



OHIO AUDITOR OF STATE  
**KEITH FABER**





**CROSS CREEK TOWNSHIP  
JEFFERSON COUNTY**

**TABLE OF CONTENTS  
DECEMBER 31, 2024 AND 2023**

<b>TITLE</b>	<b>PAGE</b>
Independent Auditor's Report .....	1
<b>Prepared by Management:</b>	
Combined Statement of Receipts, Disbursements, and Changes in Fund Balances (Cash Basis) - All Governmental Fund Types - For the Year Ended December 31, 2024 .....	5
Notes to the Financial Statements - For the Year Ended December 31, 2024 .....	7
Combined Statement of Receipts, Disbursements, and Changes in Fund Balances (Cash Basis) - All Governmental Fund Types - For the Year Ended December 31, 2023 .....	17
Notes to the Financial Statements - For the Year Ended December 31, 2023 .....	19
Independent Auditor's Report on Internal Control Over Financial Reporting and on Compliance and Other Matters Required by <i>Government Auditing Standards</i> .....	29

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# OHIO AUDITOR OF STATE KEITH FABER



65 East State Street  
Columbus, Ohio 43215  
ContactUs@ohioauditor.gov  
800-282-0370

## INDEPENDENT AUDITOR'S REPORT

Cross Creek Township  
Jefferson County  
1267 Cadiz Road  
Wintersville, Ohio 43953

To the Board of Trustees:

### Report on the Audit of the Financial Statements

#### ***Unmodified and Adverse Opinions***

We have audited the financial statements of Cross Creek Township, Jefferson County, Ohio (the Township), which comprises the cash balances, receipts and disbursements for each governmental fund type as of and for the years ended December 31, 2024, and 2023, and the related notes to the financial statements.

#### ***Unmodified Opinion on Regulatory Basis of Accounting***

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the cash balances, receipts and disbursements for each governmental fund type as of and for the years ended December 31, 2024, and 2023, and the related notes to the financial statements, in accordance with the financial reporting provisions which Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(C) permit, described in Note 2.

#### ***Adverse Opinion on U.S. Generally Accepted Accounting Principles***

In our opinion, because of the significance of the matter discussed in the *Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles* section of our report, the accompanying financial statements do not present fairly, in accordance with accounting principles generally accepted in the United States of America, the financial position of the Township, as of December 31, 2024, and 2023, or the changes in financial position thereof for the year then ended.

#### ***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 Township, 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.

***Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles***

As described in Note 2 of the financial statements, the financial statements are prepared by the Township on the basis of the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(C), which is an accounting basis other than accounting principles generally accepted in the United States of America (GAAP), to satisfy these requirements. The effects on the financial statements of the variances between the regulatory basis of accounting described in Note 2 and accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material and pervasive.

***Responsibilities of Management for the Financial Statements***

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the financial reporting provisions Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(C) permit. Management is also responsible 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 Township'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 Township'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 Township'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.

***Other Reporting Required by Government Auditing Standards***

In accordance with *Government Auditing Standards*, we have also issued our report dated October 30, 2025, on our consideration of the Township'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 Township'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 Township's internal control over financial reporting and compliance.

KEITH FABER  
Ohio Auditor of State

A handwritten signature in black ink, reading "Tiffany L. Ridenbaugh". The signature is written in a cursive, flowing style.

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

October 30, 2025

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**CROSS CREEK TOWNSHIP  
JEFFERSON COUNTY**

**COMBINED STATEMENT OF RECEIPTS, DISBURSEMENTS  
AND CHANGES IN FUND BALANCES (CASH BASIS)  
ALL GOVERNMENTAL FUND TYPES  
FOR THE YEAR ENDED DECEMBER 31, 2024**

	General	Special Revenue	Capital Projects	Permanent	Totals (Memorandum Only)
<b>Cash Receipts</b>					
Property and Other Local Taxes	\$16,805	\$606,474			\$623,279
Charges for Services		1,474			1,474
Licenses, Permits and Fees	40,306				40,306
Intergovernmental	69,980	302,955	\$98,255		471,190
Earnings on Investments	36,212	39,313		\$7	75,532
Miscellaneous	15,330	14,654			29,984
<i>Total Cash Receipts</i>	<u>178,633</u>	<u>964,870</u>	<u>98,255</u>	<u>7</u>	<u>1,241,765</u>
<b>Cash Disbursements</b>					
Current:					
General Government	167,119	54,503			221,622
Public Safety		156,885			156,885
Public Works		616,389			616,389
Health	15,606				15,606
Capital Outlay	13,987	79,861	98,255		192,103
Debt Service:					
Principal Retirement	10,000				10,000
<i>Total Cash Disbursements</i>	<u>206,712</u>	<u>907,638</u>	<u>98,255</u>	<u>0</u>	<u>1,212,605</u>
<i>Excess of Receipts Over (Under) Disbursements</i>	<u>(28,079)</u>	<u>57,232</u>	<u>0</u>	<u>7</u>	<u>29,160</u>
<b>Other Financing Receipts</b>					
Other Financial Sources	10,530				10,530
<i>Total Other Financing Receipts</i>	<u>10,530</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>10,530</u>
<i>Net Change in Fund Cash Balances</i>	<u>(17,549)</u>	<u>57,232</u>	<u>0</u>	<u>7</u>	<u>39,690</u>
<i>Fund Cash Balances, January 1</i>	<u>278,438</u>	<u>1,981,121</u>	<u>0</u>	<u>269</u>	<u>2,259,828</u>
<i>Fund Cash Balances, December 31</i>	<u>\$260,889</u>	<u>\$2,038,353</u>	<u>\$0</u>	<u>\$276</u>	<u>\$2,299,518</u>

*The notes to the financial statements are an integral part of this statement.*

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**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2024*

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**Note 1 – Reporting Entity**

The constitution and laws of the State of Ohio establish the rights and privileges of Cross Creek Township, Jefferson County, (the Township) as a body corporate and politic. A publicly elected three-member Board of Trustees directs the Township. The Township provides road and bridge maintenance to 39.959 miles of road responsible for ditches, drains, park operations, cemetery maintenance, provides police protection to the residents of the township and general governmental services.

***Joint Ventures, Jointly Government, Public Entity Risk Pools and Related Organizations***

The Township participates in the Ohio Township Association Risk Management Authority (OTARMA). It is a risk sharing pool available to all Ohio Townships. Note 6 to the financial statements provide additional information for this entity. OTARMA provides property and casualty coverage for its members. OTARMA is a member of the American Public Entity Pool (APEEP). Member Townships pay annual contributions to OTARMA. The OTARMA Program is designed to provide Ohio Townships with the coverage necessary to properly protect their assets. OTARMA handles all judgements, settlements and other expenses resulting from covered claims that exceed the members' deductibles.

One Township trustee is a member of the board of Seven Ranges Joint Fire District. The Board of Trustees is responsible for the fire protection of the District, including the power of contracting with other public entities. Seven Ranges Joint Fire District fire and emergency services to the township.

**Note 2 – Summary of Significant Accounting Policies**

***Basis of Presentation***

The Township's financial statements consist of a combined statement of receipts, disbursements and changes in fund balances (regulatory cash basis) for all governmental fund types, organized on a fund type basis.

***Fund Accounting***

The Township 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. The funds of the Township are presented below:

***General Fund*** The general fund accounts for and reports all financial resources not accounted for and reported in another fund. The general fund balance is available to the Township for any purpose provided it is expended or transferred according to the general laws of Ohio.

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2024*

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***Special Revenue Funds*** These funds account for and report the proceeds of specific revenue sources that are restricted or committed to expenditure for specified purposes other than debt service or capital projects. The Township had the following significant Special Revenue Funds:

***Road and Bridge Fund*** The Road and Bridge Fund accounts for and reports that portion of property tax monies restricted for the maintenance and repair of roads with the Township.

***Police Fund*** The police fund receipts property tax monies to be used for police protection services.

***Gas Tax Fund*** The gas tax fund accounts for and reports that portion of the State gasoline tax restricted for maintenance and repair of roads within the Township.

***Motor Vehicle License Tax Fund*** The motor vehicle license tax fund accounts for and reports that portion of motor vehicle license registration fees restricted for maintenance and repair of roads within the Township.

***Capital Project Funds*** These funds account for and report financial resources that are restricted, committed, or assigned to expenditure for capital outlays, including the acquisition or construction of capital facilities and other capital assets. The Township had the following significant capital project funds:

***Public Works Project Fund*** The public works project fund accounts for and reports activity relating to road repairs through State Public Assistance and Issue II grants within the Township.

***Permanent Funds*** These funds account for and report resources that are restricted to the extent that only earnings, and not principal, may be used for purposes that support the reporting government's programs (for the benefit of the government or its citizenry). The Township had the following significant permanent fund:

***Cemetery Endowment Fund*** – The cemetery endowment fund accounts for and reports interest earned on the nonexpendable corpus from a trust agreement restricted for the general maintenance and upkeep of the Township's cemetery. The township has one Cemetery Bequest Fund, which only the interest can be used for anything. The interest for 2024 was \$7.16, which is carried forward due the small amount.

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2024*

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***Basis of Accounting***

These financial statements follow the accounting basis permitted by the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 (C). This basis is similar to the cash receipts and disbursements accounting basis. The Township recognizes receipts when received in cash rather than when earned, and recognizes disbursements when paid rather than when a liability is incurred. Budgetary presentations report budgetary expenditures when a commitment is made (i.e., when an encumbrance is approved).

These statements include adequate disclosure of material matters, as the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 (C) permit.

***Budgetary Process***

The Ohio Revised Code requires that each fund to be budgeted annually.

***Appropriations*** Budgetary expenditures (that is, disbursements and encumbrances) may not exceed appropriations at the fund, function or object level of control and appropriations may not exceed estimated resources. The Board of Trustees must annually approve appropriation measures and subsequent amendments. Unencumbered appropriations lapse at year-end.

***Estimated Resources*** Estimated resources include estimates of cash to be received (budgeted receipts) plus unencumbered cash as of January 1. The County Budget Commission must approve estimated resources.

***Encumbrances*** The Ohio Revised Code requires the Township to reserve (encumber) appropriations when individual commitments are made. Encumbrances outstanding at year-end are carried over, and need not be reappropriated.

A summary of 2024 budgetary activity appears in Note 3.

***Deposits and Investments***

Deposits are insured by the Federal Depository Insurance Corporation or collateralized by the financial institution's public entity deposit. The township maintains a checking account and money market account. The township does not have any investments.

***Capital Assets***

The Township records disbursements for acquisitions of property, plant, and equipment when paid. The accompanying financial statements do not report these items as assets.

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2024*

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***Accumulated Leave***

Township employees earn sick and vacation time that can be used for time off. In certain circumstances, such as upon leaving employment or retirement, employees are entitled to cash payments for unused leave. The financial statements do not include a liability for unpaid leave.

***Fund Balance***

Fund balance is divided into five classifications based primarily on the extent to which the Township must observe constraints imposed upon the use of its governmental-fund resources. The classifications are as follows:

***Nonspendable*** the Township classifies assets as *nonspendable* when legally or contractually required to maintain the amounts intact. . For regulatory purposes, nonspendable fund balance includes unclaimed monies that are required to be held for five years before they may be utilized by the Township and the nonspendable portion of the corpus in permanent funds.

***Restricted*** Fund balance is *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.

***Committed*** Trustees can *commit* amounts via formal action (resolution). The Township must adhere to these commitments unless the Trustees amend the resolution. Committed fund balance also incorporates contractual obligations to the extent that existing resources in the fund have been specifically committed to satisfy contractual requirements.

***Assigned*** Assigned fund balances are intended for specific purposes but do not meet the criteria to be classified as *restricted* or *committed*. Governmental funds other than the general fund report all fund balances as *assigned* unless they are restricted or committed. In the general fund, *assigned* amounts represent intended uses established by Township Trustees or a Township official delegated that authority by resolution, or by State Statute.

***Unassigned*** Unassigned fund balance is the residual classification for the general fund and includes amounts not included in the other classifications. In other governmental funds, the unassigned classification is used only to report a deficit balance.

The Township 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.

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2024*

For regulatory purposes, limited disclosure related to fund balance is included in Note 10.

**Note 3 – Budgetary Activity**

Budgetary activity for the year ending 2024 as follows:

2024 Budgeted vs. Actual Receipts			
Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$189,163	\$189,163	\$0
Special Revenue	964,870	964,870	0
Capital Projects	98,255	98,255	0
Permanent	7	7	0
Total	<u>\$1,252,295</u>	<u>\$1,252,295</u>	<u>\$0</u>

2024 Budgeted vs. Actual Budgetary Basis Expenditures			
Fund Type	Appropriation Authority	Budgetary Expenditures	Variance
General	\$216,057	\$206,712	\$9,345
Special Revenue	1,399,447	907,638	206,122
Capital Projects	74,979	98,255	(23,276)
Total	<u>\$1,690,483</u>	<u>\$1,212,605</u>	<u>\$192,191</u>

Contrary to Ohio law, budgetary expenditures exceeded appropriation authority in the Public Works Commission fund by \$23,276 for the year ended December 31, 2024.

**Note 4 – Deposits and Investments**

To improve cash management, cash received by the Township is pooled. Monies for all funds are maintained in this pool. The Ohio Revised Code prescribes allowable deposits and investments. A summary of the Township's deposit and investment accounts are as follows:

	2024
<b>Cash Management Pool:</b>	
Demand deposits	\$20,384
Other time deposits (savings and NOW accounts)	<u>2,279,134</u>
Total deposits	<u>\$2,299,518</u>

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2024*

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***Deposits***

Deposits are insured by the Federal Deposit Insurance Corporation; or collateralized by securities specifically pledged by the financial institution to the Township; or collateralized through 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.

**Note 5 – Property Taxes**

Real property taxes become a lien on January 1 preceding the October 1 date for which the Trustees adopted tax rates. The State Board of Tax Equalization adjusts these rates for inflation. Property taxes are also reduced for applicable homestead exemption credits and/or homestead and rollback deductions. The financial statements include these credits and/or deduction amounts the State pays as Intergovernmental Receipts. Payments are due to the County by December 31. If the property owner elects to pay semiannually, the first half is due December 31. The second half payment is due the following June 20.

The County is responsible for assessing property, and for billing, collecting, and distributing all property taxes on behalf of the Township.

**Note 6– Risk Management**

**Risk Pool Membership**

The Township is a member of the Ohio Township Association Risk Management Authority (The Pool). The Pool assumes the risk of loss up to the limits of the Township’s policy. The Pool covers the following risks:

- General liability and casualty
- Public official’s liability
- Cyber
- Law enforcement liability
- Automobile liability
- Vehicles
- Property
- Equipment breakdown



**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2024*

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The Pool reported the following summary of assets and actuarially-measured liabilities available to pay those liabilities as of December 31:

	<u>2024</u>
Cash and investments	\$ 32,822,076
Actuarial liabilities	\$ 12,568,762

**Workers' Compensation**

Workers' Compensation coverage is provided by the State of Ohio. The Township pays the State Workers' Compensation System a premium based on a rate of \$100 of salaries. The rate is calculated based on accident history and administrative costs.

**Note 7– Defined Benefit Pension Plans**

***Ohio Public Employees Retirement System***

For the year 2024, 18 employees belong to the Ohio Public Employees Retirement System (OPERS). OPERS is a cost-sharing, multiple-employer plan. The Ohio Revised Code prescribes this plan's benefits, which include postretirement healthcare and survivor and disability benefits.

The Ohio Revised Code also prescribes contribution rates. OPER's members contributed 10%, of their gross salaries and the Township contributed an amount equaling 14% of participants' gross salaries. The Township has paid all contributions required through December 31, 2024.

All Township police officers are excluded from OP&F Pension. All police officers are part time with the exception of *one (1) full time officers who contribute to OPERS Police Fund*. The part time officers contribute to the local OPERS. The second full time officer is a retired Steubenville Police Officer and contributes in the Regular OPERS.

**Note 8 – Postemployment Benefits**

OPERS offers cost-sharing, multiple-employer defined benefit postemployment plans. 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. Accounts that retirees use to be reimbursed for health care expenses. For calendar year 2024, the portion of OPERS employer contributions allocated to health care was 0 percent for members in the traditional pension plan and 2 percent for members in the combined plan.

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2024*

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For 2024, the portion of employer contributions OPERS allocated to health care for members in the member-directed plan was 4.0 percent; however, a portion of the health care rate was funded with reserves.

**Note 9 – Debt**

Debt outstanding at December 31, 2024, was as follows:

	<u>Principal</u>	<u>Interest Rate</u>
Local Government Innovation Fund		
Loan	<u>\$20,000</u>	0%
Total	<u><u>\$20,000</u></u>	

The Board of Trustees applied for and received an interest free loan for 10 years @ \$10,000.00 a year from the Ohio Development Service Agency for the purchase of the building located at 1267 Cadiz Road on May 05, 2014. The building was purchased on Oct 05, 2015 and the \$100,000.00 was received. The loan included a grace period of no payment until January 31, 2017. The balance of the loan at the end of 2024 was \$20,000.

***Amortization***

Amortization of the above debt, including interest, is scheduled as follows:

Year Ending December 31:	Local Governmental Innovation Fund Loan
2025	<u>\$10,000</u>
2026	<u>10,000</u>
	<u><u>\$20,000</u></u>

**Note 10 – Fund Balances**

Included in fund balance are amounts the Township cannot spend, including the unexpendable corpus of the permanent funds. 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 balances of these amounts were as follows:

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2024*

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Fund Balances	Permanent
Nonspendable	\$262
Total	\$262

The fund balance of special revenue funds is either restricted or committed. The fund balance of capital projects funds are restricted, committed, or assigned. The fund balance of permanent funds that is not part of the nonspendable corpus is either restricted or committed. These restricted, committed, and assigned amounts in the special revenue and capital projects funds would include the outstanding encumbrances. In the general fund, outstanding encumbrances are considered assigned.

**Note 11 - COVID**

The United States and the State of Ohio declared a state of emergency in March of 2020 due to the COVID-19 pandemic. Ohio's state of emergency ended in June, 2021 while the national state of emergency continues. During 2024, the Township did not receive any additional COVID-19 funding. The Township will continue to spend available COVID-19 funding, that had been received, consistent with the applicable program guidelines. The financial impact of COVID-19 and the continuing emergency measures will impact subsequent periods of the Township. The impact on the Township's future operating costs, revenues, and additional recovery from funding, either federal or state, cannot be estimated.

The balance on December 31, 2024 was \$206,122.19 of which \$116,794.30 was used towards a boom mower and the with equipment in the amount of \$89,327.89. The purchase orders for both are in place. The township is awaiting their delivery. Due to that fact the balance is 0.

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**CROSS CREEK TOWNSHIP  
JEFFERSON COUNTY**

**COMBINED STATEMENT OF RECEIPTS, DISBURSEMENTS  
AND CHANGES IN FUND BALANCES (CASH BASIS)  
ALL GOVERNMENTAL FUND TYPES  
FOR THE YEAR ENDED DECEMBER 31, 2023**

	General	Special Revenue	Permanent	Totals (Memorandum Only)
<b>Cash Receipts</b>				
Property and Other Local Taxes	\$17,078	\$626,307		\$643,385
Charges for Services		10,374		10,374
Licenses, Permits and Fees	45,617	0		45,617
Intergovernmental	80,810	222,539		303,349
Earnings on Investments	54,490	24,984	\$7	79,481
Miscellaneous	10,198	6,024		16,222
<i>Total Cash Receipts</i>	<u>208,193</u>	<u>890,228</u>	<u>7</u>	<u>1,098,428</u>
<b>Cash Disbursements</b>				
Current:				
General Government	160,208	5,326		165,534
Public Safety		223,128		223,128
Public Works		656,543		656,543
Health	18,312			18,312
Capital Outlay	272,350			272,350
Debt Service:				
Principal Retirement	10,000	5,938		15,938
Interest and Fiscal Charges		159		159
<i>Total Cash Disbursements</i>	<u>460,870</u>	<u>891,094</u>	<u>0</u>	<u>1,351,964</u>
<i>Excess of Receipts Over (Under) Disbursements</i>	<u>(252,677)</u>	<u>(866)</u>	<u>7</u>	<u>(253,536)</u>
<b>Other Financing Receipts</b>				
Other Financing Sources	6,231			6,231
<i>Total Other Financing Receipts</i>	<u>6,231</u>	<u>0</u>	<u>0</u>	<u>6,231</u>
<i>Net Change in Fund Cash Balances</i>	<u>(246,446)</u>	<u>(866)</u>	<u>7</u>	<u>(247,305)</u>
<i>Fund Cash Balances, January 1</i>	<u>524,884</u>	<u>1,981,987</u>	<u>262</u>	<u>2,507,133</u>
<i>Fund Cash Balances, December 31</i>	<u>\$278,438</u>	<u>\$1,981,121</u>	<u>\$269</u>	<u>\$2,259,828</u>

*The notes to the financial statements are an integral part of this statement.*

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**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2023*

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**Note 1 – Reporting Entity**

The constitution and laws of the State of Ohio establish the rights and privileges of Cross Creek Township, Jefferson County, (the Township) as a body corporate and politic. A publicly elected three-member Board of Trustees directs the Township. The Township provides road and bridge maintenance to 41.814 miles of road responsible for ditches, drains, park operations, cemetery maintenance, provides police protection to the residents of the township and general governmental services.

***Joint Ventures, Jointly Government, Public Entity Risk Pools and Related Organizations***

The Township participates in the Ohio Township Association Risk Management Authority (OTARMA). It is a risk sharing pool available to all Ohio Townships. OTARMA provides property and casualty coverage for its members. OTARMA is a member of the American Public Entity Pool (APEEP). Member Townships pay annual contributions to OTARMA. The OTARMA Program is designed to provide Ohio Townships with the coverage necessary to properly protect their assets. OTARMA handles all judgements, settlements and other expenses resulting from covered claims that exceed the members' deductibles.

One Township trustee is a member of the board of Seven Ranges Joint Fire District. The Board of Trustees is responsible for the fire protection of the District, including the power of contracting with other public entities.

**Note 2 – Summary of Significant Accounting Policies**

***Basis of Presentation***

The Township's financial statements consist of a combined statement of receipts, disbursements and changes in fund balances (regulatory cash basis) for all governmental fund types organized on a fund type basis.

***Fund Accounting***

The Township 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. The funds of the Township are presented below:

***General Fund*** The general fund accounts for and reports all financial resources not accounted for and reported in another fund. The general fund balance is available to the Township for any purpose provided it is expended or transferred according to the general laws of Ohio.

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2023*

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***Special Revenue Funds*** These funds account for and report the proceeds of specific revenue sources that are restricted or committed to expenditure for specified purposes other than debt service or capital projects. The Township had the following significant Special Revenue Funds:

***Road and Bridge Fund*** The Road and Bridge Fund accounts for and reports that portion of property tax monies restricted for the maintenance and repair of roads with the Township.

***Police Fund*** The police fund receipts property tax monies to be used for police protection services.

***Gas Tax Fund*** The gas tax fund accounts for and reports that portion of the State gasoline tax restricted for maintenance and repair of roads within the Township.

***Motor Vehicle License Tax Fund*** The motor vehicle license tax fund accounts for and reports that portion of motor vehicle license registration fees restricted for maintenance and repair of roads within the Township.

***Permanent Funds*** These funds account for and report resources that are restricted to the extent that only earnings, and not principal, may be used for purposes that support the reporting government's programs (for the benefit of the government or its citizenry). The Township had the following significant permanent fund:

***Cemetery Endowment Fund*** – The cemetery endowment fund accounts for and reports interest earned on the nonexpendable corpus from a trust agreement restricted for the general maintenance and upkeep of the Township's cemetery. The township has one Cemetery Bequest Fund, which only the interest can be used for anything. The interest for 2023 was \$7.00, which is carried forward due the small amount.

***Basis of Accounting***

These financial statements follow the accounting basis permitted by the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 (C). This basis is similar to the cash receipts and disbursements accounting basis. The Township recognizes receipts when received in cash rather than when earned, and recognizes disbursements when paid rather than when a liability is incurred. Budgetary presentations report budgetary expenditures when a commitment is made (i.e., when an encumbrance is approved).

These statements include adequate disclosure of material matters, as the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03 (C) permit.



**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2023*

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***Budgetary Process***

The Ohio Revised Code requires that each fund to be budgeted annually.

***Appropriations Budgetary*** expenditures (that is, disbursements and encumbrances) may not exceed appropriations at the fund, function or object level of control and appropriations may not exceed estimated resources. The Board of Trustees must annually approve appropriation measures and subsequent amendments. Unencumbered appropriations lapse at year-end.

***Estimated Resources Estimated*** resources include estimates of cash to be received (budgeted receipts) plus unencumbered cash as of January 1. The County Budget Commission must approve estimated resources.

***Encumbrances*** The Ohio Revised Code requires the Township to reserve (encumber) appropriations when individual commitments are made. Encumbrances outstanding at year-end are carried over, and need not be reappropriated.

A summary of 2023 budgetary activity appears in Note 3.

***Deposits and Investments***

Deposits are insured by the Federal Depository Insurance Corporation or collateralized by the financial institution's public entity deposit. The township maintains a checking account and money market account. The township does not have any investments.

***Capital Assets***

The Township records disbursements for acquisitions of property, plant, and equipment when paid. The accompanying financial statements do not report these items as assets.

***Accumulated Leave***

Township employees earn sick and vacation time that can be used for time off. In certain circumstances, such as upon leaving employment or retirement, employees are entitled to cash payments for unused leave. The financial statements do not include a liability for unpaid leave.

***Fund Balance***

Fund balance is divided into five classifications based primarily on the extent to which the Township must observe constraints imposed upon the use of its governmental-fund resources. The classifications are as follows:

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2023*

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***Nonspendable*** the Township classifies assets as *nonspendable* when legally or contractually required to maintain the amounts intact. . For regulatory purposes, nonspendable fund balance includes unclaimed monies that are required to be held for five years before they may be utilized by the Township and the nonspendable portion of the corpus in permanent funds.

***Restricted*** Fund balance is *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.

***Committed*** Trustees can *commit* amounts via formal action (resolution). The Township must adhere to these commitments unless the Trustees amend the resolution. Committed fund balance also incorporates contractual obligations to the extent that existing resources in the fund have been specifically committed to satisfy contractual requirements.

***Assigned*** Assigned fund balances are intended for specific purposes but do not meet the criteria to be classified as *restricted* or *committed*. Governmental funds other than the general fund report all fund balances as *assigned* unless they are restricted or committed. In the general fund, *assigned* amounts represent intended uses established by Township Trustees or a Township official delegated that authority by resolution, or by State Statute.

***Unassigned*** Unassigned fund balance is the residual classification for the general fund and includes amounts not included in the other classifications. In other governmental funds, the unassigned classification is used only to report a deficit balance.

The Township 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.

For regulatory purposes, limited disclosure related to fund balance is included in Note 10.

### **Note 3 – Budgetary Activity**

Budgetary activity for the year ending 2023 as follows:

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2023*

2023 Budgeted vs. Actual Receipts			
Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$214,424	\$214,424	\$0
Special Revenue	890,234	890,228	(6)
Permanent	7	7	0
Total	<u>\$1,104,665</u>	<u>\$1,104,659</u>	<u>(\$6)</u>

2023 Budgeted vs. Actual Budgetary Basis Expenditures			
Fund Type	Appropriation Authority	Budgetary Expenditures	Variance
General	\$463,869	\$460,870	(\$2,999)
Special Revenue	891,094	891,094	0
	<u>\$1,354,963</u>	<u>\$1,351,964</u>	<u>(\$2,999)</u>

**Note 4 – Deposits and Investments**

	2023
Demand deposits	\$36,224
Other time deposits (savings and NOW accounts)	2,223,604
Total deposits	<u>\$2,259,828</u>

***Deposits***

Deposits are insured by the Federal Deposit Insurance Corporation; or collateralized by securities specifically pledged by the financial institution to the Township; or collateralized through 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

**Note 5 – Property Taxes**

Real property taxes become a lien on January 1 preceding the October 1 date for which the Trustees adopted tax rates. The State Board of Tax Equalization adjusts these rates for inflation. Property taxes are also reduced for applicable homestead exemption credits and/or homestead and rollback deductions. The financial statements include these credits and/or deduction amounts the State pays as Intergovernmental Receipts. Payments are due to the County by December 31. If the property owner elects to pay semiannually, the first half is due December 31. The second half payment is due the following June 20.

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2023*

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The County is responsible for assessing property, and for billing, collecting, and distributing all property taxes on behalf of the Township.

**Note 6– Risk Management**

**Risk Pool Membership**

The Township is a member of the Ohio Township Association Risk Management Authority (The Pool). The Pool assumes the risk of loss up to the limits of the Township's policy. The Pool covers the following risks:

- General liability and casualty
- Public official's liability
- Cyber
- Law enforcement liability
- Automobile liability
- Vehicles
- Property
- Equipment breakdown

The Pool reported the following summary of assets and actuarially-measured liabilities available to pay those liabilities as of December 31:

	<u>2023</u>
Cash and investments	\$ 33,494,457
Actuarial liabilities	\$ 10,885,549

**Workers' Compensation**

Workers' Compensation coverage is provided by the State of Ohio. The Township pays the State Workers' Compensation System a premium based on a rate of \$100 of salaries. The rate is calculated based on accident history and administrative costs.

**Note 7– Defined Benefit Pension Plans**

***Ohio Public Employees Retirement System***

For the year 2023, 18 employees belong to the Ohio Public Employees Retirement System (OPERS). OPERS is a cost-sharing, multiple-employer plan. The Ohio Revised Code prescribes this plan's benefits, which include postretirement healthcare and survivor and disability benefits.

The Ohio Revised Code also prescribes contribution rates. OPER's members contributed 10%, of their gross salaries and the Township contributed an amount equaling 14% of participants' gross salaries. The Township has paid all contributions required through December 31, 2023.

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2023*

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All Township police officers are excluded from OP&F Pension. All police officers are part time with the exception of *one (1) full time officers who contribute to OPERS Police Fund*. The part time officers contribute to the local OPERS. The second full time officer is a retired Steubenville Police Officer and contributes in the Regular OPERS.

**Note 8 – Postemployment Benefits**

OPERS offers cost-sharing, multiple-employer defined benefit postemployment plans. 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. Accounts that retirees use to be reimbursed for health care expenses. For calendar year 2023, the portion of OPERS employer contributions allocated to health care was 0 percent for members in the traditional pension plan and 2 percent for members in the combined plan. For 2023, the portion of employer contributions OPERS allocated to health care for members in the member-directed plan was 4.0 percent; however, a portion of the health care rate was funded with reserves.

**Note 9 – Debt**

Debt outstanding at December 31, 2023, was as follows:

	<u>Principal</u>	<u>Interest Rate</u>
Local Government Innovation Fund		
Loan	\$30,000	0%
Total	<u>\$30,000</u>	

The Board of Trustees applied for and received an interest free loan for 10 years @ \$10,000.00 a year from the Ohio Development Service Agency for the purchase of the building located at 1267 Cadiz Road on May 05, 2014. The building was purchased on Oct 05, 2015 and the \$100,000.00 was received. The loan included a grace period of no payment until January 31, 2017. The balance of the loan at the end of 2023 was \$30,000.00.

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2023*

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***Amortization***

Amortization of the above debt, including interest, is scheduled as follows:

Year Ending December 31:	Local Governmental Innovation Fund Loan
2024	\$10,000
2025	10,000
2026	10,000
	\$30,000

**Note 10 – Fund Balances**

Included in fund balance are amounts the Township cannot spend, including the unexpendable corpus of the permanent funds. 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 balances of these amounts were as follows:

Fund Balances	Permanent
Nonspendable	\$262
Total	\$262

The fund balance of special revenue funds is either restricted or committed. The fund balance of capital projects funds are restricted, committed, or assigned. The fund balance of permanent funds that is not part of the nonspendable corpus is either restricted or committed. These restricted, committed, and assigned amounts in the special revenue and capital projects funds would include the outstanding encumbrances. In the general fund, outstanding encumbrances are considered assigned.

**Note 11. COVID**

The United States and the State of Ohio declared a state of emergency in March of 2020 due to the COVID-19 pandemic. Ohio's state of emergency ended in June, 2021 while the national state of emergency continues. During 2023, the Township did not receive any additional COVID-19 funding. The Township will continue to spend available COVID-19 funding, that had been received, consistent with the applicable program guidelines. The financial impact of COVID-19 and the continuing emergency measures will impact subsequent periods of the Township. The impact on the Township's future operating costs, revenues, and additional recovery from funding, either federal or state, cannot be estimated.

**Cross Creek Township**  
*Jefferson County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2023*

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The balance January 01, 2023 was \$465,950.21 of which \$200,000.00 was used towards the purchase of a new Snow Plow truck and \$5,325.64 for radios for the truck. The COVID Fund balance (American Rescue) on December 31, 2023 was \$260,624.57. The Board of Trustees are discussing how to use the remainder of the funds.

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# OHIO AUDITOR OF STATE KEITH FABER



65 East State Street  
Columbus, Ohio 43215  
ContactUs@ohioauditor.gov  
800-282-0370

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

Cross Creek Township  
Jefferson County  
1267 Cadiz Road  
Wintersville, Ohio 43953

To the Board of Trustees:

We have audited, in accordance with 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 cash balances, receipts, and disbursements for each governmental fund type as of and for the years ended December 31, 2024 and 2023 and the related notes to the financial statements of Cross Creek Township, Jefferson County, (the Township) and have issued our report thereon dated October 30, 2025, wherein we noted the Township followed financial reporting provisions Ohio Rev. Code § 117.38 and Ohio Administrative Code Section 117-2-03(C) permit, described in Note 2.

### ***Report on Internal Control Over Financial Reporting***

In planning and performing our audit of the financial statements, we considered the Township'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 opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Township's internal control. Accordingly, we do not express an opinion on the effectiveness of the Township'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 Township'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. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses or significant deficiencies may exist that were not identified.


***Report on Compliance and Other Matters***

As part of obtaining reasonable assurance about whether the Township'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 instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

***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 Township'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 Township's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

KEITH FABER  
Ohio Auditor of State



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

October 30, 2025

# OHIO AUDITOR OF STATE KEITH FABER



**CROSS CREEK TOWNSHIP**

**JEFFERSON 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 12/4/2025**

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

This report is a matter of public record and is available online at  
[www.ohioauditor.gov](http://www.ohioauditor.gov)