COUNTY LEADER



County Commissioners Association of Ohio quarterly magazine

Spring 2022



In This Issue...

A Message from 2022 CCAO President Debbie Lieberman, Montgomery County Commissioner

Letter from CCAO Executive Director Cheryl Subler

Capital Budget Advocacy: Expand State Investment in County Jails

Fairfield County Employs New Center to Build and Strengthen Workforce

Strengthening Ohio's Childhood Literacy

Access To Broadband Is Essential for Rural Counties to Thrive

Modernizing Ag-Link to Better Serve Ohio's Farmers

Reform Ohio's Law to Provide Treatment Before

Mental Health Crisis

Legislative Analysis for Counties: The Bipartisan Infrastructure Law

Voice Of County Leadership: Larry Holmes, Darke County Commissioner

A History of The Property Tax

Rethinking Your Retirement Savings Goal

An Update from CEBCO

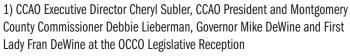
The Latest News from CORSA

Electric Aggregation's Time Has Come

Mitigation Of Cyber and Driving Risks

COUNTY LEADER

A Message from 2022 CCAO President Debbie Lieberman, Montgomery County Commissioner	3
Letter from CCAO Executive Director Cheryl Subler	4
Capital Budget Advocacy: Expand State Investment in County Jails	5
Fairfield County Employs New Center to Build and Strengthen Workforce	6
Strengthening Ohio's Childhood Literacy	8
Access To Broadband Is Essential for Rural Counties To Thrive	9
Modernizing Ag-Link to Better Serve Ohio's Farmers	11
Reform Ohio's Law to Provide Treatment Before Mental Health Crisis	12
Legislative Analysis for Counties: The Bipartisan Infrastructure Law	13
Voice Of County Leadership: Larry Holmes, Darke County Commissioner	15
A History of The Property Tax	17
Rethinking Your Retirement Savings Goal	20
An Update from CEBCO	21
The Latest News from CORSA	22
Electric Aggregation's Time Has Come	23
Mitigation Of Cyber and Driving Risks	24



- 2) Ottawa County Commissioner Mark Stahl was appointed to Ohio's Task Force on Volunteer Fire Fighter Recruitment. Stahl will serve as a member of the task force, which will look to implement measures to address a critical workforce shortage of volunteer firefighters in Ohio.
- 3) Sen. Cecil Thomas, Assistant Minority Whip Hearcel Craig, Hamilton County Commissioner Denise Driehaus, Fayette County Commissioner James Garland, Assistant Minority Leader Nickie Antonio and Sen. Bob Peterson On the cover: Lt. Gov. Jon Husted with the CCAO board of directors







A MESSAGE FROM 2022 CCAO PRESIDENT DEBBIE LIEBERMAN, MONTGOMERY COUNTY COMMISSIONER

April is a month that many look forward to, including myself. For some, it's the return of baseball. For others, it's the signs of spring and warmer weather to come. For CCAO, April is particularly special as we recognize National County Government Month (NCGM).

NCGM is a time to celebrate county government, thank those who serve our citizens, and recognize the many important ways that county government benefits all Ohioans. To help you celebrate, all CCAO members should have received a NCGM mailing from CCAO containing a window cling, a sample press release, and a sample educational brochure highlighting the many roles and responsibilities of county government. CCAO also has yard signs available that counties can display celebrating NCGM. I hope these items have helped you celebrate your county and the work counties do every day to improve Ohioans' lives.



To help us celebrate NCGM, it was an honor to welcome Governor Mike DeWine and First Lady Fran DeWine at the Ohio Council of County Officials legislative reception on April 6 at the Ohio Statehouse. We deeply appreciate the governor taking the time to converse with so many of our members on ways to further strengthen the state-county partnership.

Furthermore, we were pleased to welcome Lt. Governor Jon Husted to the April CCAO Board of Directors meeting to discuss successes of the state-county partnership over past three years. From indigent defense funding, broadband expansion, support for children's services, jail construction funding and much, much more, there is a great deal to celebrate. We thank the DeWine-Husted Administration for their continued generosity in time spent listening and collaborating with our membership.

While April is certainly a month for celebration, it's also a time for advocacy. The state capital appropriations bill is expected to be introduced in the coming weeks. It is critical that state lawmakers hear from CCAO members about the importance of expanding state support for county jail construction. Counties were fortunate to receive \$50 million in state funding for county jails two years ago, but we need to increase that amount to help fund the significant capital needs of our county jail facilities.

Ohio's county jails face the growing challenge of increasing jail populations, with significant numbers of jail inmates who have drug addiction and mental health needs. Our outdated jails are simply not up to the task of serving these populations. A partnership with the state is desperately needed. We took a good first step two years ago, but we need that partnership to grow even stronger now. That is only possible with your continued advocacy, so please contact your lawmakers today and ask for expanded support for county jails.

I thank you for your continued support and I truly enjoy serving as your association president. We have much to celebrate together, much to work toward into the future, and as I firmly believe, many bright days ahead of us building Stronger Counties for a Stronger Ohio!

LETTER FROM CCAO EXECUTIVE DIRECTOR CHERYL SUBLER

As an association comprised of public officials, CCAO has long recognized the importance of leadership in building stronger counties. I think everyone agrees that leadership is an essential attribute for public service. But what does effective leadership look like? I spent



some time considering that question recently.

I think everyone has ideas about what constitutes effective leadership. For some, it's developing new ideas. For others, it's sticking to one's convictions, even when that isn't popular. Leaders rally others together to push toward a common goal. Sometimes it's all these things combined.

Judging by the many published works on what constitutes effective leadership, it's obvious that leadership is a highly sought-after attribute. In my experience, the best way to learn about leadership isn't necessarily through a book; it's best learned witnessing the actions of those around us.

I admire the leaders who put themselves in the arena to strengthen their counties. The work isn't always glamorous. Sometimes it's long; oftentimes there's criticism. It involves an arduous election process. But these individuals show up nonetheless.

The fruits of those labors are undoubtedly worth the effort. Here are just a handful of examples of county leadership that I've witnessed recently across the state:

Many of us take abundant drinking water for granted. In some parts of Ohio, that's not the case. In Vinton County, the commissioners are working to provide drinking water to portions of the county currently only served by trucked-in water supply.

In Coshocton County, the commissioners are on the leading edge of expanding rural broadband to unserved areas of the county, unlocking tremendous new economic potential for county residents.

In Franklin County, commissioners are spearheading the new RISE initiative, making more high quality, affordable childcare options available to working families. Shelby County, too, is working to expand childcare services through recruiting efforts for childcare workers and expanding additional availability to serve the needs of second and third shift workers.

In Miami County, the county building department implemented an innovative virtual building inspections program, which saves the construction industry both time and money. The commissioners are also conducting needs assessments for housing, transportation and childcare to ensure the county is best positioned to meet the workforce needs of the future.

The Wayne County Commissioners last year implemented a flexible hybrid work schedule for certain commissioner employees, allowing for greater flexibility in working hours and certain hybrid work options to better meet the changing needs of the county workforce and compete in the market place. Specifically, the three hybrid options include: (1) Employees work normal 8-hour day/5 days per week in office; (2) Employees work 4 10-hour days in office with either Friday or Monday off; or (3) Employees work 4 8-hour days in office and 1 8-hour day remotely with that day being Friday or Monday. Any new employee will not have a remote option until after one-year of employment. And, the receptionist/administrative assistant has no remote work option.

Fairfield County has taken a hands-on approach to leadership development, graduating 122 county staff to-date from the NACo High Performance Leadership Academy. Plus, the county has another 36 employees signed up for the Academy for the remainder of the year.

Back to my original question, "What does effective leadership look like?" To me, it looks like the long hours our members spend addressing the challenges of our time. It looks like courage to make the tough but necessary choices. It looks like the work that CCAO members do every day to build stronger counties for a stronger Ohio. It is for those efforts that I and many others are thankful.

CCAO POLICY TEAM CAPITAL BUDGET ADVOCACY: EXPAND STATE INVESTMENT IN COUNTY JAILS

Adam Schwiebert, CCAO Policy Analyst

Ohio's county jails are reaching a critical point. For nearly 20 years, the state failed to invest in county jail facilities through a dedicated capital support program, leaving counties on their own to build and maintain jail facilities. Simultaneously, counties

demand.



saw jail populations rise, particularly female prisoner populations as well as those suffering from mental health and addiction-related conditions. Counties are being pinched from both sides. Limited county resources are unable to meet rapidly expanding

More recently, that narrative has begun to change. In the previous state capital appropriations bill, the state resumed support for county jails. Fifty million dollars in competitive grants was made available to counties through the state capital bill for jail construction and expansion, and six projects were recently awarded. While \$50 million will certainly not solve all of Ohio's county jail challenges, it marks a significant and appreciated improvement in the state-county partnership.

In the coming weeks, the FY2023-2024 state capital appropriations bill is expected to be introduced. This marks a tremendous opportunity for counties to continue to expand the partnership with the state on support for county jails. For this to be possible, county voices must be heard.

CCAO's request to Governor Mike DeWine and state lawmakers in the upcoming state capital budget is to continue and expand the existing jail funding program. Governor DeWine has previously indicated his support for additional funds for county jail construction, but we need to make sure lawmakers hear the message as well. Please contact your state legislators today and share with them the following:

- County jails are ill-equipped to meet today's inmate population needs. Growing populations of female prisoners as well as those with mental health and addiction treatment needs place significant strain on outdated and overcrowded county jail facilities.
- The county jail is one of the largest county capital expenses. Many counties simply do not have the resources to construct these facilities without additional support.
- A 2019 survey of counties conducted by CCAO and the Buckeye State Sheriffs Association identified over \$1.3 billion in requested jail construction, renovation, expansion and repair projects, clearly demonstrating the need for further state support.
- Please support expanding state capital aid to county jails in the state capital appropriations bill as part of an ongoing partnership with counties to provide safer, modernized jail facilities that better serve communities.

The capital appropriations process moves quickly and with few amendments, so it is important to have our advocacy efforts out in front of the bill's introduction. If you have not already, be sure to reach out to your state lawmakers now.

The strengthening of the state-county partnership is only possible through continued engagement between CCAO members and their elected officials. Counties have made considerable progress in reestablishing vital state support for county jails; now is the time to ensure that support remains ongoing for the betterment of our county jails and the safety of our communities.

Thank you for your continued advocacy efforts to build stronger counties for a stronger Ohio!

FEATURE

FAIRFIELD COUNTY EMPLOYS NEW CENTER TO BUILD AND STRENGTHEN WORKFORCE

Communications Staff

"What do you want to be when you grow up?"

Everyone has been asked a version of this question. The Fairfield County Workforce Center not only helps students find the answer, but it gives them the tools and training to find a job in an in-demand field in the county.

The Fairfield County Workforce Center opened in 2021 as a means to manage the county's workforce shortage. Businesses were in critical need of skilled labor, especially in three of the largest employer segments: manufacturing, construction and healthcare.

"Individuals that sought out training programs to start a new career or advance their careers had few options in Fairfield County. The shortest program was nine months and most programs were two years. For individuals that were unemployed or underemployed, that's a big commitment," said Rick Szabrak, director of Economic and Workforce Development for Fairfield County. "We wanted to make sure we had programs that could train people for in-demand jobs but in a timeframe that was realistic for people in transition. There was also a need for school districts to have pre-apprenticeship programs for students that needed assistance to meet the new graduation requirements. These short-term programs could also meet the needs for the schools."

The 72,000-square-foot building, previously owned by the Fairfield County Board of Developmental Disabilities, was no longer needed, and the board allowed the Fairfield County Commissioners to use it as a workforce center. Fairfield County Economic and Workforce Development found partners in Hocking College and Ohio University to offer training programs in manufacturing, construction and healthcare that also served local employers.

"Instead of just being an education provider, we wanted this to be a place where we developed a local workforce," Szabrak said. "That meant finding



Szabrak

partners that were eager to look at training a little differently. We wanted to have a place where individuals could get training, start a career, and come back to get new skills throughout the life cycle of their career. We want to elevate the level of education amongst our residents, and these programs can lead to college degrees."

Szabrak and his staff worked with Gov. Mike DeWine and the legislature to get \$1.25 million in the biennial budget to support this initiative. The funds were used to purchase equipment for the programs that could be shared amongst the providers. If Hocking College buys a robot, for example, Ohio University could use that for its training.

"We provide the space, promotion and support to education providers at no cost as long as they're meeting the needs of our local employer," Szabrak said. "The county has the final say in the programming that is provided at the center. While education institutions are challenged with preparing students for the world, we want to prepare students for Fairfield County."

The center also partnered with local schools to complement their programming and meet the needs for their students. To do so, the workforce center launched a steering committee that includes educators, workforce entities and municipalities.



Workforce students applying manufacturing skills

Fairfield County's Economic and Workforce Development office's career navigators support students with resume writing, applying for jobs and getting ready for their careers.

The center recently worked with Pickerington Schools to create a place for students who need career guidance. To help provide some direction, the center hosted a Discovery Day, where 35 students learned a little bit about each career field at the center. Szabrak mentioned one student who told him that he didn't realize he liked to build things.

"He never had those opportunities. For him, school was going and sitting in a classroom, listening to someone and taking tests. That wasn't for him," Szabrak said. "What this did was give him an opportunity to shine a little. They made picnic tables, and he was so proud and excited about that."

Szabrak said that out of those 35 students, 25 that regularly attended classes. 20 chose to come back in the spring to do more in-depth learning and get a skill.

The center currently has 160 students: 70 students and 90 apprentices.

"We create pre-apprenticeship programs. The students come in, do training one week, then the next week is on the job training. [They start] to get a taste of what a good paycheck can look like if you do this career," Szabrak said. "Because of that,

Lancaster schools started sending their career tech schools up here. They wanted students to get one focused area in their final semester and they loved the pre-apprenticeship program."

Looking to the future, Szabrak says a top priority is making the Engineering-Technology program state of the art, which will involve moving the program from Ohio University Lancaster's campus to the workforce center and building it out. The center will also offer CDL classes and expand healthcare offerings to include STNA and respiratory therapy.

For any county looking to address their workforce issues, Szabrak has some advice:

"Identify what the problem is you are trying to solve. Find partners that are as passionate about your vision as you are and are willing to play the long game on this. Workforce programming doesn't bring about immediate dividends to the education providers, but it can bring immediate dividends to the employers, he said, "Do you have the right programs for your employers and those seeking training for employment? Or are there already enough programs but just not enough capacity in those programs to serve everyone? Do you have someone that will lead the efforts?"

Szabrak also encourages anyone interested in the facility to schedule time to visit.

"We love to give tours and tell our story. The 'why' is more important than the 'what' when it comes to what we're doing at the Workforce Center," he said. "It's truly unique and we're proud of all of the partners that have come together to make this happen."



Students take a break on picnic tables they constructed.

GUEST COLUMN STRENGTHENING OHIO'S CHILDHOOD LITERACY

Catherine Sulecki, Marketing and Communications Director, Ohio Governor's Imagination Library

The Little Engine That Could by Watty Piper's message of "I think I can. I think I can. I think I can..." resonates with all readers, especially young kids. The book's theme of optimism and hard work is one reason why it's the first book kids receive after enrolling in Dolly Parton's Imagination Library.

Dolly Parton's Imagination Library promotes early literacy and access to quality books by mailing one free age-appropriate book to kids all over the world. The organization began in Sevier County, Tennessee, and quickly expanded nationally and globally.

Ohio First Lady Fran DeWine was first introduced to the Imagination Library through her grandchildren who received the books in the mail. She recalls her grandchildren's excitement when they received a new book in the mail specifically addressed to them. In 2019, the Imagination Library was only available in pockets of Ohio—about 13% of kids between birth and age 5 in Ohio had access to the program. When Mrs. DeWine became First Lady of Ohio, she set out to make these free books available to every Ohio child from birth to age 5. The Ohio Governor's Imagination Library was established in August 2019, in partnership with Dolly Parton's Imagination Library, ensuring all children under the age of 5 in Ohio had access to the program.

Since 2019, more than 6.9 million Imagination Library books have been mailed to Ohio children at no cost to families. This April, 316,435 Ohio kids received their age-appropriate book in the mail. More than 44% of eligible kids in the state are currently enrolled in the Imagination Library.

"Reading is one of the single greatest things we can do for our kids, and with our kids," said Ohio First Lady Fran DeWine. "We cannot take for granted the impact strong literacy skills will have on a child's life."

Brain science shows that a child's brain is already 80% developed by the time he or she turns three years old. Additionally, kids who enter kindergarten without the basic knowledge of books—things like reading from front to back, or the understanding that print has meaning—will begin school at a disadvantage.



First Lady Fran DeWine reads to children in Jefferson County

And unfortunately, that disadvantage continues to get worse over time. Children who struggle at the start of kindergarten are more likely to drop out of high school before graduation.

Children enrolled in the Imagination Library receive 12 books a year. If a newborn enrolls in the program, he or she will receive the full 60 books from the Imagination Library. The Imagination Library's book list is updated annually, and each age group receives a bilingual English/ Spanish book.

More than 50% of eligible kids have yet to enroll in the free book program. To support increasing enrollment in the Imagination Library, you can:

- Share information about the Imagination Library at community events and meetings;
- Partner with your Imagination Library county affiliate, who is working to increase enrollment in your county;
- Talk to your friends and family who have young kids to see if they have enrolled in the program; and
- Donate to your county's Imagination Library affiliate to ensure the program remains free for all families.

To enroll a child in the Ohio Governor's Imagination library, visit OhiolmaginationLibrary.org.

For further information about the Ohio Governor's Imagination Library, please email Catherine Sulecki at Catherine.Sulecki@ohgil.org.

GUEST COLUMN ACCESS TO BROADBAND IS ESSENTIAL FOR RURAL COUNTIES TO THRIVE

Ellen Essman, Senior Research Associate, CFAES Government Affairs, Ohio State University Extension, and Gwynn Stewart, Educator, Community Development, Ohio State University Extension – Noble County

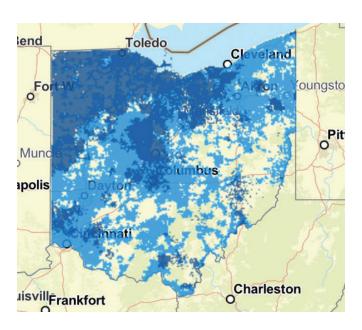
In March of 2020, when work, school, business, and healthcare moved almost entirely online, the lack of reliable high-speed internet, or "broadband" in some parts of Ohio became abundantly clear. Broadband access was shown to be lacking especially in rural areas of Ohio, where many students learning from home lacked the bandwidth and speed to sign on and virtually attend class.

Although students are back in the classroom, and many people are back in the office, the necessity for reliable internet connection will only continue to grow as technology advances. The Buckeye Hills Regional Council recently studied eight counties in the Appalachian region of Ohio, Athens, Hocking, Meigs, Monroe, Morgan, Noble, Perry and Washington counties. The council's findings painted a sobering picture of the lack of access to broadband in southern and eastern Ohio. The study found that:

- 80% to 90% of households in the "rural expanse" have no access to broadband services ("rural expanse" is defined as areas with 20 or fewer households per square mile).
- 75% of the study area lacks availability of broadband at the current FCC minimum of 25/3. (25/3 refers to an ability to download at 25 megabits per second (Mbps) and to upload at 3 Mbps.)
- Mobile data and voice services are also largely absent from the rural expanse.
- Degradation of basic telephone services due to beyond end-of-life copper cables leaves affected areas without crucial life/safety communications, reverting to the 1930's in terms of capabilities.

(https://buckeyehills.org/broadband-research)

The map below, courtesy of BroadbandOhio, illustrates just how much of the state lacks the FCC minimum of 25/3 Mbps, with all the areas not in blue not meeting the minimum. In reality, the area without 25/Mbps access is likely much larger. According to the Buckeye Hills Regional Council, sometimes "broadband service to a single household in a census block can lead to the entire block being marked as served." In fact, in one census block in Meigs County, the FCC data showed a 13:1 over estimation of broadband coverage.



https://broadband.ohio.gov/view-maps/ohio-broadband-coverage-map/ohio-broadband-coverage-map

Rural areas in Ohio have an urgent need for reliable, fast broadband. The importance of access for people in these communities cannot be overstated; it could be life changing. If broadband improves in an area, so will the overall community and economic conditions, with people having more access to internet for work, business, education, healthcare and emergency services.

COUNTY LEADER

Another beneficiary of improved rural broadband access would be Ohio agriculture. In fact, if broadband connectivity were expanded, agriculture would likely be the biggest user of this technology. The Ohio Department of Agriculture (ODA) states that the food and agriculture sectors employ one in eight Ohioans and account for more than \$124 billion in annual investment. (https://agri.ohio.gov/home).

Increasing access to broadband in rural areas will only increase agricultural output in Ohio. Currently, most new farm equipment, from sprayers to combines and tractors, comes with the ability to connect to the internet. Equipment can use this connectivity to gather and upload data such as crop yields, soil quality, weather information, which in turn helps farmers to know where to use inputs like fertilizer, nitrogen, phosphorus, pesticides and herbicides. For example, John Deere is developing a sprayer that can distinguish weeds from plants, and then selectively apply herbicides to just the weeds.

Using this technology as an example, it is clear that such precision has multiple benefits. First of all, this level of precision saves the producer money, because the data helps them to determine the amount of herbicide they need to buy, and thus reduces overbuying or waste of products. Less waste and precise application of inputs also benefits the environment.

If a farmer knows exactly where and how much fertilizer, nitrogen, or phosphorus to use, and when the weather conditions are best to apply these inputs, it follows that less fertilizer will run off the field and into sources of water. Finally, when data can be collected by equipment and transmitted to the cloud or to an office computer via the internet, it saves a farmer time and energy that may have been spent uploading and compiling data. Instead, with this new technology, farmers can get straight to the comparing and interpreting of data collected.

Broadband will not just help farmers in the field. Livestock producers and dairies would greatly benefit from expanded broadband. For instance, many Ohio dairies rely on robotic milkers and automatic feeders, where cows can decide when they want to eat, or even when they need to be milked. This is not only more efficient for the farmer, but also

better for the health and welfare of the cows. Facial recognition technology is even being developed for livestock, which will help farmers to monitor health of individuals in real time on their computers or phones and may end the need for ear tag and notch identifiers. Technology has also been developed to that allows producers to monitor conditions within hen houses and controlled environments growing produce. The technology can then learn to adjust conditions like temperature and humidity to optimize growing and egg laying.

Clearly, broadband is essential for households, businesses, hospitals, and farms in the 21st century, and many parts of Ohio are falling behind in terms of connectivity. However, in many rural areas, there are significant barriers to installing broadband, which has undoubtedly contributed to the lack of connectivity. One major barrier is the cost of connecting rural areas—private internet providers have largely stayed away from these areas because it is not cost-effective for them. This barrier has recently become easier to hurdle, with an increase in local, state, and federal funding in response to the COVID-19 pandemic.

Even with this influx of capital, it is vital for communities to focus on long-term planning and partnerships with private providers, as well as involvement and input from local school districts, electric providers, health systems, and others when it comes to broadband. Planning is crucial, because although the current broadband minimum is 25/3 Mbps, needs will only continue to grow in the future with technological advancement.

A special thanks to John Fulton, Professor in the Department of Food, Agricultural and Biological Engineering in the College of Food, Agricultural, and Environmental Sciences at the Ohio State University, Dr. Scott Shearer, Professor and Chair of the Department of Food, Agricultural and Biological Engineering, and Jason Hartschuh, educator, agriculture and natural resources, Ohio State University Extension – Crawford County for lending their expertise and assisting with this article.

GUEST COLUMN MODERNIZING AG-LINK TO BETTER SERVE OHIO'S FARMERS

by Ohio Treasurer Robert Sprague

Calling the current economic situation "complicated" would be an understatement. From 40-year high inflation and skyrocketing energy prices to ongoing supply chain issues and rising interest rates, Ohio's families and job creators are facing unprecedented challenges. With the



Sprague

growing season underway, our farmers are especially feeling the strain.

While they face no shortage of challenges this year, the Treasurer's office is ready to offer support.

For more than three decades, our Ag-LINK program has helped farmers and agribusinesses drive down the cost of doing business by providing interest rate reductions on new or existing loans. Borrowers use Ag-LINK to finance upfront operating costs for feed, seed, fertilizer, fuel, and other expenses.

Over the last year, I've traveled across the state to speak directly with farmers, cooperatives, financial institutions, and others in the agriculture community to hear more about how inflation and other economic challenges are impacting the industry. While Ag-LINK has a long track-record of success and remains widely popular, my takeaway from these conversations was clear – we could do more.

In previous years, the Ag-LINK application period only lasted a few months. But now, for the first time ever, the 2022 application period is open year-round, with interest rate reduction amounts being reviewed on a quarterly basis. Transitioning to a year-long application period provides borrowers with greater flexibility and ensures they can access capital whenever they need it most. This change also makes Ag-LINK more convenient for farmers and agribusinesses with diverse borrowing needs, such

as livestock producers who typically borrow at different times of the year than farmers who grow crops. As part of our Ohio Gains initiative, the Treasurer's office has set out to modernize our investment strategies and generate further cost savings opportunities for the agriculture community. Ohio Gains has updated Ag-LINK to improve accessibility and convenience, while making the program more relevant to the ever-evolving borrowing needs of today's agriculture industry – helping farmers to save more money during these uncertain economic times.

We've worked closely with the Ohio General Assembly to craft and pass legislation that adds agricultural cooperatives (co-ops) as eligible borrowers under Ag-LINK. Co-ops face many of the same challenges as other farmers and agribusinesses that are already served through Ag-LINK. Opening the program to co-ops further recognizes their valuable contributions to Ohio's economy and agriculture industry. The legislation also removes outdated caps on loan size, allowing the program to keep pace with modern borrowing needs.

For many farmers, lowered borrowing costs can make the difference between being in the black or being in the red. With interest rates rising, the rate reduction offered through Ag-LINK becomes even more meaningful. The Treasurer's office will review Ag-LINK's interest rate reduction on a quarterly basis, based on economic conditions. This will ensure that Ag-LINK reflects changes in the interest rate environment and remains relevant and impactful for the farmers, agribusinesses, and co-ops who use it.

Through these reforms, we're cutting bureaucratic red tape and taking Ag-LINK to the next level. We're proud to support Ohio's agriculture community, and with these modernization efforts, Ag-LINK is ready to serve the Buckeye State's next generation of farmers.

For more information, please visit our website at https://tos.ohio.gov/ag-link/.

GUEST COLUMN

REFORM OHIO'S LAW TO PROVIDE TREATMENT BEFORE MENTAL HEALTH CRISIS

by Betsy Johnson, AOT Implementation Specialist, Treatment Advocacy Center

Many large counties around Ohio are in varying stages of constructing crisis centers to serve residents struggling with mental health and substance use disorders. This is no doubt welcome news to anyone who has ever tried to navigate the behavioral health maze in the middle of a crisis, trying to find the help they need.

Unfortunately, a crisis center does little to console families whose loved ones are too ill to voluntarily seek treatment. Under Ohio law, adults must represent a substantial harm to themselves or others or be so gravely ill they are unable to meet their basic needs before they can be held and evaluated for treatment, often referred to as "pink slipped."

This will change, however, if the General Assembly passes H.B. 439, a bill cosponsored by Representatives Brett Hillyer (R-Uhrichsville) and Tavia Galonski (D-Akron).

Under the proposed legislation, the definition of "mentally ill subject to court order" is expanded and law enforcement and other designated professionals could detain a person for evaluation if they have a history of untreated mental illness, are too ill to appreciate their need for treatment, and without treatment are likely to suffer mental deterioration and become a danger to self or others.

By including "mental deterioration" in the law, the bill sponsors recognize that brain damage caused by untreated psychosis, is in fact, a form of harm to self. Research shows that the longer an individual experiences untreated psychosis, the longer it will take them to emerge from it, and the less likely the person is to make a full recovery. Stabilizing the person quicker means less disruption to their lives and reduces the chances of them losing their job, their housing or ending up in the criminal justice system.

Some argue that expanding the definition will overtax the mental health system which is already struggling

with workforce shortages. In fact, the opposite is true. Those who meet the criteria under the bill are those who are likely days away from meeting the current definition of harm. Intervening before a full-blown crisis ensues would require significantly fewer staff hours and community resources.

In February, Penny Frese testified before the House Civil Justice Committee, "Even though [our daughter] was floridly psychotic, homeless, without employment, and using credit cards to invest in art and expensive jewelry, awaiting the return of a delusional fiancé', we were told, and I quote, 'she was not sick enough' for involuntary intervention. It would take a series of hospitalizations, time in a halfway house, and an unsuccessful attempt to live on her own before she returned home, traumatized and broken."

Ralph Stover, a police officer for the City of Tallmadge Police Department and the Summit County Crisis Intervention Team (CIT) coordinator, testified that H.B. 439 would give officers another tool in their toolbox to better serve the community. "When the writing is on the wall and we know that someone is days away from going into crisis, it does not seem fair for us to have to walk away and wait. It is not fair to the person, their family, or the first responders."

The crisis center is going to make a world of difference for those who recognize they are ill and want help. Those with severe mental illness who do not realize they are ill and need treatment and their families deserve no less. Families like Penny Frese's and police officers like Ralph Stover, are counting on the General Assembly to remove the legal barrier that prevents those in need from receiving treatment before crisis.

Betsy Johnson is a policy advisor for the Treatment Advocacy Center, a leading nonprofit dedicated to eliminating the barriers to treatment for severe mental illness.

GUEST COLUMN LEGISLATIVE ANALYSIS FOR COUNTIES: THE BIPARTISAN INFRASTRUCTURE LAW

Jessica Jennings, Legislative Director, Transportation | Rural Action Caucus, National Association of Counties



Counties play a major role in America's transportation and infrastructure network, owning and operating 44 percent of public roads and 38 percent of bridges, more than any other level of government. Simultaneously, counties directly support 78 percent of public transit systems and 34 percent of airports that keep our residents connected in every corner of the country. Ranging far beyond transportation, America's 3,069 counties own and operate public utility systems, water and wastewater systems, jails, hospitals and clinics, and more.

As intergovernmental partners, counties rely on federal and state decision making to help meet the needs of our communities. On Nov. 15, 2021, President Joe Biden signed a major investment in state and local government infrastructure: the Infrastructure Investment and Jobs Act (P.L. 117-58), officially enacting the five-year, \$973 billion Bipartisan Infrastructure Law (BIL).

In addition to providing authorizations for a wide variety of programs, the BIL also makes advanced appropriations for FY 2022 through FY 2026

to several federal agencies. Typically, federal appropriations are made over one fiscal year by an appropriations act. This year, President Biden enacted FY 2022 appropriations via an omnibus package (P.L. 117-103) on March 15, 2022, which plussed up many BIL programs from already significant funding levels.

Within the \$973 billion is \$550 billion in new investments, or "above baseline spending," for all modes of transportation, water, power and energy, environmental remediation, public lands, broadband and resilience. To distribute the funding, the BIL directs eight federal agencies to make investments in a variety of ways, including through contract authority from the federal Highway Trust Fund, authorizations and advanced appropriations. The agencies include the:

- · U.S. Department of Agriculture
- U.S. Department of Commerce
- · U.S. Department of Energy
- U.S. Department of Health and Human Services

COUNTY LEADER

- U.S. Department of Homeland Security
- U.S. Department of the Interior
- U.S. Department of Transportation
- U.S. Environmental Protection Agency

The majority of the BIL's new investments are directed to the U.S. Department of Transportation at \$284 billion. The remaining funding is divided among other infrastructure sectors, including:

- Water: \$55 billion (U.S. Environmental Protection Agency)
- Broadband: \$65 billion (U.S. Department of Commerce)
- Energy & Power: \$73 billion (U.S. Department of Energy)
- Environmental remediation: \$21 billion (U.S. Environmental Protection Agency)
- Western water infrastructure: \$8.3 billion (U.S. Department of the Interior; U.S. Department of Agriculture)
- Resiliency: \$46 billion (U.S. Department of Homeland Security)

Major county priorities were accomplished by the enactment of the BIL, including significant new

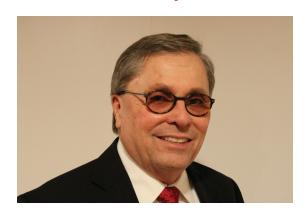
resources for off-system (local) bridges, a threeyear extension of the Secure Rural School program, establishment of a new broadband competitive grant program, expansion of intergovernmental opportunities, considerable increases for the Drinking Water and Clean Water State Revolving Funds, new resources for resiliency and much more. Each year, counties invest \$134 billion in the construction of infrastructure and the maintenance and operation of public works. Proudly, county officials and our local infrastructure serve many more Americans than just our residents. Local communities are home to the majority of the nation's roadways and are where the most daily commutes both begin and end. Together with our state and federal partners, we can meet our shared infrastructure goals and fully maximize the BIL's tremendous investments.

Several BIL programs that counties are eligible for are open now, totaling nearly \$9 billion in FY 2022 alone. To learn more about these opportunities, visit NACo's BIL implementation page that features direct links to apply, as well as a full funding matrix that breaks down the BIL opportunities open to counties. Additionally, to learn more about the BIL, view NACo's comprehensive analysis of the infrastructure law.



Delaware County Home Road Bridge

VOICE OF COUNTY LEADERSHIP LARRY HOLMES, DARKE COUNTY COMMISSIONER



How long have you been a county commissioner? 15 months, since January 2021.

Can you tell me about yourself? What is your professional background? What other elected positions have you held? Why did you first run?

Carol and I have been married 43 years raising to

Carol and I have been married 43 years raising four children in Darke County. We have been blessed with seven grandchildren all under the age of 9. Five of the grandchildren live within 3 miles of home.

My professional career was spent primarily at Fort Recovery Industries as the financial officer of the company and as a member of the ownership group. I was the Vice-President – Finance and Treasurer when retiring in Spring of 2020 with close to 43 years of service.

Why did you want to be a commissioner?

To give back to the community. I spent close to 12 years on the school board of the Greenville City Schools. During that time Carol and I discussed where I could give back to the community in a positive manner when my professional career became less demanding. The role of the commissioner appeared to fit our goal.

What has been the biggest challenge you've dealt with as a county commissioner?

The most demanding on our time has related to a proposed development of a large scale solar farm within the county. This is proving to be a divisive topic within the community. Our challenge will be how to move forward in manner that respects and recognizes the impacts and the rights of all involved.

What was the biggest surprise or adjustment after taking office?

The amount of time and energy consumed with daily and on-going administrative topics that is required for a commissioner in a county without either a County Manager or County Administrator. With most of our time tied to operational topics of the county there is little time available for strategic planning for future needs of the county. We are taking the time to develop a 5-10 year capital plan for the county. We have a committee in place to manage our the American Rescue Funding dollars with a focus to invest in areas that provide long term benefit to the county.

Are there common misconceptions about your job? That we have legislative authority to create laws and regulations.

One of the primary responsibilities of a commissioner is to develop a balanced budget and provide adequate resources to deliver county services. What has been one of the biggest challenges in that area?

The budget challenge is multifaceted as there are more needs than resources for employee related expenses, assure county services are available and are effective. I think the single largest challenge is how to develop and provide resources for capital needs of a county with aging facilities and infrastructure. We have needs to repair the courthouse, improved workspace, renovate or replace the jail and aging facilities that house our health department, board of election and courts. These are items that come to mind. The list goes on.

What has your county been doing to enhance the state-county partnership?

We actively work at keeping the lines of communications with our state representatives with phone conversations, emails and meeting in person. We assure our representatives know they are always welcome to visit. We are never shy to express our thoughts on legislation that impacts our county community. It's also important to share an 'atta boy', 'way to go' or 'thank you' for their efforts on our behalf.

Could you discuss your involvement with CCAO as well as the benefits of being an active member?

The CCAO gives the counties a central point of information and advocacy for challenges we face as commissioners. It also hosts events that allow interaction between commissioners to share and learn from each other.

How have you been doing or what has your county been doing to participate in the state county partnership?

All three commissioners are actively engaged with reaching out to other elected officials at all levels; state, county and local. We are also active in participating in local, regional and state committees and organizations. While this takes time and energy it expands the effectiveness of the commission board.

What are your main priorities or personal causes? What is it about those particular issues that matter so much?

Presently I've been focused on three topics:1) Large Solar development, 2) Developing county wide broad band access and 3) Expanding our economic base.

All will impact our quality of life. The broadband and expanding our economic base are important to assure our county is an attractive place to live and work; now and in the future.

What do you find are the most successful methods for reaching out to the residents of your county to communicate what your office is doing and why it's doing it?

The two primary methods for us have been to actively engage with the local news media and to be accessible to the community. The local radio station hosts us once a month to share current county news and future events. At our public sessions we directly ask the news media if they have any questions of us or comments. Typically we have three media members in attendance.

Being accessible to community members is more of a 'soft' approach of being engaged in community events and 'being out and about'. This has proven to be effective for individuals to share their thoughts or to respond to questions.



Holmes with CCAO Executive Director Cheryl Subler and 2021 President Tim Bubb

GUEST COLUMN

A HISTORY OF THE PROPERTY TAX

by Larry Long, former CCAO Executive Director



Tax resisters dowsed window assessors with boiling water and chamber pots

Property taxes are generally considered local government taxes. Property taxes are often classified into three main types: real property, tangible personal property, and intangible personal property. Here we will primarily talk about real property taxes. In Ohio, the bulk of Ohio's property taxes go to schools. While the general operation of county government is more dependent on the permissive sales and use tax, real property taxes are the bedrock upon which county health and human service agencies are built. And Ohioans are usually generous in their support of these agencies at the ballot box—a great tribute to county workers trying to make a difference for county residents. But, in the past both federal and state governments dabbled with various types of property taxes.

No tax is popular. Tax professionals and academics often talk of standards like fairness, equity, simplicity, transparency, adequacy, efficiency, and administrative ease to evaluate tax systems. U. S. Senator Russell B. Long, the famous Louisianian, who chaired the tax writing Senate Finance Committee for 15 years of his nearly four decades in the Senate supposedly coined the saying: "Don't tax you. Don't tax me. Tax that fellow behind the tree."

Another way of saying this, and my favorite, was muttered by the French Statesman Jean Baptiste Colbert way back in the mid 1600's: "The art of

taxation consists in so plucking the goose as to get the most feathers with the least hissing." Many national polls reveal that the property tax is uniformly the most hated tax by taxpayers. Rounding out the top five of the most hated taxes nationally is the federal income tax, state sales taxes, the social security tax, and state income taxes.

Ancient forms of property taxes have their roots as far back as 6000 BC in the Fertile Crescent region between the Tigris and Euphrates Rivers—you may remember learning something about Mesopotamia back in high school. Property taxes were later seen in Medieval England when the "Shire-Reeve," or Sheriff, among other duties, was the King's tax collector.

Perhaps the most challenging part of real property taxes is the establishment of values through the appraisal process. County auditors, under state supervision, and using appraisal professionals, are challenged to establish these values and do a fantastic job to ensure that the process is done fairly, transparently, and equitably. The County Board of Revision is the backstop for owners to contest values.

The basis of establishing values has evolved over time. For example, in mid-17th Century England the so called "Hearth Tax" was a valuation approach. Under the "Hearth Tax," the basis for valuing property was based on the number of hearths, or fireplaces, in the home. The more hearths in the home, the greater the value. This method of valuing property became popular; it even crossed the English Channel to parts of Europe. Near the beginning of the 18th Century, the "Hearth Tax" was replaced by the "Windows Tax." Now, instead of counting the number of fireplaces, the basis of value became the number of windows and doors. For example, each house might be charged a base tax of 2 shillings plus 4 additional shillings for houses with up to 20 windows; an additional 8 shillings if the house had more than 20 windows. The English

"Windows Tax" was in use until 1851 and in France until the Roaring 20's.

When John Adams followed George Washington to become our second President in 1797 tensions between the United States and France had risen to such a level that many thought war was imminent.

To fund America's military buildup, Congress enacted a \$2 million direct tax in July 1798. Although war was never declared. historians today have dubbed it a "Quasi-War." Each of the 16 states was allocated its



Federal window assessors were captured and help during the Fries Rebellion in 1799

share of the \$2 million. This apportioned quota was based on population.

The tax caused widespread national resentment against "His Rotundity," the deprecating title whispered of Adams by his distractors. In Pennsylvania, the state quota (of the \$2 million) was \$237,000. One of the elements of determining value of buildings was the number and size of windows—assessors on horseback counting and recording in little books the number and size of windows in houses.

German settlers and farmers in Bucks, Northampton, and Montgomery counties were outraged because it reminded them of the "Hearth Tax" they had so hated before they fled Germany.

Many advocated resistance to the tax. Pennsylvania auctioneer John Fries organized gatherings to discuss a collective response to the tax. Government representatives, when trying to explain the tax and defuse tensions, were met by protesters waving liberty flags, some donning their Continental Army uniforms. The officials were shouted down and

the meetings that turned into protest rallies. Fries warned the assessors to head home; those ignoring the warning were often greeted with pots of scalding water hurled from the second floor of houses, or worse yet, chamber pots were emptied from second floor windows.

With anti-tax sentiment still high, a local militia company, marching to fife and drum, pursued assessors. Those assessors captured were released with a warning to stay away and tell the government what had happened to them. By now federal marshals had thrown

some tax resisters in jail. In response, John Fries led a band of several hundred farmers who took up arms and forced the release of those imprisoned.

Adams responded. The President summoned federal troops and militia. Marching into the rebellious counties, a number of arrests were made. Among those captured was Fries who was tried and convicted of treason. Later Fries was spared the gallows when he was pardoned by Adams and a general amnesty pronounced for all those involved "Fries Rebellion." You see, the tax had been repealed as the "Quasi-War" officially ended in 1800 with the obscure Treaty of Mortefontaine. So ended an early effort at a national real property tax, although a vestige of such a tax came back during the War of 1812 and the Civil War.

At the state level, however, the use of property taxes for state and some local functions were much more common. In addition to real property taxes, it was not uncommon for states to levy either tangible personal property or intangible personal property taxes. Ohio's use of the tangible personal property

tax was phased out with the last revenue collected in 2010. This caused some significant fiscal issues for local governments in certain areas of the state.

Property Tax History

Use By State Governments

State Reliance on Property Taxes

(As a Per Cent of General Revenue)

Year

1902

1913

1932

1942

1952

1992

Source: Economic History Association from U.S Census data:

https://eh.net/encyclopedia/history-of-property-taxes-in-the-united-states/

Per Cent

45

39

15

6

3

At one time
the intangible
personal
property taxes
were the
primary source
of funding for
libraries in
Ohio and was a
supplementary
source of
revenue for
the Local
Government
Fund.

But now back to the real property tax. In Ohio, as far back as 1825

a statewide mandatory .5 mill tax for "common schools" was enacted by the General Assembly. This occurred after an 1821 law was passed that authorized townships to levy taxes for school purposes. Evidently, few took advantage of the authority to levy taxes for schools under that law. Right after the Civil War, we find that in 1866 property tax rates fixed by the Ohio General Assembly included 1 mill for state government, 1.2 mills to pay for state incurred debt, and 1.3 mills for schools.



Already feeling the pressure of tax increases, the General Assembly in 1878 passed a law that required millage to decrease when property values

> increased. Sounds a little like today's system of tax reduction factors, right?

In 1902 45 percent of all state government revenue nationally came from the property tax. By 1932 this figure went to 15%; to 3% in 1952; and, by 1992 was less than 2%. As far back as 1902 the Ohio General Assembly repealed state property tax levies for the state general fund, however, levies remained for universities, schools, and highways. In 1911, a law was passed placing a statutory limit of 10

mills without a vote; this was increased by law to 15 mills in 1927; followed by the 1929 Constitutional amendment reverting to the 10-mill limit. Those state property taxes that remained were eliminated in 1932 when Ohio instituted a 3% state sales tax, and the Local Government Fund was established.

But that is not the end of the story. You see, Ohio's voters, in 1956, went to the polls and approved a constitutional amendment to establish a Korean War Veterans Bonus Program for veterans who served in the Korean Conflict. The \$90 million program was funded by a .2 mill property tax levy. The bonds were paid off in 1968 and this became the last state property tax levy to appear on local tax bills.



Ohio's last property tax was enacted to fund the Korean War Bonus Program

GUEST COLUMN

RETHINKING YOUR RETIREMENT SAVINGS GOAL

by Empower Retirement

Is a nest egg of \$1 million enough for a comfortable retirement? At first glance, it may seem to be. But according to one recent survey,1 retirement plan participants estimate that they'll need to save almost twice that for their post-work lives. And they have a long way to go to reach that point. Federal Reserve data2 shows that the median retirement savings for adult Americans is \$65,000.

If you find the \$1 million mark intimidating, remember that your retirement income is likely to come from multiple sources — which may include Social Security benefits, IRAs, personal savings and outside investments. Also, it may be helpful — and less intimidating — to think of your retirement needs in terms of a monthly income goal instead of a lump sum that you'll need to accumulate.

If you have a 457(b) deferred compensation plan account administered by Empower, that's exactly what the **Lifetime Income Score**SM (LIS) on your ccao457.com plan website helps you do. It estimates how much income you may have each month in retirement based on your current saving and investing behaviors. It can even take into account Social Security benefits, IRAs and other investment accounts, and your personal savings when you add that information or link your accounts. The more information you provide, the more realistic your estimated future income.

Also, the LIS shows how your estimated monthly retirement income may be affected by any adjustments to your current approach, including:

 Changing your contribution level – Find out how increasing or decreasing your contribution will change your estimated monthly retirement income.

- Adjusting your asset allocation Experiment with how different mixes of investments could change the amount of retirement income you are estimated to have each month.
- Updating your planned retirement age –
 Discover how a change in your planned
 retirement age will affect your overall retirement
 income picture.

Ready to rethink your approach to saving for your future? Log in to your 457(b) account today on ccao457.com to review your Lifetime Income Score. You can also <u>schedule an appointment</u> with a dedicated Empower Retirement Plan Advisor at no cost at your convenience from the website or by calling 800-284-0444.

IMPORTANT: The projections or other information generated on the website by the investment analysis tool regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

1 Yahoo Finance, "\$1M Is No Longer the Standard Nest Egg — Here's How Much Most Americans Think You Actually Need To Retire," 2021, finance.yahoo.com/news/1m-no-longer-standard-nest-233804345.html.

2 Smartasset.com, "Average Retirement Savings: Are You Normal?" 2021, smartasset.com/retirement/average-retirement-savings-are-you-normal.



CEBCO NEWS

AN UPDATE FROM CEBCO

by Mike Kindell, Managing Director of Health and Wellness

CEBCO hosted our Annual
Membership Meeting on
April 1 in Franklin County.
Commissioners Tony
Bornhorst (Shelby), Jon Rupp
(Fulton), Chris Schmenk
(Union), and Mike Welch
(Ashland) were re-elected
to three-year terms on the
CEBCO Board of Directors.



Thisbe Butcher, Finance and Benefits Manager, and Mike Kindell, Managing Director, provided a 2021program review and discussed the outlook for 2022 and beyond.

There were representatives from 38 counties

present, along with CCAO, CORSA, and CEBCO staff, making this event the largest attended meeting in CEBCO history! The 2022-23 Board officers were also elected: Tony Bornhorst (President), Chris Schmenk (Vice President), Cory Noonan (Allen -Secretary) and Lew Hilkert (Williams -Treasurer)



2022 CEBCO Board of Directors

We are in the process of scheduling five Regional Meetings later this year to discuss Health and Rx cost savings strategies, how to utilize CEBCO programs and tools to engage members, and to preview potential new programs. Details will be released, shortly!

Through HealthWorks, CEBCO developed a Health Coaching Pilot program in early March. The counties with the highest wellness engagement from last year were selected for this trial. During blood draw events, the members were introduced to the Health

Coaches and given details of how the program works. The health coaches will help members set and strategize goals for any of the 8 dimensions of wellbeing: Physical, Emotional, Spiritual, Intellectual, Environmental, Occupational, Financial, and Social. If targets are met, we would like to roll the project out CEBCO-wide, next year.

HealthWorks has also developed a Lunch & Learn presentations for all counties that explains the benefits of Health Coaching. Aspects of the program include how to determine if a health coach is right for the individual, chronic disease states where a health coach may be needed, and what to expect from a health coach. The program explains the eight areas of well-being and helps the individual assess their

needs and develop habitual healthy choices that help achieve balance among these areas. Details are currently being released and HealthWorks will work with our counties.

CEBCO is currently in our Medical and Rx RFP process that we perform every three years. We review our current vendors and go to market

to ensure that we continue to offer stable and competitive costs, while providing the best benefit plans for our pool. We hope to complete this process in June.

At the end of April, CEBCO staff, the CEBCO Board of Directors, and invited guests will gather for our Annual Board Retreat. We will use this time to review our current programs, discuss potential short and long-term changes, and set goals for the coming year.

CORSA NEWS

THE LATEST NEWS FROM CORSA

by Ali Redmond, CORSA Membership Services Manager

2022/23 CORSA Renewal

The past few weeks the CORSA Board of Directors and staff have been working diligently on the 2022/23 CORSA renewal, which will go into effect May 1, 2022. The renewal process this year brought multiple challenges due to the tightening re-insurance market. The increasing frequency and severity of natural catastrophes, cyberattacks and law enforcement claims has brought about rate hikes, as well as non-renewals and even difficulty in securing coverage.

During our March 25th Renewal webinar, the power of pooling prevailed. It was announced that our total program costs reflected a minimal increase of 4.7%. Our program as a whole continues to follow our mission of providing our members with comprehensive property and liability coverage at competitive and stable rates.

2022/23 CORSA Loss Control Incentive Program and Loss Control Bonus Program

CORSA is pleased to announce the return of the Loss Control Incentive Program (LCIP) and Loss Control Bonus Program for 2022/23. Thank you CORSA members, agents, staff, and vendors, for your hard work and dedication over the years and thank you in advance for your continued commitment. Because of your participation the LCIP has resulted in positive loss trends for the pool overall. The power of risk pooling, aggressive claims management, and dedication of CORSA members to control losses through strong risk management practices continues to benefit all members. Continued and increased loss control practices remain essential to the external challenges faced by CORSA members. Cyberattacks, hazardous roadways, significant weather events, increased cost to repair or replace property and automobiles are a few examples of these challenges.

CORSA is committed to providing new and innovative risk management services as well as the continuation of existing services. CORSA members have access to a number of industry leading services and resources at no cost such as: CORSA University, CORSA HR Helpline, CORSA Law Enforcement subsidies for professional accreditations and



CORSA President Cory Noonan, CORSA Underwriting Manager Sherry Barbosky, CCAO Executive Director and CORSA Risk Manager Frank Hatfield

services, defensive driving, and live training in the law enforcement and human resources arenas.

The CORSA Board realizes the benefit of the Loss Control Incentive Program and believes the additional financial incentive will promote strong risk management programs throughout the CORSA membership. The CORSA Board allocated \$800,000 for the 2022 LCIP. We are excited to announce that for the second time, the CORSA Board created and allocated \$200,000 to the Loss Control Bonus Program. The CORSA membership has the potential to achieve an incentive credit of \$1,000,000.

Participation in the LCIP and LCIP Bonus is voluntary, but strongly encouraged. Those members who wish to participate have the potential to receive a credit on the following year's CORSA program costs. Credit will be based upon the successful implementation of pre-determined loss control initiatives that have been defined by CORSA. Credits will be offered for individual items that are successfully completed by the Member. Completion of the detailed items will be documented by the County Loss Control Coordinator and a "risk management survey" will be performed by a CORSA representative prior to any credits being awarded.

If you have any questions regarding the Loss Control Incentive Program, please contact Frank Hatfield, Risk Manager (614-560-1474 / fhatfield@ccao.org) or Jim Hale, Risk Consultant (614-246-1630 / jhale@ccao.org).

CCAO SERVICE CORP NEWS

ELECTRIC AGGREGATION'S TIME HAS COME

John Leutz, CCAO Assistant Director, and Kirk Mizerek, Executive Vice President for Palmer Energy

For the past 12 months, the cost of everything from groceries to cars and housing has increased significantly. Energy costs have increased as well.

Consumers prices at the gas pump and their heating costs have risen dramatically and higher electricity bills are coming as well. It is easy to reach for a simple explanation but, like most things, the causes are multifaceted and

complex

complex.

The energy fracking revolution is well documented. The US became the largest oil producer in world and the US became a net energy exporter. Natural gas was abundant and cheap, so began exporting it to Mexico and as a

liquid (LNG) to the other nations. However, profits from the \$300 billion invested by the producers did not meet expectations. Investment interest waned causing producers to become more disciplined and seek higher returns. When COVID hit, oil and natural gas demand declined, and prices plummeted. US producers cut back dramatically on drilling trying to survive.

As COVID has waned, consumption increased and producers maintained their drilling discipline. This caused prices to rise as the supply and demand balance tightened. As the fear of a Russian invasion of Ukraine escalated, oil prices increased about \$20 per bbl only to jump again when the invasion finally occurred. On March 7, April 2022, WTI touched \$131/bbl. Prices are still trading around \$105/bbl.

This increase is still rippling through the economy. Natural gas price increases have exceeded oil but the war in Ukraine is only part of the story. LNG exports facilities are running full tilt but increased winter use to generate electricity and lingering chilly weather has gas storage levels 24% below 2021 and 18% lower than the 5-year average. This has increased price volatility and pushed prices much higher. On April 18, the May 2022 gas futures contract traded at a 14-year high of \$7.78 per MMBtu compared to May 2021 settlement of \$2.92.

By mid-morning on April 20th May had declined to \$6.90. All signs point towards increased costs through the 2022-23 heating season. Longer term, the US has ample supply to meet the demand and drilling rig counts are 170% higher than last year but the time lag to drill and connect the supplies has created an exceptionally



volatile market.

Higher natural gas prices are also driving power prices higher. Last week, the wholesale power strip settlement for May – Dec 2022 on-peak wholesale power was ~192% higher than last April and nearly 200% higher compared to the three-year average. 2022 on-peak strip pricing over the past month has increased about 46%. Consumers at the end of their agreements should expect to pay higher per kWh rates this summer. If natural gas prices recede as more production comes online power prices should move lower but the higher prices and recent volatility will increase interest in longer term prices through renewables or other means and energy efficiency projects.

If you have questions, please contact Mark Frye (<u>mfrye@palmerenergy.com</u>) or Kirk Mizerek (<u>kmizerek@palmerenergy.com</u>) at Palmer Energy.

COUNSELOR'S CORNER

MITIGATION OF CYBER AND DRIVING RISKS

by Frank Hatfield, CORSA Risk Manager

All, or nearly all, county employees likely spend a portion of their workday on a county's computer network, on the road driving a county vehicle, or both. Counties are wise to frequently review and enhance cyber and driver risk mitigation efforts to reduce exposure to ever growing risks associated with these activities.

Cyber Attacks at All Time High

Much has been publicized recently about potential cyber attacks by the Russians. Late March the US Cybersecurity & Infrastructure Security Agency (CISA) issued guidance regarding potential Russian cyber attacks. In any event, cyber attacks are at an all-time high and show no signs of slowdown with or without Russian cyber attacks¹. In 2021, the FBI Internet Crime Complaint Center received a record number of complaints: 847,376 reported complaints, which was a 7% increase from 2020, with potential losses exceeding \$6.9 billion.² During the first six months of 2021, there were more ransomware attack attempts on government than any other industry, and three times the number of attacks seen in 2020.3 Phishing⁴ was the most reported form of cyber attack in 2021 and increased by 74.6% from 2020.

It is advisable for counties to work with their IT departments/providers on a continual basis to take measures to reduce risk of a cyber attacks and/or mitigate the adverse impact of an attack. A few considerations: Is your computer use and cybersecurity policies and protocol up to date? Have employees been provided a copy and trained on our policies and protocol? Are employees trained on cybersecurity, including simulated phishing? Do you have secure backups? Do you have dual or multi factor authentication? What do your contracts require of IT vendors? Do you have a business continuation plan if your system is down due to a cyber attack?

CORSA offers members several cyber security risk mitigation resources and reimbursements including, but not limited, to on-line training courses specific to cyber security, direct subsidies for IT Scans, Anti-Phishing Software, Dual Preventive Services/ Encrypting (Data Anchor), a grant program for member specific IT issues, and Cyber Best Practices and Model Policy.

Less Roadway Traffic + Less Accidents = Greater Risk

The Ohio Highway Patrol Crash Report statistics show that in 2020 there was 17.2% fewer auto crashes reported than the year before, but 9.8% more crash fatalities than 2019. Also, the Ohio Department of Transportation reports that traffic volume decreased by -3.7% to -13.1% depending on road classification from 2019 to 2020. The largest concentration of accidents by hour and day occurs between noon and 4:00 pm Wednesday through Friday.

Counties are wise to increase their efforts to reduce risks associated with driving on the job. A few considerations: What is your minimum employee driver eligibility criteria? Do you obtain applicant motor vehicle report and make employment offers contingent upon minimum driver eligibility criteria? Do you require employee defensive driver training before permitting employees to drive on the job? Do you require remedial training such as driver instruction, testing, or observation after a work-related auto accident?

CORSA offers members several resources to reduce the risk of on-the-job auto accidents that include, but are not limited to, pre-employment MVR and employee driver license monitoring, in-person defensive driving classes, on-line driver courses, and model driver eligibility criteria.

- 1 https://www.cisa.gov/shields-up.
- FBI Internet Crime Report 2021.
- 3 America's Data Held Hostage: Case Studies in Ransomware Attacks on American Companies Staff Report Committee on Homeland Security and Governmental Affairs.
- A technique for attempting to acquire sensitive data, such as bank account numbers, through a fraudulent solicitation in email or on a web site, in which the perpetrator masquerades as a legitimate business or reputable person. https://csrc.nist.gov/glossary/term/phishing.
- 5 https://statepatrol.ohio.gov/ostats.aspx#gsc.tab=0.
- 6 https://www.transportation.ohio.gov/wps/wcm/connect/gov/0bb74f3c-7afc-49b7-80a2-417fd25ee3d4/AnnualAdjFactors thru 20.pdf?MOD=A-JPERES&CONVERT TO=url&CACHEID=ROOTWORKSPACE.Z18 K9I401S01H7F40QBNJU3S01F56-0bb74f3c-7afc-49b7-80a2-417fd25ee3d4-nAYBo1x

CCAO LEADERSHIP

EXECUTIVE COMMITTEE

President Deborah Lieberman, Montgomery County Commissioner

1st Vice President Tom Whiston, Morrow County Commissioner

2nd Vice President Chris Abbuhl, Tuscarawas County Commissioner

Secretary Denise Driehaus, Hamilton County Commissioner

Treasurer Glenn Miller, Henry County Commissioner

Member Tim Bubb, Licking County Commissioner

Member Julie Ehemann, Shelby County Commissioner

BOARD OF DIRECTORS

Ron Amstutz Wayne County Commissioner

Tony Anderson Fayette County Commissioner

Joe Antram Logan County Commissioner

Terry Boose Huron County Commissioner

Armond Budish Cuyahoga County Executive

Sabrina Christian Bennett Portage County Commissioner

Bryan Davis Scioto County Commissioner

Lenny Eliason Athens County Commissioner

Jeff Fix Fairfield County Commissioner

Pete Gerken Lucas County Commissioner

Richard Gould Greene County Commissioner

Thomas Graham Jefferson County Commissioner

Mike Halleck Columbiana County Commissioner

Steve Hambley Medina County Commissioner

DeAnna Holliday Lawrence County Commissioner

Larry Holmes Darke County Commissioner

Shannon Jones Warren County Commissioner

Casey Kozlowski Ashtabula County Commissioner

Gary Merrell Delaware County Commissioner

Glenn Miller Henry County Commissioner

John O'Grady Franklin County Commissioner

Matt Old Erie County Commissioner

David Painter Clermont County Commissioner

Gary Scherer Pickaway County Commissioner

Christiane Schmenk Union County Commissioner

Ilene Shapiro Summit County Executive

Donnie Willis Jackson County Commissioner

CORSA LEADERSHIP

BOARD OF DIRECTORS

President Cory Noonan, Allen County Commissioner
Vice President Dave Wilson, Guernsey County Commissioner
Treasurer Craig LaHote, Wood County Commissioner
Secretary Gary Merrell, Delaware County Commissioner
Director Dan Dean, Fayette County Commissioner
Director Paul Haller, Jackson County Commissioner
Director Teresa Diane Ward, Adams County Commissioner
Director Teresa Bemiller, Knox County Commissioner

CEBCO LEADERSHIP

BOARD OF DIRECTORS

President Tony Bornhorst, Shelby County Commissioner
Vice President Christiane Schmenk, Union County Commissioner
Treasurer Lewis Hilkert, Williams County Commissioner
Secretary Cory Noonan, Allen County Commissioner
Member Jeff Benton, Delaware County Commissioner
Member J.P. Ducro, Ashtabula County Commissioner
Member Lenny Eliason, Athens County Commissioner
Member Jon Rupp, Fulton County Commissioner
Member Mike Stegall, Darke County Commissioner
Member Ken Stiverson, Marion County Commissioner
Member Mike Welch, Ashland County Commissioner

CCAO COMMITTEES

Agriculture and Rural Affairs

Chair: Tony Bornhorst, Shelby County Commissioner Vice Chair: Bill Clinger, Wyandot County Commissioner

General Government and Operations

Chair: John O'Grady, Franklin County Commissioner Vice Chair: Bill Pursel, Knox County Commissioner

Human Services

Chair: Kathryn Whittington, Ashtabula County Commissioner Vice Chair: Carolyn Rice, Montgomery County Commissioner

Jobs, Economic Development and Infrastructure

Chair: Cory Noonan, Allen County Commissioner Vice Chair: Judy Dodge, Montgomery County Commissioner

Justice and Public Safety

Chair: Barb Lewis, Delaware County Commissioner Vice Chair: Terry Britton, Highland County Commissioner

Metropolitan and Regional Affairs

Chair: Gloria Rodgers, Summit County Council Member Vice Chair: Kevin Boyce, Franklin County Commissioner

Small County Affairs

Chair: Harold Montgomery, Gallia County Commissioner Vice Chair: Tony Montgomery, Pike County Commissioner

Taxation and Finance

Chair: Daniel Dean, Fayette County Commissioner Vice Chair: Steve Davis, Fairfield County Commissioner

Water Quality Task Force

Co-Chair: Pete Gerken, Lucas County Commissioner Co-Chair: Doug Spencer, Auglaize County Commissioner

CCAO STAFF

Brandy Allen, Senior Accountant (614) 220-0640 | ballen@ccao.org

Sherry Barbosky, CORSA Underwriting Manager (614) 220-7995 | sbarbosky@ccao.org

Nedra Benson, Administrative Professional (614) 221-5627 | nbenson@ccao.org

Melissa Bodey, CEBCO Senior Benefit Specialist (614) 220-7997 | mbodey@ccao.org

John Brownlee, CORSA Managing Director (614) 220-7988 | jbrownlee@ccao.org

Debi Burnette, CEBCO Enrollment and Billing Specialist (614) 220-0644 | dburnette@ccao.org

Thisbe Butcher, Finance and Benefits Manager (614) 220-7990 | tbutcher@ccao.org

Tricia Callihan, CORSA Program Assistant (614) 220-7993 | tcallihan@ccao.org

Nick Ciolli, Research Analyst (614) 220-7983 | nciolli@ccao.org

Wendy Dillingham, CEBCO Senior Benefit Specialist (614) 220-7992 | wdillingham@ccao.org

Steve Flory, CORSA Risk Control Consultant (614) 981-3414| sflory@ccao.org

Albert Francis, CORSA Senior Claims Representative (614) 220-0638 | afrancis@ccao.org

Robin Garrett, Boards' Liaison & Events Manager (614) 220-0653 | rgarrett@ccao.org

Justin Grant, CEBCO Benefit Specialist (614) 220-7984 | jgrant@ccao.org

James Hale, CORSA Risk Control Consultant (614) 246-1630 | jhale@ccao.org

Frank Hatfield, CORSA Risk Manager (614) 220-0639 | fhatfield@ccao.org

Ken Hilty, CORSA Risk Control Consultant (614) 357-6966 | khilty@ccao.org

Jon Honeck, Senior Policy Analyst (614) 220-7982 | jhoneck@ccao.org

Tim Hoverman, Operations Manager (614) 220-0655 | thoverman@ccao.org

Amanda Jones, CORSA Claims Representative (614) 220-0636 | ajones@ccao.org

Mike Kindell, Managing Director of Health and Wellness (614) 220-0645 | mkindell@ccao.org

Jeff Knapp, CORSA Claims Supervisor (614) 220-0642 | jknapp@ccao.org

John Leutz, Assistant Director (614) 220-7994 | jleutz@ccao.org

Katie Lininger, CORSA Senior Claims Representative (614) 220-0637 | klininger@ccao.org

Hannah McKee, CEBCO Wellness Coordinator (614) 220-0654 | hmckee@ccao.org

Elizabeth Miller, CORSA Claim and Litigation Manager (614) 220-7989 | emiller@ccao.org

Ryan Mills, Accountant (614) 220-7985 | rmills@ccao.org

Laurie O'Brien, CEBCO Wellness Coordinator (513) 312-8142 | lobrien@ccao.org

Kyle Petty, Legislative Counsel 614-220-7977 | kbetty@ccao.org

Curtis Pratt, CORSA Claims Technician (614) 220-0636 | cpratt@ccao.org

Alison Redmond, CORSA Membership Services Manager (614) 220-7991 | aredmond@ccao.org

Rachel Massoud Reedy, Policy Analyst (614) 220-7996 | rreedy@ccao.org

Adam Schwiebert, Policy Analyst (614) 220-7981 | aschwiebert@ccao.org

Cheryl Subler, Executive Director (614) 220-7980 | csubler@ccao.org

County Leader, CCAO's quarterly e-magazine, provides an in-depth look at the news, programs and policies affecting Ohio's 88 counties. The e-magazine also showcases our members, offers best county practices as well as ways to enhance the state-county partnership practices and shares the offerings of the association. If you have questions or story submissions, contact Editor Rachel Massoud Reedy at rreedy@ccao.org.