsidy percentage was increased effective January 1, 2023 from 2.1% to 2.2%. The non-Medicare frozen subsidy base premium was increased effective January 1, 2023. The Medicare Part B monthly reimbursement was increased from $29.90 to $30 and all retirees and surviving spouses are now eligible for the Part B premium reimbursement.

For 2021, the non-Medicare subsidy percentage was increased effective January 1, 2022 from 2.055% to 2.100%. The non-Medicare frozen subsidy base premium was increased effective January 1, 2022. The Medicare Part D subsidy was updated to reflect it is expected to be negative in 2022. The Medicare Part B monthly reimbursement elimination date was postponed indefinitely.

For 2020, there was no change to the claims costs process. Claim curves were updated to reflect the projected fiscal year ending June 30, 2021 premium based on June 30, 2020 enrollment distribution. The non-Medicare subsidy percentage was increased effective January 1, 2021 from 1.984 percent to 2.055 percent per year of service. The non-Medicare frozen subsidy base premium was increased effective January 1, 2021. The Medicare subsidy percentages were adjusted effective January 1, 2021 to 2.1 percent for the AMA Medicare plan. The Medicare Part B monthly reimbursement elimination date was postponed indefinitely.

For 2019, there was no change to the claims costs process. Claim curves were trended to the fiscal year ending June 30, 2020, to reflect the current price renewals. The non-Medicare subsidy percentage was increased effective January 1, 2020, from 1.944 percent to 1.984 percent per year of service. The non-Medicare frozen subsidy base premium was increased effective January 1, 2020. The Medicare subsidy percentages were adjusted effective January 1, 2021 to 2.1 percent for the Medicare plan. The Medicare Part B monthly reimbursement elimination date was postponed to January 1, 2021.

For 2018, the subsidy multiplier for non-Medicare benefit recipients was increased from 1.9 percent to 1.944 percent per year of service effective January 1, 2019. The non-Medicare frozen subsidy base premium was increased effective January 1, 2019, and all remaining Medicare Part B premium reimbursements will be discontinued beginning January 1, 2020.

Gallia County
Schedule of Expenditures of Federal Awards
For the Year Ended December 31, 2024

Federal Grantor Pass-Through Grantor Program/Cluster Title	Assistance Listing Number	Pass Through Entity Identifying Number	Passed Through to Subrecipients	Total Federal Expenditures
United States Department of Agriculture				
Passed Through Ohio Department of Education and Workforce:				
Child Nutrition Cluster:				
School Breakfast Program	10.553	N/A	$0	$5,840
National School Lunch Program	10.555	N/A	0	10,189
COVID-19 National School Lunch Program	10.555	N/A	0	6,050
Total National School Lunch Program			0	16,239
Total Child Nutrition Cluster			0	22,079
Passed Through Ohio Department of Job and Family Services:				
SNAP Cluster:				
State Administrative Matching Grants for the Supplemental Nutrition Assistance Program	10.561	G-2425-11-6137	0	179,117
Total SNAP Cluster			0	179,117
Direct from Federal Government:				
Community Facilities Loans and Grants	10.766	N	0	161,221
Pass through the Ohio Department of Natural Resources:				
Schools and Roads - Grants to States	10.665	N/A	0	20,900
Passed Through Ohio Department of Development:				
Water and Waste Disposal Systems for Rural Communities Program	10.760	N/A	0	1,337,294
Total United States Department of Agriculture			**0**	**1,720,611**
United States Department of Housing and Urban Development				
Passed Through Ohio Department of Development:				
Community Development Block Grants/State's Program and Non-Entitlement Grants in Hawaii	14.228	B-D-22-1AY-1	0	156,808
Community Development Block Grants/State's Program and Non-Entitlement Grants in Hawaii	14.228	B-X-23-1AY-1	0	312,130
Community Development Block Grants/State's Program and Non-Entitlement Grants in Hawaii	14.228	B-F-23-1AY-1	0	79,437
Community Development Block Grants/State's Program and Non-Entitlement Grants in Hawaii	14.228	B-X-24-1AY-1	0	696
Total Community Development Block Grants/State's Program and Non-Entitlement Grants in Hawaii			0	549,071
Total United States Department of Housing and Urban Development			**0**	**549,071**
United States Department of the Interior				
Direct from Federal Government:				
Payments in Lieu of Taxes	15.226	N	0	28,091
Pass through the Ohio Department of Natural Resources				
National Forest Acquired Lands	15.438	N/A	0	9,627
Total United States Department of the Interior			**0**	**37,718**
United States Department of Justice				
Passed through State of Ohio Attorney General:				
Crime Victim Assistance	16.575	2024-VOCA-135499752	0	18,470
Crime Victim Assistance	16.575	2025-VOCA-135897439	0	4,739
Crime Victim Assistance	16.575	2024-VOCA-135499749	0	60,108
Crime Victim Assistance	16.575	2025-VOCA-135897432	0	242
Total Crime Victim Assistance			0	83,559
Direct from Federal Government:				
Bulletproof Vest Partnership Program	16.607	N	0	4,795
Total United States Department of Justice			**0**	**88,354**

(continued)

Gallia County
Schedule of Expenditures of Federal Awards
For the Year Ended December 31, 2024

Federal Grantor Pass-Through Grantor Program/Cluster Title	Assistance Listing Number	Pass Through Entity Identifying Number	Passed Through to Subrecipients	Total Federal Expenditures
United States Department of Labor				
Passed Through Workforce Investment Act Area 7:				
Unemployment Insurance	17.225	N/A	$0	$24,825
Trade Adjustment Assistance	17.245	N/A	0	1,222
WIOA National Dislocated Worker Grants/WIA National Emergency Grants	17.277	N/A	0	58,945
WIOA Cluster:				
WIOA Adult Program	17.258	N/A	0	95,452
WIOA Youth Activities-CCMEP	17.259	N/A	6,597	108,240
WIOA Dislocated Worker Formula Grants	17.278	N/A	0	34,135
Total WIOA Cluster			6,597	237,827
Employment Services Cluster:				
Employer Service/Wagner-Peyser Funded Activities	17.207	N/A	0	7,572
Total Employment Services Cluster			0	7,572
Total United States Department of Labor			**6,597**	**330,391**
United States Department of Transportation				
Direct from the Federal Government:				
Airport Improvement Program, Infrastructure Investment and Jobs Act Programs, and COVID-19 Airports Programs	20.106	N	0	291,097
Airport Improvement Program, Infrastructure Investment and Jobs Act Programs, and COVID-19 Airports Programs	20.106	N	0	28,404
Total Airport Improvement Program			0	319,501
Passed Through Ohio Department of Transportation:				
Highway Planning and Construction:				
Highway Planning and Construction - GAL-CR VAR PM-FY2025	20.205	113381	0	150,000
Highway Planning and Construction - GAL-CR VAR RESURF-FY2024	20.205	113367	0	1,949,932
Total Highway Planning and Construction			0	2,099,932
Transit Services Program Cluster:				
Enhanced Mobility of Seniors and Individuals with Disabilities	20.513	N/A	0	36,469
Total Transit Services Program Cluster			0	36,469
Total United States Department of Transportation			**0**	**2,455,902**
United States Department of the Treasury				
Direct from the Federal Government:				
COVID-19 Coronavirus State and Local Fiscal Recovery Funds	21.027	N	0	705,926
Passed Through Ohio Department of Job and Family Services:				
COVID-19 Coronavirus State and Local Fiscal Recovery Funds	21.027	G-2425-11-6137	0	112,345
Passed Through Ohio Department of Development:				
COVID-19 Coronavirus State and Local Fiscal Recovery Funds	21.027	WWIG-2021-182784	0	5,940
Total Coronavirus State and Local Fiscal Recovery Funds			0	824,211
Direct from Federal Government:				
Local Assistance and Tribal Consistancy Fund	21.032	N	0	121,445
Total United States Department of the Treasury			**0**	**945,656**
United States Department of Education				
Passed Through Ohio Department of Education and Workforce:				
Special Education Cluster (IDEA):				
Special Education-Grants to States	84.027A	N/A	0	37,888
Special Education-Preschool Grants	84.173A	N/A	0	12,158
Total Special Education Cluster (IDEA)			0	50,046
Total United States Department of Education			**0**	**50,046**

(continued)

Gallia County
Schedule of Expenditures of Federal Awards
For the Year Ended December 31, 2024

Federal Grantor Pass-Through Grantor Program/Cluster Title	Assistance Listing Number	Pass Through Entity Identifying Number	Passed Through to Subrecipients	Total Federal Expenditures
United States Department of Health and Human Services				
Passed Through Ohio Department of Developmental Disabilities:				
Social Services Block Grant	93.667	N/A	$0	$20,190
Passed Through Ohio Department of Job and Family Services:				
Social Services Block Grant	93.667	G-2425-11-6137	81,621	166,134
Total Social Services Block Grant			81,621	186,324
Medicaid Cluster:				
Medical Assistance Program	93.778	G-2425-11-6137	0	1,257,184
Total Medicaid Cluster			0	1,257,184
Temporary Assistance for Needy Families	93.558	G-2223-11-6927	0	470,476
Temporary Assistance for Needy Families	93.558	G-2425-11-6137	1,500,108	2,276,322
Total Temporary Assistance for Needy Families			1,500,108	2,746,798
Child Support Services	93.563	G-2223-11-6927	0	1,000
Child Support Services	93.563	G-2425-11-6137	0	792,717
Total Child Support Services			0	793,717
Child Care and Development Cluster:				
Child Care and Development Block Grant	93.575	G-2425-11-6137	0	55,980
Total Child Care and Development Cluster:			0	55,980
Title IV-E Prevention Program	93.472	G-2223-11-6927	0	83,476
MaryLee Allen Promoting Safe and Stable Families Program	93.556	G-2425-11-6137	0	16,481
Child Support Services Research	93.564	G-2021-11-5927	115,343	115,343
Stephanie Tubbs Jones Child Welfare Services Program	93.645	G-2425-11-6137	0	46,924
Foster Care-Title IV-E	93.658	G-2425-11-6137	0	349,326
Adoption Assistance	93.659	G-2425-11-6137	0	193,014
John H. Chafee Foster Care Program for Successful Transition to Adulthood	93.674	G-2425-11-6137	0	1,680
COVID-19 Elder Abuse Prevention Interventions Program	93.747	G-2021-11-5927	0	9,017
Children's Health Insurance Program	93.767	G-2425-11-6137	0	9,398
Total United States Department of Health and Human Services			**1,697,072**	**5,864,662**
United States Department of Homeland Security				
Passed Through Ohio Emergency Management Agency:				
Emergency Management Performance Grants	97.042	EMC-2022-EP-00006	0	8,856
Emergency Management Performance Grants	97.042	EMC-2023-EP-00003	0	42,326
Total Emergency Management Performance Grants			0	51,182
Total United States Department of Homeland Security			**0**	**51,182**
Total Federal Awards Expenditures			**$1,703,669**	**$12,093,593**

N/A - pass-through entity number not available.
N - direct from the federal government

See the accompanying notes to the schedule of federal awards expenditures.

NOTES TO THE SCHEDULE OF EXPENDITURES OF FEDERAL AWARDS
2 CFR 200.510(b)(6)
FOR THE YEAR ENDED DECEMBER 31, 2024

NOTE 1 – BASIS OF PRESENTATION

The accompanying Schedule of Expenditures of Federal Awards (the Schedule) includes the federal grant activity of Gallia County (the County), under programs of the federal government for the year ended December 31, 2024. The information on this Schedule is prepared in accordance with the requirements of Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of the County, it is not intended to and does not present the financial position, changes in net position, or cash flows, where applicable, of the County.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Expenditures reported on the Schedule are reported on the cash basis of accounting. Such expenditures are recognized following the cost principles contained in Title 2 U.S. Code of Federal Regulations Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* wherein certain types of expenditures may or may not be allowable or may be limited as to reimbursement.

NOTE 3 – INDIRECT COST RATE

The County has elected not to use the 10-percent de minimis indirect cost rate as allowed under the Uniform Guidance.

NOTE 4 - SUBRECIPIENTS

The County passes certain federal awards received from Ohio Department of Job and Family Services to other governments or not-for-profit agencies (subrecipients). As Note 2 describes, the County reports expenditures of Federal awards to subrecipients when paid in cash.

As a pass-through entity, the County has certain compliance responsibilities, such as monitoring its subrecipients to help assure they use these subawards as authorized by laws, regulations, and the provisions of contracts or grant agreements, and that subrecipients achieve the award's performance goals.

NOTE 5 - CHILD NUTRITION CLUSTER

The County commingles cash receipts from the U.S. Department of Agriculture with similar State grants. When reporting expenditures on this Schedule, the County assumes it expends federal monies first.

NOTE 6 - COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) and HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME) GRANT PROGRAMS with REVOLVING LOAN CASH BALANCE

The current cash balance on the County's local program income account as of December 31, 2024 is $85,002.

NOTE 7 - MATCHING REQUIREMENTS

Certain Federal programs require the County to contribute non-Federal funds (matching funds) to support the Federally-funded programs. The County has met its matching requirements. The Schedule does not include the expenditure of non-Federal matching funds.

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INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING AND ON COMPLIANCE AND OTHER MATTERS REQUIRED BY *GOVERNMENT AUDITING STANDARDS*

Gallia County
18 Locust Street
Gallipolis, Ohio 45631

To the Board of County Commissioners:

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States *(Government Auditing Standards)*, the financial statements of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of Gallia County, Ohio (the County), as of and for the year ended December 31, 2024, and the related notes to the financial statements, which collectively comprise the County's basic financial statements and have issued our report thereon dated January 15, 2026, wherein we noted the County adopted new accounting guidance in Governmental Auditing Standards Board Statement No. 100, *Accounting Changes and Error Corrections* and Statement No. 101, *Compensated Absences*. We also noted the County restated beginning Net Position in the Business-Type Activities and Sewer Fund due to previously understated accounts receivable and charges for services revenue.

Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered the County's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the County's internal control. Accordingly, we do not express an opinion on the effectiveness of the County's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the County's financial statements will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and therefore, material weaknesses or significant deficiencies may exist that were not identified. We identified a certain deficiency in internal control, described in the accompanying Schedule of Findings as item 2024-001 that we consider to be a material weakness.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether the County's financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit and accordingly, we do not express such an opinion. The results of our tests disclosed no instance of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

County's Responses to Findings

Government Auditing Standards requires the auditor to perform limited procedures on the County's responses to the findings identified in our audit and described in the accompanying Schedule of Findings and Corrective Action Plan. The County's responses were not subjected to the other auditing procedures applied in the audit of the financial statements and, accordingly, we express no opinion on the responses.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the County's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the County's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

KEITH FABER
Ohio Auditor of State

Tiffany L Ridenbaugh

Tiffany L Ridenbaugh, CPA, CFE, CGFM
Chief Deputy Auditor

January 15, 2026

OHIO AUDITOR OF STATE
KEITH FABER

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INDEPENDENT AUDITOR'S REPORT ON COMPLIANCE WITH REQUIREMENTS APPLICABLE TO EACH MAJOR FEDERAL PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE

Gallia County
18 Locust Street
Gallipolis, Ohio 45631

To the Board of County Commissioners:

Report on Compliance for Each Major Federal Program

Qualified and Unmodified Opinions

We have audited Gallia County's, Ohio (the County), compliance with the types of compliance requirements identified as subject to audit in the U.S. Office of Management and Budget (OMB) *Compliance Supplement* that could have a direct and material effect on each of Gallia County's major federal programs for the year ended December 31, 2024. Gallia County's major federal programs are identified in the *Summary of Auditor's Results* section of the accompanying Schedule of Findings.

Qualified Opinion on Coronavirus State and Local Fiscal Recovery Funds AL #21.027

In our opinion, except for the noncompliance described in the *Basis for Qualified and Unmodified Opinions* section of our report, Gallia County complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on the Coronavirus State and Local Fiscal Recovery Funds for the year ended December 31, 2024.

Unmodified Opinion on Each of the Other Major Federal Programs

In our opinion, Gallia County complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its other major federal programs identified in the *Summary of Auditor's Results* section of the accompanying Schedule of Findings for the year ended December 31, 2024.

Basis for Qualified and Unmodified Opinions

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America (GAAS); the standards applicable to financial audits contained in *Government Auditing Standards* issued by the Comptroller General of the United States (*Government Auditing Standards*); and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the *Auditor's Responsibilities for the Audit of Compliance* section of our report.

We are required to be independent of the County and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified and unmodified opinions on compliance for each major federal program. Our audit does not provide a legal determination of the County's compliance with the compliance requirements referred to above.

Matter Giving Rise to Qualified Opinion on Coronavirus State and Local Fiscal Recovery Funds, AL # 21.027

As described in Finding 2024-002 in the accompanying Schedule of Findings, the County did not comply with requirements regarding Reporting applicable to its Coronavirus State and Local Fiscal Recovery Funds AL #21.027 major federal program.

Compliance with such requirements is necessary, in our opinion, for the County to comply with requirements applicable to that program.

Responsibilities of Management for Compliance

The County's Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to the County's federal programs.

Auditor's Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on the County's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material, if there is a substantial likelihood that, individually or in the aggregate, it would influence the judgment made by a reasonable user of the report on compliance about the County's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with GAAS, *Government Auditing Standards*, and the Uniform Guidance, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material noncompliance, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the County's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- obtain an understanding of the County's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of the County's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Other Matters

Government Auditing Standards requires the auditor to perform limited procedures on the County's response to the noncompliance finding identified in our compliance audit described in the accompanying Schedule of Findings and Corrective Action Plan. The County's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

Report on Internal Control Over Compliance

Our consideration of internal control over compliance was for the limited purpose described in the *Auditor's Responsibilities for the Audit of Compliance* section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance and therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we did identify a certain deficiency in internal control over compliance that we consider to be a material weakness.

A *deficiency in internal control over compliance* exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or a combination of deficiencies, in internal control over compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance. We consider the deficiency in internal control over compliance described in the accompanying Schedule of Findings as item 2024-002, to be a material weakness.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

Government Auditing Standards requires the auditor to perform limited procedures on the County's response to the internal control over compliance finding identified in our audit described in the accompanying Schedule of Findings and Corrective Action Plan. The County's response was not subjected to the other auditing procedures applied in the audit of compliance and, accordingly, we express no opinion on the response.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of this testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

KEITH FABER
Ohio Auditor of State

Tiffany L Ridenbaugh

Tiffany L Ridenbaugh, CPA, CFE, CGFM
Chief Deputy Auditor

January 15, 2026

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GALLIA COUNTY

SCHEDULE OF FINDINGS
2 CFR § 200.515
DECEMBER 31, 2024

1. SUMMARY OF AUDITOR'S RESULTS

(d)(1)(i)	**Type of Financial Statement Opinion**	Unmodified
(d)(1)(ii)	**Were there any material weaknesses in internal control reported at the financial statement level (GAGAS)?**	Yes
(d)(1)(ii)	**Were there any significant deficiencies in internal control reported at the financial statement level (GAGAS)?**	No
(d)(1)(iii)	**Was there any reported material noncompliance at the financial statement level (GAGAS)?**	No
(d)(1)(iv)	**Were there any material weaknesses in internal control reported for major federal programs?**	Yes
(d)(1)(iv)	**Were there any significant deficiencies in internal control reported for major federal programs?**	No
(d)(1)(v)	**Type of Major Programs' Compliance Opinion**	Qualified on AL # 21.027; Unmodified on AL #'s 10.760, 14.228, 20.106, and 20.205
(d)(1)(vi)	**Are there any reportable findings under 2 CFR § 200.516(a)?**	Yes
(d)(1)(vii)	**Major Programs (list):** AL # 10.760 - Water and Waste Disposal Systems for Rural Communities AL # 14.228 - Community Development Block Grants/State's Program and Non-Entitlement Grants in Hawaii AL # 20.106 - Airport Improvement Program, Infrastructure Investment and Jobs Act Programs, and COVID-19 Airports Programs AL # 20.205 - Highway Planning and Construction AL # 21.027 - Coronavirus State and Local Fiscal Recovery Funds	
(d)(1)(viii)	**Dollar Threshold: Type A\B Programs**	Type A: > $ 750,000 Type B: all others
(d)(1)(ix)	**Low Risk Auditee under 2 CFR § 200.520?**	No

2. FINDINGS RELATED TO THE FINANCIAL STATEMENTS REQUIRED TO BE REPORTED IN ACCORDANCE WITH GAGAS (Continued)

FINDING NUMBER 2024-001

Material Weakness

In our audit engagement letter, as required by AU-C Section 210, Terms of Engagement, paragraph .06, management acknowledged its responsibility for the preparation and fair presentation of their financial statements; this responsibility includes designing, implementing and maintaining internal control relevant to preparing and fairly presenting financial statements free from material misstatement, whether due to fraud or error as discussed in AU-C Section 210 paragraphs .A14 & .A16. Governmental Accounting Standards Board (GASB) Cod. 1100 paragraph .101 states a governmental accounting system must make it possible both: (a) to present fairly and with full disclosure the funds and activities of the governmental unit in conformity with generally accepted accounting principles, and (b) to determine and demonstrate compliance with finance-related legal and contractual provisions.

The County Sewer Department wrote off account balances of $353,346 in 2023. Of this amount, $172,936 was delinquent account balances turned over to the County Auditor for assessment in 2023 (for new delinquencies in 2022 and 2023 as no assessment was made in 2022), leaving $180,410 as unsupported write-offs. An additional $75,148 in new delinquencies in 2024 was turned over to the County Auditor and written off in the utility system during 2024.

The County does not have an allowance for doubtful accounts and considers all past due balances as receivable. These balances turned over for assessment were "written off" in the utility system as the amounts were now intended to be paid via tax assessment. However, in accordance with the application of General Accepted Accounting Principles (GAAP), the accounts receivable amount (current billed amount due plus past due balances) should be recorded as a receivable and a revenue but the amounts turned over for assessment were not included in the receivable/revenue amounts at December 31, 2023 or December 31, 2024. This resulted in accounts receivable and sewer charges for services being materially misstated each year.

During 2025, the County Commissioners approved a resolution to officially write off the delinquent amounts prior to the 2023 assessment so the $180,410 written off in the utility system during 2023 is now considered uncollectible. As such, the Sewer Department determined that the accounts receivable and sewer charges for services revenues were understated $172,936 at December 31, 2023.

During 2024, payments were made via the tax assessment against the 2023 assessed amounts totaling $129,902, leaving $43,034 still receivable from the 2023 assessments. An additional $75,148 was receivable from the new 2024 assessments for a total of $118,182 outstanding assessments at December 31, 2024. The Hinkle filing sewer accounts receivable and related sewer charges for services revenue was understated by this amount.

Audit adjustments have been posted to the financial statements to correctly record Sewer Fund accounts receivable and charges for services revenue at December 31, 2024 and the Sewer Fund balance as of December 31, 2023 has been restated as described in the Notes to the Financial Statements.

The Sewer Department should maintain a running balance of all accounts turned over for assessment for inclusion in the accounts receivable calculation. This should include a total balance turned over for collection in current and prior years less any payments received to get to an accurate receivable balance at each year end. Since the accounts have been written off in the utility system, this could be tracked on a spreadsheet or adjusted back into the utility system.

2. FINDINGS RELATED TO THE FINANCIAL STATEMENTS REQUIRED TO BE REPORTED IN ACCORDANCE WITH GAGAS (Continued)

FINDING NUMBER 2024-001 (Continued)

Material Weakness (Continued)

Officials' Response:

To address this, the department is implementing a revised tracking process that will capture the total amounts turned over for collection, along with any payments received on those accounts. This will allow us to produce a clear and accurate receivable balance at each year end.

Going forward, the Sewer Department will maintain this information in a dedicated spreadsheet to ensure consistent tracking and reconciliation. We will also evaluate whether re-establishing these balances within the utility system is feasible and beneficial for long-term reporting accuracy.

3. FINDINGS FOR FEDERAL AWARDS

Title of Finding:	**Reporting**
Finding Number:	**2024-002**
Assistance Listing Number and Title:	**AL # 21.027 Coronavirus State and Local Fiscal Recovery Funds**
Federal Award Identification Number / Year	**2022**
Federal Agency:	**U.S. Department of the Treasury**
Compliance Requirement:	**Section L – Reporting**
Pass-Through Entity:	**No**
Repeat Finding from Prior Audit?	**Yes**

Noncompliance and Material Weakness

2 CFR 1000.10 gives regulatory effect to the Department of Treasury for 2 CFR 200.329 which states the recipient is responsible for oversight of the Federal Award. The recipient must monitor its activities under Federal Awards to ensure they are compliant with all requirements and meeting performance expectations. Monitoring by the recipient must cover each program, function or activity. Compliance and Reporting Guidance for the program states that Project and Expenditure Reports are to be submitted by April 30th, 2022 and then annually thereafter. Project and Expenditures Reports are also to include current and cumulative obligations and current and cumulative expenditures.

The following errors were noted in the Project and Expense Report for the period April 1, 2024 through March 31, 2025:

- Gallia County ARPA Project Identification Number 2023-01 current period expenditures and obligations were overstated $207,622 and cumulative expenditures and obligations were overstated $9,258.
- Gallia County ARPA Project Identification Number 2024-1 current period expenditures were overstated $259,489 and cumulative expenditures and obligations were understated $1,149,079.
- Gallia County ARPA Project Identification Number 2024-01 current and cumulative expenditures were understated $502,561, current period obligations were overstated $133,176, and cumulative obligations were understated $508,174 in an attempt to compensate for prior period errors.
- Gallia County Project Identification Number 2021-03 current expenditures and current obligations were overstated $43,254.

3. FINDINGS FOR FEDERAL AWARDS (Continued)

FINDING NUMBER 2024-002 (Continued)

Noncompliance and Material Weakness (Continued)

- Gallia County Project Identification Number 2021-09 current expenditures and current obligations were overstated $98,131 and cumulative expenditures and cumulative obligations were overstated $447,793.
- Gallia County Project Identification Number 2022-05 current expenditures and obligations were overstated $29,909.
- Gallia County Project Identification Number 2022-06 current expenditures were overstated $417,885 and cumulative expenditures and cumulative obligations were overstated $253,499.
- Gallia County Project Identification Number 2022-07 current expenditures were overstated $7,590 and cumulative expenditures and cumulative obligations were overstated $245,909.
- Gallia County Project Identification Number 2022-08 current expenditures were overstated $14,264 and cumulative expenditures and cumulative obligations were overstated $231,645.
- Gallia County Project Identification Number 2022-00 current expenditures were overstated $519 and cumulative expenditures and cumulative obligations were overstated $231,645.
- Gallia County Project Identification Number 2022-01 current expenditures were overstated $5,708 and cumulative expenditures and obligations were overstated $225,865.
- Gallia County Project Identification Number 2022-10 current expenditures and current obligations were overstated $214,189 and cumulative expenditures and cumulative obligations were overstated $11,676.

Many of the above errors were a result of trying to fix past reporting errors and reporting prior period expenditures as current period expenditures.

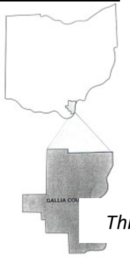
The County should ensure they are following all federal requirements and reporting amounts supported by the underlying County ledgers.

Officials' Response:

The County was reporting on the wrong period and has since fixed this issue. The County will follow the federal requirements and correct the reporting amounts going forward.

Gallia County Commissioners

Gallia County Courthouse
18 Locust Street - Room 1292
Gallipolis, Ohio 45631
Ph: 740.446.4612, Ext 1272
Fax: 740.446.4804
Email: gcboc@gallianet.net



This institution is an equal opportunity provider and employer.

Leslie R. Henry, President
Q. Jay Stapleton, Vice President
Jeremy A. Kroll, Commissioner

Office Staff:
Amanda Phillips, County Administrator/Clk to the Board
Janie Peck, County Administrator/Asst. Clerk to the Board
Amber Clary, Secretary to the Board
Karen Sprague, Grants Administrator

SUMMARY SCHEDULE OF PRIOR AUDIT FINDINGS
2 CFR 200.511(b)
DECEMBER 31, 2024

Finding Number	Finding Summary	Status	Additional Information
2023-001	Noncompliance with Ohio Rev. Code § 5705.41(D)(1) for lack of proper encumbering and incorrect use of Super Blanket Certificates	Corrected	See related issue in the management letter
2023-002	Material Weakness for financial statement errors	Corrected	
2023-003	Material Weakness for discrepancies between Sewer Department reports in the utility system	Corrected	
2023-004	Material Weakness for Sewer Department reports not reconciling to the county auditor ledgers	Corrected	
2023-005	Material Weakness for understating Sewer accounts receivable and related revenue due to system write-offs	Not Corrected	To address this, the department is implementing a revised tracking process that will capture the total amounts turned over for collection, along with any payments received on those accounts. This will allow us to produce a clear and accurate receivable balance at each year end.
2023-006	Noncompliance with 2 CFR 200.329 and Material Weakness for reporting errors in AL # 21.027	Not Corrected	The issue has been corrected and reporting will be accurate for 2025.

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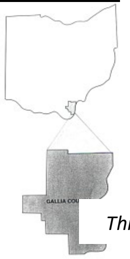

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Karen Sprague, Grants Administrator

CORRECTIVE ACTION PLAN
2 CFR § 200.511(c)
DECEMBER 31, 2024

Finding Number: 2024-001

Planned Corrective Action: To address this, the department is implementing a revised tracking process that will capture the total amounts turned over for collection, along with any payments received on those accounts. This will allow us to produce a clear and accurate receivable balance at each year end.

Anticipated Completion Date: September 2025

Responsible Contact Person: Janie Peck, County Administrator/Asst. Clerk to the Board

Finding Number: 2024-002

Planned Corrective Action: The issue has been corrected and reporting will be accurate for 2025.

Anticipated Completion Date: Already corrected for 2025

Responsible Contact Person: Tom White, Special Projects Manager

OHIO AUDITOR OF STATE
KEITH FABER

GALLIA COUNTY

AUDITOR OF STATE OF OHIO CERTIFICATION

This is a true and correct copy of the report, which is required to be filed pursuant to Section 117.26, Revised Code, and which is filed in the Office of the Ohio Auditor of State in Columbus, Ohio.

Certified for Release 1/29/2026

65 East State Street, Columbus, Ohio 43215
Phone: 614-466-4514 or 800-282-0370