Note 1: Reporting Entity

The constitution and laws of the State of Ohio establish the rights and privileges of the Hamilton County Soil and Water Conservation District, Hamilton County (the District), as a body corporate and politic. A publicly elected five-member District Board of Supervisors directs the District. The District provides local leadership in conserving natural resources and stewardship of agricultural lands. The District provides local leadership in conserving resources and stewardship of urban and agricultural lands through education, technical assistance, and leadership. The District receives local and state funds to provide services and address local resource concerns.

Joint Ventures, Jointly Governed Organizations, Public Entity Risk Pools and Related Organizations

The District participates in jointly governed organizations and joint ventures and is associated with the Regional Storm Water Collaborative. **Note 10** in the financial statements provides additional information for these entities.

The District's management believes these financial statements present all activities for which the District is financially accountable.

Note 2: Summary of Significant Accounting Policies

Basis of Presentation

The District's financial statements consist of a combined statement of receipts, disbursements, and changes in fund balances (cash basis) for all funds.

Fund Accounting

The District 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 District are presented below:

District Fund

The district fund accounts for and reports revenues from district sales, grants, and workshops.

Special Fund

The special fund is used primarily for day-to-day operations and expenditures, including payroll and benefits. The district records all amounts received from the state, local, or federal governments in this fund, of which the county auditor also maintains an accounting account.

Other Funds

These funds account for and report the proceeds of specific revenue sources restricted or committed to expenditure for specified purposes.

Basis of Accounting

These financial statements follow the accounting basis the Ohio Department of Agriculture permitted.

This basis is similar to the accounting basis for cash receipts and disbursements. The District recognizes receipts when received in cash rather than when earned and recognizes disbursements when paid rather than when a liability is incurred.

These statements include adequate disclosure of material matters the Ohio Department of Agriculture requires.

Budgetary Process

The Ohio Revised Code requires the Special Fund to be budgeted annually.

Appropriations

Budgetary expenditures may not exceed appropriations at the fund and object level 1, and appropriations may not exceed estimated resources. The Board of Supervisors must annually approve appropriation measures and subsequent amendments. Appropriations lapse at year-end.

Estimated Resources

Estimated resources include estimates of cash to be received (budgeted receipts) plus cash as of January 1. The County Budget Commission must approve estimated resources. A summary of 2024 budgetary activity appears in **Note 3**.

Encumbrances

The Ohio Revised Code requires the District to reserve (encumber) appropriations when making individual commitments. Encumbrances outstanding at year-end are carried over and need not be re-appropriated. The District did not use the encumbrance method of accounting. The District did not encumber all commitments required by Ohio law. A summary of 2024 budgetary activity appears in **Note 3**.

Deposits and Investments

The Hamilton County Treasurer is the custodian for the District's Special Fund's cash and investments. The County's cash and investment holds the District's Special Fund's cash and investments, which are reported at the County Treasurer's carrying amount. Deposits and investment disclosures for the County may be obtained from the Hamilton County Treasurer, Jill A. Schiller, 513-946-4800, located at 138 E Court Street, Room 402, Cincinnati, OH 45202.

The District's accounting basis for all other funds includes investments as assets. This basis records gains or losses at the time of sale as receipts or disbursements, respectively. This basis does not record disbursements for investment purchases or receipts for investment sales.

Capital Assets

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

Accumulated Leave

District 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 District must observe constraints imposed upon the use of its governmental fund resources. The classifications are as follows:

Non-spendable

The District classifies assets as non-spendable when legally or contractually required to maintain the amounts intact. For regulatory purposes, the non-spendable fund balance includes unclaimed monies that must be held for five years before they may be utilized by the District.

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 are imposed by law through constitutional provisions.

Committed

Supervisors can commit amounts via formal action (resolution). The District must adhere to these commitments unless the Supervisors amend the resolution. A committed fund balance also incorporates contractual obligations to the extent that existing funds have been specifically committed to satisfy contractual requirements.

Assigned

Assigned fund balances are intended for specific purposes but do not meet the criteria for classification as restricted or committed. For regulatory purposes, the assigned fund balance in the special and district funds is limited to encumbrances outstanding at year-end.

Unassigned

Unassigned fund balance is the residual classification for the special and district funds and includes amounts not included in the other classifications. In other funds, the unassigned classification only reports a deficit balance.

The District first applies restricted resources when expenditures are incurred for purposes for which restricted or unrestricted (committed, assigned, and unassigned) amounts are available. Similarly, within an 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.

Note 3: Special Fund Budgetary Activity

Budgetary activity for the year ending 2024 follows:

2024 Budgeted vs. Actual Receipts			
Fund	Budgeted Receipts	Actual Receipts	Variance
Special	$1,331,108	$1,333,167	**$2,059**

2024 Budgeted vs. Actual Budgetary Basis Expenditures			
Fund	Appropriation Authority	Budgetary Expenditures	Variance
Special	$1,666,589	$1,492,182	**$174,407**

Note 4: Deposits and Investments

The District maintains a deposit and investment pools for all funds used, except the Special Fund, which the Hamilton County Treasurer maintains. The Ohio Revised Code prescribes allowable deposits and investments. The carrying amount of deposits and investments on December 31 was as follows:

	2024
Demand deposits	$65,354
Other time deposits (savings and NOW accounts)	$20,298
County Treasurer Deposits	$683,242
Total deposits	$768,894
Total deposits and investments	$768,894

Deposits

The Federal Deposit Insurance Corporation insures deposits.

Note 5: Interfund Balances

Outstanding advances as of December 31, 2024, consisted of $45,136.26, advanced from Hamilton County General Fund to 922401 Relocation Project fund to provide working capital for operations or projects.

Note 6: Risk Management

Beginning in 1990, the County established an internal service fund titled Workers' Compensation Reserve to account for and finance its workers' compensation claims risk. The County uses a prospectively billed program provided under the Bureau of Ohio Workers' Compensation to cover injured workers' claims. All departments of the County participate in the program and make per capita payments to the internal service fund.

The claims liability reported in the workers' compensation of internal service funds on December 31, 2022, is based on the requirements of Governmental Accounting Standards Board Statement No. 30, Risk Financing Omnibus, which requires that a liability for unpaid claims costs, including estimates of costs relating to incurred but not reported claims, be reported.

The County's historical changes in claims payable during the past two years are as follows (amounts in thousands):

YEAR	BEGINNING BALANCE	CHANGES IN ESTIMATES	CLAIMS PAYMENTS	ENDING BALANCE
2022	265	626	(544)	347
2023	347	1207	(703)	824

When preparing the notes, the 2024 information was yet to be available. The 2023 information was used.

Workers' Compensation

The County purchases workers' compensation coverage through the mandated Ohio Bureau of Workers' Compensation (OBWC) State fund. This insurance program allows the County to participate in a retrospective payment plan for a given policy year. Annually, the county applies a retrospectively rated policy.

Under the retrospectively rated policy, the County pays a minimum premium rather than the standard cost-guaranteed program premium under the merit-rated program. In return for paying a smaller premium, the County agrees to annually reimburse the OBWC for the medical and compensation payments the Bureau made on behalf of the County's workers' compensation claimants for each of the first ten years of each claim occurring within the policy year. At the end of the tenth year following the policy year, the County pays the Bureau the reserve left on each of that policy year's claims. Once the tenth-year buyout is made, the OBWC is responsible for 100% of the claim.

The annual retrospective policy premiums are made in two payments. The minimum premium is paid in December in advance of the upcoming year. The retrospective claims cost billing occurs in March or April of each year. The annual bills vary yearly due to varying claim expenses in each active retrospective policy year and the County's minimum due premiums.

Commercial Insurance

The District has obtained commercial insurance for the following risks:

- Comprehensive property and general liability
- Errors and omissions.

The District is uninsured for the following risks:

- Vehicles
- Errors and omissions.

District employees are protected for their actions if they do not act in a "willful, wanton, or reckless manner or with malicious intent." The Prosecutor will defend the employee, and the Board of County Commissioners (BOCC) is responsible for any decisions against the County due to their actions. Because there is no insurance policy, we are technically not "covered" but protected.

Self-Insurance

The County provides employees' healthcare coverage through a self-insurance program. United Health Care reviews all claims for United Healthcare plans, which the County pays. Separately, the County purchases stop loss Coverage from The Hartford of $500,000 per employee, an aggregate limit the County then pays, and a maximum of $5,000,000 lifetime (per member). The County maintains a self-insurance internal service fund to account for the finance of its uninsured risks of loss in this program.

The County pays into the self-insurance internal service fund based on one of four plan options, according to the grid below (amounts not rounded). The premium is paid by the fund that pays the salary for the employee and is based on historical cost information. In 2024, the County collected the monthly District's employer cost in February.

Medical Insurance	Coverage Level	Monthly Plan Value	Monthly Employer Cost	Monthly Employee Contribution	Biweekly Employee Contribution
Blue $3,000	Single	$738.52	$672.10	$66.42	$30.66
	Double	$1,476.47	$1,343.68	$132.79	$61.29
	Family	$2,319.29	$2,110.71	$208.58	$96.27
Green $1,500	Single	$820.58	$722.18	$98.40	$45.42
	Double	$1,640.52	$1,443.78	$196.74	$90.80
	Family	$2,576.98	$2,267.93	$309.05	$142.64
Orange $500	Single	$964.28	$627.00	$337.28	$155.67
	Double	$1,927.78	$1,253.49	$674.29	$311.21
	Family	$3,028.24	$1,969.06	$1059.18	$488.85
HRA Plan (Only for those enrolled in other Health Coverage)	Single	Max Reimbursement: $5,000		$0.00	
	Double	Max Reimbursement: $7,500		$0.00	
	Family	Max Reimbursement: $10,000		$0.00	

As ORC section 2744.08 states, the county is self-insured for liability. This applies to all County departments and agencies. Any claims judgments are paid from the General Fund.

Note 7: Defined Benefit Pension Plans

Ohio Public Employees Retirement System

All District employees belong to the Ohio Public Employees Retirement System (OPERS), 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. OPERS members contributed 10 percent of their gross salaries, and the District contributed 14 percent of participants' gross salaries. The District has paid all contributions required through December 31, 2024.

Retirement Rates	Year	Member Rate	Employer Rate
OPERS – Local	2012-2024	10%	14%

Social Security

The District has six AmeriCorps members funded by the Ohio Commission on Service and Volunteerism - AmeriCorps Grant. Per the grant's terms and conditions, the District must collect Social Security from the members. Unless the District obtains a ruling from the Social Security Administration or the Internal Revenue Service that specifically exempts its AmeriCorps members from FICA requirements, the District must pay FICA for any member receiving a living allowance. The District also must withhold 7.65% of the member's living allowance.

Note 8: Postemployment Benefits

Effective January 1, 2022, OPERS discontinued the group plans currently offered to non-Medicare retirees and re-employed retirees. Instead, eligible non-Medicare retirees will select an individual medical plan. OPERS will provide a subsidy or allowance via an HRA allowance to those retirees who meet health care eligibility requirements. Retirees can seek reimbursement for plan premiums and other qualified medical expenses.

Note 9: Contingent Liabilities

The amount grantor agencies pay to the District is subject to audit and adjustment by the grantor, principally the federal government. The grantor may require a refund of any disallowed costs. Management cannot presently determine amounts grantors may disallow. However, based on prior experience, management believes refunds would be immaterial.

Note 10: Joint Ventures

The Regional Storm Water Collaborative comprised of MS4 jurisdictions in Southwest Ohio and Northern Kentucky that joined together to fulfill the education and community involvement component of the USEPA NPDES Phase II program. Each jurisdiction pays in .025/capita for mass media marketing and programs. General disbursements are for general supplies and program costs. Revenues are membership fees.

Hamilton County Soil and Water Conservation District
Hamilton County, Ohio
Combined Statement of Receipts, Disbursements
and Changes in Fund Balances (Regulatory Cash Basis)
For the Year Ended December 31, 2024

To be submitted.

	District Fund	Special Fund	Other Funds	Combined Total
Cash Receipts				
Taxes	$ -	$ -	$ -	$ -
Grants	$ -	$ -	$ -	
Local Government	$ -	$ 1,024,556	$ 186,312	$ 1,210,868
State Government	$ 7,500	$ 269,152	$ 82,000	$ 358,652
Federal Government	$ -	$ -	$ (51,370)	$ (51,370)
Gifts and Contributions	$ 20,500	$ 36,408	$ -	$ 56,908
Sale of Products/Materials	$ 10,712	$ 550	$ -	$ 11,262
Rentals	$ -	$ -	$ -	$ -
Farm Harvest Income	$ -	$ -	$ -	$ -
Sales Tax Collections for State of Ohio	$ 2,501	$ -	$ -	$ 2,501
Earnings on Investments	$ 119	$ -	$ -	$ 119
All Other Revenue	$ 12,384	$ 2,501	$ 156,072	$ 170,957
Total Cash Receipts	$ 53,716	$ 1,333,167	$ 373,014	$ 1,759,897
Cash Disbursements				
Salaries	$ -	$ 677,701	$ 153,532	$ 831,233
Supplies	$ 13,080	$ 32,781	$ 3,547	$ 49,408
Equipment	$ 84,967	$ 38,777	$ 90	$ 123,835
Contract Repairs	$ -	$ 5,419	$ -	$ 5,419
Contract Services/Cost Share Payment	$ 1,873	$ 94,411	$ 260,913	$ 357,197
Rentals	$ -	$ 124,924	$ -	$ 124,924
Service Fees	$ 2,897	$ 134	$ 131	$ 3,162
Information and Education	$ 700	$ 46,077	$ 8,257	$ 55,034
Travel and Expenses	$ 1,898	$ 18,307	$ 2,472	$ 22,676
Advertising and Printing	$ 6,926	$ 28,558	$ 496	$ 35,980
OPERS	$ -	$ 95,153	$ 4,605	$ 99,758
Worker's Compensation	$ -	$ 1,416	$ 3,622	$ 5,038
Unemployment Compensation	$ -	$ -	$ -	$ -
Hospitalization	$ -	$ 127,039	$ 146	$ 127,185
Medicare	$ -	$ 9,385	$ 2,222	$ 11,606
Product/Materials for Resale	$ -	$ -	$ -	$ -
Reimbursement - State Refunds	$ -	$ -	$ -	$ -
Vehicle Rental/Liability Insurance	$ -	$ 9,112	$ -	$ 9,112
Annual Meeting/Banquet	$ -	$ -	$ -	$ -
Sales Tax Collections Forwarded to State of Ohio	$ 3,541	$ -	$ -	$ 3,541
Other	$ 3,537	$ 107,749	$ 6,774	$ 118,061
Total Cash Disbursements	$ 119,419	$ 1,416,943	$ 446,807	$ 1,983,170
Excess of Receipts Over (Under) Disbursements	$ (65,703)	$ (83,776)	$ (73,793)	$ (223,272)

Hamilton County Soil and Water Conservation District
Hamilton County, Ohio
Combined Statement of Receipts, Disbursements
and Changes in Fund Balances (Regulatory Cash Basis)
For the Year Ended December 31, 2024

To be submitted.

	District Fund	Special Fund	Other Funds	Combined Total
Other Financing Receipts (Disbursements)				
Transfers In	$ -	$ -	$ -	$ -
Transfers Out	$ -	$ -	$ -	$ -
Advances In	$ -	$ -	$ 208,717	$ 208,717
Advances Out	$ -	$ -	$ -	$ -
Other Financing Sources	$ -	$ -	$ -	$ -
Other Financing Uses	$ -	$ -	$ -	$ -
Total Other Financing Receipts (Disbursements)	$ -	$ -	$ 208,717	$ 208,717
Net Change in Fund Cash Balances	$ (65,703)	$ (83,776)	$ 134,924	$ (14,555)
Fund Cash Balances, January 1	$ 151,355	$ 767,200	$ 73,853	$ 992,408
Fund Cash Balances, December 31	$ 85,651	$ 683,424	$ 208,777	$ 977,853

See accompanying notes to the basic financial statements

Hamilton County Soil and Water Conservation District, Ohio			
Hamilton County		To be completed and retained for audit.	
Cash Reconciliation (Regulatory Cash Basis)			
31-Dec-24			
Depository Balances (List)		**Fund Balances**	
District Fund - Checking	$ 65,353.84	District Fund	$ 85,651.61
District Fund - Savings	$ 20,297.77	Special Fund	$ 683,424.17
920017	$ 348,316.28	Other Fund	$ 208,777.30
920027	$ 239,517.94		
920042	$ 69,333.00		
920058	$ 26,256.95		
922203	$ 4.58		
922413	$ 52,896.98		
922415	$ -		
922417	$ -		
922205	$ (7,705.00)		
922401	$ 163,580.74		
Total Depository Balances			
	$ 977,853.08		
Investments - District Fund			
Treasury Bonds and Notes			
Certificates of Deposit			
STAR Ohio			
Other Investments			
Total Investments - District Fund			
	$ -		
Investments - Other Funds			
Treasury Bonds and Notes			
Certificates of Deposit			
STAR Ohio			
Other Investments			
Total Investments - Other Funds			
	$ -		
Cash on Hand			
Cash on Hand (Petty Cash and/or Change Fund)			
Cash in Transit to Depository			
Total Cash on Hand			
	$ -		
Total Treasury Balance			
	$ 977,853.08		
Less Outstanding Checks			
	$ -		
Grand Total**			
	$ 977,853.08	Total All Funds**	$ 977,853.08
		** Must equal	