

**VILLAGE OF AMBERLEY  
HAMILTON COUNTY, OHIO**

**REGULAR AUDIT**

**FOR THE YEARS ENDED DECEMBER 31, 2019 AND 2018**





OHIO AUDITOR OF STATE  
KEITH FABER



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Members of Council  
Village of Amberley  
7149 Ridge Road  
Cincinnati, Ohio 45237

We have reviewed the *Independent Auditor's Report* of the Village of Amberley, Hamilton County, prepared by Charles E. Harris & Associates, Inc., for the audit period January 1, 2018 through December 31, 2019. Based upon this review, we have accepted these reports in lieu of the audit required by Section 117.11, Revised Code. The Auditor of State did not audit the accompanying financial statements and, accordingly, we are unable to express, and do not express an opinion on them.

Our review was made in reference to the applicable sections of legislative criteria, as reflected by the Ohio Constitution, and the Revised Code, policies, procedures and guidelines of the Auditor of State, regulations and grant requirements. The Village of Amberley is responsible for compliance with these laws and regulations.

A handwritten signature in cursive script that reads "Keith Faber".

Keith Faber  
Auditor of State  
Columbus, Ohio

October 21, 2020

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**VILLAGE OF AMBERLEY  
HAMILTON COUNTY, OHIO  
Regular Audit  
For the Years Ended December 31, 2019 and 2018**

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**INDEPENDENT AUDITOR'S REPORT**

Village of Amberley  
Hamilton County  
7149 Ridge Road  
Cincinnati, Ohio 45237

To the Village Council:

***Report on the Financial Statements***

We have audited the accompanying financial statements of the cash balances, receipts, and disbursements by fund type, and related notes of the Village of Amberley, Hamilton County, (the Village) as of and for the years ended December 31, 2019 and 2018.

***Management's Responsibility for the Financial Statements***

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the financial reporting provisions Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(D) permit; this includes the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements free from material misstatement, whether due to fraud or error.

***Auditor's Responsibility***

Our responsibility is to express opinions on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Village's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Village's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

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

As described in Note 2 of the financial statements, the Village prepared these financial statements using the accounting basis permitted by the financial reporting provisions of Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(D), which is an accounting basis other than accounting principles generally accepted in the United States of America (GAAP), to satisfy these requirements.

Although the effects on the financial statements of the variances between the regulatory accounting basis and GAAP are not reasonably determined, we presume they are material.

Though the Village does not intend these statements to conform to GAAP, auditing standards generally accepted in the United States of America require us to include an adverse opinion on GAAP. However, the adverse opinion does not imply the amounts reported are materially misstated under the accounting basis Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(D) permit. Our opinion on this accounting basis is in the *Opinion on Regulatory Basis of Accounting* paragraph below.

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

In our opinion, because of the significance of the matter discussed in the *Basis for Adverse Opinion on U.S. Generally Accepted Accounting Principles* paragraph, the financial statements referred to above do not present fairly, in accordance with accounting principles generally accepted in the United States of America, the financial position of the Village as of December 31, 2019 and 2018, and the changes in financial position or cash flows for the years then ended.

***Opinion on Regulatory Basis of Accounting***

In our opinion, the financial statements referred to above present fairly, in all material respects, the cash balances, receipts and disbursements by fund type, and the related notes of the Village of Amberley, Hamilton County, as of December 31, 2019 and 2018, for the years then ended in accordance with the financial reporting provisions Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(D) permit, described in Note 2.

***Emphasis of Matter***

As discussed in Note 10 to the 2019 financial statements, the financial impact of COVID-19 and the ensuing emergency measures will impact subsequent periods of the Village. We did not modify our opinions regarding this matter.

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

In accordance with *Government Auditing Standards*, we have also issued our report dated August 25, 2020 on our consideration of the Village's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance, and the results of that testing, and not to provide an opinion on the effectiveness of the Village's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Village's internal control over financial reporting and compliance.



Charles E. Harris & Associates, Inc.  
August 25, 2020



**VILLAGE OF AMBERLEY  
HAMILTON COUNTY  
COMBINED STATEMENT OF RECEIPTS, DISBURSEMENTS, AND  
CHANGES IN CASH BALANCES (REGULATORY CASH BASIS)  
All Governmental Fund Types  
For the Year Ended December 31, 2019**

	Governmental Fund Types			Totals- (Memorandum Only)
	General	Special Revenue	Capital Projects	
<b>Receipts:</b>				
Property Taxes	\$ 1,020,719	\$ 1,196,443	\$ -	\$ 2,217,162
Municipal Income Tax	2,906,111	-	-	2,906,111
Intergovernmental	516,137	391,269	-	907,406
Special Assessments	1,405	-	-	1,405
Charges for Services	363,067	1,290	-	364,357
Fines, Licenses and Permits	186,951	24,008	-	210,959
Earnings on Investments	130,814	18,057	-	148,871
Miscellaneous	73,967	61,133	-	135,100
<b>Total Cash Receipts</b>	<b>5,199,171</b>	<b>1,692,200</b>	<b>-</b>	<b>6,891,371</b>
<b>Disbursements:</b>				
<b>Current:</b>				
Security of Persons & Property	2,188,617	1,444,451	-	3,633,068
Public Health Services	164,668	-	-	164,668
Leisure Time Activities	1,265	-	-	1,265
Community Environment	-	45,938	-	45,938
Basic Utility Services	229,164	-	-	229,164
Transportation	907,045	552,639	-	1,459,684
General Government	1,205,411	20,868	-	1,226,279
Capital Outlay	-	-	419,715	419,715
<b>Total Cash Disbursements</b>	<b>4,696,170</b>	<b>2,063,896</b>	<b>419,715</b>	<b>7,179,781</b>
<b>Total Receipts Over/(Under) Disbursements</b>	<b>503,001</b>	<b>(371,696)</b>	<b>(419,715)</b>	<b>(288,410)</b>
<b>Other Financing Receipts (Disbursements):</b>				
Sale of Capital Asset	3,500	-	-	3,500
Transfers in	40,000	100,000	200,000	340,000
Transfers out	(380,000)	-	-	(380,000)
Other Financing Uses	(19,195)	-	-	(19,195)
<b>Total Other Financing Receipts (Disbursements)</b>	<b>(355,695)</b>	<b>100,000</b>	<b>200,000</b>	<b>(55,695)</b>
<b>Net Change in Fund Cash Balances</b>	<b>147,306</b>	<b>(271,696)</b>	<b>(219,715)</b>	<b>(344,105)</b>
<b>Fund Cash Balances, January 1, 2019</b>	<b>5,852,155</b>	<b>886,771</b>	<b>256,676</b>	<b>6,995,602</b>
<b>Fund Cash Balances, December 31</b>				
Nonspendable	15,267	-	-	15,267
Restricted	-	615,075	-	615,075
Committed	215,178	-	-	215,178
Assigned	76,304	-	36,961	113,265
Unassigned	5,692,712	-	-	5,692,712
<b>Fund Cash Balances, December 31, 2019</b>	<b>\$ 5,999,461</b>	<b>\$ 615,075</b>	<b>\$ 36,961</b>	<b>\$ 6,651,497</b>

See Accompanying Notes to the Financial Statements.

**VILLAGE OF AMBERLEY  
HAMILTON COUNTY  
COMBINED STATEMENT OF RECEIPTS, DISBURSEMENTS, AND CHANGES IN FUND  
BALANCES (REGULATORY CASH BASIS)  
ALL PROPRIETARY FUND TYPES AND SIMILAR FIDUCIARY FUND TYPES  
For the Year Ended December 31, 2019**

	<u>Proprietary Fund Types Enterprise</u>	<u>Fiduciary Fund Types Agency</u>	<u>Totals- (Memorandum Only)</u>
<b>Operating Receipts:</b>			
Charges for Services	\$ 213,649	\$ -	\$ 213,649
Miscellaneous Receipts	-	56,054	56,054
<b>Total Operating Receipts</b>	<b>213,649</b>	<b>56,054</b>	<b>269,703</b>
<b>Operating Disbursements:</b>			
Personal Services & Employee Benefits	2,866	-	2,866
Fringe Benefits	443	-	443
Contractual Services	46,794	121,938	168,732
Supplies and Materials	1,856	-	1,856
Other Disbursements	-	1,041,408	1,041,408
<b>Total Operating Disbursements</b>	<b>51,959</b>	<b>1,163,346</b>	<b>1,215,305</b>
<b>Excess of Receipts Over/(Under) Disbursements</b>	<b>161,690</b>	<b>(1,107,292)</b>	<b>(945,602)</b>
<b>Non-Operating Receipts (Disbursements):</b>			
Intergovernmental	-	1,022,854	1,022,854
Earnings on Investments	5,369	-	5,369
Capital Outlay	(489,518)	-	(489,518)
Other Financing Sources	-	113,452	113,452
Other Financing Uses	-	(56,054)	(56,054)
<b>Total Non-Operating Receipts (Disbursements)</b>	<b>(484,149)</b>	<b>1,080,252</b>	<b>596,103</b>
<b>Income (Loss) before Transfers</b>	<b>(322,459)</b>	<b>(27,040)</b>	<b>(349,499)</b>
Transfers In	40,000	25,593	65,593
Transfers Out	-	(25,593)	(25,593)
<b>Net Change in Fund Cash Balances</b>	<b>(282,459)</b>	<b>(27,040)</b>	<b>(309,499)</b>
<b>Fund Cash Balance, January 1, 2019</b>	<b>379,497</b>	<b>210,087</b>	<b>589,584</b>
<b>Fund Cash Balance, December 31, 2019</b>	<b>\$ 97,038</b>	<b>\$ 183,047</b>	<b>\$ 280,085</b>

See Accompanying Notes to the Financial Statements.

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2019*

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**Note 1 – Reporting Entity**

The Village of Amberley (the Village), Hamilton County, is a body politic and corporate established to exercise the rights and privileges conveyed to it by the constitution and laws of the State of Ohio. A publicly-elected seven-member Council (including Mayor) directs the Village. The Village provides general governmental services, park maintenance, street maintenance, fire and police services, and sewer services.

**Jointly Governed Organization and Public Entity Risk Pool**

The Village participates in a jointly governed organization and public entity risk pool. Notes 6 and 9 to the financial statements provide additional information for these entities.

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

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

**Basis of Presentation**

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

**Fund Accounting**

The Village uses funds to maintain its financial records during the year. A fund is defined as a fiscal and accounting entity with a self-balancing set of accounts. The funds of the Village are presented below:

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

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

**Street Construction Maintenance and Repair** The street construction maintenance and repair fund accounts for and reports State gasoline tax and motor vehicle license registration fees restricted for construction, maintenance, and repair of streets within the Village.

**Police Levy Fund** This fund receives monies collected from a special levy to fund a large portion of police personnel expenses.

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2019*

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

**Fund Accounting - Continued**

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

**Capital Projects Fund** This fund receives monies transferred from the Village's General Fund to purchase capital assets and fund capital improvements.

**Enterprise Funds** These funds account for operations that are similar to private business enterprises, where management intends to recover the significant costs of providing certain goods or services through user charges. The Village had the following significant Enterprise Fund:

**Storm Water Utility Fund** This fund receives charges for services from residents to cover repair and maintenance costs of storm water basins.

**Fiduciary Funds** Fiduciary funds include agency funds. Agency funds are purely custodial in nature and are used to hold resources for individuals, organizations, or other governments. The Village disburses these funds as directed by the individuals, organizations, or other government. The Village had the following significant Agency funds:

**Mayor's Court Fund** This fund accounts for the collection and distribution of court fines and forfeitures.

**Kenwood Southwest JEDZ Agency Fund** This fund collects and disburses monies in accordance with a contract agreement with Sycamore Township to create a joint economic development zone.

**Employee Health Insurance Fund** This fund collects payroll deductions from employees for their share of employee health insurance and disburses those funds to the third party health insurer. Receipts are designated as other miscellaneous operating receipts and disbursements are designated as other operating disbursements.

**Basis of Accounting**

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

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

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2019*

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**Note 2 - Summary of Significant Accounting Policies - Continued**

**Budgetary Process**

The Ohio Revised Code requires that each fund (except certain agency funds) be budgeted annually.

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

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

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

A summary of 2019 budgetary activity appears in Note 3.

**Deposits and Investments**

The Village's accounting basis includes investments in the fund cash balances. This basis does not record disbursements for investment purchases or receipts for investment sales. This basis records gains or losses at the time of sale as receipts or disbursements, respectively.

**Capital Assets**

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

**Accumulated Leave**

In certain circumstances, such as upon leaving employment, employees are entitled to cash payments for unused leave. The financial statements do not include a liability for unpaid leave.

**Fund Balance**

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

**Nonspendable** The Village classifies assets as *nonspendable* when legally or contractually required to maintain the amounts intact.

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2019*

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

**Fund Balance – Continued**

**Restricted** Fund balance is *restricted* when constraints placed on the use of resources are either externally imposed by creditors (such as through debt covenants), grantors, contributors, or laws or regulations of other governments; or is imposed by law through constitutional provisions.

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

**Assigned** Assigned fund balances are intended for specific purposes but do not meet the criteria to be classified as *restricted* or *committed*. Governmental funds other than the general fund report all fund balances as *assigned* unless they are restricted or committed. In the General Fund, *assigned* amounts represent intended uses established by Village Council or a Village official delegated that authority by resolution, or by State Statute. Council may also assign fund balances as it does when appropriating fund balance to cover a gap between estimated receipts and appropriations in the subsequent year’s appropriated budget in the General Fund.

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

The Village applies restricted resources first when expenditures are incurred for purposes for which either restricted or unrestricted (committed, assigned, and unassigned) amounts are available. Similarly, within unrestricted fund balance, committed amounts are reduced first followed by assigned, and then unassigned amounts when expenditures are incurred for purposes for which amounts in any of the unrestricted fund balance classifications could be used.

**Note 3 – Budgetary Activity**

Budgetary activity for the year ending December 31, 2019 follows:

Fund Type	2019 Budgeted vs. Actual Receipts		Variance
	Budgeted Receipts	Actual Receipts	
General	\$4,971,290	\$5,242,671	\$271,381
Special Revenue	1,740,467	1,792,200	51,733
Capital Projects	200,000	200,000	-
Enterprise	258,000	259,018	1,018

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2019*

**Note 3 – Budgetary Activity - Continued**

2019 Budgeted vs. Actual Budgetary Basis Disbursements			
Fund Type	Appropriation Authority	Budgetary Disbursements	Variance
General	\$5,616,018	\$5,171,669	\$444,349
Special Revenue	2,496,150	2,200,720	295,430
Capital Projects	440,472	419,715	20,757
Enterprise	637,497	631,524	5,973

**Note 4 – Deposits and Investments**

The Village maintains a deposits and investments pool used by all funds. The Ohio Revised Code prescribes allowable deposits and investments. The carrying amount of deposits and investments at December 31 was as follows:

	<u>2019</u>
Demand deposits	\$431,582
Certificates of deposit	6,250,000
Total deposits	6,681,582
U.S. Agency Notes	250,000
Total investments	250,000
Total deposits and investments	\$6,931,582

**Deposits**

Deposits are insured by the Federal Deposit Insurance Corporation, and collateralized through the Ohio Pooled Collateral System (OPCS), a collateral pool of eligible securities deposited with a qualified trustee and pledged to the Treasurer of State to secure the repayment of all public monies deposited in the financial institution.

**Investments**

The Federal Reserve holds the Village’s U.S. Agency Notes in book-entry form, in the name of the Village’s financial institution. The financial institution maintains records identifying the Village as owner of these securities.

**Note 5 – Taxes**

**Property Taxes**

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

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2019*

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**Note 5 – Taxes - Continued**

Public utilities are also taxed on personal and real property located within the Village.

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

**Income Taxes**

The Village levies a municipal income tax of 2 percent on substantially all earned income arising from employment, residency, or business activities within the Village as well as certain income of residents earned outside of the Village.

Employers within the Village withhold income tax on employee compensation and remit the tax to the Village either monthly or quarterly, as required. Corporations and other individual taxpayers pay estimated taxes quarterly and file a declaration annually.

**Note 6 – Risk Management**

**Commercial Insurance**

The Village has obtained commercial insurance for the following risks:

- Comprehensive property and general liability;
- Vehicles; and
- Errors and omissions.

Settlement amounts did not exceed insurance coverage for the past three years. Limits have not been reduced from prior years.

**Shared Risk Pool**

The Village is a member of the Center for Local Government Benefits Pool (Benefits Pool), a public entity shared risk pool. The Benefits Pool's primary purpose and objective is establishing and carrying out a cost-effective health program for its member organizations. Each member is entitled to appoint one Director on the Board of Directors.

The Jefferson Health Plan serves as the fiscal agent for the Benefits Pool. The Benefits Pool contracts with The Jefferson Health Plan, a risk-sharing, claim servicing and insurance purchasing pool, comprised of 75 members, including two insurance consortiums. Each participant appoints a member of the insurance plan's assembly. The Benefits Pool's business and affairs are conducted by a nine-member Board of Directors elected from the assembly. The Benefits Pool offers medical, dental, and prescription drug coverage to the members, with the opportunity to choose from several different benefit plans. The Benefits Pool is responsible for claims up to \$150,000 per individual. Benefits Pool participants also participate in a shared risk internal pool for individual claims between \$150,000 and \$500,000, and all claims within this range are paid from the shared internal risk pool. For all individual claims exceeding \$500,000, stop loss coverage is purchased. All Benefits Pool participants also pay a monthly administrative fee for fiscal services and third-party administrative services.



**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2019*

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**Note 6 – Risk Management - Continued**

**Shared Risk Pool – Continued**

In the event that the Village would withdraw from the Benefits Pool, the Village would be required to give 90-day written notice prior to the effective date of withdrawal, be responsible for any current payments due as well as the Village's share of any reserve deficit of the Benefits Pool. To obtain information for the Benefits Pool, write to the fiscal agent, The Jefferson Health Plan, 2023 Sunset Boulevard, Steubenville, Ohio 43952.

**Workers' Compensation**

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

**Note 7 – Defined Benefit Pension Plans**

**Ohio Public Employees Retirement System**

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

The Ohio Revised Code also prescribes contribution rates. OPERS members contributed 10 percent of their gross salaries, and the Village contributed an amount equaling 14 percent of participants' gross salaries. The Village has paid all contributions required through December 31, 2019.

**Ohio Police and Fire Retirement System**

The Village's full-time police officers/firefighters belong to the Ohio Police and Fire Pension Fund (OP&F). OP&F is a cost-sharing, multiple-employer plan. The Ohio Revised Code prescribes this plan's benefits, which include postretirement health care and survivor and disability benefits.

The Ohio Revised Code also prescribes contribution rates. OP&F participants contributed 12.25 percent of their wages. The Village contributed to OP&F an amount equal to 19.5 percent of full-time police members' wages. The Village has paid all contributions required through December 31, 2019.

**Note 8 – Postemployment Benefits**

Both OPERS and OP&F offer cost-sharing, multiple-employer defined benefit postemployment plans, which include multiple health care plans including medical coverage, prescription drug coverage, deposits to a Health Reimbursement Arrangement, and Medicare Part B premium reimbursements, to qualifying benefit recipients. The portion of employer contributions allocated to health care for OPERS members in the Traditional Pension Plan and Combined Plan was 0 percent during calendar year 2019. The portion of employer contributions allocated to health care for OPERS members in the Member Directed Plan was 4.0 percent during calendar year 2019. OP&F contributes 0.5 percent to fund these benefits.

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2019*

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**Note 8 – Postemployment Benefits - continued**

Beginning January 1, 2019, OP&F changed its retiree health care model to a stipend-based health care model. A stipend funded by OP&F was placed in individual Health Reimbursement Accounts that retirees use to be reimbursed for health care expenses.

**Note 9 – Jointly Governed Organization**

The Village and Sycamore Township entered into an agreement to form a Joint Economic Development Zone (JEDZ) in 2013. Amberley administers and collects an income tax assessed by the JEDZ and remits approximately 90 percent of the collections to Sycamore Township, which in turn provides improvement to the property within the boundaries of the JEDZ. Collections are reflected in the Agency funds as Intergovernmental Receipts, and disbursements to Sycamore Township are reflected as Other Disbursements.

**Note 10 – Contingent Liabilities/Subsequent Event**

The Village is an intervener before the Ohio Power Siting Board in Case No. 16-0253-GA-BTX. The Village, along with a number of other governmental jurisdictions, residents, and property owners, are objecting to the installation of a natural gas pipeline in the area, including through a small portion of the Village. The only expected loss to the Village is its legal costs to participate in the administrative hearing process. There are no claims against the Village or expected material adverse losses to the Village. The matter is pending before the Ohio Power Siting Board.

The United States and the State of Ohio declared a state of emergency in March 2020 due to the COVID-19 pandemic. The financial impact of COVID-19 and the ensuing emergency measures will impact the subsequent period of the Village. The Village's investment portfolio has incurred a significant decline in fair value, consistent with the general decline in financial markets. However, because the values of individual investments fluctuate with market conditions, and due to market volatility, the amount of losses that will be recognized in subsequent periods, if any, cannot be determined. The impact on the Village's investments, future operating costs, revenues, and any recovery from emergency funding, either federal or state, cannot be estimated.

**VILLAGE OF AMBERLEY  
HAMILTON COUNTY  
COMBINED STATEMENT OF RECEIPTS, DISBURSEMENTS, AND  
CHANGES IN FUND BALANCES (REGULATORY CASH BASIS)  
All Governmental Fund Types  
For the Year Ended December 31, 2018**

	Governmental Fund Types			Totals- (Memorandum Only)
	General	Special Revenue	Capital Projects	
<b>Receipts:</b>				
Property Taxes	\$ 1,054,169	\$ 1,224,080	\$ -	\$ 2,278,249
Municipal Income Tax	2,503,498	-	-	2,503,498
Intergovernmental	525,221	418,581	-	943,802
Special Assessments	288	-	-	288
Charges for Services	368,652	25,013	-	393,665
Fines, Licenses and Permits	186,004	43,004	-	229,008
Earnings on Investments	95,577	11,288	-	106,865
Miscellaneous	93,335	-	-	93,335
<b>Total Cash Receipts</b>	<b>4,826,744</b>	<b>1,721,966</b>	<b>-</b>	<b>6,548,710</b>
<b>Disbursements:</b>				
<b>Current:</b>				
Security of Persons & Property	2,208,897	1,422,604	-	3,631,501
Public Health Services	159,438	-	-	159,438
Community Environment	-	131	-	131
Basic Utility Services	209,344	-	-	209,344
Transportation	854,760	283,114	-	1,137,874
General Government	1,228,078	626	-	1,228,704
Capital Outlay	-	-	107,996	107,996
<b>Total Cash Disbursements</b>	<b>4,660,517</b>	<b>1,706,475</b>	<b>107,996</b>	<b>6,474,988</b>
<b>Total Receipts Over/(Under) Disbursements</b>	<b>166,227</b>	<b>15,491</b>	<b>(107,996)</b>	<b>73,722</b>
<b>Other Financing Receipts (Disbursements):</b>				
Sale of Capital Asset	2,696	-	-	2,696
Transfer in	40,439	200,000	150,000	390,439
Transfer out	(447,439)	-	-	(447,439)
<b>Total Other Financing Receipts (Disbursements)</b>	<b>(404,304)</b>	<b>200,000</b>	<b>150,000</b>	<b>(54,304)</b>
<b>Net Change in Fund Cash Balances</b>	<b>(238,077)</b>	<b>215,491</b>	<b>42,004</b>	<b>19,418</b>
<b>Fund Cash Balances, January 1, 2018</b>	<b>6,090,232</b>	<b>671,280</b>	<b>214,672</b>	<b>6,976,184</b>
<b>Fund Cash Balances, December 31</b>				
Nonspendable	15,706	-	-	15,706
Restricted	-	886,771	-	886,771
Committed	175,178	-	-	175,178
Assigned	692,702	-	256,676	949,378
Unassigned	4,968,569	-	-	4,968,569
<b>Fund Cash Balances, December 31, 2018</b>	<b>\$ 5,852,155</b>	<b>\$ 886,771</b>	<b>\$ 256,676</b>	<b>\$ 6,995,602</b>

See Accompanying Notes to the Financial Statements.

**VILLAGE OF AMBERLEY  
HAMILTON COUNTY  
COMBINED STATEMENT OF RECEIPTS, DISBURSEMENTS, AND CHANGES IN FUND  
BALANCES (REGULATORY CASH BASIS)  
ALL PROPRIETARY FUND TYPES AND SIMILAR FIDUCIARY FUND TYPES  
For the Year Ended December 31, 2018**

	<u>Proprietary Fund Types Enterprise</u>	<u>Fiduciary Fund Types Agency</u>	<u>Totals- (Memorandum Only)</u>
<b>Operating Receipts:</b>			
Charges for Services	\$ 234,175	\$ -	\$ 234,175
Miscellaneous	-	56,562	56,562
<b>Total Operating Receipts</b>	<b>234,175</b>	<b>56,562</b>	<b>290,737</b>
<b>Operating Disbursements:</b>			
Personal Services	3,419	-	3,419
Fringe Benefits	529	-	529
Contractual Services	30,658	127,412	158,070
Supplies and Materials	14,289	-	14,289
Other Disbursements	-	1,084,546	1,084,546
<b>Total Operating Disbursements</b>	<b>48,895</b>	<b>1,211,958</b>	<b>1,260,853</b>
<b>Excess of Receipts Over/(Under) Disbursements</b>	<b>185,280</b>	<b>(1,155,396)</b>	<b>(970,116)</b>
<b>Non-Operating Receipts (Disbursements):</b>			
Intergovernmental	-	1,149,198	1,149,198
Earnings on Investments	5,364	-	5,364
Capital Outlay	(163,631)	-	(163,631)
Other Financing Sources	-	113,289	113,289
Other Financing Uses	-	(56,562)	(56,562)
<b>Total Non-Operating Receipts (Disbursements)</b>	<b>(158,267)</b>	<b>1,205,925</b>	<b>1,047,658</b>
<b>Income before Transfers</b>	<b>27,013</b>	<b>50,529</b>	<b>77,542</b>
Transfers In	57,000	25,944	82,944
Transfers Out	-	(25,944)	(25,944)
<b>Net Change in Fund Cash Balances</b>	<b>84,013</b>	<b>50,529</b>	<b>134,542</b>
<b>Fund Cash Balance, January 1, 2018</b>	<b>295,484</b>	<b>159,558</b>	<b>455,042</b>
<b>Fund Cash Balance, December 31, 2018</b>	<b>\$ 379,497</b>	<b>\$ 210,087</b>	<b>\$ 589,584</b>

See Accompanying Notes to the Financial Statements.

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2018*

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**Note 1 - Reporting Entity**

The Village of Amberley, Hamilton County (the Village) is a body corporate and politic established for the purpose of exercising the rights and privileges conveyed to it by the constitution and laws of the state of Ohio. The Village is directed by a publicly elected seven-member Council (including Mayor) and a Village Manager. The Village provides general governmental services, park maintenance, street maintenance, fire and police services, and sewer services.

**Jointly Governed Organization and Public Entity Risk Pool**

The Village participates in a jointly governed organization and public entity risk pool. Notes 6 and 9 to the financial statement provides additional information for this entity.

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

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

**Basis of Presentation**

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

**Fund Accounting**

The Village uses funds to maintain its financial records during the year. A fund is defined as a fiscal and accounting entity with a self-balancing set of accounts. The funds of the Village are presented below:

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

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

**Street Construction Maintenance and Repair** The street construction maintenance and repair fund accounts for and reports State gasoline tax and motor vehicle license registration fees restricted for construction, maintenance, and repair of streets within the Village.

**Police and Fire Disability and Pension Fund** This fund receives property tax monies to fund the police and fire pension accrued liability obligations.

**Police Levy Fund** This fund receives monies collected from a special levy to fund a large portion of police personnel expenses.

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2018*

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**Note 2 - Summary of Significant Accounting Policies - Continued**

**Fund Accounting - Continued**

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

**Capital Projects Fund** This fund receives monies transferred from the Village's General Fund to purchase capital assets and fund capital improvements.

**Enterprise Funds** These funds account for operations that are similar to private business enterprises, where management intends to recover the significant costs of providing certain goods or services through user charges. The Village had the following significant Enterprise Fund:

**Storm Water Utility Fund** This fund receives charges for services from residents to cover repair and maintenance costs of storm water basins.

**Fiduciary Funds** Fiduciary funds include agency funds. Agency funds are purely custodial in nature and are used to hold resources for individuals, organizations or other governments. The Village disburses these funds as directed by the individual, organization or other government. The Village had the following significant Agency Funds:

**Mayor's Court Fund** This fund accounts for the collection and distribution of court fines and forfeitures.

**Kenwood Southwest JEDZ Agency Fund** This fund collects and disburses monies in accordance with a contract agreement with Sycamore Township to create a joint economic development zone.

**Employee Health Insurance Fund** This fund collects payroll deductions from employees for their share of employee health insurance and disbursed those funds to the third party health insurer. Receipts are designated as other miscellaneous operating receipts and disbursements are designated as other operating disbursements.

**Basis of Accounting**

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

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

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2018*

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**Note 2 - Summary of Significant Accounting Policies - Continued**

**Budgetary Process**

The Ohio Revised Code requires that each fund (except certain agency funds) be budgeted annually.

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

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

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

A summary of 2018 budgetary activity appears in Note 3.

**Deposits and Investments**

Investments are included in the fund cash balances. Accordingly, purchases of investments are not recorded as disbursements and sales of investments are not recorded as receipts. Gains or losses at the time of sale are recorded as receipts or disbursements, respectively.

**Capital Assets**

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

**Accumulated Leave**

In certain circumstances, such as upon leaving employment, employees are entitled to cash payments for unused leave. The financial statements do not include a liability for unpaid leave.

**Fund Balance**

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

**Nonspendable** The Village classifies assets as *nonspendable* when legally or contractually required to maintain the amounts intact.

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2018*

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

**Fund Balance - Continued**

**Restricted** Fund balance is *restricted* when constraints placed on the use of resources are either externally imposed by creditors (such as through debt covenants), grantors, contributors, or laws or regulations of other governments; or is imposed by law through constitutional provisions.

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

**Assigned** Assigned fund balances are intended for specific purposes but do not meet the criteria to be classified as *restricted* or *committed*. Governmental funds other than the general fund report all fund balances as *assigned* unless they are restricted or committed. In the general fund, *assigned* amounts represent intended uses established by Village Council or a Village official delegated that authority by resolution, or by State Statute. Council may also assign fund balance as it does when appropriating fund balance to cover a gap between estimated receipts and appropriations in the subsequent year’s appropriated budget in the General Fund.

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

The Village applies restricted resources first when expenditures are incurred for purposes for which either restricted or unrestricted (committed, assigned, and unassigned) amounts are available. Similarly, within unrestricted fund balance, committed amounts are reduced first followed by assigned, and then unassigned amounts when expenditures are incurred for purposes for which amounts in any of the unrestricted fund balance classifications could be used.

**Note 3 - Budgetary Activity**

Budgetary activity for the year ending December 31, 2018 follows:

2018 Budgeted vs. Actual Receipts			
Fund Type	Budgeted Receipts	Actual Receipts	Variance
General	\$4,906,885	\$4,869,879	(\$37,006)
Special Revenue	1,873,125	1,921,966	48,841
Capital Projects	150,000	150,000	-
Enterprise	294,660	296,539	1,879



**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2018*

**Note 3 - Budgetary Activity - Continued**

2018 Budgeted vs. Actual Budgetary Basis Disbursements			
Fund Type	Appropriation Authority	Budgetary Disbursements	Variance
General	\$5,462,861	\$5,155,930	\$306,931
Special Revenue	2,437,557	1,843,360	594,197
Capital Projects	356,288	306,711	49,577
Enterprise	590,060	537,465	52,595

**Note 4 – Deposits and Investments**

The Village maintains a cash and investments pool used by all funds. The Ohio Revised Code prescribes allowable deposits and investments. The carrying amount of cash and investments at December 31 was as follows:

	<u>2018</u>
Demand deposits	\$835,461
Certificates of deposit	<u>6,000,000</u>
Total deposits	6,835,461
U.S. Agency Notes	<u>749,725</u>
Total investments	<u>749,725</u>
Total deposits and investments	<u><u>\$7,585,186</u></u>

**Deposits**

Deposits are insured by the Federal Deposit Insurance Corporation, and collateralized through the Ohio Pooled Collateral System (OPCS), a collateral pool of eligible securities deposited with a qualified trustee and pledged to the Treasurer of State to secure the repayment of all public monies deposited in the financial institution.

**Investments**

The Federal Reserve holds the Village’s U.S. Agency Notes in book-entry form, in the name of the Village’s financial institution. The financial institution maintains records identifying the Village as owner of these securities.

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2018*

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**Note 5 – Taxes**

**Property Taxes**

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

Public utilities are also taxed on personal and real property located within the Village.

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

**Income Taxes**

The Village levies a municipal income tax of 2 percent on substantially all earned income arising from employment, residency, or business activities within the Village as well as certain income of residents earned outside of the Village.

Employers within the Village withhold income tax on employee compensation and remit the tax to the Village either monthly or quarterly, as required. Corporations and other individual taxpayers pay estimated taxes quarterly and file a declaration annually.

**Note 6 - Risk Management**

**Commercial Insurance**

The Village has obtained commercial insurance for the following risks:

- Comprehensive property and general liability;
- Vehicles; and
- Errors and omissions.

Settlement amounts did not exceed insurance coverage for the past three years. Limits have not been reduced from prior years.

**Shared Risk Pool**

The Village is a member of the Center for Local Government Benefits Pool (Benefits Pool), a public entity shared risk pool. The Benefits Pool's primary purpose and objective is establishing and carrying out a cost effective health program for its member organizations. Each member is entitled to appoint one Director on the Board of Directors.

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2018*

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**Note 6 - Risk Management - Continued**

**Shared Risk Pool – Continued**

The Jefferson Health Plan serves as the fiscal agent for the Benefits Pool. The Benefits Pool contracts with The Jefferson Health Plan, a risk-sharing, claim servicing and insurance purchasing pool, comprised of 75 members, including two insurance consortiums. Each participant appoints a member of the insurance plan's assembly. The Benefits Pool's business and affairs are conducted by a nine-member Board of Directors elected from the assembly. The Benefits Pool offers medical, dental, and prescription drug coverage to the members, with the opportunity to choose from several different benefit plans. The Benefits Pool is responsible for claims up to \$150,000 per individual. Benefits Pool participants also participate in a shared risk internal pool for individual claims between \$150,000 and \$500,000, and all claims within this range are paid from the shared internal risk pool. For all individual claims exceeding \$500,000, stop loss coverage is purchased. All Benefits Pool participants also pay a monthly administrative fee for fiscal services and third party administrative services.

In the event that the Village would withdraw from the Benefits Pool, the Village would be required to give 90-day written notice prior to the effective date of withdrawal, be responsible for any current payments due as well as the Village's share of any reserve deficit of the Benefits Pool. To obtain information for the Benefits Pool, write to the fiscal agent, The Jefferson Health Plan, 2023 Sunset Boulevard, Steubenville, Ohio 43952.

**Workers' Compensation**

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

**Note 7 - Defined Benefit Pension Plans**

**Ohio Public Employees Retirement System**

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

The Ohio Revised Code also prescribes contribution rates. OPERS members contributed 10 percent of their gross salaries and the Village contributed an amount equaling 14 percent of participants' gross salaries. The Village has paid all contributions required through December 31, 2018.

**Village of Amberley, Ohio**  
*Hamilton County*  
*Notes to the Financial Statements*  
*For the Year Ended December 31, 2018*

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**Note 7 - Defined Benefit Pension Plans – Continued**

**Ohio Police and Fire Retirement System**

The Village's police officers/firefighters belong to the Police and Fire Pension Fund (OP&F). OP&F is a cost-sharing, multiple-employer plan. The Ohio Revised Code prescribes this plan's benefits, which include postretirement healthcare and survivor and disability benefits.

The Ohio Revised Code also prescribes contribution rates. OP&F participants contributed 12.25 percent of their wages. The Village contributed to OP&F an amount equal to 19.5 percent of full-time police members' wages. The Village has paid all contributions required through December 31, 2018.

**Note 8 - Postemployment Benefits**

Both OPERS and OP&F offer cost-sharing, multiple-employer defined benefit postemployment plans, which include multiple health care plans including medical coverage, prescription drug coverage, deposits to a Health Reimbursement Arrangement and Medicare Part B premium reimbursements, to qualifying benefit recipients. The portion of employer contributions allocated to health care for OPERS members in the Traditional Pension Plan and Combined Plan was 0 percent during calendar year 2018. The portion of employer contributions allocated to health care for OPERS members in the Member Directed Plan was 4.0 percent during calendar year 2018. OP&F contributes 0.5 percent to fund these benefits.

**Note 9 – Jointly Governed Organization**

The Village and Sycamore Township entered into an agreement to form a Joint Economic Development Zone (JEDZ) in 2013. Amberley administers and collects an income tax assessed by the JEDZ and remits approximately 90 percent of the collections to Sycamore Township, which in turn provides improvement to the property within the boundaries of the JEDZ. Collections are reflected in the Agency funds as intergovernmental receipts, and disbursements to Sycamore Township are reflected as Other Disbursements.

**Note 10 – Contingent Liabilities**

The Village is an intervenor before the Ohio Power Siting Board in Case No. 16-0253-GA-BTX. The Village, along with a number of other governmental jurisdictions, residents, and property owners, are objecting to the installation of a natural gas pipeline in the area, including through a small portion of the Village. The only expected loss to the Village is its legal costs to participate in the administrative hearing process; there are no claims against the Village or expected material adverse losses to the Village.

INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL OVER FINANCIAL  
REPORTING AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF  
FINANCIAL STATEMENTS PERFORMED IN ACCORDANCE WITH  
*GOVERNMENT AUDITING STANDARDS*

Village of Amberley  
Hamilton County  
7149 Ridge Road  
Cincinnati, Ohio 45237

To the Village Council:

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the financial statements of the cash balances, receipts, and disbursements by fund type of the Village of Amberley, Hamilton County, (the Village) as of and for the years ended December 31, 2019 and 2018, and the related notes to the financial statements, and have issued our report thereon dated August 25, 2020, wherein we noted that the Village followed financial reporting provisions Ohio Revised Code Section 117.38 and Ohio Administrative Code Section 117-2-03(D) permit. We also noted the financial impact of COVID-19 and the ensuing emergency measures will impact subsequent periods of the Village.

***Internal Control Over Financial Reporting***

In planning and performing our audit of the financial statements, we considered the Village's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Village's internal control. Accordingly, we do not express an opinion on the effectiveness of the Village's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the Village's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

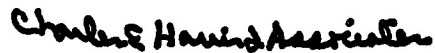
***Compliance and Other Matters***

As part of obtaining reasonable assurance about whether the Village's financial statements are free from material misstatement, we performed tests of compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance we must report under *Government Auditing Standards*.

We noted a certain matter not requiring inclusion in this report that we reported to the Village's management in a separate letter dated August 25, 2020.

***Purpose of this Report***

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Village's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Village's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.



*Charles E. Harris & Associates, Inc.*  
August 25, 2020

VILLAGE OF AMBERLEY  
HAMILTON COUNTY  
For the Years Ended December 31, 2019 and 2018

SCHEDULE OF PRIOR AUDIT FINDINGS - PREPARED BY MANAGEMENT

FINDING NUMBER	FINDING SUMMARY	STATUS	ADDITIONAL INFORMATION
2017-001	Material Weakness – Audit Adjustments and Reclassifications	Partially corrected	

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# OHIO AUDITOR OF STATE KEITH FABER



**VILLAGE OF AMBERLEY**

**HAMILTON COUNTY**

**AUDITOR OF STATE OF OHIO CERTIFICATION**

This is a true and correct copy of the report, which is required to be filed pursuant to Section 117.26, Revised Code, and which is filed in the Office of the Ohio Auditor of State in Columbus, Ohio.



**Certified for Release 11/5/2020**

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

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