

Citizen Auditors of Ohio

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Toledo Metropolitan Area – 2019 Governmental Funds - Per Capita Analysis

Citizen Auditors of Ohio have prepared this report of the major communities in the Toledo Metropolitan Area (TMA) Governmental Funds (combination of General, Special Revenue, Debt Service, and Capital Funds) on a Per Capita basis along with an analysis of that data for fiscal year 2019. The report is designed to provide a specific focus on a per capita (or per person) analysis of governmental funds financial results along with graphic presentations to aid citizens and taxpayers in reviewing the performance of the overall governmental financial operations for their community in comparison to other communities along with the combined average(s) of the major communities in the TMA for comparative analysis.

The primary purpose of this report is to provide ‘citizens/taxpayers’ a summary report on a per capita basis along with a comparison of how their own communities Governmental Funds financial performance stacks up with the average(s) of all the communities in the TMA, and to other similar communities within the TMA. The report has been developed and prepared to demonstrate in a visual manner that provides a simple graphic format so that ‘citizens/taxpayers’ can ask informed questions, formulate concerns, or issues that they can seek answers to from their Mayor(s), Council(s), Trustee’s, and community Administrators’ such as: How or why there are financial differences in per capita revenues, expenditures to the averages or other communities? What are the spending priorities of our community? How can operational improvements or cost efficiencies be implemented? Is your government providing for the general health, safety, and welfare of the ‘citizens/taxpayers’ in a financially sustainable means? Are we getting the best value or cost effective use of our tax dollars when compared to other communities or the average(s) in our Metropolitan area?

Our hope and plan is that this form of data presentation will stimulate awareness and discussion between elected representatives and the ‘citizens/taxpayers’ resulting in the utilization of taxpayer resources in a more transparent, accountable, and familiar way to the public as the beneficiaries and contributors of tax dollars for the various public services provided by each community. As Thomas Jefferson often stated ‘Information is the currency of democracy’; let the reader of these reports become informed and enlightened into their government(s) sources and uses

of their tax dollars; lest we all remain uninformed 'citizens/taxpayers' and thereby contribute to a bankrupted democracy in which everyone losses! An informed 'citizen/taxpayer' is an asset to society and makes sound informed financial decisions! Uninformed or bad decisions in life are generally the result of ignorance and/or bad information!

In order to assist in the understanding the vast amount of information in this report, let us begin with some definitions that will prove invaluable in determining where a communities taxes and other revenues are sourced from and on what programs such as Public Safety, General Government, Capital Outlay, etc. they are prioritized for spending/expenditure.

Definitions

- **Governmental Funds** – Are the combined results of the following fund types; General Funds, Special Revenue Funds, Debt Service Funds, and Capital Improvement Funds financial operations and are reported on the modified accrual method of accounting.
- **General Funds** - The general fund is used to account for and report all financial resources not accounted for and reported in another fund. The general fund balance is available to the Community for any purpose provided it is expended or transferred according to the Charter of the Community and/or the general laws of Ohio.
- **Special Revenue Funds** - The special revenue funds are used to account for all specific financial resources that are restricted or committed to expenditures for specified purposes other than debt service or capital projects.
- **Debt Service Funds** - The bond retirement fund is used to account for monies used for the purpose of retiring principal and interest on debt.
- **Capital Projects Funds** - The capital project funds are used to account for financial resources that are restricted, committed, or assigned to expenditures for capital outlays including the acquisition or construction of capital facilities and other capital assets, other than those financed by proprietary fund types.
- **General Government** - (Community Council, Mayor, Community Manager, Civil Service, Human Resources, Information Technology, Law Director, Finance Department, Engineering Department, Building Department, Planning Department, and Economic Development) expenditures.
- **Public Safety** - (Police, Fire, Dispatch, and EMT) expenditures. *Note (2): City of Sylvania property taxes and public safety are increased by \$4,000,000 and Sylvania Twp are decreased by the same amount for Fire/EMT Services that are collected in property taxes and paid by Sylvania Twp on behalf of the City of Sylvania; thereby equalizing fairly the actual costs for Public Safety.*

- **Leisure Time Activities** - (Parks, Recreation Centers, Pools, Fitness Center, Golf Courses, etc) expenditures.
- **Transportation** - Roads, Sidewalks, Storm Sewers, Snow Plowing, etc) expenditures.
- **Capital Outlay** - (Investments in land, buildings, roads, storm sewers, fire/police equipment, dump trucks, and other capital assets) expenditures.
- **Debt Service** - (Principal & Interest on bonds, etc) expenditures.
- **Public Health** - (Metropolitan area Health Department, etc) expenditures.
- **Community Development** - (includes depreciation expenses) and other public utilities expenditures.
- **Accountability** - *Being obliged to explain one's actions, to justify what one does. Accountability requires governments to be answerable to the citizenry – to justify the raising of public resources and the purposes for which they are used. Governmental accountability is based on the belief that the citizenry has a 'right to know,' a right to receive openly declared facts that may lead to public debate by the citizens and their elected representatives.*
- **Intergovernmental Revenues** – revenues such as State Revenue Sharing, State/Federal Grants, and intergovernmental service contracts for fire or police services are examples.
- **JEDD** – Joint Economic Development District income tax revenue sharing agreements between municipal and township communities. Note: Not all communities that have JEDD Districts separate the JEDD revenues for reporting.
- **Net Change in Fund Balance** - the net gain or (loss) of Total Revenues minus Total Expenditures and plus/minus Other Financing Sources (debt issuances, inter-fund transfers, etc.). The impact of the gain or (loss) is taken against the Beginning of the Year Fund Balance to arrive at the End of the Year Fund Balance.
- **Per Capita** – means the impact on an individual person; normally determined by taking a number and dividing it by the total population.

Analysis and Summary Report by Per Capita

Our report documents only audited information as reported and filed with the Ohio State Auditor's Office and the U S Census Bureau which contains many variables and interpretations, so much in fact, that any and all in-depth analysis, articles, and opinions from Citizen Auditor, Loren Sengstock, will be presented in other media venues, such as the Toledo Patch (<https://patch.com/ohio/toledo/posts>) or Face book, referencing this report as the source document.

The reader(s) of this report must be forewarned that such summarized governmental funds data is always subject to further understanding and investigation in order to provide absolute reliability in assessing broad brushed criticisms or praises on any one community; however, this report and the averages presented are based upon audited GAAP based financial reports and reliable for promoting financial assumptions and determinations in holding public offices accountable for variances to averages of 5% or more, in that the reader can be assured. For instance, if say General Government program expenditures are for instance, 25% higher than the average, the reader could draw the conclusion that their community is either providing considerably more administrative oversight or should be confronted for a detailed explanation as to 'why' their community cannot provide cost effective administrative oversight of governmental operations to similar communities or the averages of all the communities within the same TMA.

The database reports and graphs of this report are presented in Appendix's 'A' which contains the source database combining reports and comparative analytic graphs and Appendix 'B' which contains the per capita revenue and expenditure graphs of the communities in the TMA and compared to the averages that is a primary focus of this entire report. The Appendix indexes are as follows:

Appendix 'A'

Appendix A - Page 1 – Actual revenues, expenditures, operating income (loss), net change in fund balance with fund balances at the beginning and ending of 2019 as reported in the audited financial reports obtained at the Ohio State Auditor's website (City of Sylvania and Sylvania Twp Public Safety amounts have been adjusted to represent each communities estimated portion of Fire/EMT Services which are only reported in the Twp's report according to historical precedence). The ending fund balance as a percentage of annual expenditures (the national GFOA [Government Finance Officers Association] recommends that approximate 25% of annual expenditures be carried as a reserve for unforeseen financial risks), populations from the U S Census, income tax rates, and property tax effective rates for residential/agriculture and commercial/industrial property. Grand totals for all communities and averages are calculated providing both the dollar amount and percentage allocations of revenues and expenditures.

Appendix A - Page 2 – Average municipal revenues and expenditures graphs representing where our tax dollars come from and where they are spent.

Appendix A - Page 3 – Is the database created on Page 1 and dividing it by the population's to arrive at per capita (per person) amounts and percentages which are used to create the other individual graphs for revenues, expenditures by programs, total revenues by community, total expenditures by community, net changes in fund balance by community, and beginning/ending fund balances by community.

Appendix A - Page 4 – Public Safety, Debt Service, Transportation, and General Government program expenditures per capita by community graphs. See Note (2) on page 2.

Appendix A - Page 5 – Community & Economic Development, Capital Outlay, Leisure Time Activities, and Public Health program expenditures per capita by community graphs.

Appendix A - Page 6 – Municipal Income Taxes, Intergovernmental, Property Taxes, and Charges for Services revenue sources per capita by community graphs.

Appendix A - Page 7 – Licenses, Fees, Fines, Forfeitures; Miscellaneous Income; Special Assessments; and Other Local Taxes & JEDD revenues sources per capita by community graphs.

Appendix A - Page 8 – Investment Income; Total Revenues; Total Expenditures; and Net Changes in Governmental Fund Balance revenue sources and totals per capita by community graphs.

Appendix A - Page 9 – Beginning and Ending Governmental Funds balances per capita by community graph.

Appendix A - Page 10 – Combined Income Taxes and Property Taxes per capita by community graph.

Appendix A - Page 11 – Residential/Agriculture Effective Property Tax Rates vs. Toledo Metropolitan Area Average by community graph.

Appendix A - Page 12 – Commercial/Industrial Effective Property Tax Rates vs. Toledo Metropolitan Area Average by community graph.

Appendix 'B'

Appendix B - Page 1 – City of Toledo governmental revenues and expenditures with totals and averages for all communities in Toledo Metropolitan Area are graphically compared.

Appendix B - Page 2 – City of Maumee governmental revenues and expenditures with totals and averages for all communities in Toledo Metropolitan Area are graphically compared.

Appendix B - Page 3 – City of Perrysburg governmental revenues and expenditures with totals and averages for all communities in Toledo Metropolitan Area are graphically compared.

Appendix B - Page 4 – Village of Ottawa Hills governmental revenues and expenditures with totals and averages for all communities in Toledo Metropolitan Area are graphically compared.

Appendix B - Page 5 – Springfield Township governmental revenues and expenditures with totals and averages for all communities in Toledo Metropolitan Area are graphically compared.

Appendix B - Page 6 – City of Rossford governmental revenues and expenditures with totals and averages for all communities in Toledo Metropolitan Area are graphically compared.

Appendix B - Page 7 – City of Oregon governmental revenues and expenditures with totals and averages for all communities in Toledo Metropolitan Area are graphically compared.

Appendix B - Page 8 – City of Sylvania governmental revenues and expenditures with totals and averages for all communities in Toledo Metropolitan Area are graphically compared. (See Note (2) on page 2)

Appendix B - Page 9 – Sylvania Township governmental revenues and expenditures with totals and averages for all communities in Toledo Metropolitan Area are graphically compared. (See Note (2) on page 2)

Appendix B - Page 10 – City of Northwood governmental revenues and expenditures with totals and averages for all communities in Toledo Metropolitan Area are graphically compared.

If any reader reviewing this report has any questions, issue(s), corrections, or concerns, please contact Citizen Auditors of Ohio at the contact information contained herein. The data contained in this report was input by Citizen Auditor, Mr. Loren Sengstock. The reports and any opinions contained herein are those of Citizen Auditors of Ohio only and no public charges for or expenses were incurred in the production thereof.

Toledo Metro Area - Governmental Funds - Per Capita Analysis

Toledo Metro Area - Governmental Funds - Per Capita Analysis Fiscal Year 2019 - Audited Annual Reports

Description	Toledo	Sylvania (2)	Sylvania Twp(2)	Springfield Twp	Ottawa Hills	Maumee	Perrysburg	Rossford	Oregon	Northwood	Metro Area Totals (1)	Metro Area Average (1)	Metro Area Total Average % (1)
Revenues:													
Municipal Income Tax	\$ 189,434,000	\$ 11,484,066	\$ -	\$ -	\$ 3,737,191	\$ 16,692,113	\$ 20,537,602	\$ 4,897,033	\$ 21,387,943	\$ 6,243,886	\$ 274,413,834	\$ 27,441,383	50.8%
Intergovernmental	\$ 74,430,000	\$ 3,148,672	\$ 4,408,134	\$ 3,228,859	\$ 813,405	\$ 3,447,894	\$ 3,360,030	\$ 1,824,566	\$ 4,481,623	\$ 861,462	\$ 100,004,645	\$ 10,000,465	18.5%
Property Taxes (2)	\$ 12,642,000	\$ 5,974,787	\$ 14,002,189	\$ 5,926,526	\$ 1,166,881	\$ 1,548,503	\$ 3,286,649	\$ 811,397	\$ 1,092,916	\$ 225,121	\$ 46,676,969	\$ 4,667,697	8.6%
Charges for Services	\$ 30,045,000	\$ 630,743	\$ 1,486,121	\$ 1,516,618	\$ 156,188	\$ 1,215,849	\$ 1,086,049	\$ 241,746	\$ 2,552,552	\$ 396,942	\$ 39,327,808	\$ 3,932,781	7.3%
Licenses, Fees, Fines, & Forefeitures	\$ 13,788,000	\$ 1,832,215	\$ 164,296	\$ 264,287	\$ 51,024	\$ 1,765,782	\$ 1,213,749	\$ 60,306	\$ 619,931	\$ 256,178	\$ 20,015,768	\$ 2,001,577	3.7%
Miscellaneous Income	\$ 8,624,000	\$ 395,888	\$ 249,617	\$ 258,973	\$ 302,790	\$ 710,381	\$ 867,525	\$ 353,077	\$ 842,360	\$ 206,381	\$ 12,810,992	\$ 1,281,099	2.4%
Special Assessments	\$ 28,977,000	\$ 952,760	\$ 420,969	\$ 406,733	\$ 127,158	\$ 773,285	\$ 232,674	\$ 221,768	\$ 743,381	\$ 112,816	\$ 32,968,544	\$ 3,296,854	6.1%
Other Local Taxes & JEDD	\$ -	\$ -	\$ 694,696	\$ -	\$ -	\$ 2,316,281	\$ -	\$ 1,552,868	\$ 647,371	\$ 261,267	\$ 5,472,483	\$ 547,248	1.0%
Investment Income	\$ 2,512,000	\$ 580,868	\$ 740,957	\$ 118,864	\$ 161,267	\$ 1,425,851	\$ 679,459	\$ 151,179	\$ 1,498,624	\$ 425,812	\$ 8,294,881	\$ 829,488	1.5%
Total Revenues	\$ 360,452,000	\$ 24,999,999	\$ 22,166,979	\$ 11,720,860	\$ 6,515,904	\$ 29,895,939	\$ 31,263,737	\$ 10,113,940	\$ 33,866,701	\$ 8,989,865	\$ 539,985,924	\$ 53,998,592	100.0%
Expenditures:													
Public Safety (2)	\$ 178,826,000	\$ 9,716,032	\$ 14,117,919	\$ 6,101,143	\$ 2,091,284	\$ 11,150,302	\$ 10,489,341	\$ 2,776,846	\$ 12,547,303	\$ 3,102,685	\$ 250,918,855	\$ 25,091,886	46.3%
Debt Service	\$ 22,525,000	\$ 1,756,990	\$ 743,615	\$ 148,515	\$ 28,766	\$ 2,521,874	\$ 4,160,045	\$ 543,821	\$ 692,313	\$ 394,392	\$ 33,515,331	\$ 3,351,533	6.2%
Transportation	\$ 45,001,000	\$ 2,740,208	\$ 3,660,765	\$ 1,170,046	\$ 522,224	\$ 2,514,702	\$ 4,132,562	\$ 972,923	\$ 4,755,284	\$ 626,184	\$ 66,095,898	\$ 6,609,590	12.2%
General Government	\$ 27,192,000	\$ 4,895,649	\$ 1,473,893	\$ 1,286,385	\$ 725,337	\$ 4,252,789	\$ 5,125,308	\$ 1,500,431	\$ 4,537,665	\$ 1,489,483	\$ 52,478,940	\$ 5,247,894	9.7%
Community & Economic Development	\$ 21,023,000	\$ 684,536	\$ 541,194	\$ -	\$ 452,120	\$ 3,714,629	\$ 2,741,584	\$ 326,781	\$ 3,013,912	\$ 347,953	\$ 32,845,709	\$ 3,284,571	6.1%
Capital Outlay	\$ 48,526,000	\$ 3,473,850	\$ 742,052	\$ 2,723,733	\$ 2,203,379	\$ 3,775,012	\$ 4,623,720	\$ 2,541,862	\$ 12,961,147	\$ 1,732,388	\$ 83,303,143	\$ 8,330,314	15.4%
Leisure Time Activities	\$ 3,289,000	\$ 966,890	\$ -	\$ 157,265	\$ 480,030	\$ 1,885,585	\$ 1,562,102	\$ 450,913	\$ 2,204,202	\$ 61,660	\$ 11,057,647	\$ 1,105,765	2.0%
Public Health	\$ 10,401,000	\$ 114,088	\$ 194,518	\$ 26,797	\$ 34,724	\$ 206,282	\$ 27,721	\$ -	\$ 453,460	\$ 5,482	\$ 11,464,072	\$ 1,146,407	2.1%
Total Expenditures	\$ 356,783,000	\$ 24,348,243	\$ 21,473,956	\$ 11,613,884	\$ 6,537,864	\$ 30,021,175	\$ 32,862,383	\$ 9,113,577	\$ 41,165,286	\$ 7,760,227	\$ 541,679,595	\$ 54,167,960	100.0%
Operating Income (Loss)	\$ 3,669,000	\$ 651,756	\$ 693,023	\$ 106,976	\$ (21,960)	\$ (125,236)	\$ (1,598,646)	\$ 1,000,363	\$ (7,298,585)	\$ 1,229,638	\$ (1,693,671)	\$ (169,367)	
Other Financing Sources (Transfers)	\$ 10,167,000	\$ 911,633	\$ 104,751	\$ 24,085	\$ 171,973	\$ 488,888	\$ 3,955,000	\$ 53,000	\$ 3,834,880	\$ 12,350	\$ 19,723,560	\$ 1,972,356	
Net Change in Fund Balance	\$ 13,836,000	\$ 1,563,389	\$ 797,774	\$ 131,061	\$ 150,013	\$ 363,652	\$ 2,356,354	\$ 1,053,363	\$ (3,463,705)	\$ 1,241,988	\$ 18,029,889	\$ 1,802,989	
Fund Balance (Deficit) Beginning of Year	\$ 53,652,000	\$ 20,137,923	\$ 30,838,028	\$ 9,483,133	\$ 8,108,896	\$ 32,265,088	\$ 22,139,675	\$ 15,289,691	\$ 39,073,732	\$ 14,350,497	\$ 245,338,663	\$ 24,533,866	
Fund Balance (Deficit) End of Year	\$ 67,488,000	\$ 21,701,312	\$ 31,635,802	\$ 9,614,194	\$ 8,258,909	\$ 32,628,740	\$ 24,496,029	\$ 16,343,054	\$ 35,610,027	\$ 15,592,485	\$ 263,368,552	\$ 26,336,855	
Ending Fund Balance - % of Expenditures (18.9%	(2) 89.1%	(2) 147.3%	82.8%	126.3%	108.7%	74.5%	179.3%	86.5%	200.9%	48.6%	48.6%	

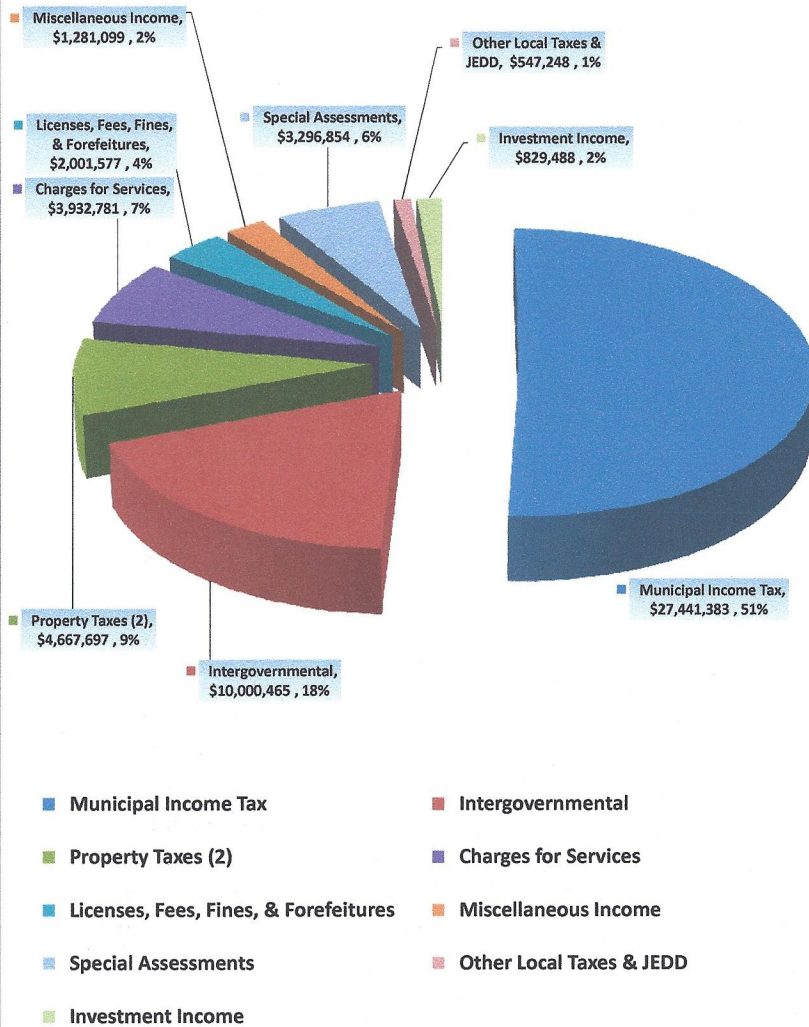
(2) Sylvania City & Sylvania Twp Adjusted for Fire Service(Public Safety) & Property Taxes-\$4,000,000 (offsetting revenues/expenses)

Toledo Metro Area - Populations & Income Tax Rates (As of 12/31/2019)

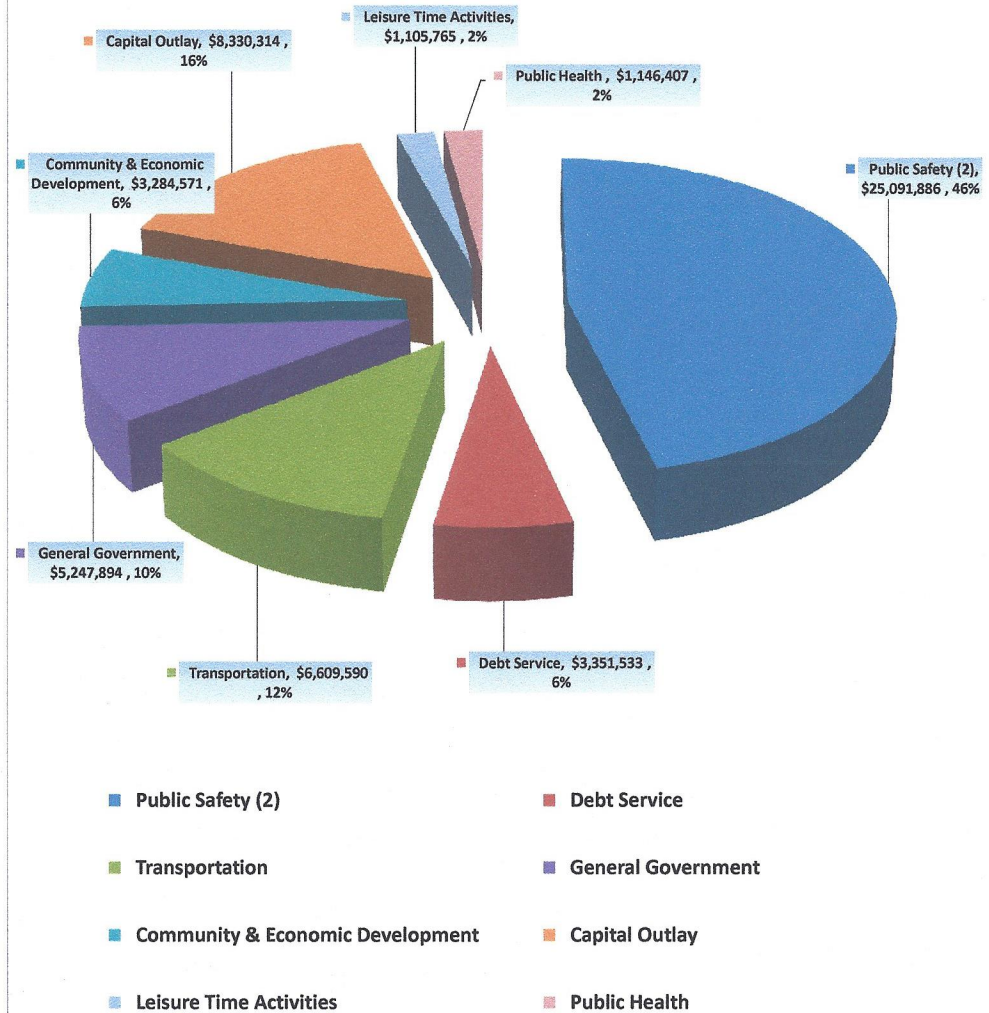
											Metro Area Total	Metro Area Average
Population [2019 Estimates - US Census Bureau]	272,779	19,311	29,686	26,443	4,488	13,669	21,626	6,562	20,055	5,434	420,053	
Income Tax Rates [12/31/2019]	2.25%	1.50%	0.00%	0.00%	1.50%	1.50%	1.50%	2.25%	2.25%	1.50%		
Property Tax Effective Rates [2019 Res/Ag]	75.005563	88.183849	92.823037	76.662586	110.221431	86.016170	71.091465	77.214465	68.380301	68.416844		81.401571
Property Tax Effective Rates [2019 Comm/Ind]	95.660371	100.843144	105.552464	84.026618	146.959316	103.115067	76.315417	89.432553	87.361948	88.053856		97.732075

Toledo Metro Area - Governmental Funds - Per Capita Analysis

Toledo Metro Area - 2019 Average Governmental Revenues



Toledo Metro Area - 2019 Average Governmental Program Expenditures



Toledo Metro Area - Governmental Funds - Per Capita Analysis

Toledo Metro Area - Governmental Funds - Per Capita Fiscal Year 2019 - Audited Reports

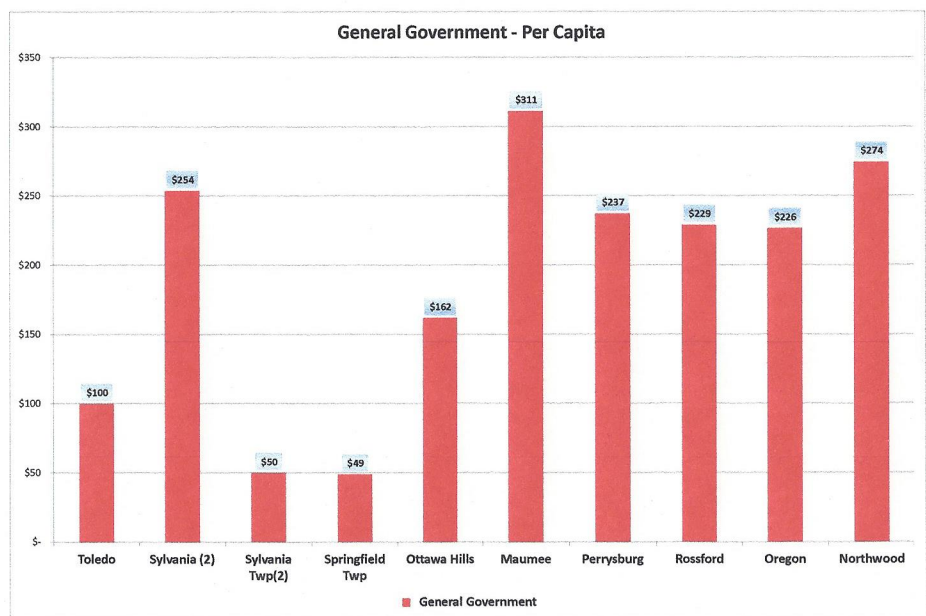
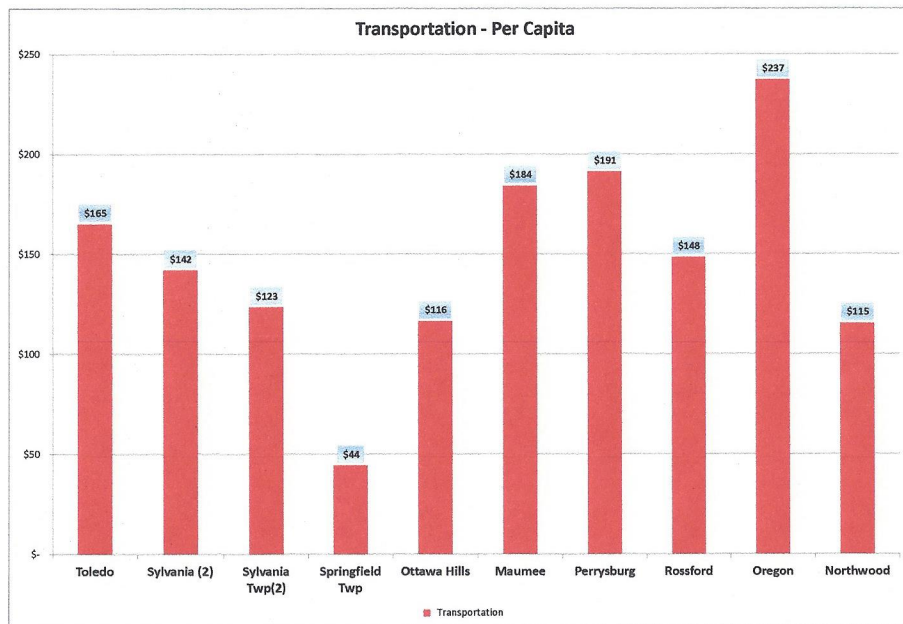
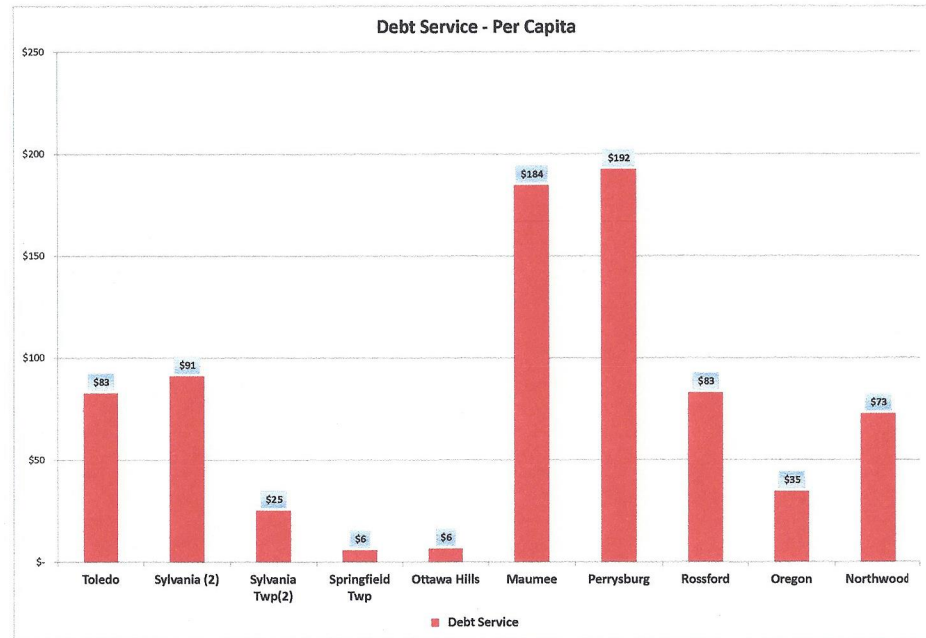
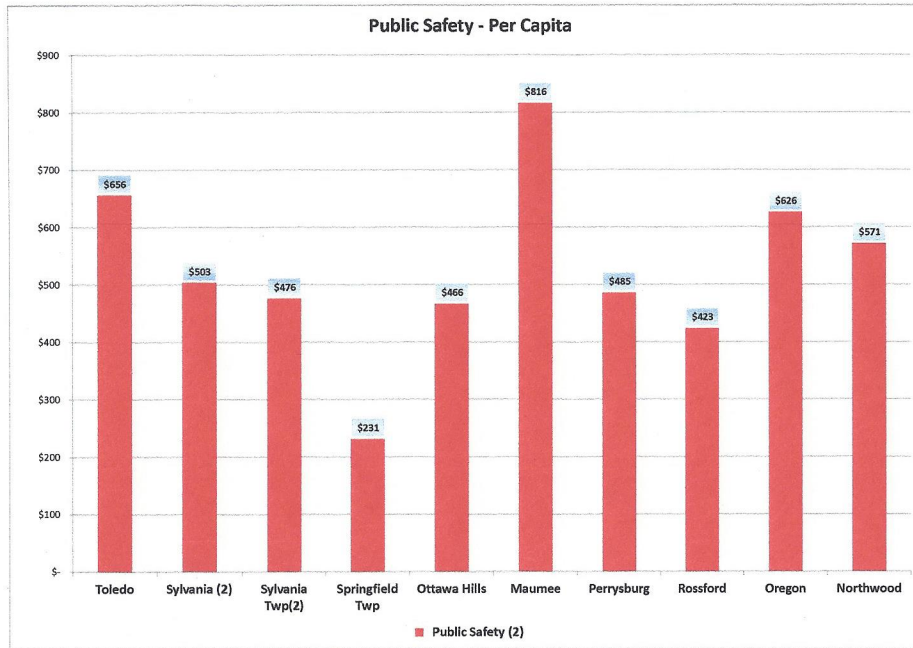
Description	Toledo	Sylvania (2)	Sylvania Twp(2)	Springfield Twp	Ottawa Hills	Maumee	Perrysburg	Rossford	Oregon	Northwood	Metro Area Average (1)	Metro Area Average % (1)
Revenues:												
Municipal Income Tax	\$ 694	\$ 595	\$ -	\$ -	\$ 833	\$ 1,221	\$ 950	\$ 746	\$ 1,066	\$ 1,149	\$ 653	50.8%
Intergovernmental	\$ 273	\$ 163	\$ 148	\$ 122	\$ 181	\$ 252	\$ 155	\$ 278	\$ 223	\$ 159	\$ 238	18.5%
Property Taxes (2)	\$ 46	\$ 309	\$ 472	\$ 224	\$ 260	\$ 113	\$ 152	\$ 124	\$ 54	\$ 41	\$ 111	8.6%
Charges for Services	\$ 110	\$ 33	\$ 50	\$ 57	\$ 35	\$ 89	\$ 50	\$ 37	\$ 127	\$ 73	\$ 94	7.3%
Licenses, Fees, Fines, & Forefeitures	\$ 51	\$ 95	\$ 6	\$ 10	\$ 11	\$ 129	\$ 56	\$ 9	\$ 31	\$ 47	\$ 48	3.7%
Miscellaneous Income	\$ 32	\$ 21	\$ 8	\$ 10	\$ 67	\$ 52	\$ 40	\$ 54	\$ 42	\$ 38	\$ 30	2.4%
Special Assessments	\$ 106	\$ 49	\$ 14	\$ 15	\$ 28	\$ 57	\$ 11	\$ 34	\$ 37	\$ 21	\$ 78	6.1%
Other Local Taxes & JEDD	\$ -	\$ -	\$ 23	\$ -	\$ -	\$ 169	\$ -	\$ 237	\$ 32	\$ 48	\$ 13	1.0%
Investment Income	\$ 9	\$ 30	\$ 25	\$ 4	\$ 36	\$ 104	\$ 31	\$ 23	\$ 75	\$ 78	\$ 20	1.5%
Total Revenues	\$ 1,321	\$ 1,295	\$ 747	\$ 443	\$ 1,452	\$ 2,187	\$ 1,446	\$ 1,541	\$ 1,689	\$ 1,654	\$ 1,286	100.0%
Expenditures:												
Public Safety (2)	\$ 656	\$ 503	\$ 476	\$ 231	\$ 466	\$ 816	\$ 485	\$ 423	\$ 626	\$ 571	\$ 597	46.3%
Debt Service	\$ 83	\$ 91	\$ 25	\$ 6	\$ 6	\$ 184	\$ 192	\$ 83	\$ 35	\$ 73	\$ 80	6.2%
Transportation	\$ 165	\$ 142	\$ 123	\$ 44	\$ 116	\$ 184	\$ 191	\$ 148	\$ 237	\$ 115	\$ 157	12.2%
General Government	\$ 100	\$ 254	\$ 50	\$ 49	\$ 162	\$ 311	\$ 237	\$ 229	\$ 226	\$ 274	\$ 125	9.7%
Community & Economic Development	\$ 77	\$ 35	\$ 18	\$ -	\$ 101	\$ 272	\$ 127	\$ 50	\$ 150	\$ 64	\$ 78	6.1%
Capital Outlay	\$ 178	\$ 180	\$ 25	\$ 103	\$ 491	\$ 276	\$ 214	\$ 387	\$ 646	\$ 319	\$ 198	15.4%
Leisure Time Activities	\$ 12	\$ 50	\$ -	\$ 6	\$ 107	\$ 138	\$ 72	\$ 69	\$ 110	\$ 11	\$ 26	2.0%
Public Health	\$ 38	\$ 6	\$ 7	\$ 1	\$ 8	\$ 15	\$ 1	\$ -	\$ 23	\$ 1	\$ 27	2.1%
Total Expenditures	\$ 1,308	\$ 1,261	\$ 723	\$ 439	\$ 1,457	\$ 2,196	\$ 1,520	\$ 1,389	\$ 2,053	\$ 1,428	\$ 1,290	100.0%
Operating Income (Loss)	\$ 13	\$ 34	\$ 23	\$ 4	\$ (5)	\$ (9)	\$ (74)	\$ 152	\$ (364)	\$ 226	\$ (4)	
Other Financing Sources (Transfers)	\$ 37	\$ 47	\$ 4	\$ 1	\$ 38	\$ 36	\$ 183	\$ 8	\$ 191	\$ 2	\$ 47	
Net Change in Fund Balance	\$ 51	\$ 81	\$ 27	\$ 5	\$ 33	\$ 27	\$ 109	\$ 161	\$ (173)	\$ 229	\$ 43	
Fund Balance (Deficit) Beginning of Year	\$ 197	\$ 1,043	\$ 1,039	\$ 359	\$ 1,807	\$ 2,360	\$ 1,024	\$ 2,330	\$ 1,948	\$ 2,641	\$ 584	
Fund Balance (Deficit) End of Year	\$ 247	\$ 1,124	\$ 1,066	\$ 364	\$ 1,840	\$ 2,387	\$ 1,133	\$ 2,491	\$ 1,776	\$ 2,869	\$ 627	
Ending Fund Balance - % of Expenditures (1)	18.9%	89.1%	147.3%	82.8%	126.3%	108.7%	74.5%	179.3%	86.5%	200.9%	48.6%	

(2) Sylvania City & Sylvania Twp Adjusted for Fire Service(Public Safety) & Property Taxes-\$4,000,000 (offsetting revenues/expenses)

Toledo Metro Area - Populations & Income Tax Rates (As of 12/31/2019)

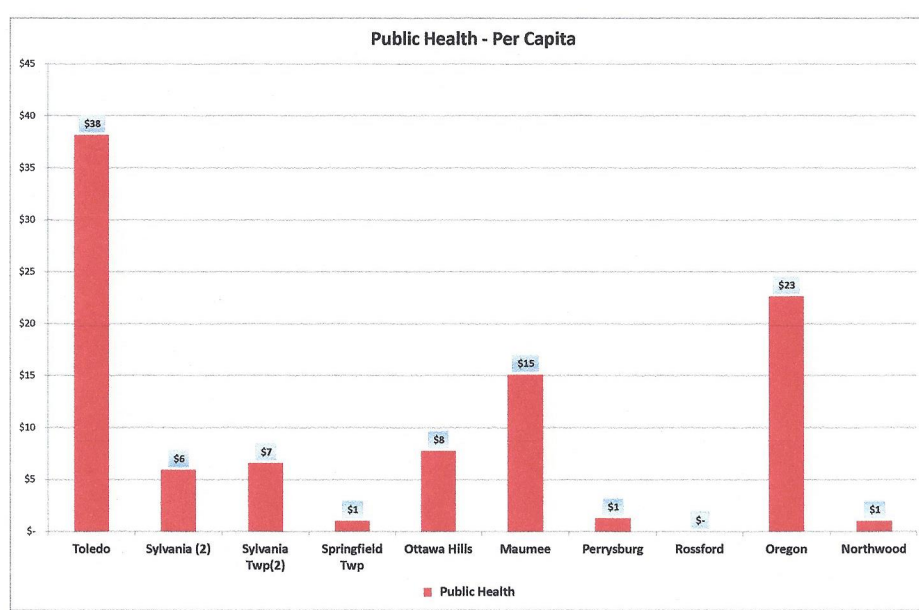
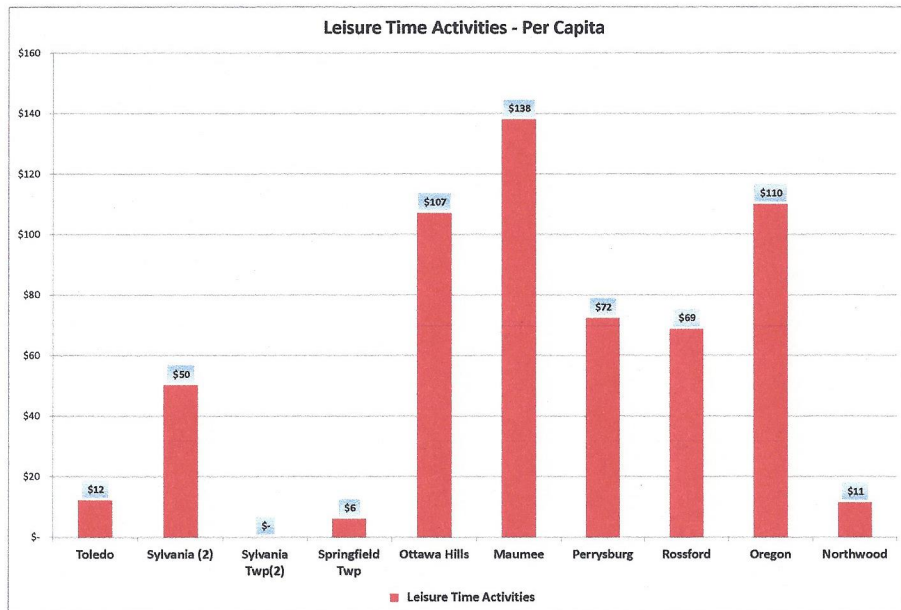
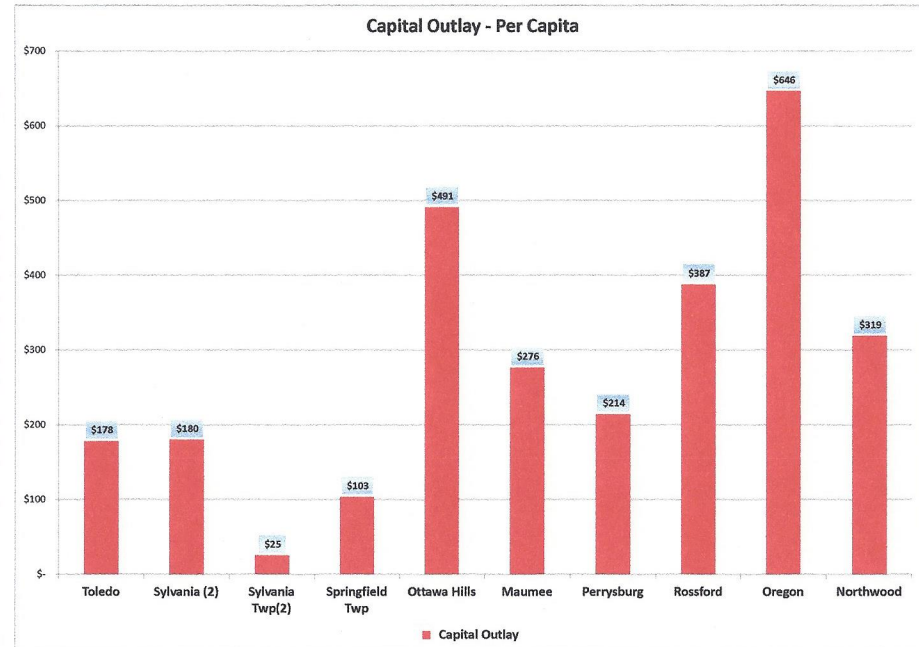
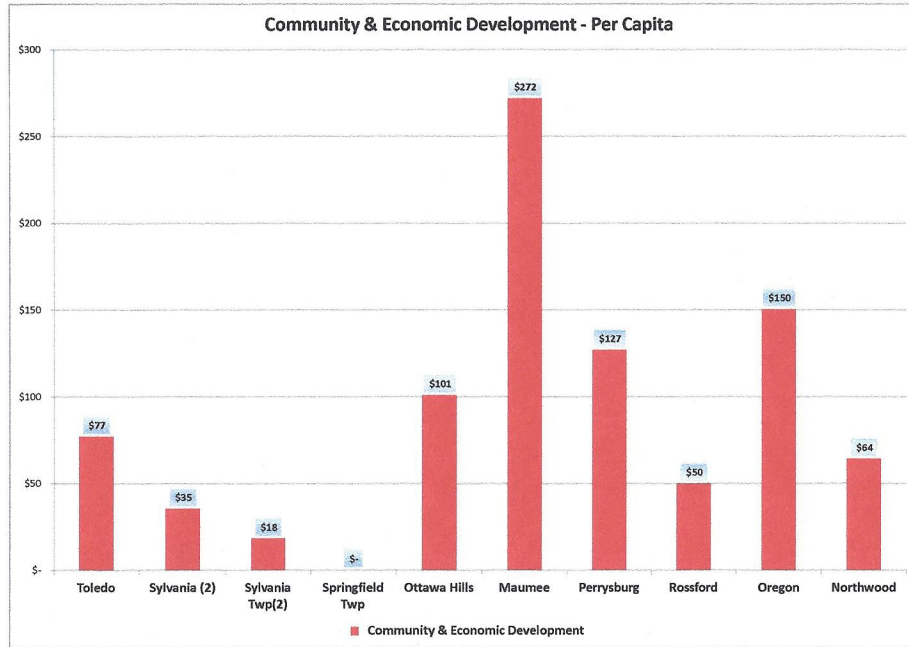
											Metro Area Total	Metro Area Average
Population (2019 Estimates - US Census Bureau)	272,779	19,311	29,686	26,443	4,488	13,669	21,626	6,562	20,055	5,434	420,053	
Income Tax Rates (12/31/2019)	2.25%	1.50%	0.00%	0.00%	1.50%	1.50%	1.50%	2.25%	2.25%	1.50%		
Property Tax Effective Rates (2019 Res/Ag)	75.005563	88.183849	92.823037	76.662586	110.221431	86.016170	71.091465	77.214465	68.380301	68.416844		81.401571
TMA Average-Res/Ag	81.401571	81.401571	81.401571	81.401571	81.401571	81.401571	81.401571	81.401571	81.401571	81.401571		81.401571
Property Tax Effective Rates (2019 Comm/Ind)	95.660371	100.843144	105.552464	84.026618	146.959316	103.115067	76.315417	89.432553	87.361948	88.053856		97.732075
TMA Average-Comm/Ind	97.732075	97.732075	97.732075	97.732075	97.732075	97.732075	97.732075	97.732075	97.732075	97.732075		97.732075

Toledo Metro Area - Governmental Funds - Per Capita Analysis



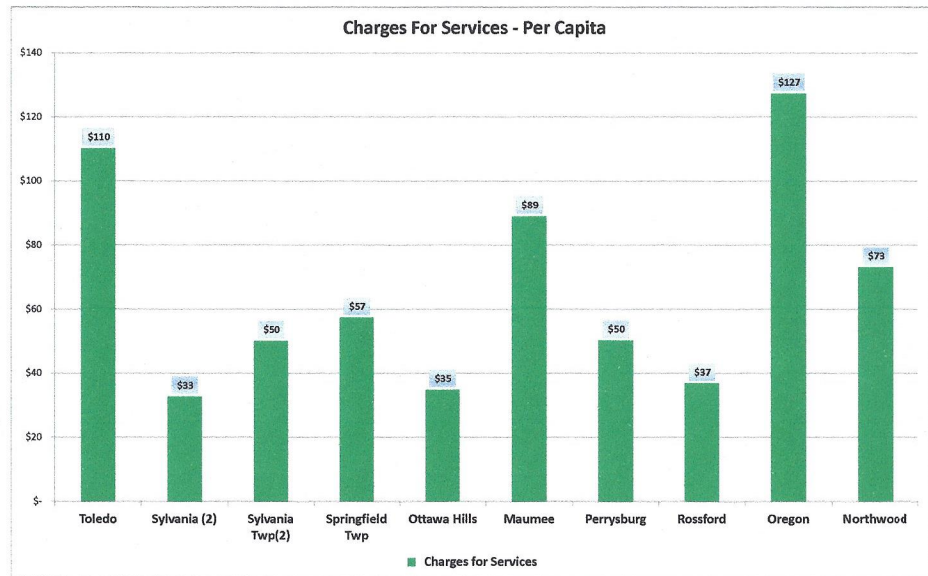
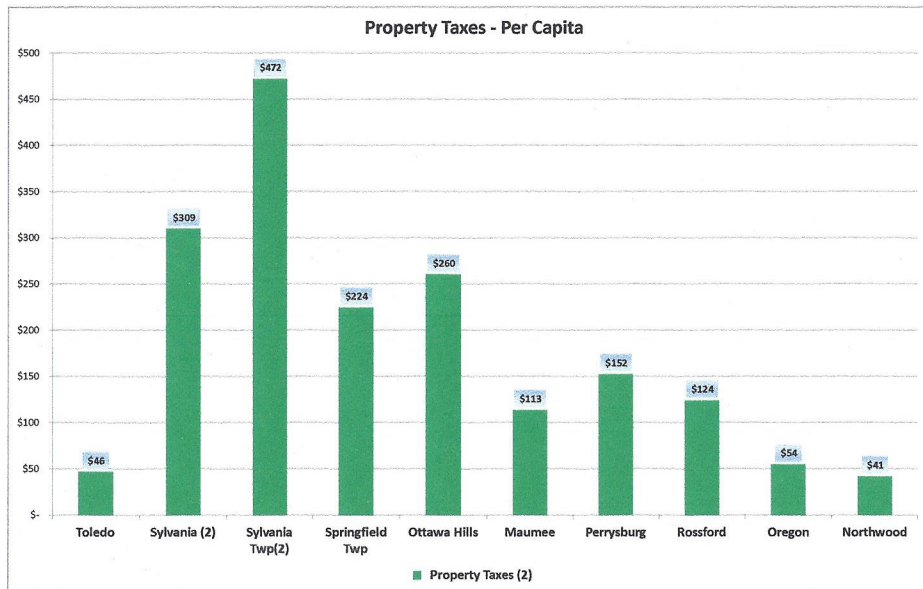
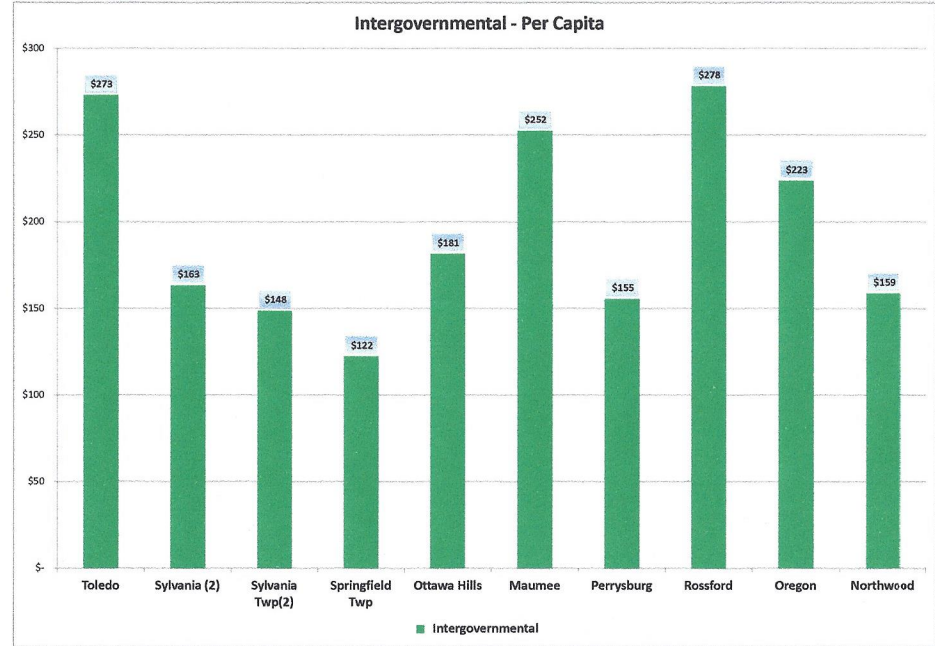
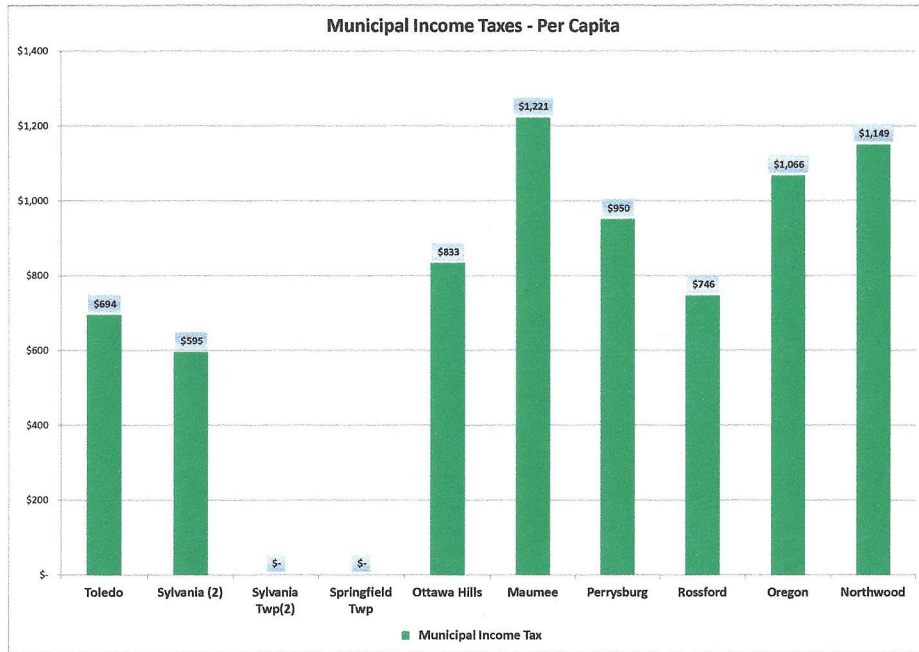
Data Source: Ohio State Auditor website and U S Census Data
(1) Calculated Fields

Toledo Metro Area - Governmental Funds - Per Capita Analysis

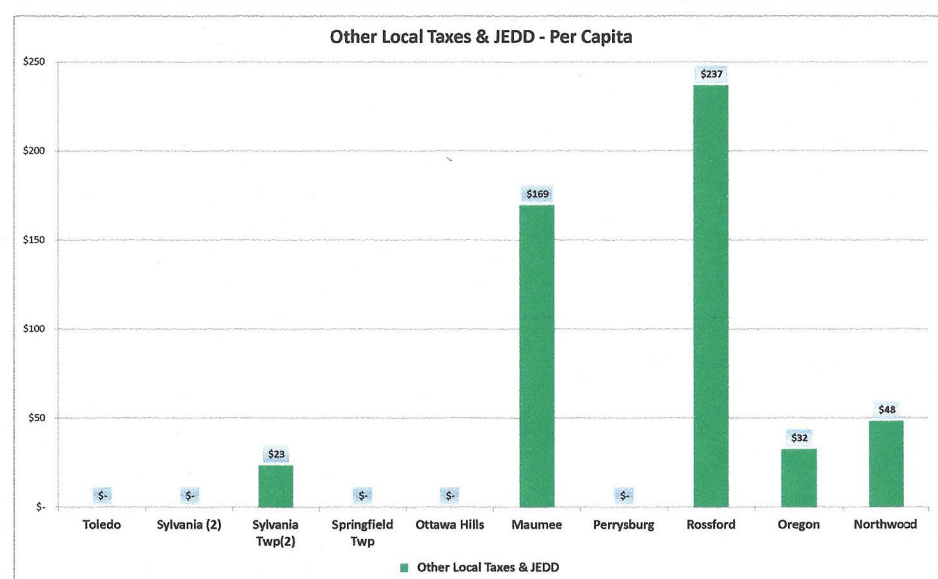
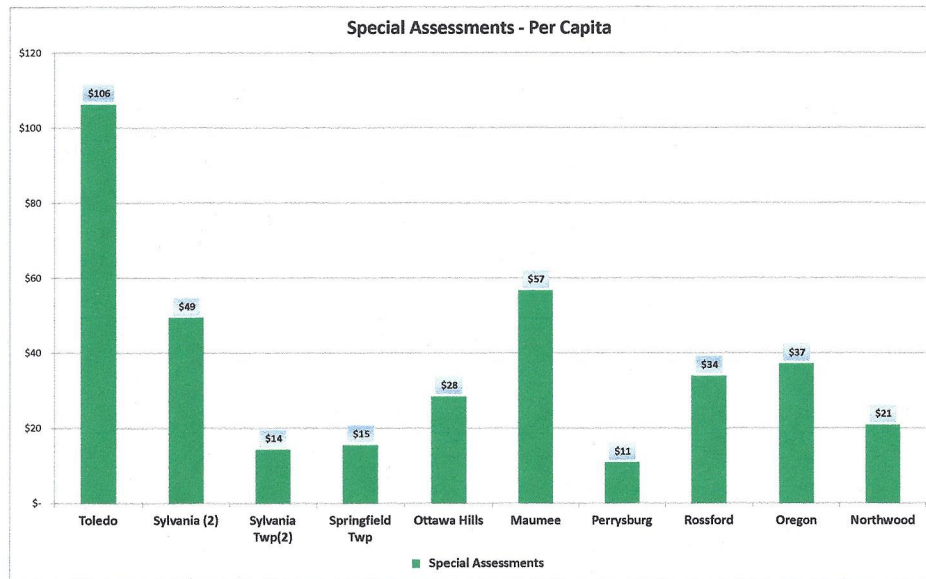
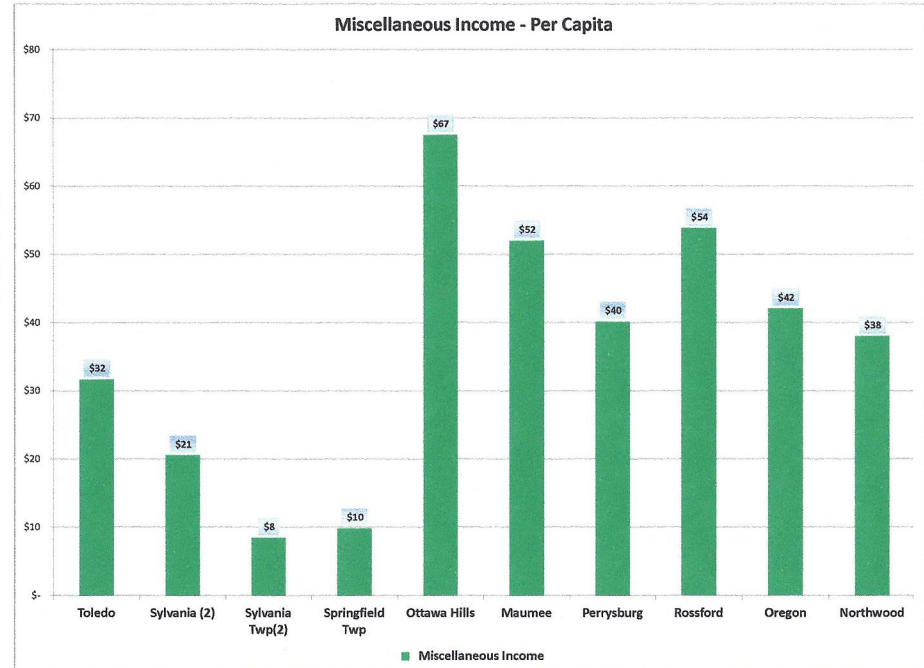
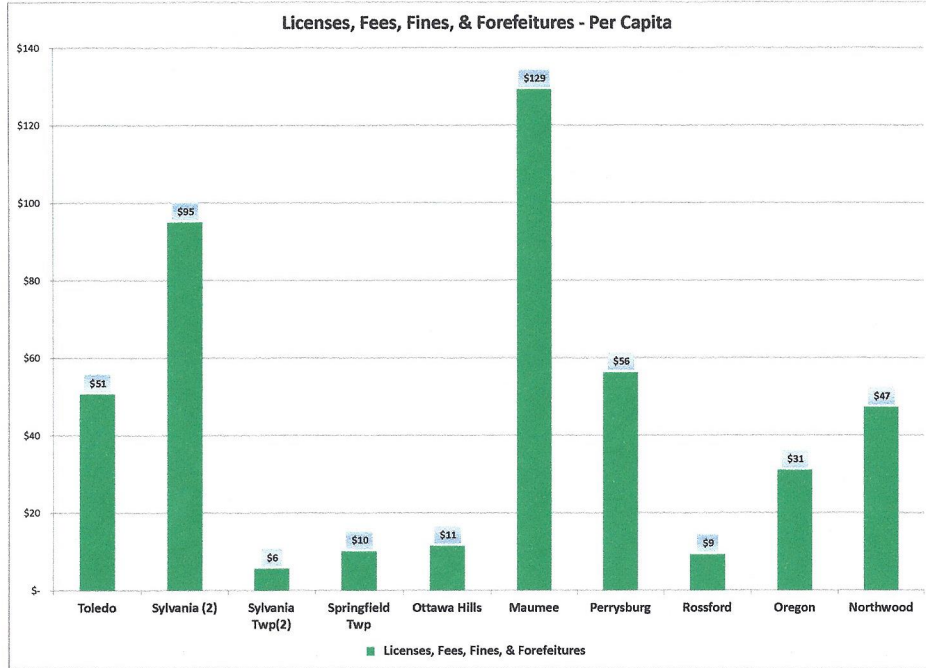


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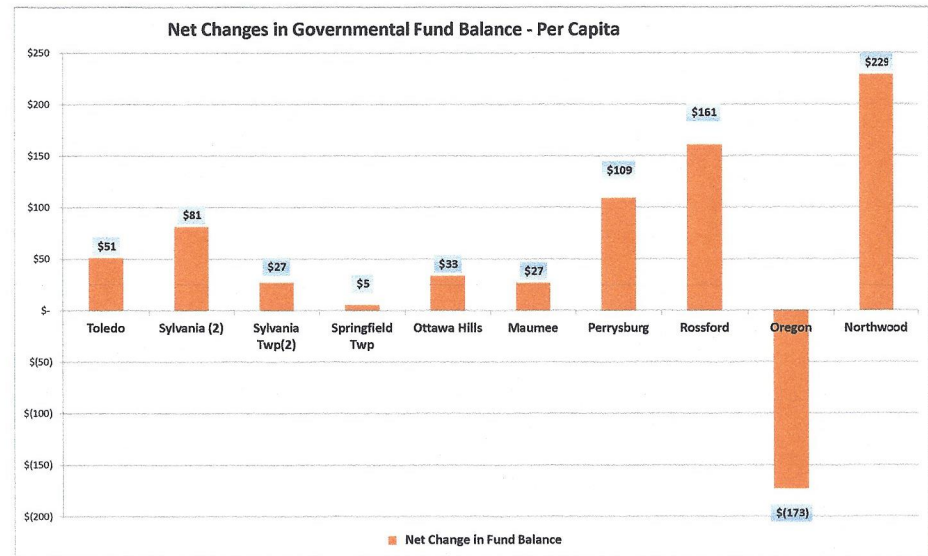
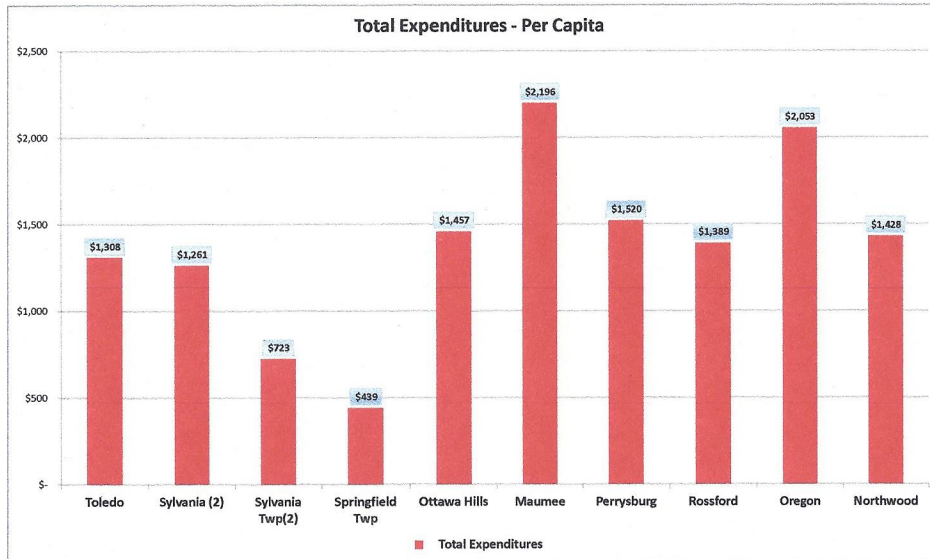
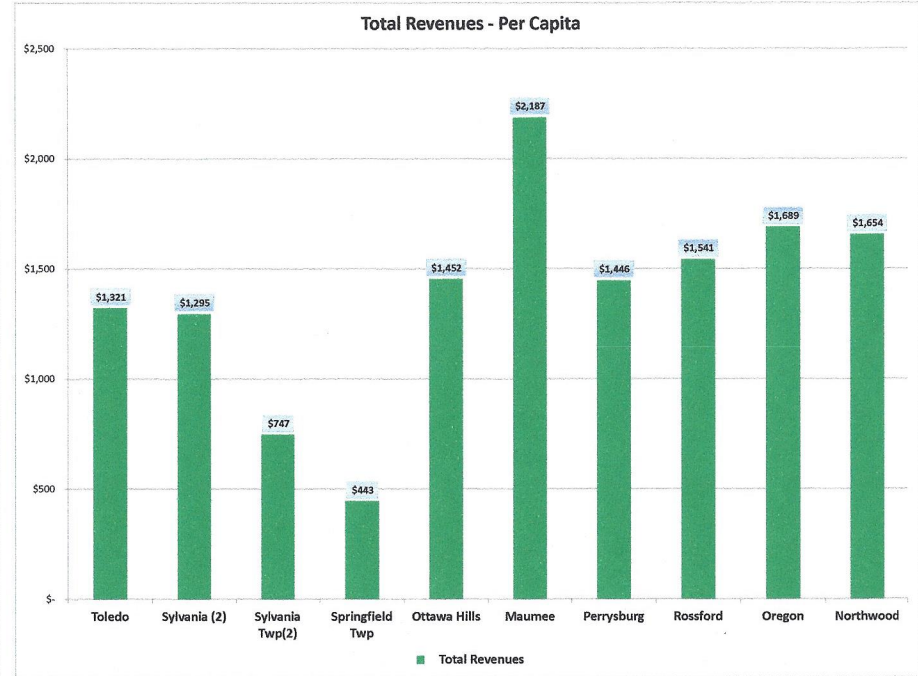
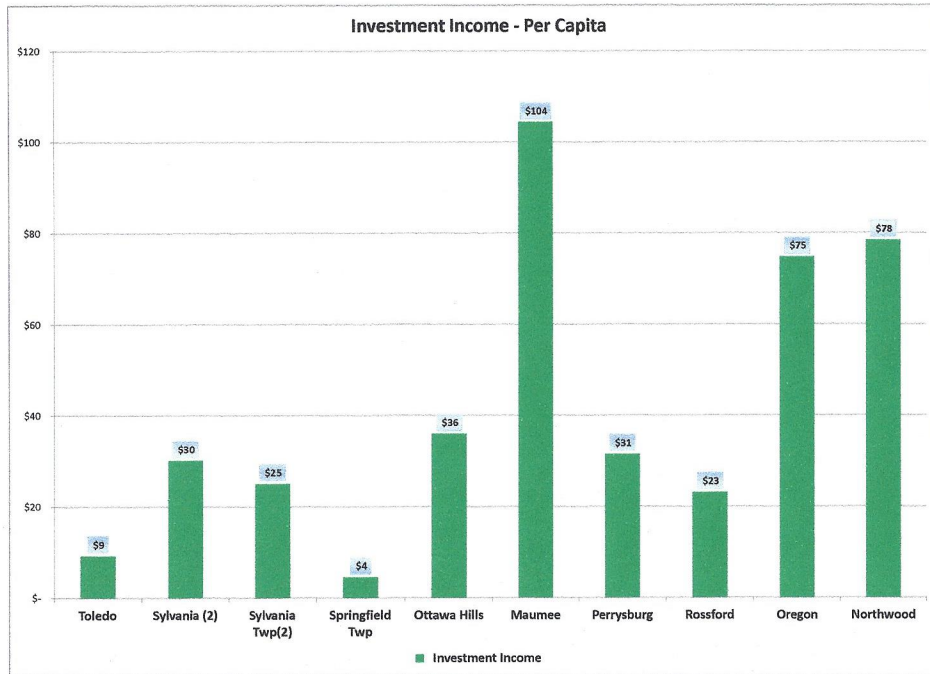
Toledo Metro Area - Governmental Funds - Per Capita Analysis



Toledo Metro Area - Governmental Funds - Per Capita Analysis

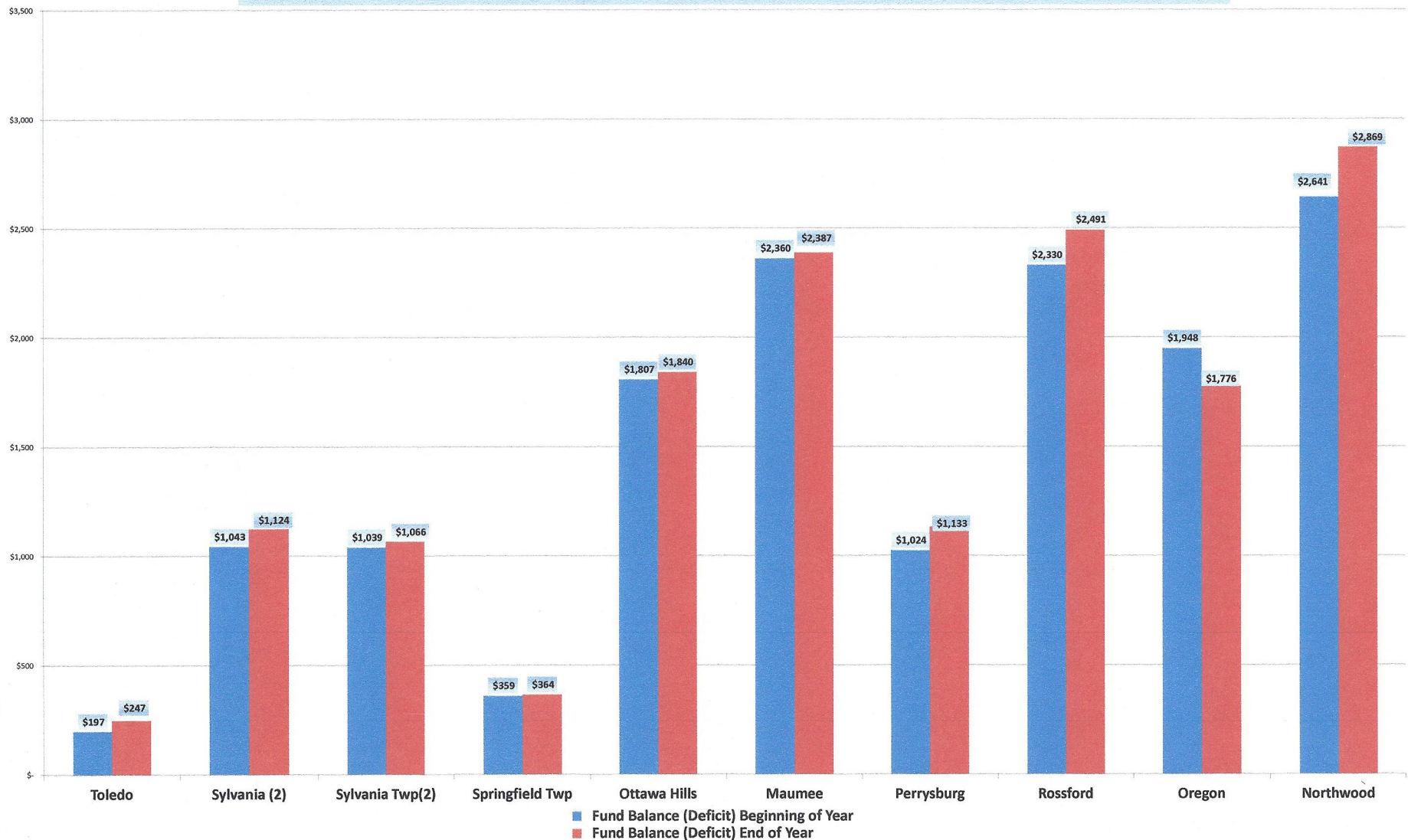


Toledo Metro Area - Governmental Funds - Per Capita Analysis



Toledo Metro Area - Governmental Funds - Per Capita Analysis

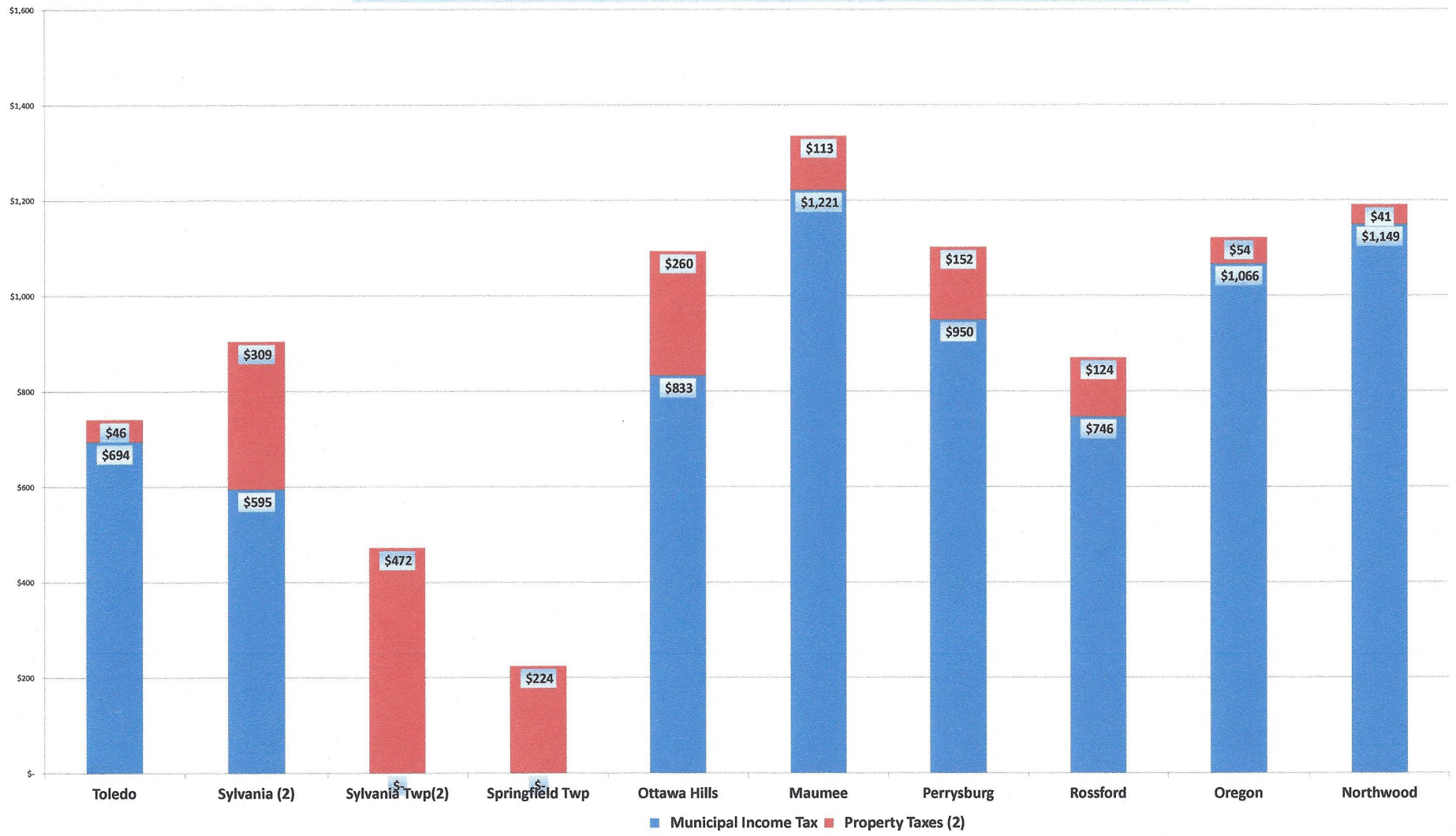
Toledo Metro Area - Per Capita - 2019 Governmental Funds Balances - Beginning & End of Year



Data Source: Ohio State Auditor website and U S Census Data
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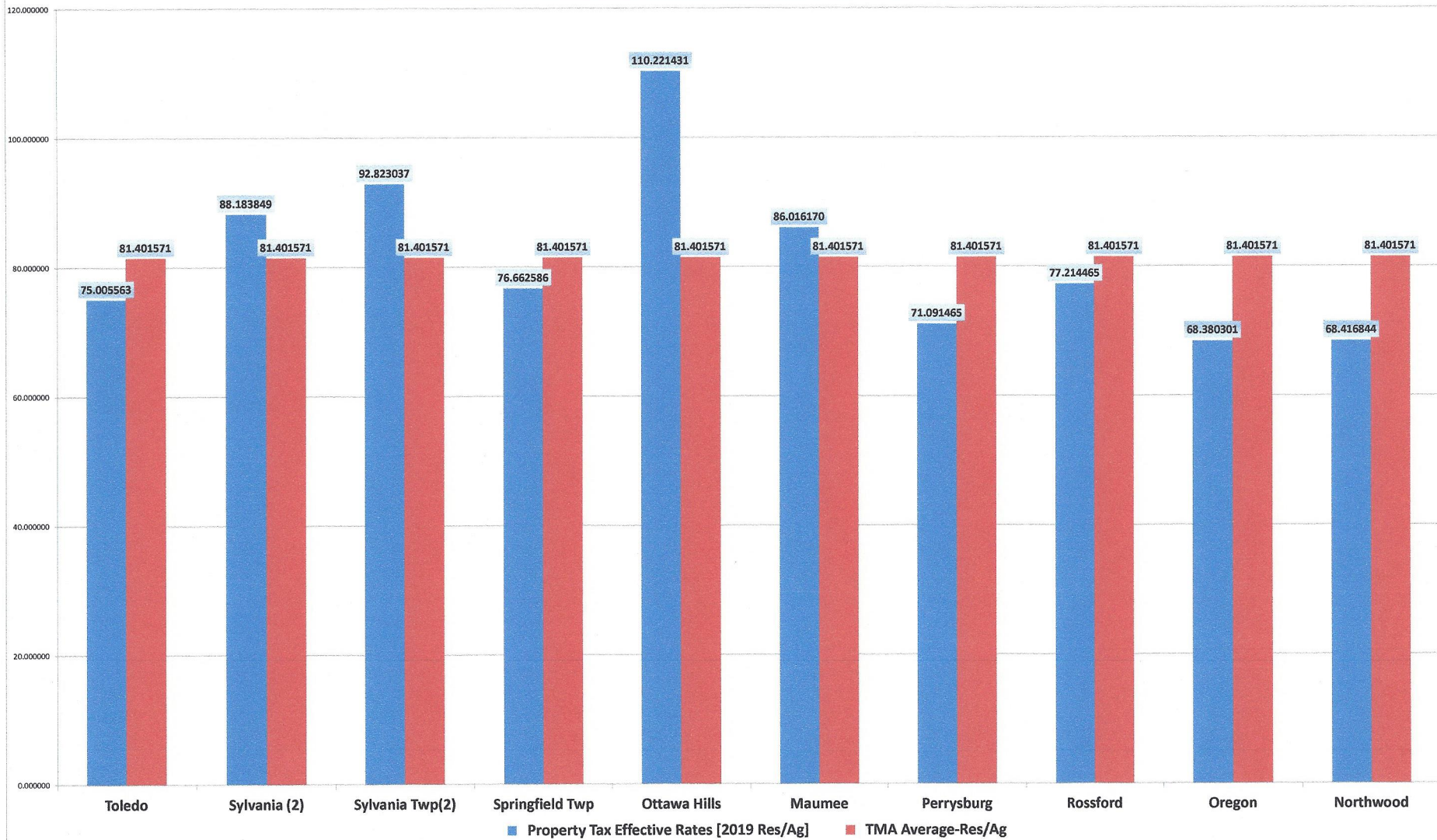
Toledo Metro Area - Governmental Funds - Per Capita Analysis

Toledo Metro Area - Per Capita - 2019 Combined Income and Property Taxes



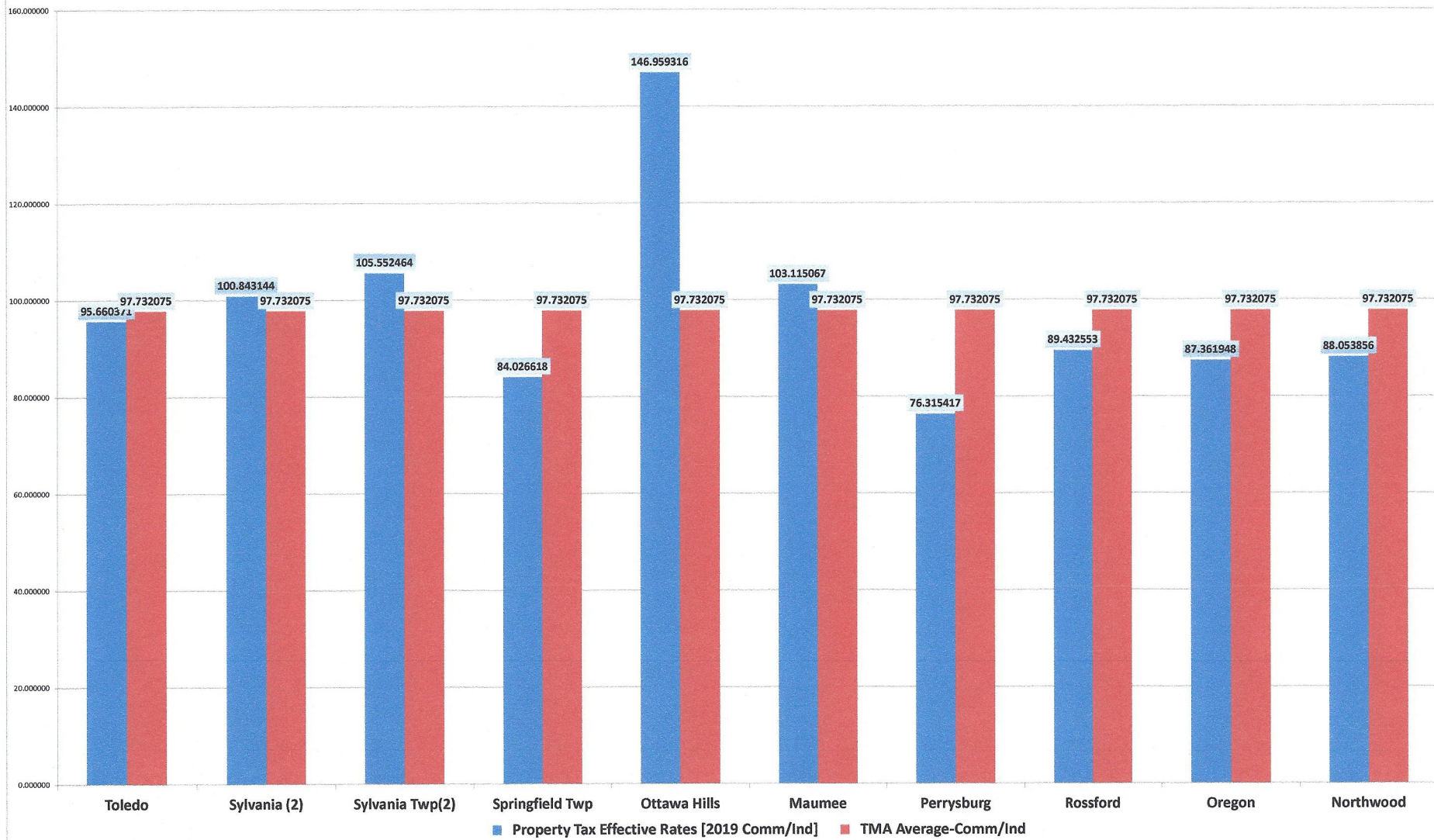
Toledo Metro Area - Governmental Funds - Per Capita Analysis

Toledo Metro Area - 2019 Property Tax Rates - Residential/Agriculture Vs. TMA Average

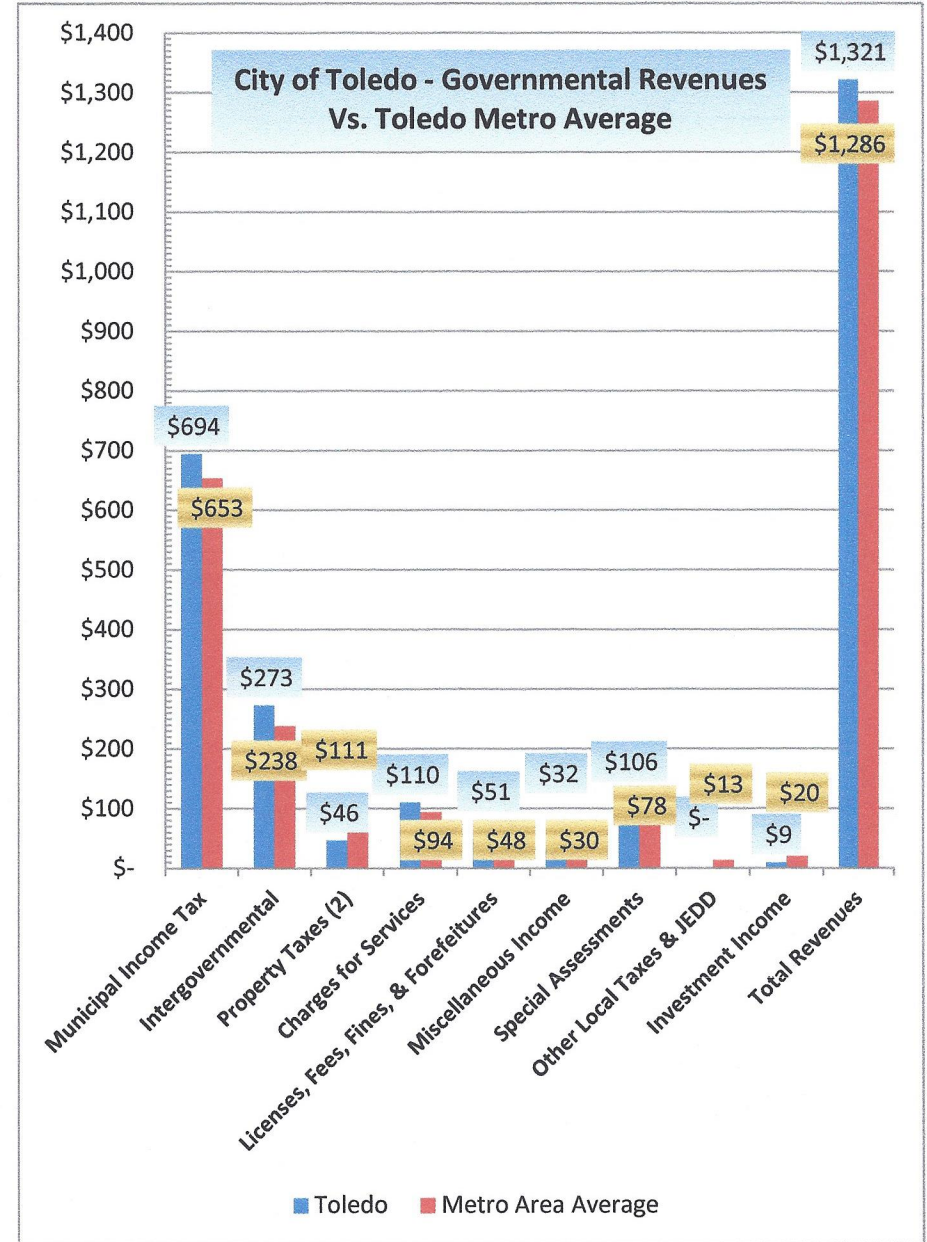
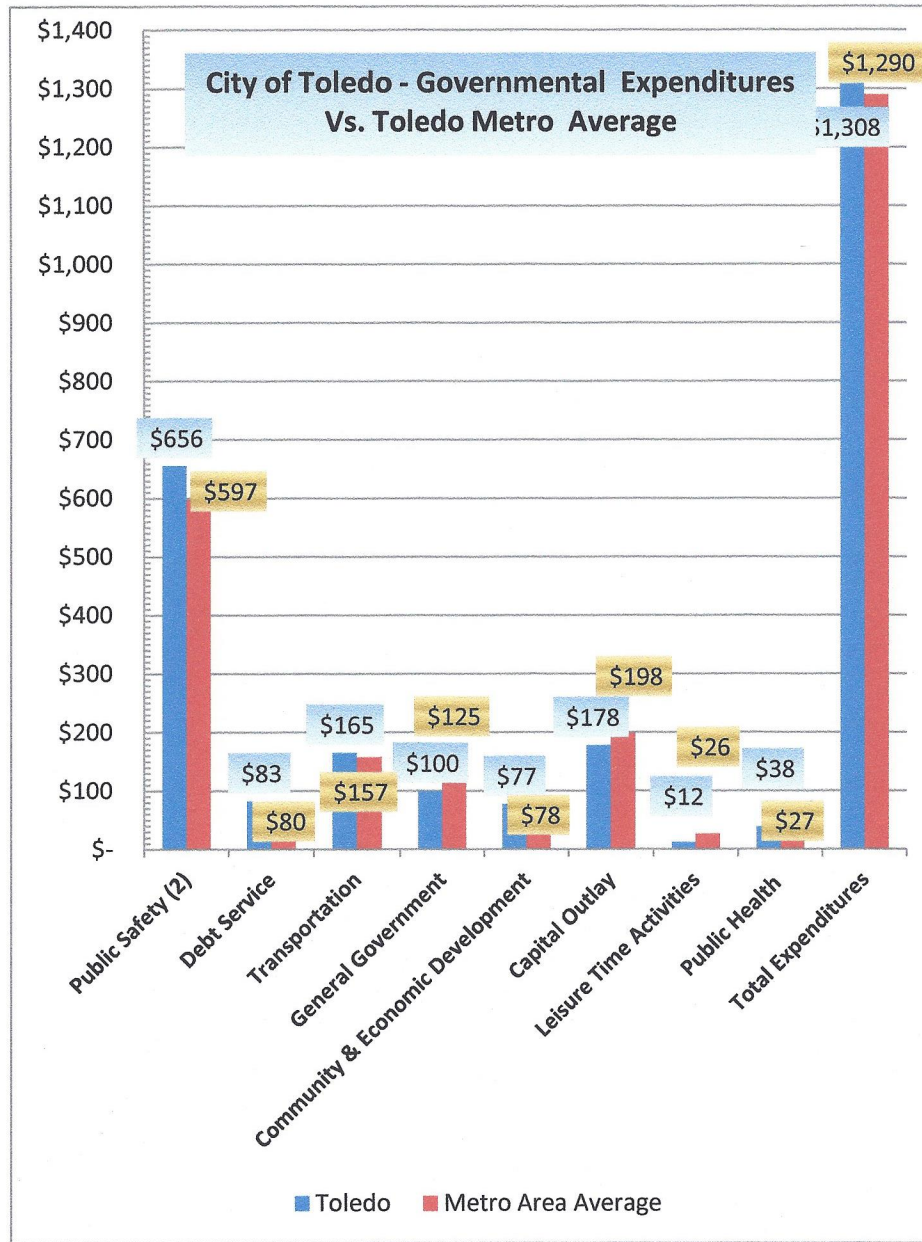


Toledo Metro Area - Governmental Funds - Per Capita Analysis

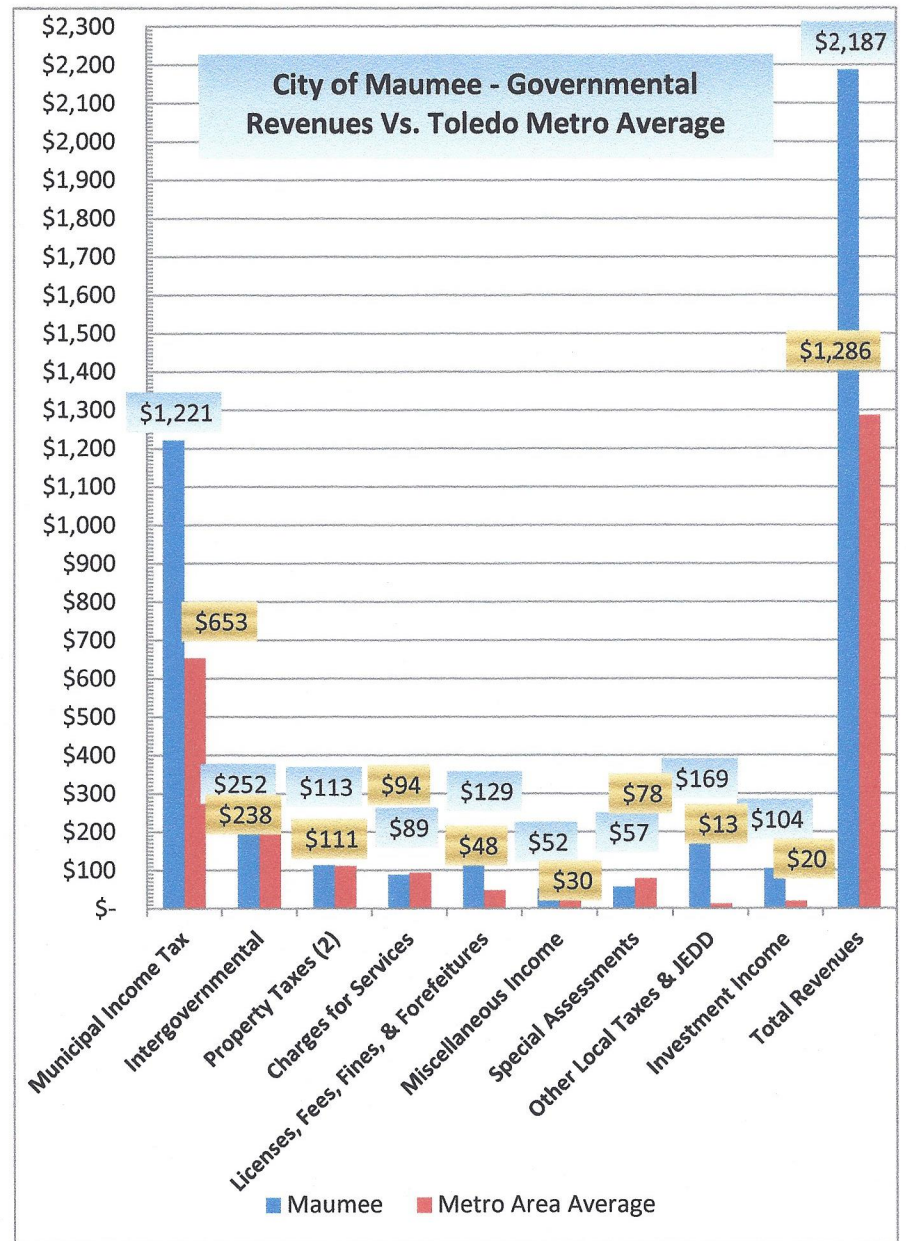
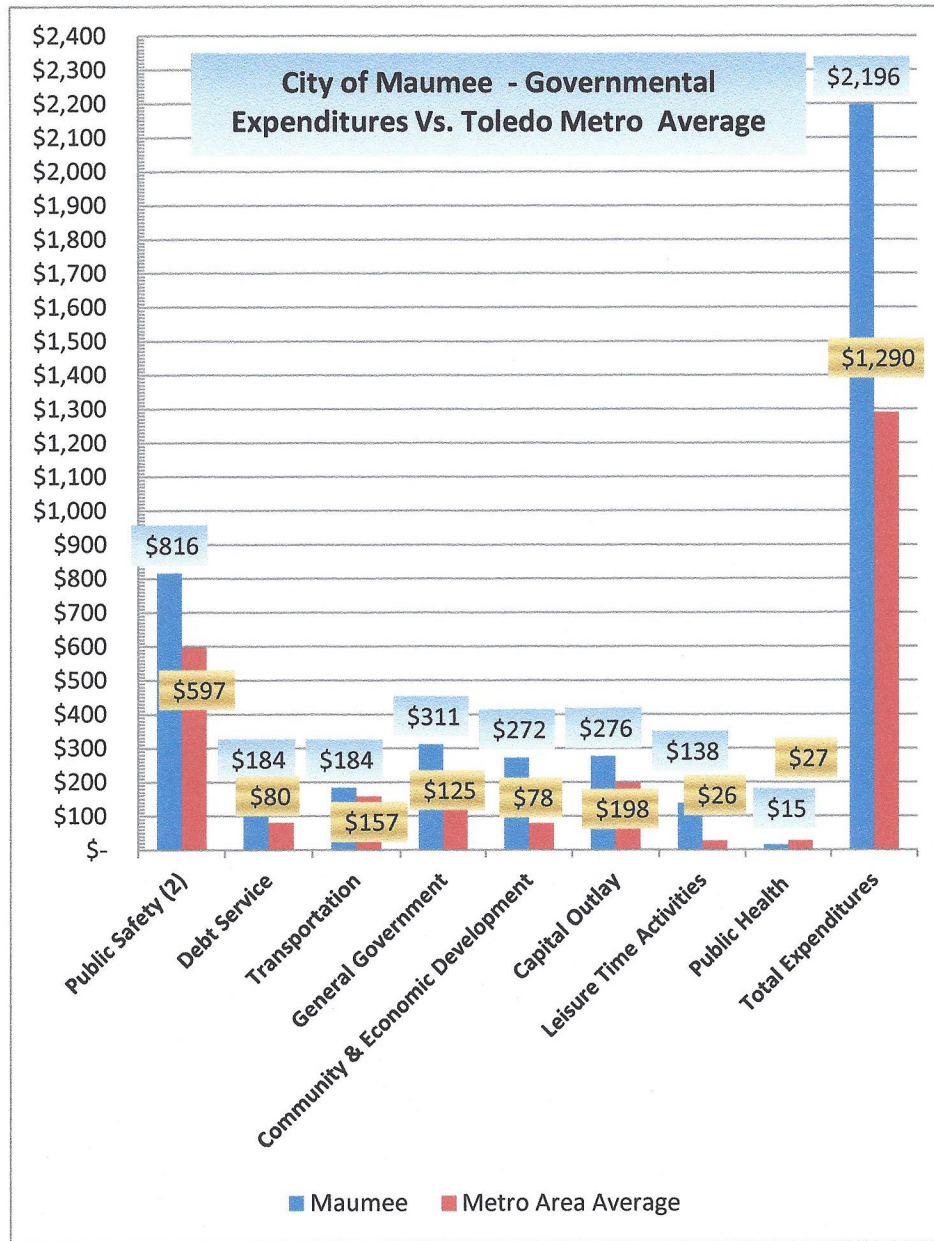
Toledo Metro Area - 2019 Property Tax Rates - Commercial/Industrial Vs. TMA Average



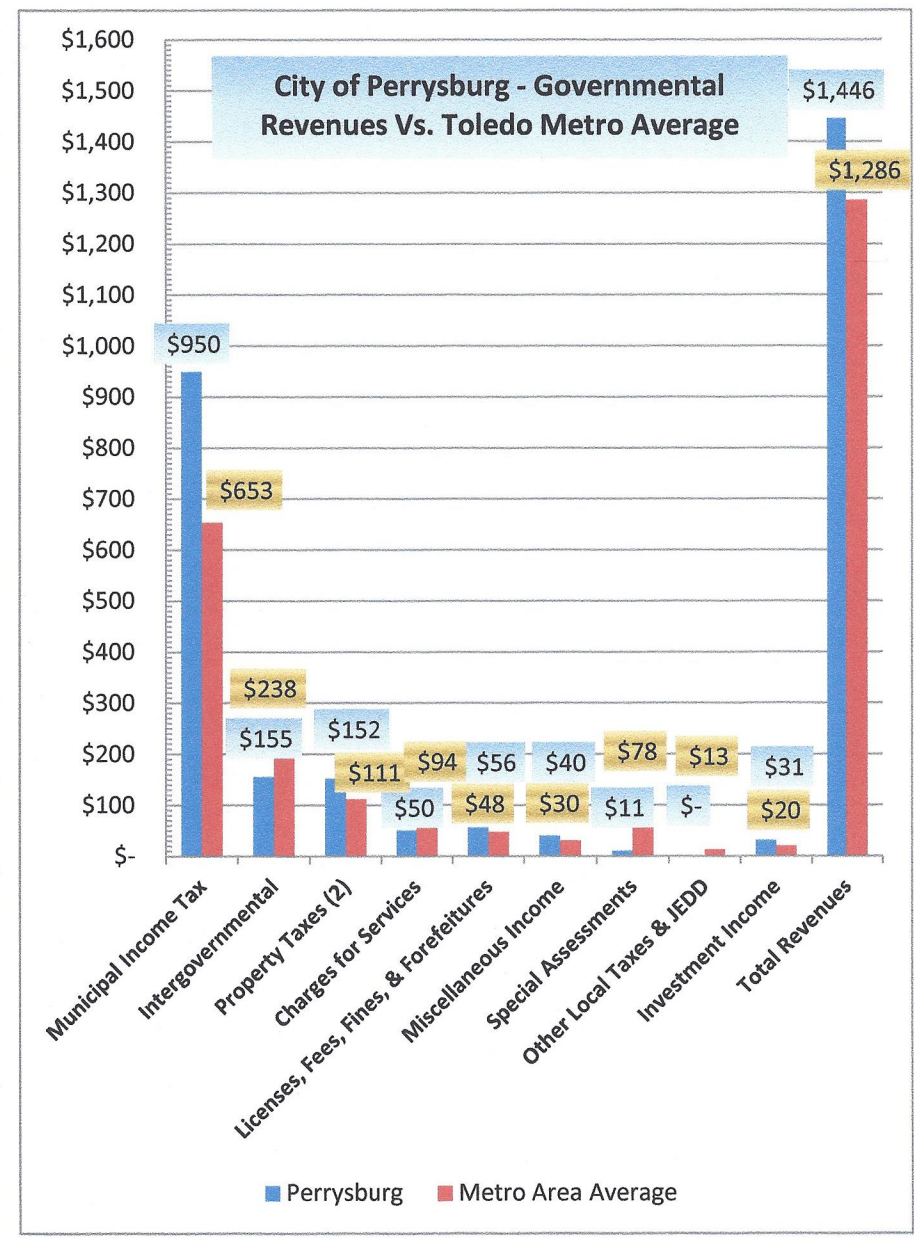
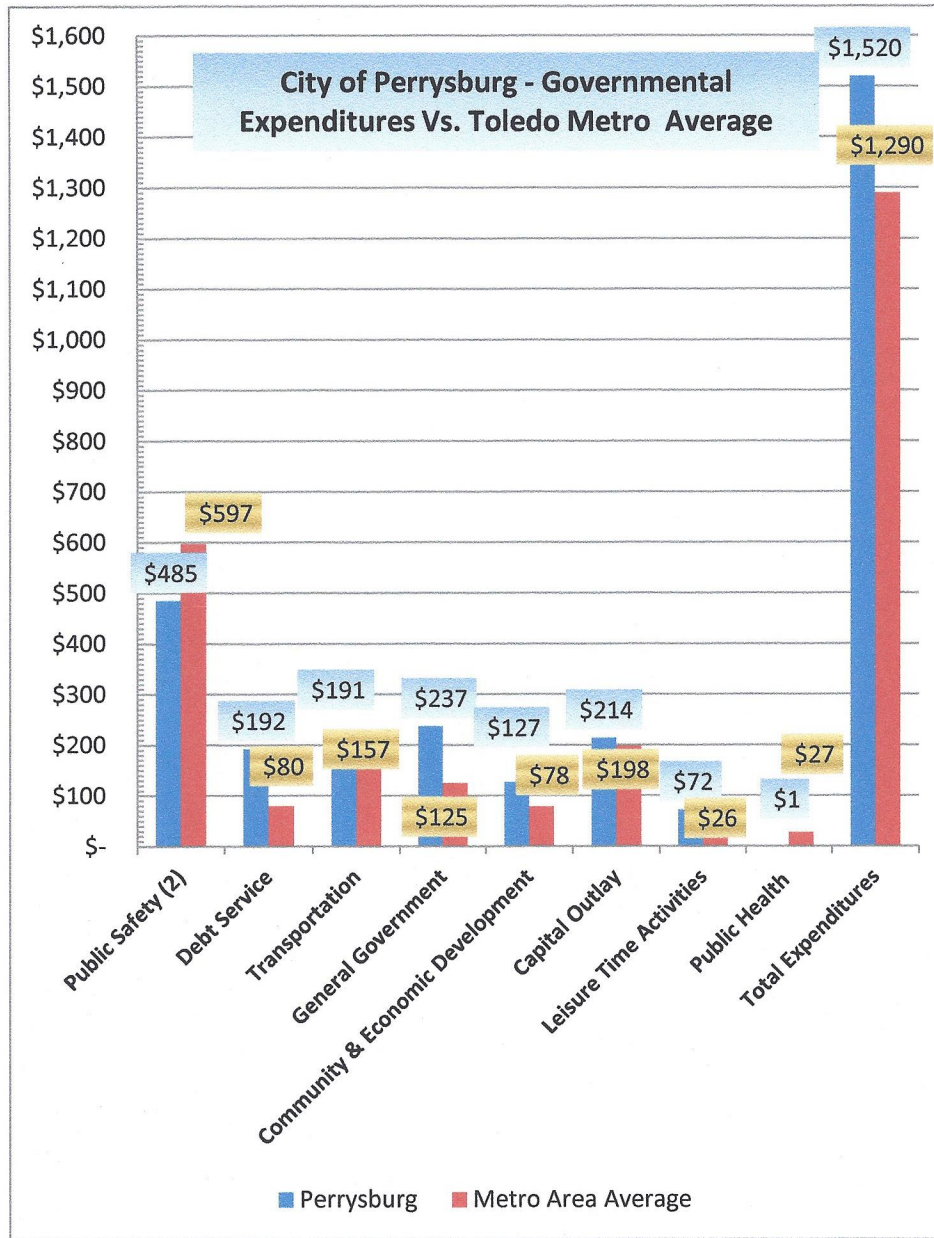
Toledo Metro Area - 2019 Governmental Funds - Per Capita Analysis



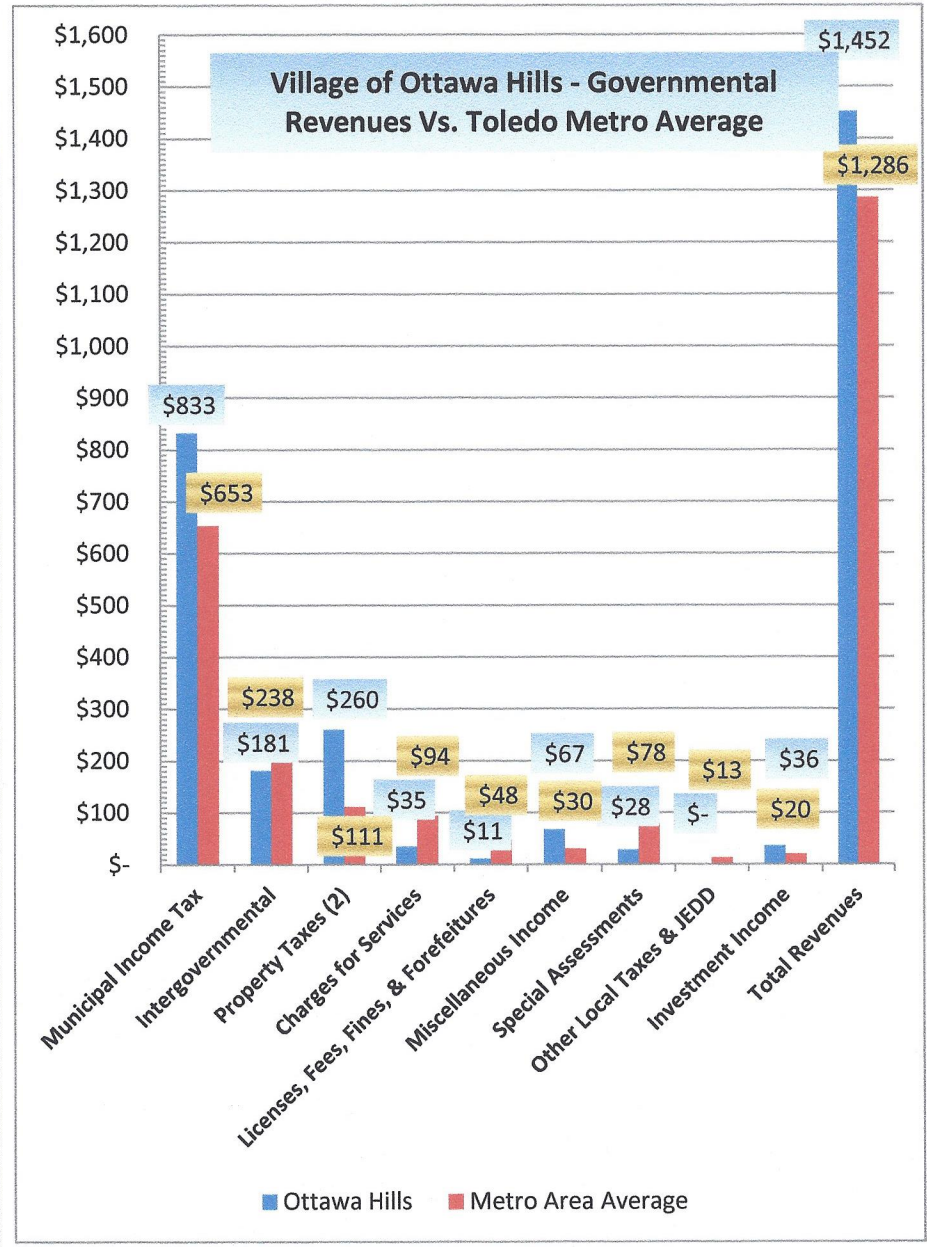
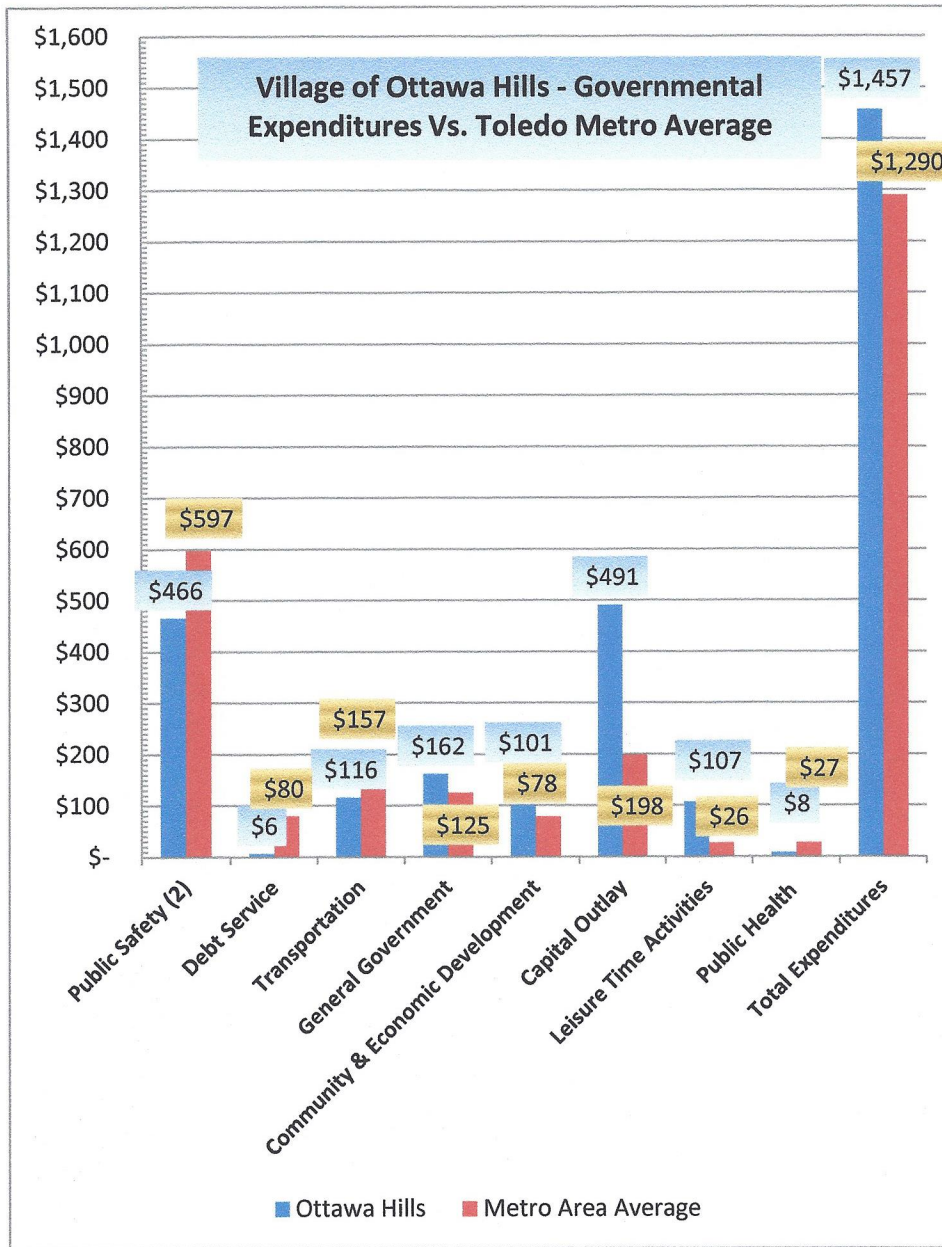
Toledo Metro Area - 2019 Governmental Funds - Per Capita Analysis



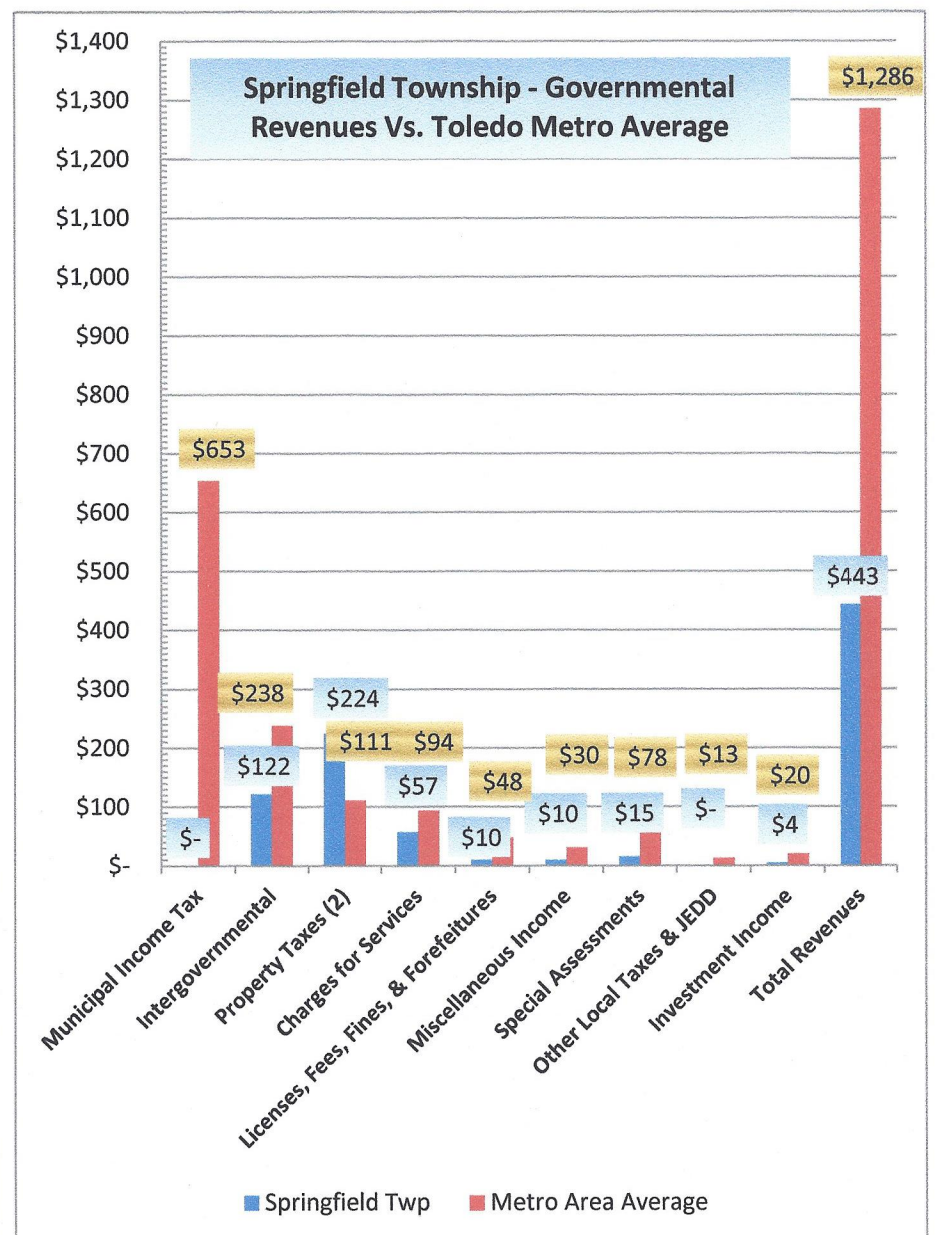
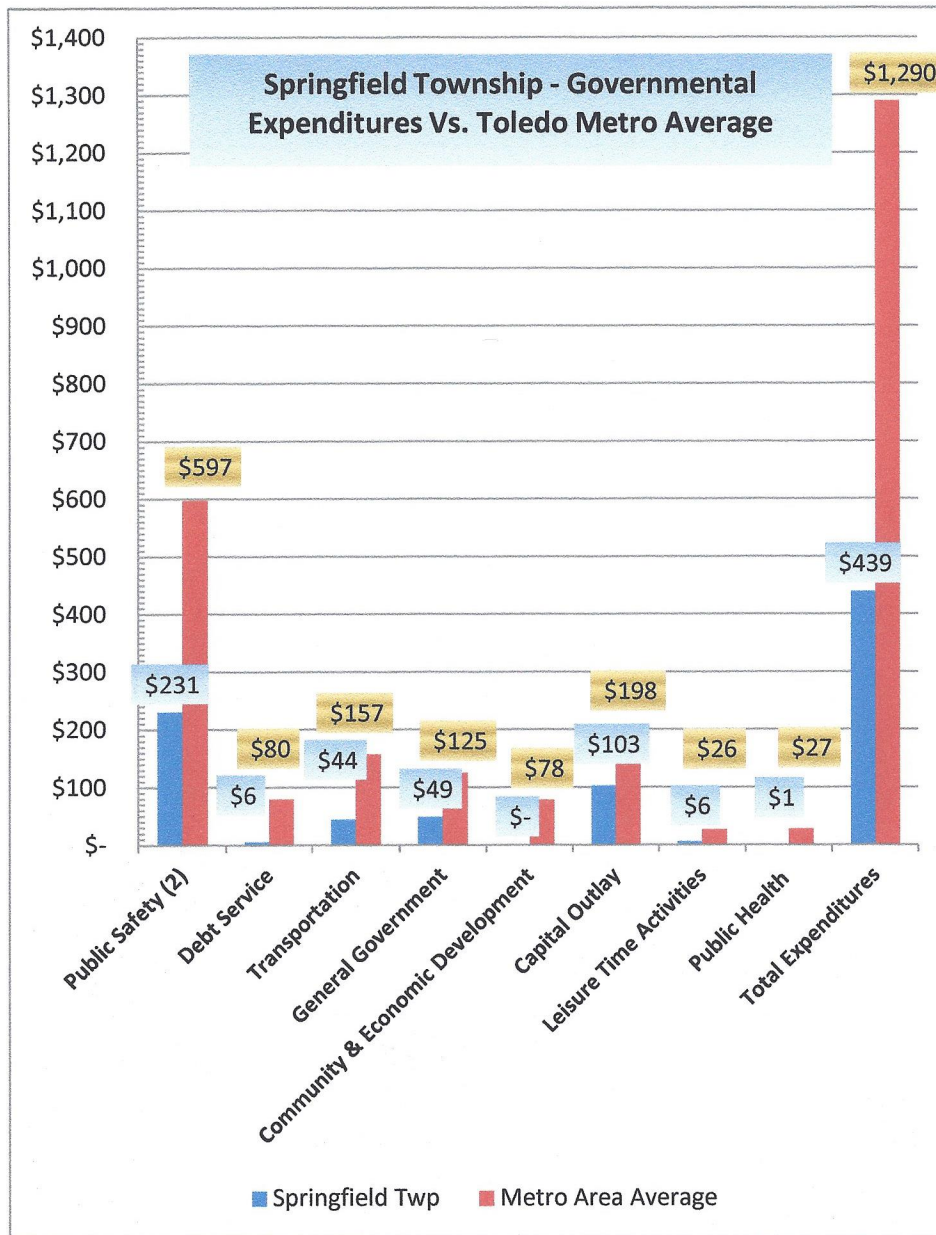
Toledo Metro Area - 2019 Governmental Funds - Per Capita Analysis



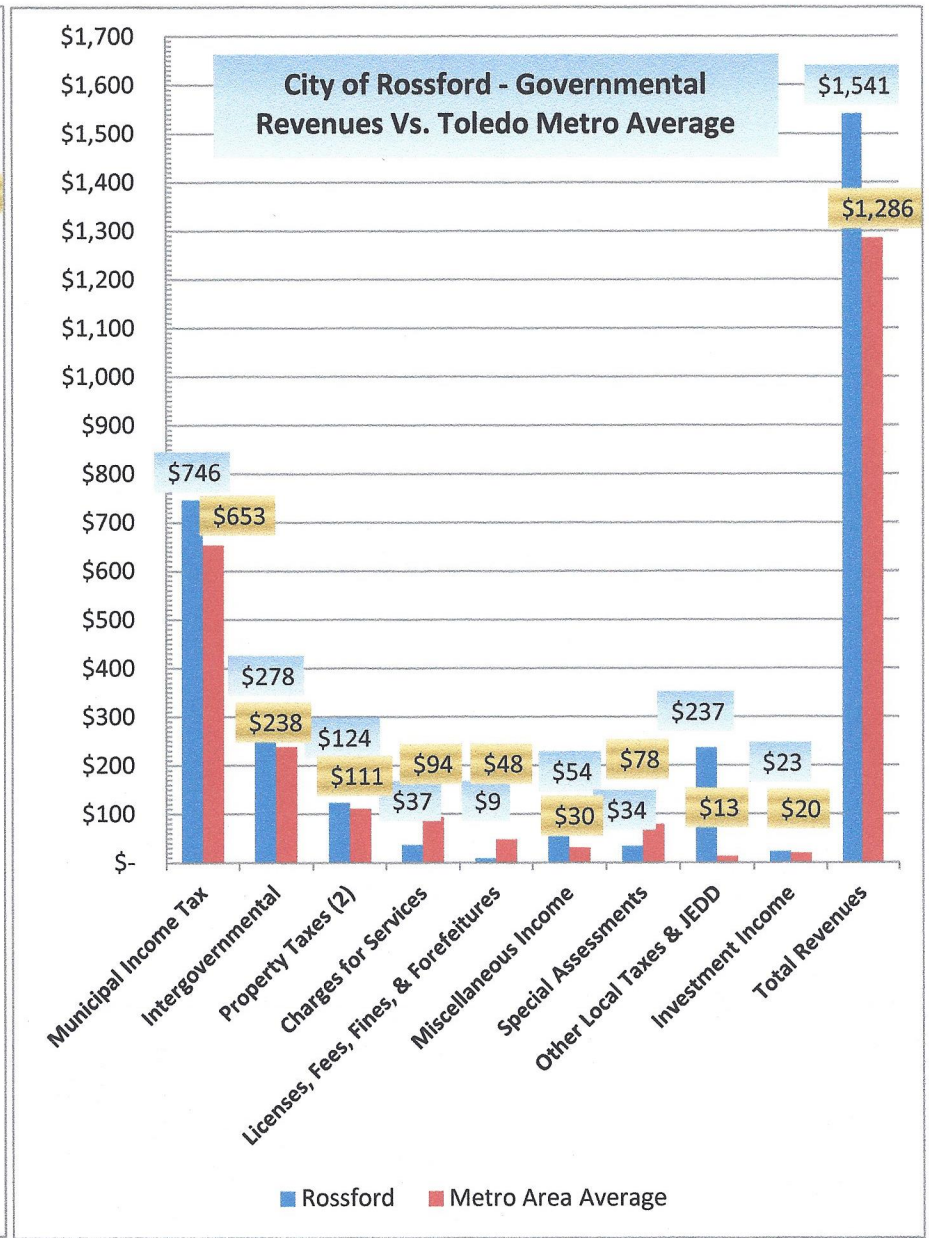
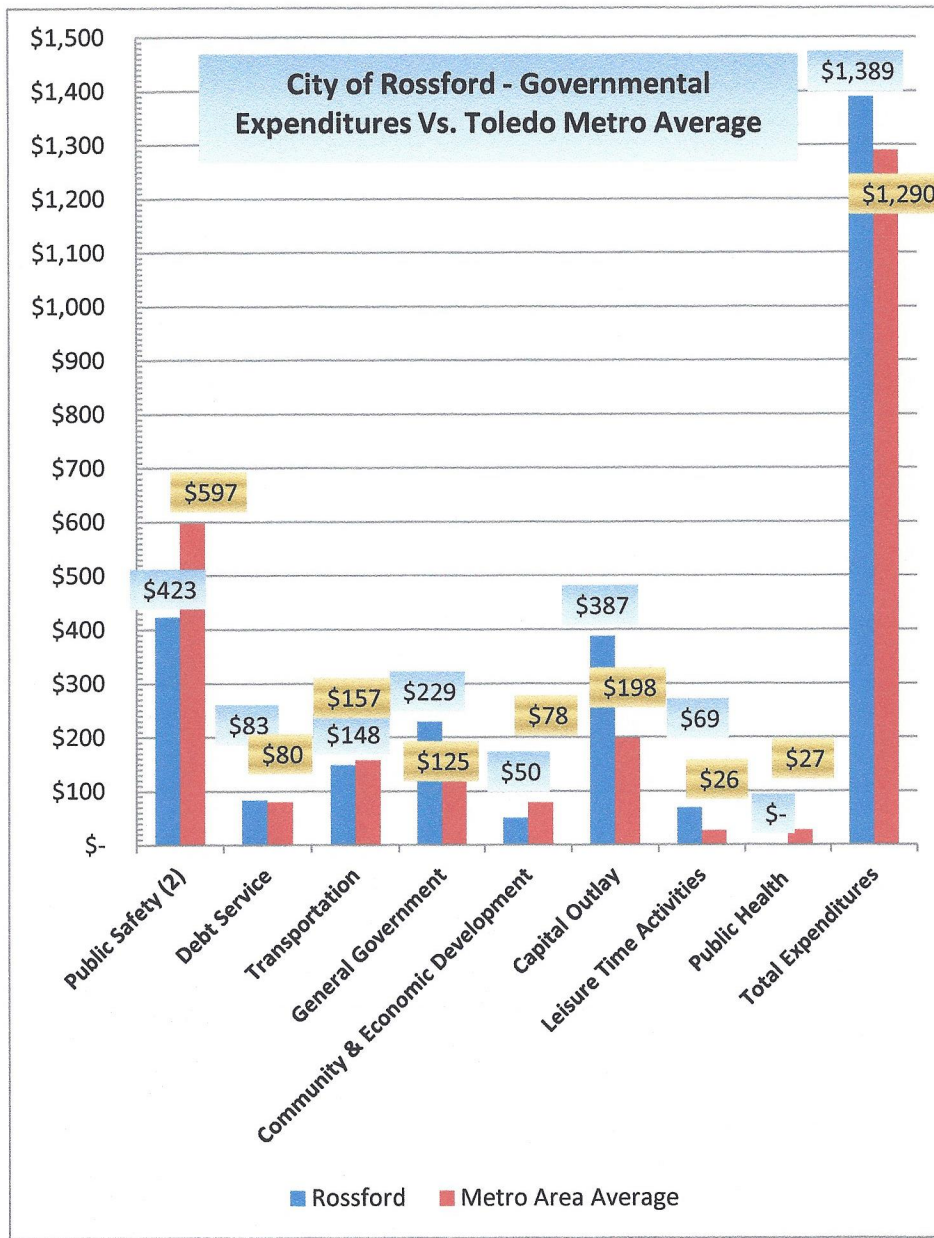
Toledo Metro Area - 2019 Governmental Funds - Per Capita Analysis



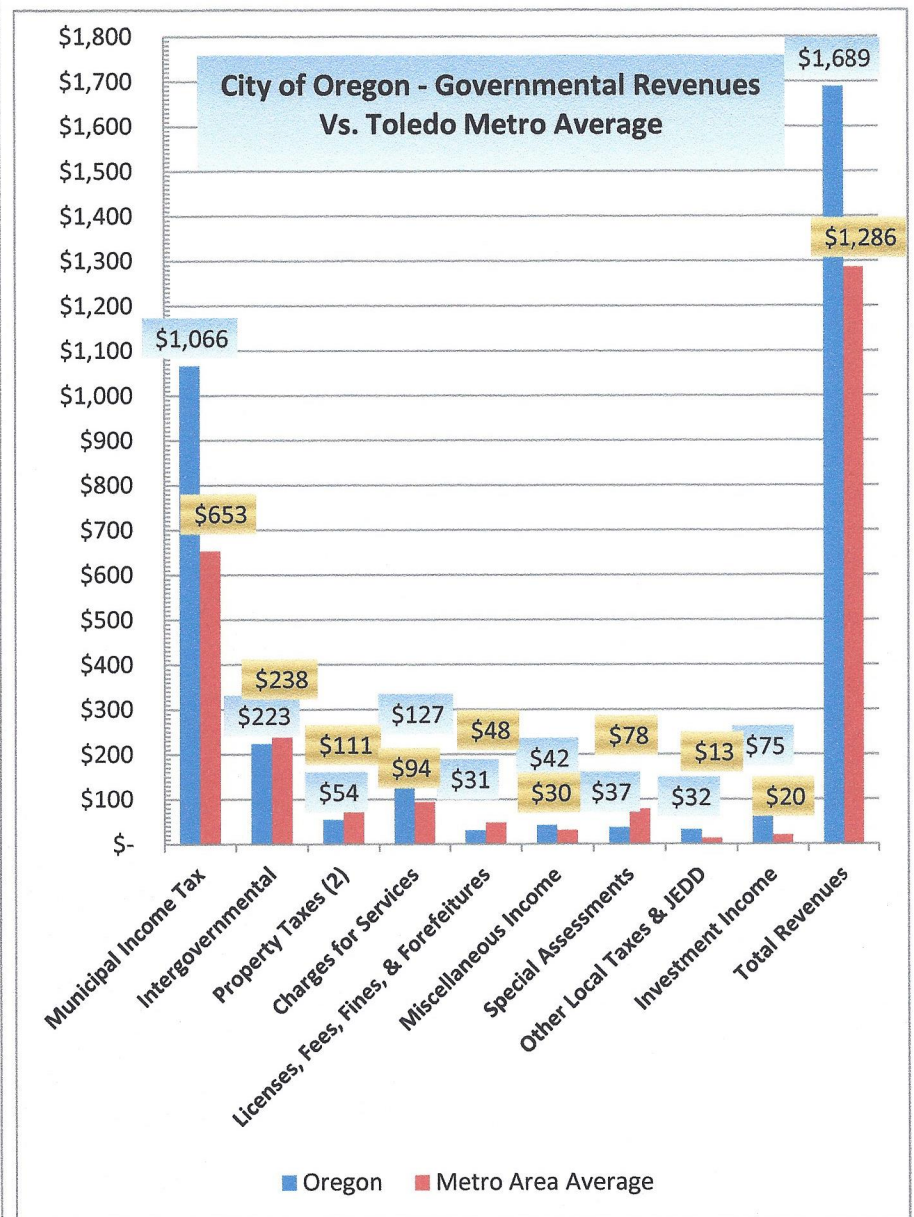
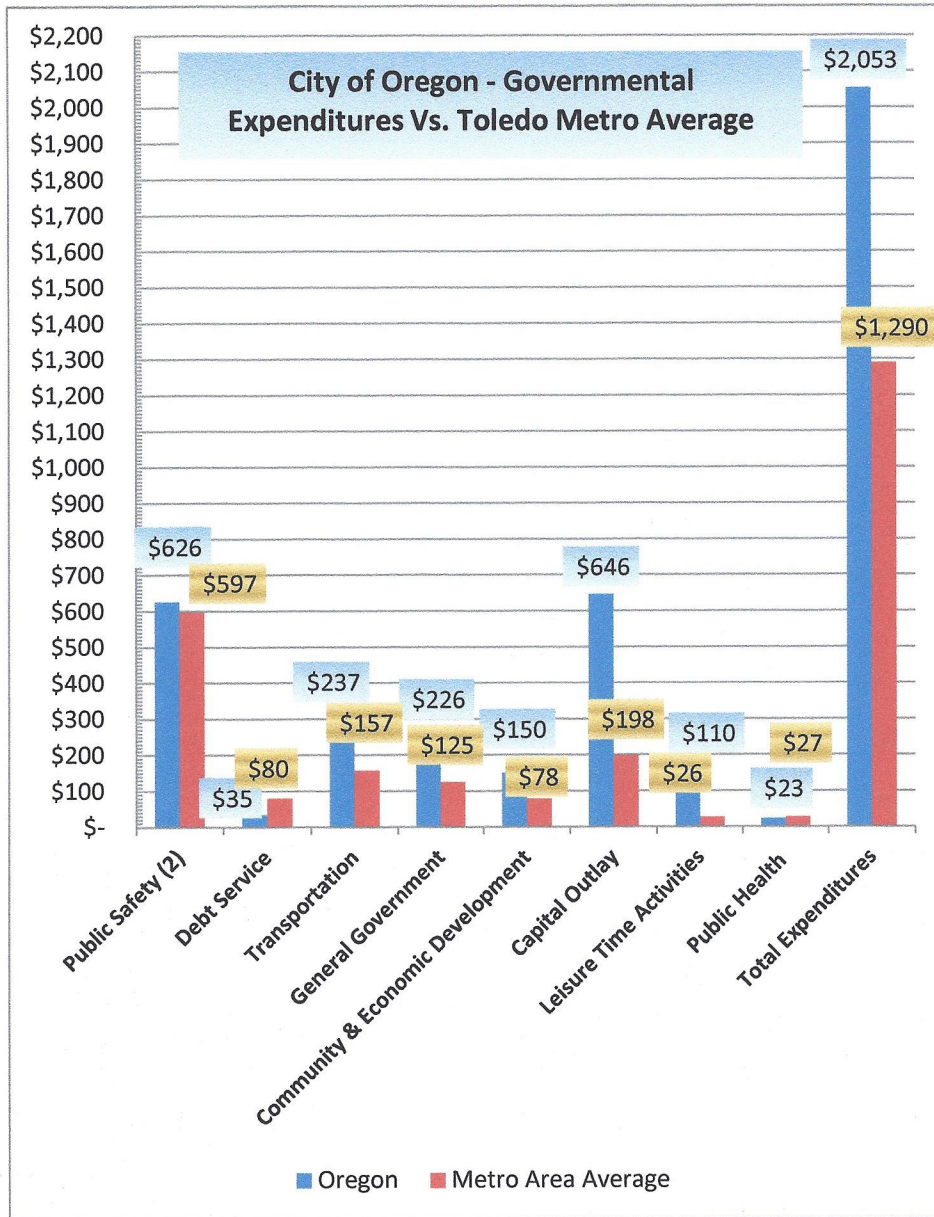
Toledo Metro Area - 2019 Governmental Funds - Per Capita Analysis



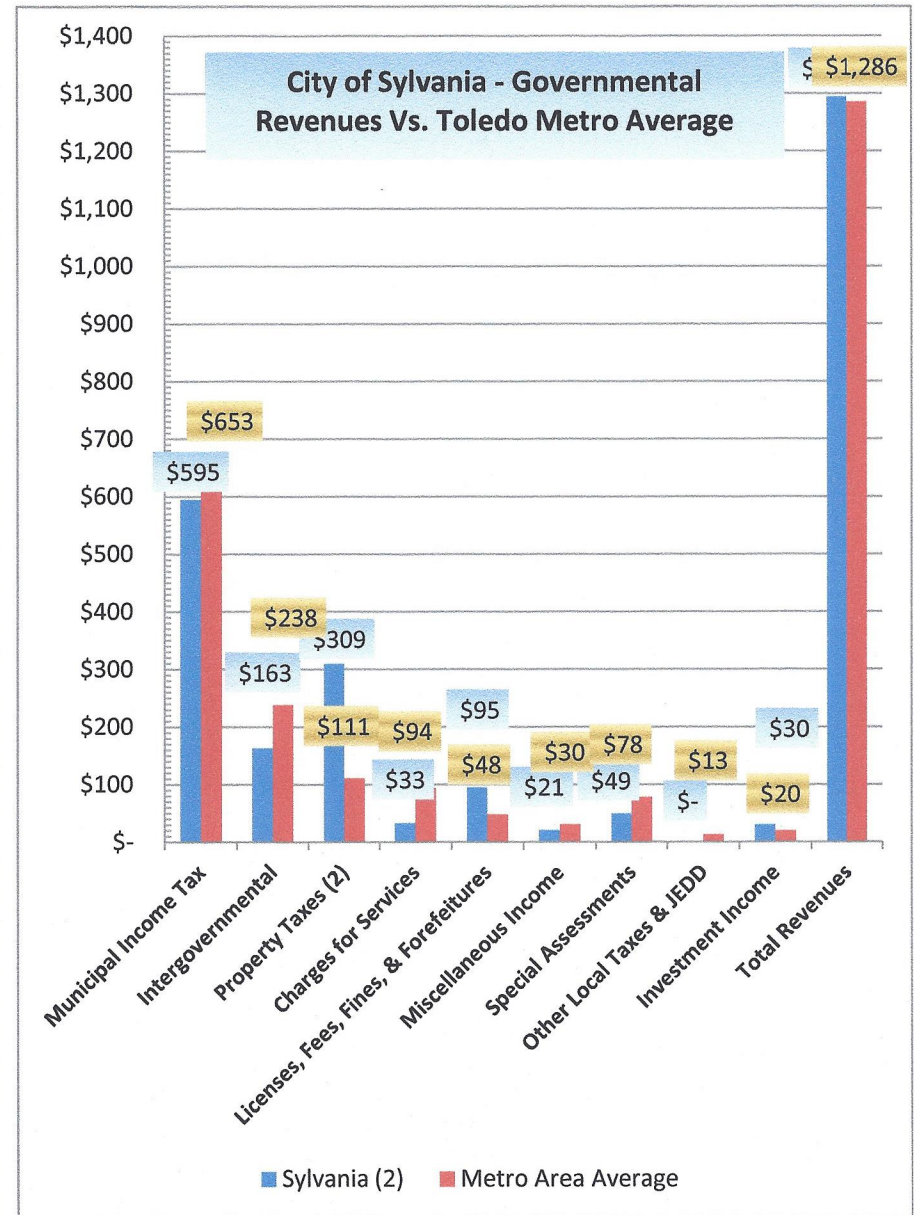
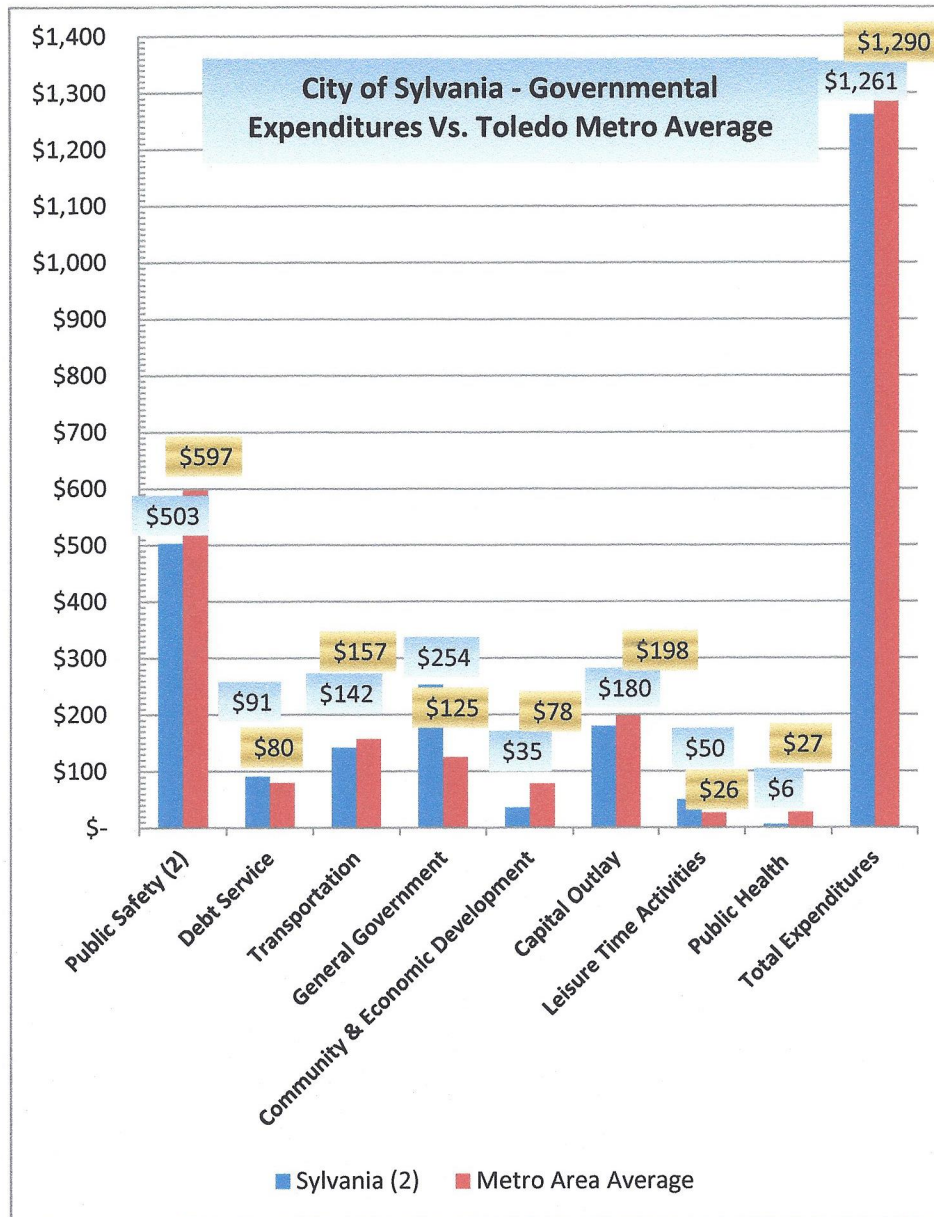
Toledo Metro Area - 2019 Governmental Funds - Per Capita Analysis



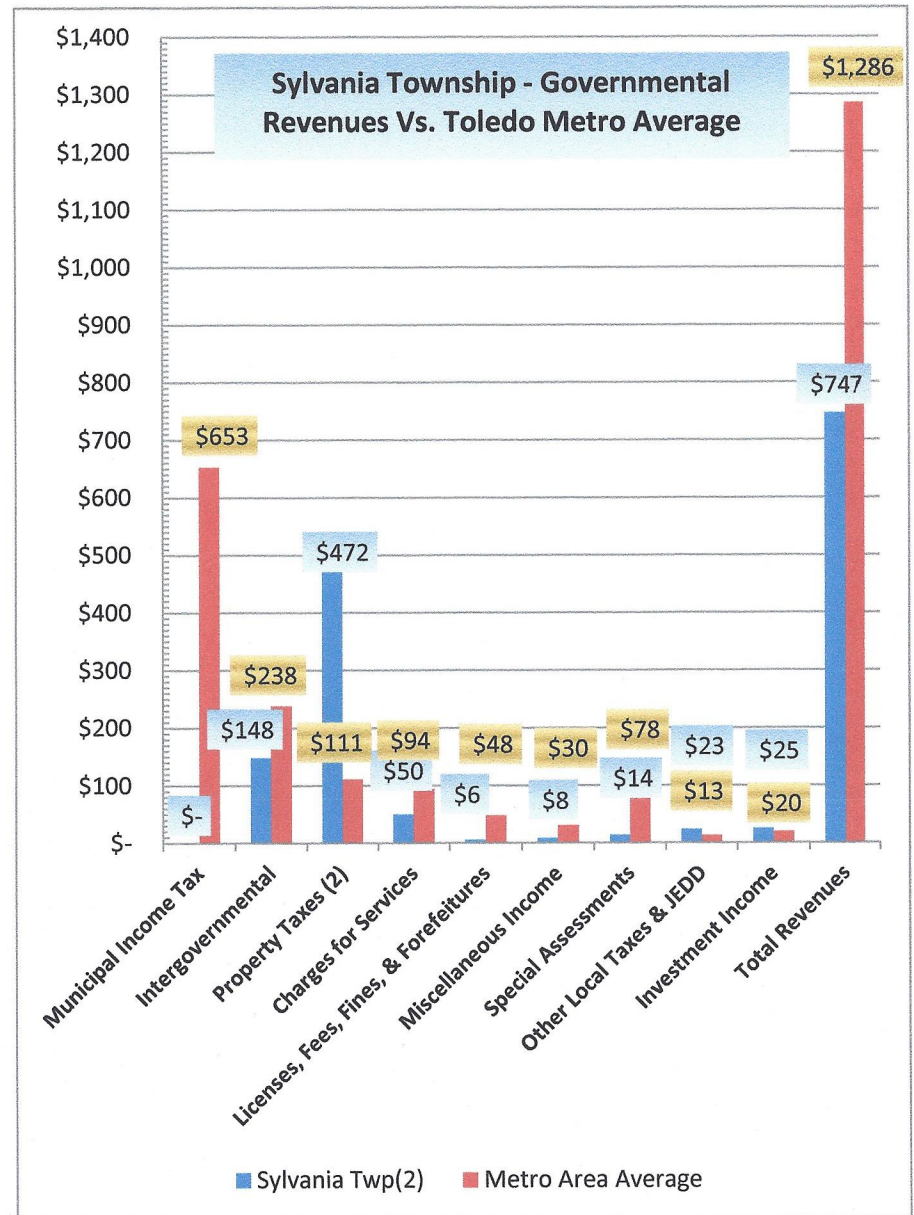
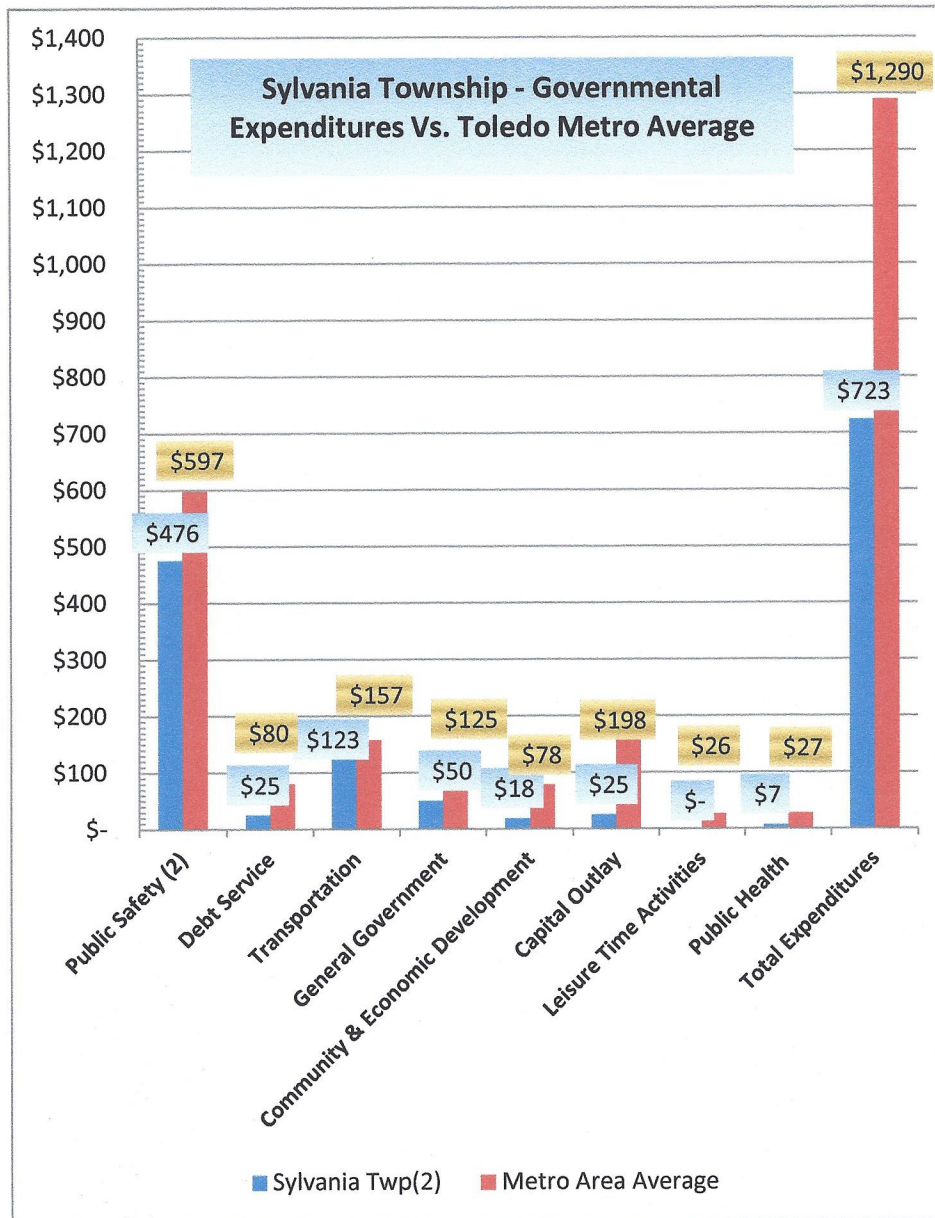
Toledo Metro Area - 2019 Governmental Funds - Per Capita Analysis



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