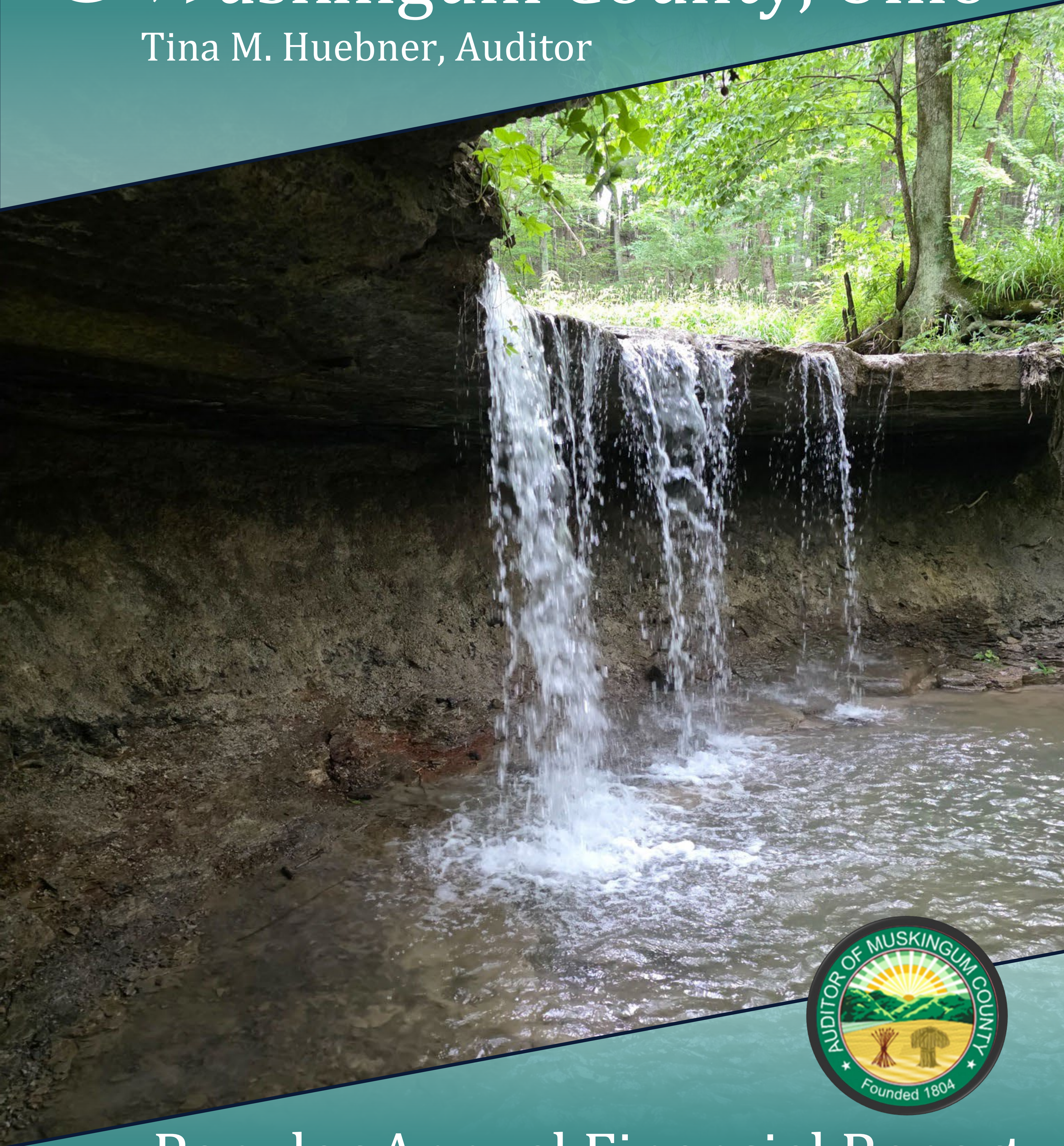
Muskingum County, Ohio

Tina M. Huebner, Auditor



Popular Annual Financial Report

For the year ended December 31, 2025

About the Cover: The Water Cave is a hidden scenic spot in Zanesville, Ohio, located along Painters Hollow Road just off State Route 666. This unique roadside attraction features a picturesque waterfall surrounded by wooded scenery, and visitors can carefully make their way behind the cascading water to discover the recessed cave tucked into the hillside.

Photo credit: Willow Fracker

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Citizens of Muskingum County

Tina M. Huebner
Muskingum County Auditor

I am pleased to present the inaugural Muskingum County Popular Annual Financial Report (PAFR) for the year ended December 31, 2025. This report provides an overview of the sources of County revenues, how those dollars are used, the County's financial position, local economic trends, and County improvements. The PAFR was prepared to present financial information in a clear, concise, and accessible format for the citizens of Muskingum County.

The information in this report is derived from financial data included in the 2025 Muskingum County Annual Comprehensive Financial Report (ACFR). The ACFR was prepared in accordance with generally accepted accounting principles (GAAP) and was audited by the Ohio Auditor of State, who issued an unmodified opinion. An unmodified opinion means that the general-purpose financial statements of the County are fairly presented in all material aspects. The ACFR contains approximately 330 pages of detailed financial statements, notes, schedules, and supporting reports that provide a comprehensive presentation of the County's financial activities.

The PAFR is a reader-friendly summary of information reported in the ACFR. While the ACFR provides detailed financial information for all Muskingum County funds, the PAFR highlights key information related to the County's primary government and summarizes the County's financial condition in a format designed for the general public.

This report is unaudited and is presented on a non-GAAP basis. Major differences between GAAP and non-GAAP reporting include the exclusion of component units, differences in the presentation of certain funds, and the absence of full note disclosures related to financial and non-financial events. Individuals who wish to review the complete ACFR may do so at the Muskingum County Auditor's Office or online at:
https://www.muskingumcountyauditor.org/additional-links-finance-annual-comprehensive-financial-reports.

The Popular Annual Financial Report is presented as part of Muskingum County's ongoing commitment to transparency, accountability, and open communication regarding the management of public resources. I hope this report provides a helpful overview of the County's finances and promotes a greater understanding of how public funds are managed.

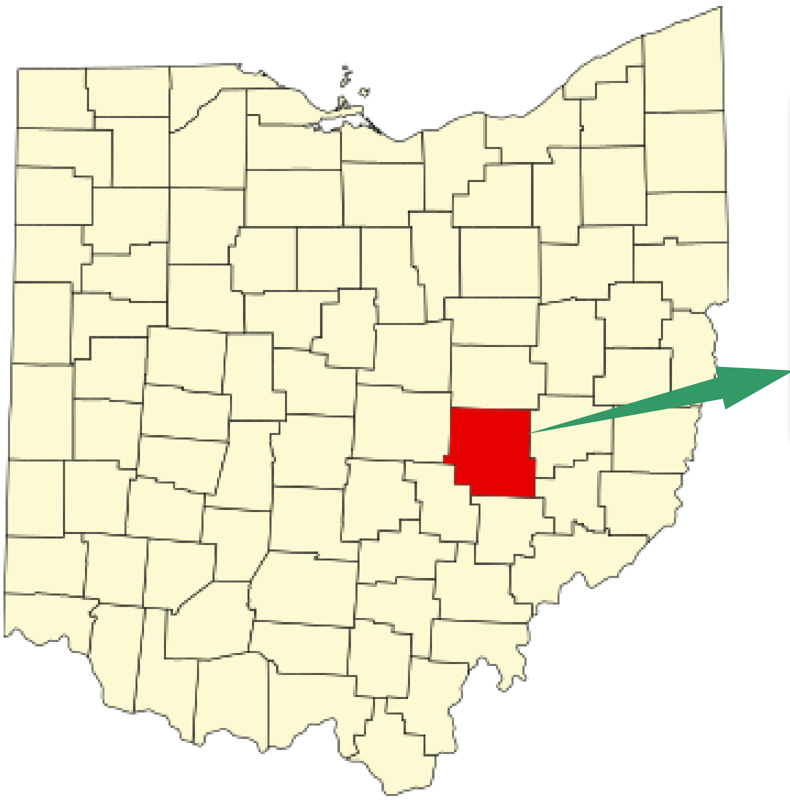
As you review the following pages, I invite you to share any questions, comments, or suggestions. Please contact the Muskingum County Auditor's Office at (740) 455-7109 with any feedback regarding this report.

Kindest regards,

Tina M. Huebner
Muskingum County Auditor

Muskingum County

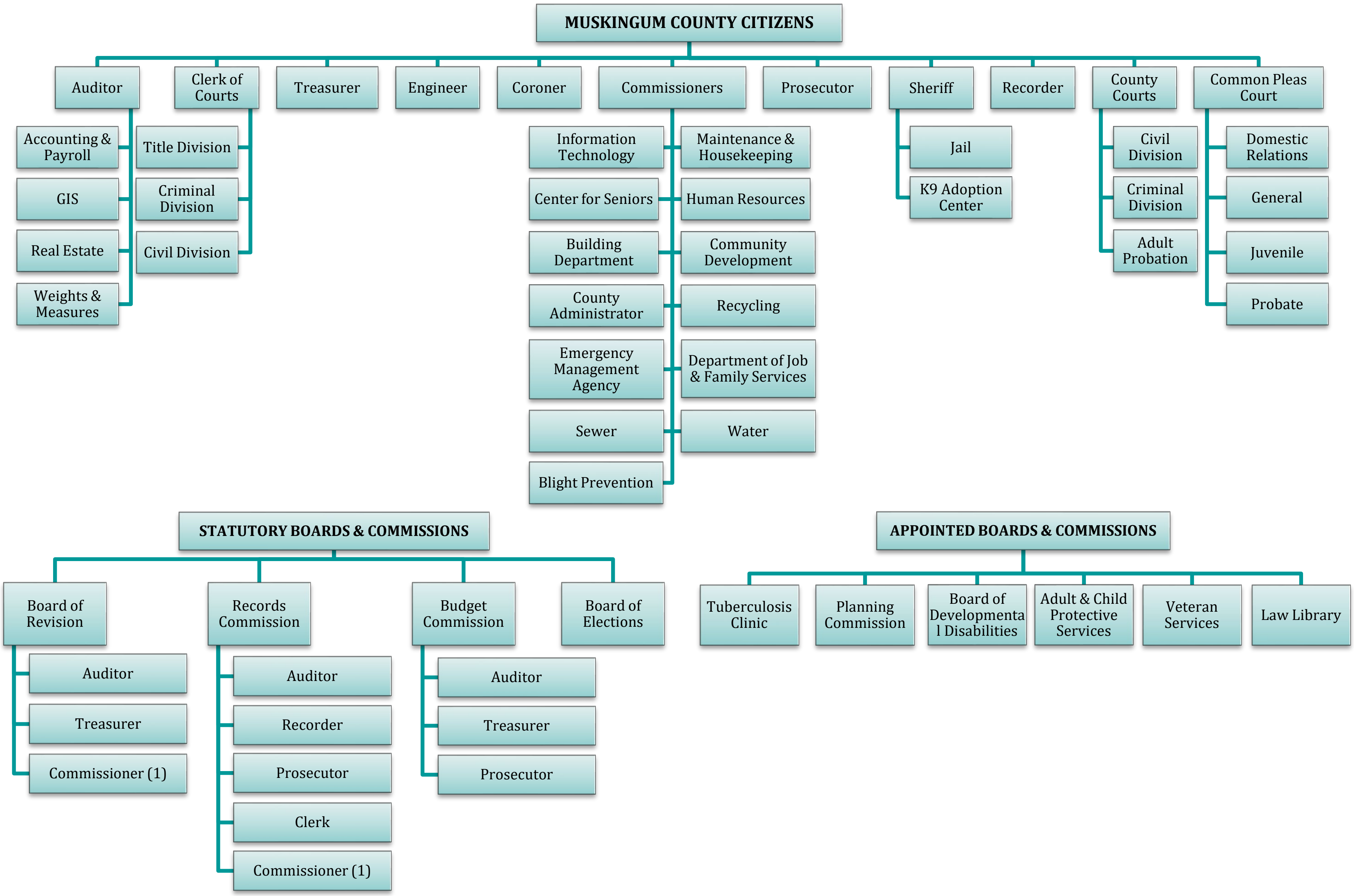
Established on March 1, 1804, Muskingum County is part of the Appalachian region of the United States. Muskingum is an old Delaware Indian word for “A town by the river”. The Muskingum River flows through the County’s 673 total square miles, consisting of predominantly urban areas. Muskingum County is the fourth-largest county in Ohio by land area and is located in the east-central portion of Ohio, approximately 60 miles east of the State capital, Columbus Ohio. The County encompasses 25 townships, 9 villages, and 1 municipality which is the City of Zanesville, the County Seat.



April 25, 2002 – The County flag was created by local artist Roger Penos using the ideas of the residents of the County Home, incorporating symbols of the county’s history.

Muskingum County operates as a political subdivision of the State of Ohio exercising only those powers conferred by the Ohio Legislature. The County voters elect eleven legislative and administrative County Officials. The three-member Board of Commissioners is the legislative and executive body of the County. The County Auditor is the chief fiscal officer and tax assessor while the County Treasurer serves as the custodian of all County funds and as tax collector. In addition, there are six other elected administrative officials provided for by Ohio law. This includes the Clerk of Courts, Engineer, Coroner, Prosecutor, Sheriff and Recorder. The judicial branch of the County includes two County Court Judges, two Common Pleas Court Judges, one Domestic Relations Court Judge, one Juvenile Court/Probate Court Judge. Although these elected officials manage the internal operations of their respective departments, the County Commissioners authorize expenditures as well as serve as the budget and taxing authority, contracting body, and the chief administrators of public services for the County, including each of these departments.

Organization of Muskingum County



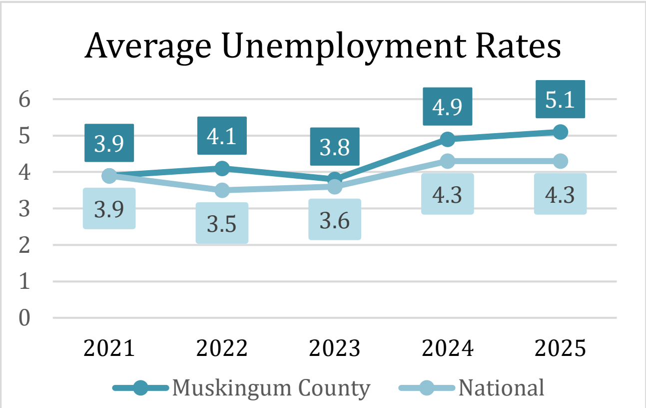
Demographics

Demographics	2023	2024	2025
Population (1)	86,410	86,410	86,410
Unemployment Rate (3)	3.8%	4.9%	5.1%
Median Household Income (1)	$58,326	$56,654	$61,026
Median Age (1)	40.4	39.6	39.5
School Enrollment (2)	15,061	15,119	14,854
Bachelor's Degree or Higher % (1)	19.3%	19.1%	20.1%
Sales Tax Rate	7.25%	7.25%	7.25%
Permissive Sales Tax Collected	$25,612,347	$25,272,056	$26,388,443

(1) Source: U.S. Census Bureau Fact Finder.

(2) Source: State Board of Education and individual school districts

(3) Source: Bureau of Labor Statistics



Data source: Muskingum County ACFR

2025 Muskingum's Largest Employers	
Genesis Healthcare	4,000
Dollar General Corporation	877
Muskingum County	826
Charter	630
Auto Zone	509
Shelly & Sands	500
Bimbo Bakery	450
Muskingum University	450
Halliburton Energy Services, Incorporated	401
Fanatics	350

Data source: Muskingum County ACFR

Economic Trends

Education
Residents of Muskingum County are served by a County-wide library system, seven school districts, three institutes of higher education, and a school for those with developmental disabilities.

Local School Districts
- East Muskingum LSD
- Franklin LSD
- Maysville LSD
- Tri Valley LSD
- West Muskingum LSD
- Zanesville CSD
- Mid East CTC

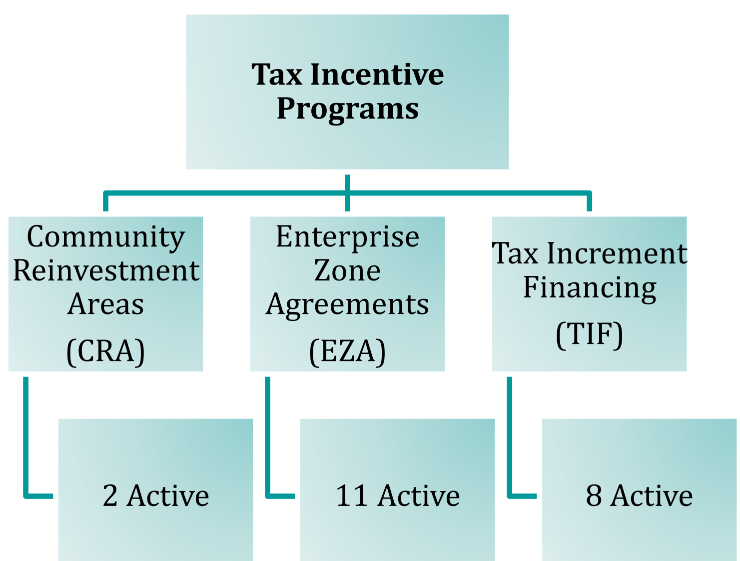
Higher Education
- Muskingum University
- Ohio University - Zanesville
- Zane State College

School for Developmental Disabilities
- Starlight School

New Construction
The Mid-East Ohio Building Department is a state certified commercial building department. The department issues plan approvals (permits) and inspects all building activity regulated by the Ohio Building Code in Muskingum County, as well as a region which includes five additional counties.

Year	# of Permits Issued in Muskingum County	Approximate Cost of Construction
2023	494	$103,699,736
2024	475	$163,762,294
2025	444	$215,079,166

Port Authority
The Zanesville Muskingum County Port Authority focuses on targeted economic development efforts to attract new businesses while supporting the growth of existing employers.



Statement of Revenues, Expenditures, and Changes in Fund Balances

The Statement of Revenues, Expenditures, and Changes in Fund Balances is designed to provide record of the money received and spent during the year. The following is an explanation of specific revenues and expenditures for the year ending 12/31/2025. The Statement of Revenues, Expenditures, and Changes in Fund Balances can be found on pages 28 and 29 of the Muskingum County Annual Comprehensive Financial Report.

Revenues	**2024**	**2025**	**Variance**
Property Taxes	$20,578,040	$22,411,317	8.91%
Special Assessments	11,835	10,237	-13.50%
Lodging Taxes	396,030	446,877	12.84%
Permissive Sales Taxes	25,272,056	26,388,443	4.42%
Permissive Motor Vehicle License Tax	481,469	463,721	-3.69%
Charges for Services	12,442,304	13,091,199	5.22%
Licenses and Permits	763,058	822,048	7.73%
Fines, Forfeitures, and Settlements	1,102,927	1,093,856	-0.82%
Intergovernmental	48,059,269	42,305,891	-11.97%
Investment Earnings/Interest	6,172,023	7,815,858	26.63%
Payments in Lieu of Taxes	382,924	304,173	-20.57%
Rent and Leases	351,263	371,842	5.86%
Contributions and Donations	1,306,357	504,309	-61.40%
Other	1,824,474	622,510	-65.88%
Total Revenues	119,144,029	116,652,281	-2.09%
Expenditures			
Current:			
General Government:			
Legislative and Executive	16,795,460	14,619,063	-12.96%
Judicial	10,739,335	10,789,693	0.47%
Public Safety	23,762,926	21,162,581	-10.94%
Public Works	11,823,005	11,104,920	-6.07%
Health	1,644,917	1,758,507	6.91%
Human Services	36,710,225	39,388,221	7.29%
Community and Economic Development	394,990	444,587	12.56%
Capital Outlay	7,611,688	30,998,321	307.25%
Intergovernmental	2,910,655	3,533,728	21.41%
Debt Service:			
Principal Retirement	855,992	2,262,820	164.35%
Interest	184,744	3,021,360	1535.43%
Issuance Costs	372,490	0	-100.00%
Total Expenditures	113,806,427	139,083,801	22.21%
Excess of Revenues Over (Under) Expenditures	5,337,602	(22,431,520)	-520.25%
Other Financing Sources (Use)			
State Infrastructure Bank Loan Issued	86,498	128,081	48.07%
General Obligation Bonds Issued	35,000,000	0	-100.00%
OWDA Loans Issued	35,745	132,605	270.97%
OPWC Loans Issued	524,479	530,432	1.14%
Premium on Debt Issued	1,121,767	0	-100.00%
Proceeds from the Sale of Capital Assets	50,052	54,100	8.09%
Inception of Lease	11,616	239,228	1959.47%
Inception of Subscription	82,440	201,366	144.26%
Transfers In	3,219,735	6,094,554	89.29%
Transfers Out	(3,219,735)	(5,922,645)	83.95%
Total Other Financing Sources (Use)	36,912,597	1,457,721	-96.05%
Net Changes in Fund Balances	42,250,199	(20,973,799)	-149.64%
Fund Balances Beginning of Year	68,402,538	110,652,737	61.77%
Fund Balances End of Year	**$110,652,737**	**$89,678,938**	**-23.39%**

Statement of Revenues, Expenditures, and Changes in Fund Balances

Significant Changes Between 2024 and 2025

- In 2025, property tax revenues increased primarily due to the tax year 2024 collection year 2025 sexennial reappraisal. The sexennial reappraisal recognized a 36 percent increase in property tax values.

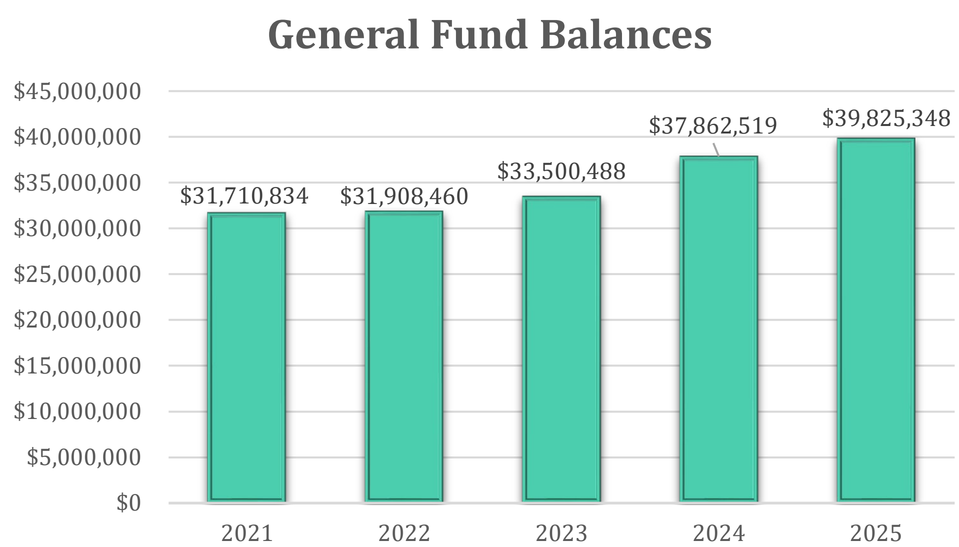
- In 2025, investment earnings/interest increased due to $1.9 million in interest earned by US Bank investments associated with the new County jail. All interest earned on these investments is being used to cover costs associated with the new County jail.

- In 2024, the County issued $35 million in Capital Facilities Improvement General Obligation Bonds for the construction phase and ongoing engineering services for the new County jail. In addition to the $35 million in General Obligation Bonds, the County issued $34 million in Capital Facilities Improvement General Obligation Bond Anticipation Notes for the purpose of construction, design, and engineering for the new County jail (see Note 17 – Short-Term Obligations of the 12/31/25 Muskingum County ACFR).

- In 2025, the County spent $25.5 million in capital outlay expenditures on the construction phase and ongoing engineering services of the new County jail.

- In 2025, the County principal and interest expenditures increased due to the principal payment associated with the Capital Facilities Improvement General Obligation Bonds and the interest payments associated with the Capital Facilities Improvement General Obligation Bonds and Bond Anticipation Notes.

The chart below presents the County's General Fund Balance for the years ending December 31, 2021 to December 31, 2025. Due to a strong General Fund Balance, the County maintains an Aa2 credit rating with Moody's Credit Rating Agency.



Statement of Revenues, Expenditures, and Changes in Fund Balances

Revenues

The County collects revenue from a variety of sources including taxes, user charges, intergovernmental payments, and various other sources.

Property Taxes: Property taxes are determined by a local tax rate and the assessed value of real property. The property tax revenues shown on the table to the left represent County levies associated with General operating, Sheriff, Starlight School, Mental Health, the Center for Seniors, TB Clinic, and Children Services.

Special Assessments: Amounts levied on real estate tax bills by the County for water and sewer service connections.

Permissive Sales Tax: This tax of 7.25% is the single largest source of revenue to the County General Fund.

Charges for Services: The combined resources of various County departments for fees paid to them by the public such as court costs and fees, building department fees, recording fees for deeds, and conveyance fees for transferring property.

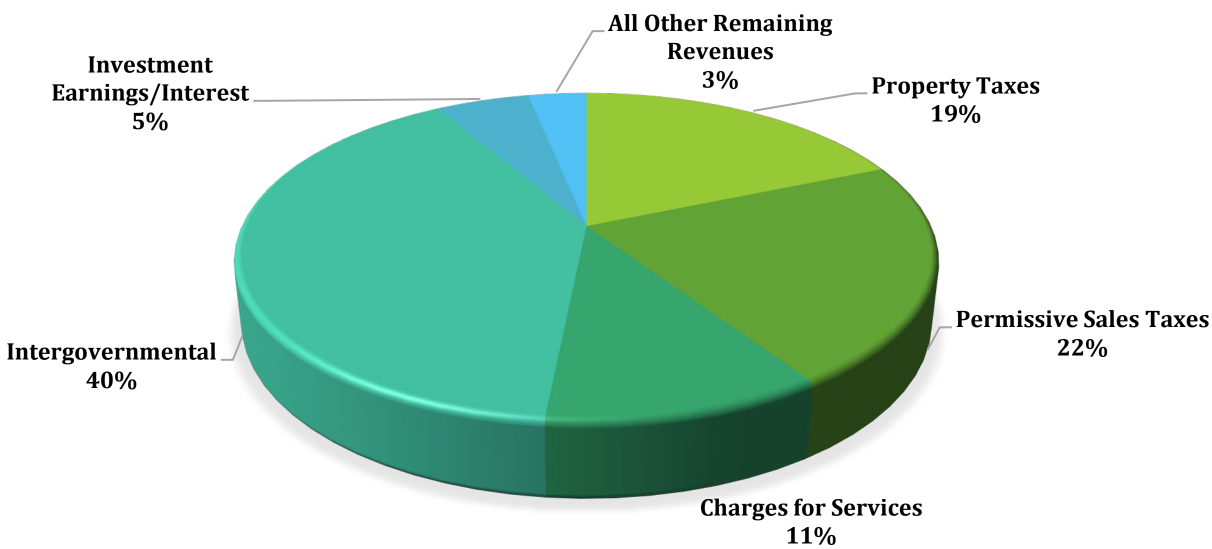
Licenses & Permits: Revenues derived from the selling of vendor licenses, dog licenses, marriage licenses, divorce filing fees, concealed carry license, drive-way permit fees, and title fees.

Fines, Forfeitures and Settlements: Resources derived from fines levied in the courts, monies received from a variety of forfeitures, including drug arrests and seized property, and opioid settlements.

Intergovernmental Revenues: The combined resources received from grants and from pass-through monies administered by the State of Ohio and the Federal Government.

Investment Earnings/Interest:
Interest earned on the County Treasurer's depository and investment accounts.

WHERE DOES THE MONEY COME FROM?



Statement of Revenues, Expenditures, and Changes in Fund Balances

Expenditures

County government expenditures are primarily allocated toward general government, public safety, human services (public welfare), and capital outlay expenditures.

Legislative and Executive: Expenses incurred for administrative offices including the Commissioners, Auditor, Treasurer, Prosecutor, Recorder, Clerk of Courts Title, Board of Elections, Information Services, Maintenance, and Fleet Garage.

Judicial: Expenditures reflect the costs of administering justice through the Muskingum County Courts, which includes County Court, Common Pleas Court, Juvenile Court, Probate Court, and Domestic Relations Court.

Public Safety: Expenditures reflect the costs of the Sheriff, Coroner, Building, and Emergency Management Agency Departments.

Public Works: Expenditures reflect the costs incurred to maintain County roads and bridges.

Health: Expenditures for those services to maintain public health.

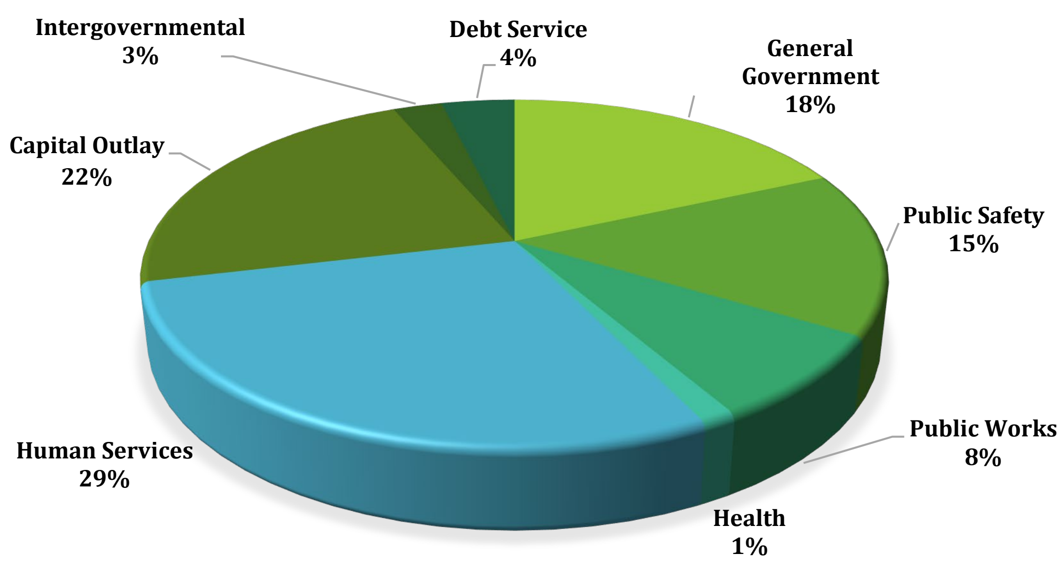
Human Services: Expenditures relate to the cost of the Human Services and Child Support Departments, the Starlight Board of Developmental Disabilities, the Center for Seniors, Children Services, and Veterans Services.

Capital Outlay: Funds spent to acquire, construct, or upgrade long-term capital assets, such as vehicles, heavy equipment, buildings, and roads and bridges. These are significant, non-recurring investments with a useful life extending beyond a single fiscal year.

Intergovernmental: Expenditures are the monies which are passed through the County government to other governments.

Debt Services: Expenditures relate to the costs of paying principal and interest of County debt.

WHAT SERVICES DOES THE MONEY PROVIDE?

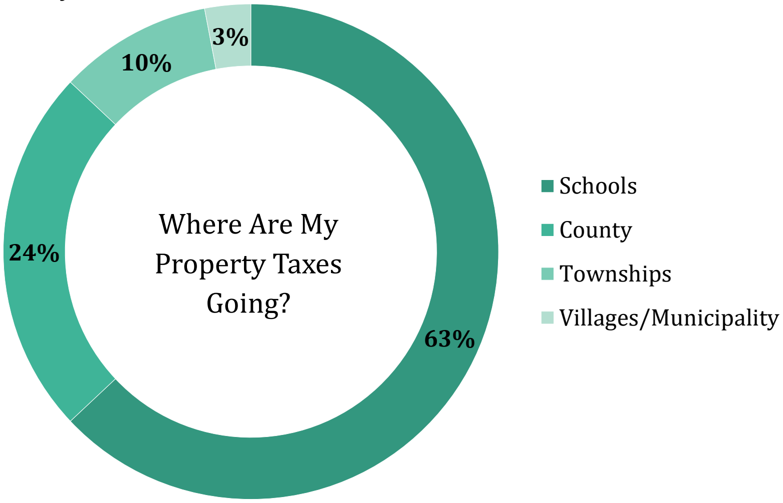


Where Are My Property Taxes Going?

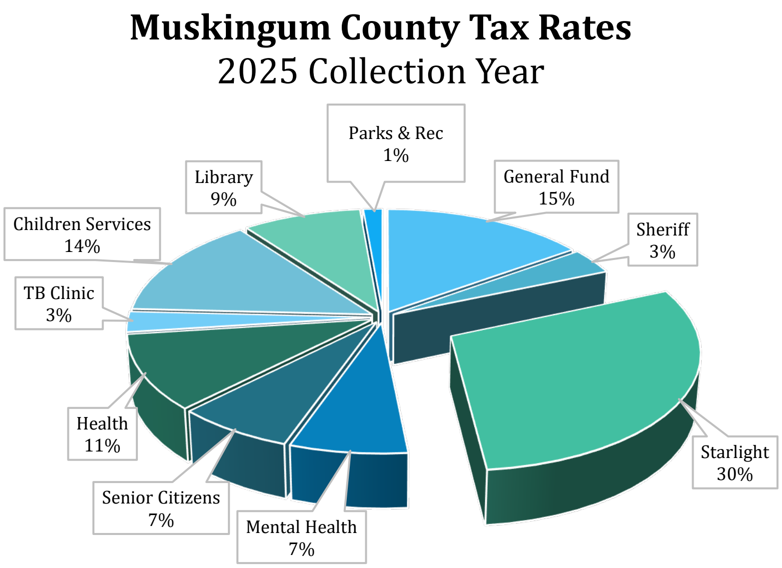
Property taxes are determined by a local tax rate and the assessed value of real property. Rates vary widely because counties and states rely on property taxes differently to fund services such as schools and other governments.

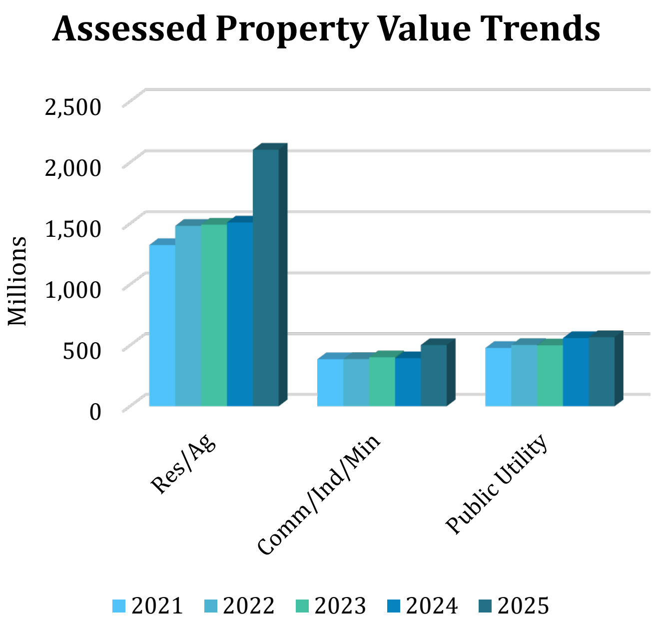
Your taxes are used to pay for a variety of necessary government programs and services.

This chart depicts the percentage allocation to Muskingum County, Schools, Townships, and Villages/Municipality for year 2025.



2025 Real Estate Tax Distribution	
School Distribution	$79,174,752
County Distribution	27,579,690
Township Distribution	13,219,288
Villages/Municipality Distribution	2,990,312





2025 Collection Year Real Estate Programs

Program	# of Parcels on Program	Details
Agricultural District	836	39,196 Acres
CAUV	6,537	239,338 Acres
Forest Management	11	320 Acres
Homestead Exemption	5,719	$1,934,531 Reduction in Taxes
Owner Occupancy Credit	19,250	$1,130,495 Reduction in Taxes
Tax Exemption *(Includes Abatements)*	3,276	$516,079,630 Assessed Value

Source: Muskingum County Auditor

Auditor's Office Functions

Fiscal Services (Finance and Payroll)

The Muskingum County Auditor is the chief fiscal officer of the County. The County Auditor also serves as fiscal agent for the following agencies:

- Family & Children First Council
- Mental Health & Recovery Services Board
- Muskingum Valley Park District
- Soil & Water Conservation Commission
- Zanesville-Muskingum County Health Department
- Zanesville-Muskingum County Port Authority

It is the responsibility of the County Auditor to perform the following functions:

- Account for yearly revenues received by the County.
- Issue checks in payment of all County obligations.
- Distribute tax dollars to school districts, townships, villages, cities and library systems, as well as other County agencies.
- Serve as paymaster for all County employees.
- Maintain official financial records for the County, including capital assets.
- Prepare and produce the County's Annual Comprehensive Financial Report (ACFR).

Real Estate

In Ohio, the County Auditor cannot raise or lower property taxes. Tax rates are determined by the budgetary requests of each governmental unit (schools, townships, villages, city, library and other County agencies) and voted on by residents. Rates are computed in strict accordance with the procedures required by the Ohio Department of Taxation, Division of Tax Equalization.

Duties of the County Auditor include:

- Administers tax reduction programs:
  - Homestead Exemption
  - Owner Occupancy Credit
  - Current Agricultural Use Valuation (CAUV)
- Ensure properties are valued in accordance with Ohio law.
- Records the value of new construction for the County.
- Maintains all valuation data and conveyance of property records.
- Manages legal ownership and description information for real property and manufactured homes.

Board Membership

- Secretary of the Muskingum County Budget Commission
- Secretary of the Muskingum County Board of Revision
- Member of the Muskingum County Records Commission

Auditor's Office Functions

Licensing

The County Auditor is the licensing agent in Muskingum County for cigarette dealer licenses, dog and kennel licenses, junkyard licenses, and vendor's licenses.

Licenses issued in 2025:

- Cigarette: 113
- Dog: 11,523
- Junk Yard: 1
- Vendor: 166

2 Winning Entries from the 2025 Dog License Coloring Contest

Weights & Measures

The Division of Weights and Measures protects our county's businesses and consumers. The division works with County Weights & Measures programs to test devices ranging from fuel meters and retail store scanners to vehicle and livestock scales for consistent measuring standards.

Serving as the Sealer of Weights & Measures, the Auditor and their certified deputy inspector perform critical tasks in the community:

Fuel Pumps: Testing gas pumps and diesel dispensers to ensure customers receive the exact amount of fuel they pay for.

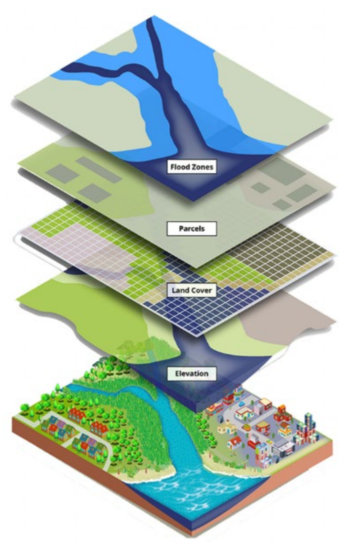
Commercial Scales: Inspecting monorail & hanging scales used in retail – including deli scales, grocery checkout lanes, and livestock scales – to ensure accurate weight.

Geographic Information System - GIS

Geographic Information Systems (GIS) is a comprehensive mapping utility that allows the user to overlay many types of data. Under the County Auditor, the GIS Department is the office responsible for updating and maintaining maps for County departments and public use.

These duties include:

- Updating digital tax maps (parcel layer)
- Issuing new addresses for use with the E911 system
- Inventory of County owned utilities
- Creation of maps and data for use by government agencies



County Improvements At a Glance

Muskingum County Jail

Muskingum County began construction of its new jail on May 8, 2025. Located at 1525 Pershing Road, construction is scheduled for completion in August 2027 at an estimated cost of $78.65 million.

102,736
SF Facility

357
New Beds

3
Video Courts

58
Two Bunk Cells

48
Dorm Style Cells

27
Beds in Intake Holding

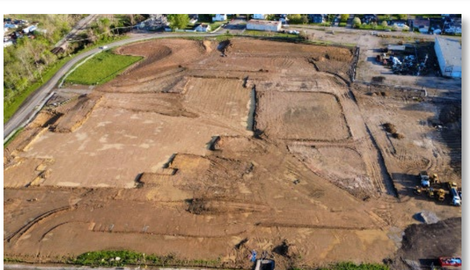
1,810,012 Cubic Square Feet

14
Housing Units

2
Medical Housing Units

4
Visitation Rooms

14 Male and 8 Female Special Housing Beds



Photos provided by Granger Construction Company

County Improvements At a Glance

Muskingum County Engineer

With support from the Ohio Public Works Commission (OPWC), the Muskingum County Engineer's Office improved many County roads including, but not limited to, Dresden Road, Marne Road, Potts Lane, Shannon Road, John Glenn School Road, Norwich Drive, and Old River Road.

County Road Improvements	
OPWC Grant/Loan Funds	$1,322,432
Local County Funds	$347,331
Miles Resurfaced	13.78
Pavement Markings	$133,051 100% ODOT Federal
Guardrail Improvements	$273,027 100% ODOT Federal
Gas Tax & Motor Vehicle License Fees Fund Muskingum County Roads.	

As part of the County's ongoing efforts to maintain and modernize its transportation infrastructure, various bridges were also replaced.

South Rehl Road Bridge
2025 Cost = $823,686
100% ODOT Federal Funds

Bagley Road Bridge
2025 Cost = $151,550
100% Local County Funds

Flats Road Bridge
2025 Cost = $124,950
100% Local County Funds

Photos provided by Muskingum County Engineer's Office

County Improvements At a Glance

Muskingum County Water Projects

The Muskingum County Water Department completed various waterline extensions to serve additional residents. Approximately 21,000 feet of new water line were installed along multiple roads throughout the County.

Maysville Regional Water District

- Agreement to provide potable water service in 2025
- 27,000 linear feet of 12-inch water transmission main
- Includes installation of 1,100 gallon/minute water storage tank
- Serves 121 business and 2,290 households
- Current Cost to Date = $6,165,131

Claysville Road Waterline Extension

- Extends service to approximately 30 homes
- Project Cost = $595,272

Norwich Valley - Pidcock Road Water Extension

- Extends service to approximately 30 homes
- Project Cost = $707,165

Muskingum County Sewer Projects

The Sewer Department continues to upgrade existing infrastructure, including the replacement of aging and failing sewer lines in the Maysville area.

Weber Force Main

- Increase service to Eastern Muskingum County, including the National Road Business Park
- Project Cost = $3,000,978

Licking View Sanitary Sewer

- Provides service to approximately 115 homes and several businesses
- Project Cost = $3,777,406

Photos provided by Muskingum County Projects Department

Contact Information

MUSKINGUM COUNTY ELECTED OFFICIALS

Board of Commissioners
Melissa Bell .... (740) 455-7100
Drake Prouty .... (740) 455-7100
Cindy Cameron .... (740) 455-7100

Auditor
Tina Huebner .... (740) 455-7109

Clerk of Courts
Wendy Sowers .... (740) 455-7104

Coroner
Seth Vensil, MD .... (740) 455-8243

Engineer
Mark Eicher .... (740) 454-0155

Prosecutor
Ron Welch .... (740) 455-7123

Recorder
Cindy Rodgers .... (740) 455-7107

Sheriff
Matt Lutz .... (740) 455-7134

Treasurer
Todd Hixson .... (740) 455-7118

Court of Common Pleas
Judge Gerald Anderson .... (740) 455-7142
Judge Kelly Cottrill .... (740) 455-7142

County Court
Judge Jay Vinsel .... (740) 455-7138
Judge Scott Rankin .... (740) 455-7138

Domestic Relations Court
Judge Maria Kalis .... (740) 455-7190

Juvenile Court & Probate Court
Judge Eric Martin .... (740) 455-7113

Municipal Court
Judge William Joseph .... (740) 454-3269

PRINCIPAL APPOINTED OFFICIALS AND DEPARTMENT HEADS

Adult & Child Protective Services, Executive Director
Candace Emmert .... (740) 452-6339

Board of Developmental Disabilities, Superintendent
Kelli Brown .... (740) 453-4829

Board of Elections, Director
Lindsay Peadon .... (740) 455-7120

Building Department, Chief Building Inspector
Jason Baughman, PE .... (740) 455-7905

Center for Seniors, Executive Director
Kate Paul .... (740) 454-9761

Community Development Block Grant & CHIP
Kyle Dunn .... (740) 455-7193

Department of Job & Family Services, Director
Daniel Brenneman .... (740) 454-0161

EMA/LEPC Office of Homeland Security, Director
Jeff Jadwin .... (740) 453-1655

Mental Health Board, Executive Director
Misty Cromwell .... (740) 454-8557

Muskingum Valley Park District, Executive Director
Russell Edgington .... (740) 455-8237

Projects/Sewer/Water
Don Madden, Projects Department .... (740) 588-4389
Stan Lucas, Sewer Department .... (740) 452-4940
Chad Hutchins, Water Department .... (740) 453-0678

Soil & Water Conservation District, District Administrator
Lacey Harrier .... (740) 454-2027

Tuberculosis Clinic, Executive Director
Shannon Bell .... (740) 452-5401

Zanesville-Muskingum County Health Department, Health Commissioner
Cory Hamilton .... (740) 454-9741

Zanesville-Muskingum County Port Authority, Executive Director
Eric Reed .... (740) 455-0742

This report is issued by:

The Muskingum County Auditor’s Office
for the year ended December 31, 2025

This report and a variety of other information, as well as e-mail capabilities, can be found on the Auditor’s Website at: https://www.muskingumcountyauditor.org