

# FORECLOSURE GROWTH IN OHIO 2008

A REPORT FROM  
POLICY MATTERS OHIO

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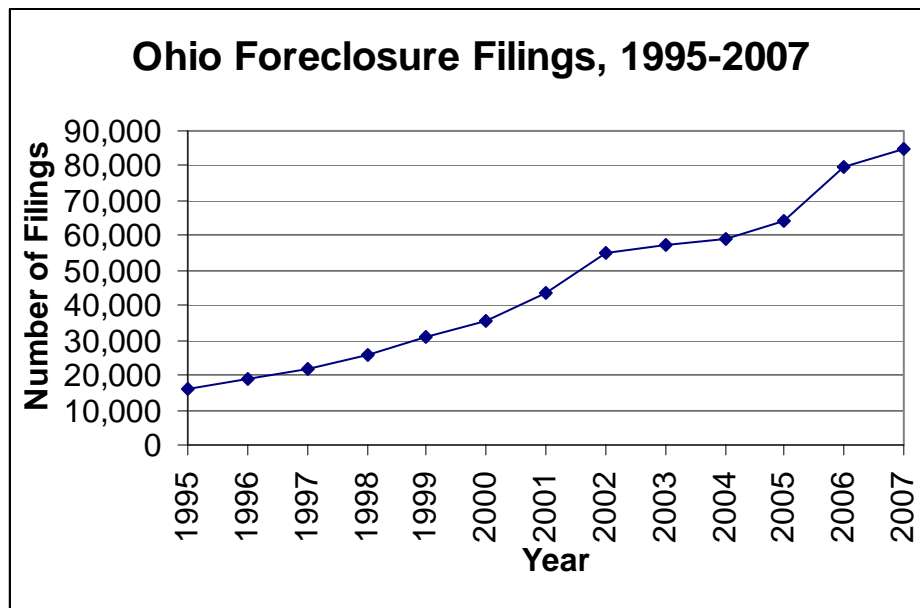
## ACKNOWLEDGEMENTS

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**POLICY MATTERS OHIO**, the publisher of this study, is a nonprofit, nonpartisan research institute dedicated to bridging the gap between research and policy in Ohio. Policy Matters seeks to broaden the debate about economic policy in Ohio by providing quantitative and qualitative analysis of important issues facing working people in the state. Other areas of inquiry have included unemployment compensation, wages, taxes, education, trade and economic development.

Ohio foreclosure filings grew again last year, this time by 6.7 percent. Overall, including filings in both state and federal courts, there were 84,751 new foreclosure filings, up from 79,435 in 2006.<sup>1</sup> The increase is smaller than in 2006, but after years of increases, leaves the state swamped in foreclosures. Since 1995, the number of filings has at least quadrupled in all but a dozen of Ohio’s counties and has more than quintupled statewide (Figure 1). Filings grew in 73 of Ohio’s 88 counties in 2007, and increased by double-digit rates in 39 counties. The latest numbers, which have been adjusted from earlier reports to include filings in federal courts, indicate that last year, there was one foreclosure filing for every 60 housing units in the state.<sup>2</sup>

Figure 1



Source: Ohio Supreme Court, Policy Matters Ohio review of filings in U.S. district courts. Data include federal filings beginning in 2004; few such filings were made in prior years.

For the third year in a row, Cuyahoga County topped the list of counties with the greatest number of foreclosure filings per person, followed by Montgomery and Summit. Lucas County was fourth for the second year in a row. While some others changed positions on the list of the top ten Ohio counties in per capita foreclosure filings – Franklin, for instance, fell one notch to sixth – eight of the top ten were the same as in 2006. Urban counties continue to dominate the top rankings. The new counties on the list, both in southwest Ohio, were numbers five and ten,

<sup>1</sup> Data for 2007 include numbers supplied to Policy Matters Ohio by the Ohio Supreme Court and filings Policy Matters retrieved at federal courts for the northern and southern districts of Ohio. State court data from previous years originally obtained from the Supreme Court are republished from previous Policy Matters Ohio reports. See <http://www.policymattersohio.org/pdf/ForeclosureGrowthOhio2007.pdf>. See note on the data at the end of the report.

<sup>2</sup> This is based on the number of housing units in Ohio in 2006, estimated by the U.S. Census, <http://www.census.gov/popest/datasets.html>

Preble and Butler Counties, respectively. Highland County in the southwest has been on the list since 2003. Two other southwest Ohio counties didn't quite make the top ten: Brown, 12th, and Hamilton, 13th. Table 1 shows the 10 counties with the highest rates of foreclosure filings per thousand persons in 2007:

Table 1

Table 1 Foreclosures Per 1,000 Population - Top 10 Counties, 2007			
County	2007 Population	2007 Filings	Filings per 1,000 Population
<b>Cuyahoga</b>	1,295,958	14,946	11.5
<b>Montgomery</b>	538,104	5,119	9.5
<b>Summit</b>	543,487	4,920	9.1
<b>Lucas</b>	441,910	3,796	8.6
<b>Preble</b>	41,739	348	8.3
<b>Franklin</b>	1,118,107	9,145	8.2
<b>Lorain</b>	302,260	2,401	7.9
<b>Highland</b>	42,653	334	7.8
<b>Mahoning</b>	240,420	1,880	7.8
<b>Butler</b>	357,888	2,783	7.8

Source: Ohio Supreme Court, U.S. Census Bureau, Policy Matters Ohio review of filings in U.S. district courts

Holmes County experienced the greatest relative growth in foreclosure filings last year among Ohio counties, as filings grew from 81 to 125, or 54 percent. It was followed by Guernsey County in east central Ohio and Athens in the southeast. Two of the 10 counties that saw the greatest relative foreclosure filing growth in 2006 appeared again on that list in 2007: Delaware and Huron counties. Delaware, which saw the fastest growth in 2006, had the seventh-highest growth state-wide in 2007. Huron, which ranked No. 10 in 2006, was No. 4 in 2007. Since 1995, Huron County has seen filings grow from 30 to 431, ranking it second only to Henry County (7 to 120) in relative growth over that time span. During the three years prior to 2007, no county that saw the greatest growth one year repeated the next year on the top ten list. This underlines that filing growth is not concentrated in the same counties year after year.

Counties with the greatest growth in filings last year once again were scattered across the state, from Washington in the southeast to Wood in the northwest and Clinton in the southwest. The five counties that saw the greatest relative growth last year each had population between 40,000 and 64,000. During 2007, the number of filings grew by 20 percent or more in 14 counties.

Suburban counties such as Delaware, whose population grew faster between 2000 and 2007 than any other county in Ohio,<sup>3</sup> are seeing greater foreclosure filing growth than their urban neighbors. Lake and Geauga counties in the Cleveland area ranked No. 9 and 10, respectively, in filing growth last year, while Warren County between Cincinnati and Dayton was No. 12. All of these counties saw filing growth of 20 percent or higher last year. By contrast, among the 10

<sup>3</sup> See [http://www.census.gov/popest/counties/CO-EST2006-popchg2000\\_2006.html](http://www.census.gov/popest/counties/CO-EST2006-popchg2000_2006.html)

largest urban counties, only three saw 2007 growth higher than the state average, led by Hamilton County, where filings grew 9 percent. Though foreclosure filings are still more heavily concentrated in urban counties, greater growth is occurring in outlying areas. This reinforces previous research showing that the spread of foreclosure filings in suburbs within Cuyahoga County outpaced that in the City of Cleveland in the first half of 2007.<sup>4</sup>

None of the counties that saw the greatest growth in filings last year was also among the highest in foreclosure filings per person. In fact, except for Huron (No. 20) and Clinton (No.22) counties, none ranked in the top 30. This repeats the pattern shown in 2005 and 2006: The fastest growth is not correlated with those counties that had the highest rates of filings per person. Table 2 shows Ohio counties with the greatest growth in foreclosure filings between 2006 and 2007:

Table 2

Table 2 Ohio Counties with the Greatest Growth in Foreclosure Filings, 2006-2007			
County	2006 Filings	2007 Filings	Change 2006-2007
Holmes	81	125	54.3%
Guernsey	167	225	34.7%
Athens	157	206	31.2%
Huron	334	431	29.0%
Clinton	234	297	26.9%
Wood	442	553	25.1%
Delaware	720	897	24.6%
Washington	230	285	23.9%
Lake	1,141	1,395	22.3%
Geauga	313	380	21.4%

Source: Ohio Supreme Court, Policy Matters Ohio review of filings in U.S. district courts

Ohio's ten biggest urban counties saw their combined number of filings grow by 4.7 percent last year, to 54,270. Urban counties, as noted, dominate the ranks of those with the highest foreclosure-filing rates. The ten biggest counties – each with populations over 240,000 in 2007 – accounted for 64 percent of filings in Ohio last year, but only represented 52.8 percent of the population in the state. The devastation that this is causing to Ohio's big cities is well known. But while the number of filings continues to grow from already stratospheric levels in most of Ohio's urban counties, it is increasing faster elsewhere in the state. The 18 counties with population between 100,000 and 240,000 in 2007 saw overall foreclosure filings growth of 11.3 percent last year. The sixty counties with populations under 100,000 saw a combined increase of 9.2 percent; of that group, those with populations under 50,000 averaged 8.0 percent. Overall, the 78 counties with less than 240,000 in population saw filings grow 10.3 percent, to 30,481,

<sup>4</sup> *Foreclosures in Cuyahoga County Communities*, Zach Schiller and Josh Marcin, Policy Matters Ohio, August 2007, available at [http://www.policymattersohio.org/ForeclosuresInCuyahoga2007\\_0823.htm](http://www.policymattersohio.org/ForeclosuresInCuyahoga2007_0823.htm)

from the year before. Only three of the ten largest counties – Hamilton, Butler and Cuyahoga – saw faster growth than the state as a whole. The Youngstown-Warren area saw a decline in filings, as Mahoning and Trumbull counties saw reductions of 3.5 percent and 0.8 percent, respectively. Montgomery experienced growth of less than 1 percent, while gains were not much larger in Summit, Stark and Franklin counties. Table 3 shows 2007 foreclosure filings in Ohio’s ten largest counties and increases since 2002:

Table 3

Table 3 Foreclosure Filings Per 1,000 Population- Largest Counties, 2007					
County	2007 Population	2002 Filings	2007 Filings	% Change, 2002-2007	Filings Per 1,000 Population, 2007
<b>Cuyahoga</b>	1,295,958	8,987	14,946	66.3%	11.53
<b>Franklin</b>	1,118,107	6,104	9,145	49.8%	8.18
<b>Hamilton</b>	842,369	4,117	6,416	55.8%	7.62
<b>Summit</b>	543,487	3,214	4,920	53.1%	9.05
<b>Montgomery</b>	538,104	3,881	5,119	31.9%	9.51
<b>Lucas</b>	441,910	2,509	3,796	51.3%	8.59
<b>Stark</b>	378,664	2,021	2,864	41.7%	7.56
<b>Butler</b>	357,888	1,654	2,783	68.3%	7.78
<b>Lorain</b>	302,260	1,442	2,401	66.5%	7.94
<b>Mahoning</b>	240,420	1,301	1,880	44.5%	7.82
<b>Totals</b>	6,059,167	35,230	54,270	54.0%	8.96

Source: Ohio Supreme Court, Policy Matters Ohio review of filings in U.S. district courts, U.S. Census Bureau

As a glance at Chart 1 of this report indicates, foreclosure filings are at crisis levels across Ohio. However, the increase in 2007 trailed that of 2006, even as foreclosures in the state gained national attention. A number of reasons could explain this. In some areas, the number of foreclosed houses has reached such high levels that it could be approaching a saturation point. A recent study by Case Western Reserve University’s Center on Urban Poverty and Community Change found that 8.8 percent of all the residential properties in the City of Cleveland had been involved in a sheriff’s sale between 2000 and 2007. In some neighborhoods, one out of every seven or eight properties had been affected.<sup>5</sup> Other factors that might have kept the number of filings from growing even more include:

- The business model that drove foreclosures sky high – subprime loans made with little reference to the borrower’s ability to repay, later resold to investors – began

<sup>5</sup> Coulton, Claudia, Kristen Mikelbank and Michael Schramm, “Foreclosure and Beyond: A Report on Ownership and Housing Values Following Sheriff’s Sales, Cleveland and Cuyahoga County, 2000-2007,” Center on Urban Poverty and Community Development, Mandel School of Applied Social Sciences, Case Western Reserve University, Jan. 13, 2008, pp. 4, 14

to implode more than a year ago. Some leading actors such as New Century Financial Corp. failed, and the volume of high-cost loans fell;

- Education and outreach efforts caused at least some borrowers to seek help before they were foreclosed;
- Community pressure and growing awareness of the foreclosure crisis, together with efforts by some lenders to modify loan terms, and

Ohio Senate Bill 185, which went into effect Jan. 1, 2007, and contains restrictions on predatory lending practices.<sup>6</sup> In addition, though the number of federal foreclosure cases exploded in 2007, such filings stopped completely during the last part of the year as U.S. judges in both the northern and southern districts dismissed cases for lacking the proper documentation.

Though the number of new filings grew more slowly in 2007 than in 2006, the Ohio foreclosure outlook remains dim. Housing prices are falling, the credit crunch continues despite repeated actions by the Federal Reserve, and a recent fall in national employment has caused many observers to believe the economy is in a recession. According to the most recent survey by the Mortgage Bankers Association, conducted in the fourth quarter of 2007, 7.67 percent of home loans in Ohio are past due, with 2.01 percent 90 days or more.<sup>7</sup> Those shares are up from the same quarter a year earlier, when they were 7.25 percent and 1.74 percent, respectively. That suggests foreclosure filings may well increase further, apart from any downturn in the national economy. Ohio still led the nation in the share of loans in foreclosure in the fourth quarter of 2007, at 3.88 percent. However, in one positive sign, it no longer is No. 1 in new foreclosure proceedings started, ranking fifth in the quarter. Leaders were Nevada and Florida, followed by Michigan and Indiana, according to the MBA survey.

The costs of Ohio's foreclosure crisis, both to the families and communities affected, are only beginning to be totaled.<sup>8</sup> But while the enormity of the problem has been evident for years in Ohio, it has only become a national concern more recently. Last month, Federal Reserve Chairman Ben Bernanke called on lenders to reduce the principal for struggling homeowners.<sup>9</sup> That was before the Fed stepped in to bail out Bear Stearns and to support investment banks more broadly because of the financial crisis that originated with bad mortgage loans. Now, Congress is moving to approve legislation to deal with the mortgage crisis. It is unfortunate that much of this aid may be directed not to borrowers but to others such as home builders.<sup>10</sup>

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<sup>6</sup> This does not exhaust the possible factors. While it is hard to know, more borrowers could be giving up their homes through deeds in lieu of foreclosure, for instance, or some debt collectors that have purchased mortgages could be holding out until property values rise.

<sup>7</sup> Mortgage Bankers Association, National Delinquency Survey, Fourth Quarter 2007

<sup>8</sup> See, for instance, "\$60 Million and Counting: The Cost of Vacant and Abandoned Properties to Eight Ohio Cities," Community Research Partners and Rebuild Ohio, February 2008, at <http://www.communityresearchpartners.org/14651.cfm?action=detail&id=117>

<sup>9</sup> Ip, Greg, "Bernanke's Call: Aid Homeowners," *The Wall Street Journal*, March 5, 2008, p. A2

<sup>10</sup> See "Senate May Expand Builders' Tax Refund," by Michael Corkery, *The Wall Street Journal*, April 3, 2008, p. A3

Additional steps also have been taken to support the mortgage market through Fannie Mae and Freddie Mac.

While new steps to address the growing tide of foreclosures are welcome, stronger measures are still needed. Most importantly, modification of loan terms should be accelerated and mandated. A recent amendment that failed in the U.S. Senate would have allowed bankruptcy judges to modify loans to homeowners, just as they already can do for owners of commercial real estate and yachts.<sup>11</sup> Implementing a proposal by the head of the Federal Deposit Insurance Corporation, Sheila Bair, would be another productive step. It would fix rates for five years on certain adjustable-rate subprime loans for owner-occupied homes where the borrower is current or close to it.<sup>12</sup> In addition, the Fed should outlaw all prepayment penalties that keep borrowers from being able to refinance. Many homes, of course, are now worth less than the mortgages on them, a phenomenon that grows as housing prices continue to decline. A proposal by economist Dean Baker bears serious consideration: Allowing moderate-income homeowners facing foreclosure to become tenants. Under Baker's "own-to-rent" plan, a judge handling the foreclosure would get an appraiser to determine the fair-market rent, and the homeowner would have the option to remain in the house as a tenant, paying that amount.<sup>13</sup> In considering additional measures to have the federal government help refinancing of mortgages, Congress should be careful to ensure that the aid goes to troubled borrowers and does not allow a windfall to the financial institutions that caused the mortgage crisis.

More can also be done at the state level.<sup>14</sup> Mortgage servicers refused to sign up for a compact Gov. Strickland proposed last fall that called for stepped-up efforts for modification of loan terms and six months' notice to borrowers of a rate change in their mortgage. Now, nine of them have agreed to individual non-binding compacts, including "a substantial and large-scale modification effort" for adjustable-rate and subprime mortgages.<sup>15</sup> The administration also has moved ahead to implement some rules regarding second mortgages from the earlier proposed compact.<sup>16</sup> This includes requiring six months' notice to borrowers the first time the rate in their adjustable rate mortgage will reset, and requiring that they be given contact information for HUD approved housing counselors. These are positive steps that should help more borrowers to avoid losing their homes. Strickland should also consider seeking legislation to bring about more substantial modifications, as he said he might.

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<sup>11</sup> Center for Responsible Lending, "Compromise Bill Permits Court-Supervised Modifications, Would Save 600,000 Homes," CRL Issue Brief, Feb. 27, 2008, see <http://www.responsiblelending.org/pdfs/senate-bankruptcy-support-brief-feb27.pdf>

<sup>12</sup> See <http://www.tos.ohio.gov/content/view/710/1/>

<sup>13</sup> "The Subprime Borrower Protection Plan," by Dean Baker, Center for Economic and Policy Research, <http://www.cepr.net/index.php/op-eds-columns/op-eds-columns/the-subprime-borrower-protection-plan/>

<sup>14</sup> Recent steps have included the establishment of a toll-free state hotline and web site for foreclosure information and additional monies for housing counseling.

<sup>15</sup> See Gov. Strickland's press statement, Apr. 7, 2008, <http://www.governor.ohio.gov/News/PressReleases/2008/April2008/News4708/tabid/927/Default.aspx>

<sup>16</sup> See "Commercial Fishing, Mortgage Rules Clear JCARR," Gongwer News Service Ohio, Volume #77, Report #65, Apr. 3, 2008

Other state legislation should be approved to prevent additional foreclosures.<sup>17</sup> This includes House Bill 388, which would allow counties to access their Delinquent Tax and Assessment Collection Fund for maintenance of vacant and abandoned properties, and would provide foreclosure prevention counseling and rescue loans. Consumer advocates also believe that Senate Bill 281, which was recently approved by the Senate, could indirectly have an impact on foreclosure by increasing the property protected in bankruptcy. Policy Matters Ohio is producing a separate study regarding the problem tenants face when the units they occupy are foreclosed, and will make additional recommendations on that growing problem. However, tenants clearly need more protection, as even tenants with long-term leases who are current on their payments can be evicted after a foreclosure with little notice. Legislation pending in the Ohio General Assembly would mandate that rental agreements do not terminate with a foreclosure.<sup>18</sup> Ohio should also examine how other states are reacting to the foreclosure problem. For instance, legislators in states such as Maryland and Massachusetts have approved bills that effectively create short-term moratoriums on foreclosures to give borrowers time to cure defaults.<sup>19</sup>

Thomas J. Moyer, chief justice of the Ohio Supreme Court, has promoted mediation to resolve some of the cases barraging Ohio's courts.<sup>20</sup> About 1,100 attorneys have signed up to provide free legal help to Ohio borrowers facing foreclosure.<sup>21</sup> While these are beneficial steps, courts can do more. Mortgage servicers should engage in meaningful negotiations of loan terms before they file foreclosure actions against borrowers who are owner-occupants. If they do not do so, courts should refer the foreclosure complaints to mediation when they are filed. Resources need to be provided so that such mediation can take place.

Foreclosure filings have at least tripled since 1995 in all but five of Ohio's counties. More dramatic action is needed.

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<sup>17</sup> Other steps should also be taken, of course, to cope with the fallout from the foreclosures and their impact on communities, as well as to tighten up on predatory lending practices in future. This report focuses on steps to avoid additional foreclosures on existing loans.

<sup>18</sup> See House Bill 440 and Senate Bill 295, [http://www.legislature.state.oh.us/bills.cfm?ID=127\\_HB\\_440](http://www.legislature.state.oh.us/bills.cfm?ID=127_HB_440)

<sup>19</sup> Simon, Ruth and Amy Merrick, "States Move Fast on Mortgage Aid," *The Wall Street Journal*, Apr. 4, 2008, p. A2

<sup>20</sup> The Supreme Court of Ohio, Foreclosure Mediation Program Model, 2/19/08  
[http://www.sconet.state.oh.us/dispute\\_resolution/foreclosure/foreclosureMediation.pdf](http://www.sconet.state.oh.us/dispute_resolution/foreclosure/foreclosureMediation.pdf)

<sup>21</sup> See <http://www.com.ohio.gov/SaveTheDream/LegalAssistance.aspx>

### A note on the data

There is no perfect measure of foreclosures; the filing data in this report capture the process at one stage, but do not exactly measure the number of families that lose their homes to foreclosure. This report uses data from the Ohio Supreme Court and compiled by Policy Matters Ohio at the two federal district courts in Ohio. The Supreme Court data are filed by county common pleas courts.<sup>22</sup> They are consistent from year to year, allowing a comparison over time and between Ohio's counties. News reports often cite much higher numbers, sometimes citing data from RealtyTrac that includes documents from different stages of the foreclosure process, so they show a much larger number of foreclosures than the court data.<sup>23</sup> RealtyTrac showed 153,196 overall foreclosure filings in Ohio last year, but reported 89,979 Ohio properties entered some stage of foreclosure during the year, a number more in line with those in this report.<sup>24</sup>

The Ohio Supreme Court's reporting of foreclosure filings includes an unspecified number of non-mortgage foreclosure cases, including delinquent tax foreclosures and others. It also includes double filings that occur if bankruptcy interrupts the process, or if a lender uses the threat of foreclosure as a collection mechanism several times against one borrower. Non-mortgage filings and double filings have not been eliminated from the data. All foreclosure data in this report are for filings. Not all filings lead to actual foreclosures, in which borrowers lose title to their property. On the other hand, filing statistics do not cover all cases in which homeowners lose their property, such as cases in which they give the title back to the lender and walk away from the home.

Policy Matters compiled federal filings extending back to 2004; such cases were not filed in large numbers previously. In the compilation of federal foreclosure filings, we excluded cases that were removed from state courts and those that were reopened, along with cases in which proceedings were not available. We also excluded one 2005 case brought under the fair lending act and two others in that year brought by the Farm Service Agency involving promissory notes. One federal case in 2007 involved a property located in both Champaign and Clark counties. Based on the address, we have classified that only as a Champaign County case. There is some duplication between state and federal court cases. In a random selection of 75 federal court cases from 2007 involving Cuyahoga County properties, 9 were also filed in the common pleas court. However, it is uncertain if the same result would be true in every county.

Later this year, Policy Matters will report on its biennial survey of sheriff sales across Ohio, which provides another measure of foreclosures.

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<sup>22</sup> Data from the Supreme Court covered all 88 counties' reports. It is possible that they could file amendments that might change the final count.

<sup>23</sup> Streitfield, David, "Getting a Fix on Foreclosure Data," *The Los Angeles Times*, May 28, 2007

<sup>24</sup> See "U.S. Foreclosure Activity Increases 75% in 2007," RealtyTrac press release, Jan. 29, 2008, <http://www.realtytrac.com/ContentManagement/pressrelease.aspx?ChannelID=9&ItemID=3988&acct=64847>

Table 4  
New Foreclosure Filings by Ohio County, 1995 and 2005-2007

County	1995 Filings	2005 Filings	2006 Filings	2007 Filings	Change 2006-2007	Rank in Growth, 2006-2007	Change 1995-2007	Rank in Growth, 1995-2007
Adams	25	118	107	116	8.4%	46	364.0%	66
Allen	164	591	647	715	10.5%	38	336.0%	72
Ashland	30	238	235	266	13.2%	30	786.7%	17
Ashtabula	111	588	723	760	5.1%	57	584.7%	33
Athens	21	128	157	206	31.2%	3	881.0%	13
Auglaize	34	174	201	217	8.0%	47	538.2%	37
Belmont	40	209	200	202	1.0%	70	405.0%	62
Brown	62	300	308	336	9.1%	43	441.9%	54
Butler	447	2,032	2,580	2,783	7.9%	48	522.6%	40
Carroll	35	122	130	157	20.8%	13	348.6%	69
Champaign	45	208	246	288	17.1%	21	540.0%	38
Clark	144	926	1,113	1,060	-4.8%	82	636.1%	27
Clermont	182	812	988	1,130	14.4%	26	520.9%	41
Clinton	36	216	234	297	26.9%	5	725.0%	21
Columbiana	258	599	558	654	17.2%	20	153.5%	86
Coshocton	19	150	180	192	6.7%	51	910.5%	12
Crawford	31	255	277	281	1.4%	68	806.5%	15
Cuyahoga	3,345	11,120	13,943	14,946	7.2%	49	346.8%	71
Darke	45	212	259	273	5.4%	54	506.7%	44
Defiance	22	120	170	172	1.2%	69	681.8%	23
Delaware	130	483	720	897	24.6%	7	590.0%	32
Erie	75	371	441	529	20.0%	15	605.3%	30
Fairfield	110	622	765	910	19.0%	16	727.3%	20
Fayette	16	167	195	195	0.0%	74	1118.8%	4
Franklin	1,459	6,597	8,876	9,145	3.0%	64	526.8%	39
Fulton	17	141	176	192	9.1%	44	1029.4%	7
Gallia	42	84	82	94	14.6%	24	123.8%	87
Geauga	81	260	313	380	21.4%	10	369.1%	65
Greene	242	528	671	669	-0.3%	75	176.4%	84
Guernsey	50	183	167	225	34.7%	2	350.0%	68
Hamilton	1,490	5,068	5,879	6,416	9.1%	42	330.6%	74
Hancock	84	309	375	395	5.3%	56	370.2%	64
Hardin	39	158	218	202	-7.3%	85	417.9%	60
Harrison	11	63	60	72	20.0%	14	554.5%	36
Henry	7	94	109	120	10.1%	39	1614.3%	1
Highland	31	286	317	334	5.4%	55	977.4%	10
Hocking	37	123	142	138	-2.8%	80	273.0%	78
Holmes	15	105	81	125	54.3%	1	733.3%	19
Huron	30	252	334	431	29.0%	4	1336.7%	2
Jackson	63	149	184	205	11.4%	34	225.4%	82
Jefferson	57	245	281	255	-9.3%	86	347.4%	70
Knox	195	267	298	350	17.4%	19	79.5%	88
Lake	301	918	1,141	1,395	22.3%	9	363.5%	67
Lawrence	42	223	206	241	17.0%	22	473.8%	49
Licking	89	862	1,081	1,185	9.6%	41	1231.5%	3
Logan	69	271	313	292	-6.7%	84	323.2%	75
Lorain	413	1,656	2,252	2,401	6.6%	52	481.4%	46

Table 4  
New Foreclosure Filings by Ohio County, 1995 and 2005-2007

County	1995 Filings	2005 Filings	2006 Filings	2007 Filings	Change 2006-2007	Rank in Growth, 2006-2007	Change 1995-2007	Rank in Growth, 1995-2007
Lucas	1,165	2,903	3,618	3,796	4.9%	58	225.8%	81
Madison	96	176	213	252	18.3%	17	162.5%	85
Mahoning	321	1,692	1,949	1,880	-3.5%	81	485.7%	45
Marion	92	433	495	505	2.0%	66	448.9%	52
Medina	140	607	729	859	17.8%	18	513.6%	43
Meigs	13	65	83	56	-32.5%	88	330.8%	73
Mercer	21	91	132	147	11.4%	35	600.0%	31
Miami	81	427	521	578	10.9%	37	613.6%	29
Monroe	12	34	45	37	-17.8%	87	208.3%	83
Montgomery	949	4,050	5,076	5,119	0.8%	72	439.4%	55
Morgan	8	36	43	45	4.7%	59	462.5%	50
Morrow	54	194	230	225	-2.2%	79	316.7%	76
Muskingum	78	395	501	557	11.2%	36	614.1%	28
Noble	5	25	25	29	16.0%	23	480.0%	47
Ottawa	42	145	185	211	14.1%	28	402.4%	63
Paulding	24	95	121	126	4.1%	60	425.0%	56
Perry	26	195	221	243	10.0%	40	834.6%	14
Pickaway	29	219	308	307	-0.3%	76	958.6%	11
Pike	31	101	108	106	-1.9%	78	241.9%	80
Portage	143	617	725	775	6.9%	50	442.0%	53
Preble	96	234	307	348	13.4%	29	262.5%	79
Putnam	16	80	86	81	-5.8%	83	406.3%	61
Richland	128	580	752	849	12.9%	31	563.3%	34
Ross	74	293	399	413	3.5%	62	458.1%	51
Sandusky	42	232	303	341	12.5%	32	711.9%	22
Scioto	63	312	327	330	0.9%	71	423.8%	57
Seneca	79	226	263	301	14.4%	25	281.0%	77
Shelby	44	203	252	254	0.8%	73	477.3%	48
Stark	380	2,167	2,802	2,864	2.2%	65	653.7%	25
Summit	745	3,744	4,835	4,920	1.8%	67	560.4%	35
Trumbull	254	1,197	1,575	1,563	-0.8%	77	515.4%	42
Tuscarawas	56	346	401	417	4.0%	61	644.6%	26
Union	26	237	266	304	14.3%	27	1069.2%	5
Van Wert	18	147	149	162	8.7%	45	800.0%	16
Vinton	10	40	43	52	20.9%	11	420.0%	59
Warren	112	938	1,029	1,243	20.8%	12	1009.8%	9
Washington	33	190	230	285	23.9%	8	763.6%	18
Wayne	41	356	426	475	11.5%	33	1058.5%	6
Williams	17	144	185	191	3.2%	63	1023.5%	8
Wood	106	352	442	553	25.1%	6	421.7%	58
Wyandot	14	72	102	108	5.9%	53	671.4%	24
<b>Total</b>	<b>15,975</b>	<b>64,193</b>	<b>79,435</b>	<b>84,751</b>	<b>6.7%</b>		<b>430.5%</b>	

Data on state court filings came from the Ohio Supreme Court. Policy Matters Ohio reviewed filings in U.S. District Courts in Ohio. Federal filings exclude cases removed to federal court from state court, reopened cases, and those for which proceedings were not available. We classified one 2007 case listed in both Champaign and Clark counties as being in Champaign, based on the address.

Counties	2007 Population	2007 Filings	2007 Filings/1,000 Pop.	Rate Rank
Adams	28,160	116	4.1	73
Allen	105,233	715	6.8	25
Ashland	54,902	266	4.8	59
Ashtabula	101,141	760	7.5	17
Athens	63,275	206	3.3	80
Auglaize	46,429	217	4.7	62
Belmont	67,908	202	3.0	84
Brown	43,956	336	7.6	12
Butler	357,888	2,783	7.8	10
Carroll	28,516	157	5.5	48
Champaign	39,522	288	7.3	19
Clark	140,477	1,060	7.5	16
Clermont	193,490	1,130	5.8	41
Clinton	43,071	297	6.9	22
Columbiana	108,698	654	6.0	38
Coshocton	36,341	192	5.3	52
Crawford	44,227	281	6.4	33
Cuyahoga	1,295,958	14,946	11.5	1
Darke	52,205	273	5.2	53
Defiance	38,543	172	4.5	67
Delaware	160,865	897	5.6	46
Erie	77,323	529	6.8	24
Fairfield	141,318	910	6.4	30
Fayette	28,308	195	6.9	23
Franklin	1,118,107	9,145	8.2	6
Fulton	42,562	192	4.5	66
Gallia	30,841	94	3.0	82
Geauga	95,029	380	4.0	74
Greene	154,656	669	4.3	70
Guernsey	40,409	225	5.6	47
Hamilton	842,369	6,416	7.6	13
Hancock	74,204	395	5.3	50
Hardin	31,650	202	6.4	32
Harrison	15,506	72	4.6	63
Henry	28,931	120	4.1	72
Highland	42,653	334	7.8	8
Hocking	28,959	138	4.8	61
Holmes	41,369	125	3.0	83
Huron	59,801	431	7.2	20
Jackson	33,314	205	6.2	35
Jefferson	68,730	255	3.7	78
Knox	58,961	350	5.9	40
Lake	233,392	1,395	6.0	39
Lawrence	62,609	241	3.8	76
Licking	156,985	1,185	7.5	15
Logan	46,279	292	6.3	34
Lorain	302,260	2,401	7.9	7

Table 5  
Foreclosure Filing Rates in Ohio Counties 2007

Counties	2007 Population	2007 Filings	2007 Filings/1,000 Pop.	Rate Rank
Lucas	441,910	3,796	8.6	4
Madison	41,499	252	6.1	37
Mahoning	240,420	1,880	7.8	9
Marion	65,248	505	7.7	11
Medina	169,832	859	5.1	56
Meigs	22,895	56	2.4	86
Mercer	40,888	147	3.6	79
Miami	101,038	578	5.7	42
Monroe	14,258	37	2.6	85
Montgomery	538,104	5,119	9.5	2
Morgan	14,613	45	3.1	81
Morrow	34,520	225	6.5	29
Muskingum	85,333	557	6.5	28
Noble	14,096	29	2.1	88
Ottawa	41,084	211	5.1	55
Paulding	19,182	126	6.6	27
Perry	34,839	243	7.0	21
Pickaway	53,809	307	5.7	43
Pike	27,918	106	3.8	77
Portage	155,869	775	5.0	58
Preble	41,739	348	8.3	5
Putnam	34,635	81	2.3	87
Richland	125,679	849	6.8	26
Ross	75,398	413	5.5	49
Sandusky	60,997	341	5.6	45
Scioto	75,958	330	4.3	69
Seneca	56,705	301	5.3	51
Shelby	48,834	254	5.2	54
Stark	378,664	2,864	7.6	14
Summit	543,487	4,920	9.1	3
Trumbull	213,475	1,563	7.3	18
Tuscarawas	91,398	417	4.6	65
Union	47,234	304	6.4	31
Van Wert	28,889	162	5.6	44
Vinton	13,372	52	3.9	75
Warren	204,390	1,243	6.1	36
Washington	61,576	285	4.6	64
Wayne	113,554	475	4.2	71
Williams	38,378	191	5.0	57
Wood	125,399	553	4.4	68
Wyandot	22,471	108	6.1	60
<b>Ohio</b>	<b>11,466,917</b>	<b>84,751</b>	<b>7.4</b>	

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Table 6 State and federal foreclosure filings in Ohio, 2006-2007						
County	2006 State Court Filings	2006 Federal Court Filings	2006 Total	2007 State Court Filings	2007 Federal Court Filings	2007 Total
Adams	107	0	107	116	0	116
Allen	647	0	647	715	0	715
Ashland	235	0	235	266	0	266
Ashtabula	723	0	723	741	19	760
Athens	157	0	157	206	0	206
Auglaize	201	0	201	217	0	217
Belmont	200	0	200	202	0	202
Brown	308	0	308	336	0	336
Butler	2,580	0	2,580	2,766	17	2,783
Carroll	130	0	130	156	1	157
Champaign	246	0	246	281	7	288
Clark	1,113	0	1,113	1,059	1	1,060
Clermont	988	0	988	1,123	7	1,130
Clinton	234	0	234	297	0	297
Columbiana	558	0	558	651	3	654
Coshocton	180	0	180	192	0	192
Crawford	277	0	277	281	0	281
Cuyahoga	13,610	333	13,943	14,267	679	14,946
Darke	259	0	259	273	0	273
Defiance	170	0	170	172	0	172
Delaware	720	0	720	897	0	897
Erie	441	0	441	519	10	529
Fairfield	765	0	765	910	0	910
Fayette	195	0	195	195	0	195
Franklin	8,875	1	8,876	8,928	217	9,145
Fulton	176	0	176	192	0	192
Gallia	82	0	82	94	0	94
Geauga	313	0	313	379	1	380
Greene	670	1	671	668	1	669
Guernsey	167	0	167	225	0	225
Hamilton	5,876	3	5,879	6,277	139	6,416
Hancock	375	0	375	395	0	395
Hardin	218	0	218	202	0	202
Harrison	60	0	60	72	0	72
Henry	109	0	109	120	0	120
Highland	317	0	317	334	0	334
Hocking	142	0	142	138	0	138
Holmes	81	0	81	125	0	125
Huron	333	1	334	431	0	431
Jackson	184	0	184	205	0	205
Jefferson	281	0	281	255	0	255
Knox	298	0	298	350	0	350
Lake	1,141	0	1,141	1,382	13	1,395
Lawrence	206	0	206	241	0	241
Licking	1,081	0	1,081	1,183	2	1,185
Logan	313	0	313	292	0	292

Table 6 State and federal foreclosure filings in Ohio, 2006-2007						
County	2006 State Court Filings	2006 Federal Court Filings	2006 Total	2007 State Court Filings	2007 Federal Court Filings	2007 Total
Lorain	2,252	0	2,252	2,376	25	2,401
Lucas	3,618	0	3,618	3,735	61	3,796
Madison	213	0	213	252	0	252
Mahoning	1,946	3	1,949	1,860	20	1,880
Marion	495	0	495	505	0	505
Medina	729	0	729	859	0	859
Meigs	83	0	83	56	0	56
Mercer	132	0	132	147	0	147
Miami	521	0	521	577	1	578
Monroe	45	0	45	37	0	37
Montgomery	5,076	0	5,076	5,063	56	5,119
Morgan	43	0	43	45	0	45
Morrow	230	0	230	224	1	225
Muskingum	501	0	501	557	0	557
Noble	25	0	25	29	0	29
Ottawa	185	0	185	211	0	211
Paulding	121	0	121	126	0	126
Perry	221	0	221	243	0	243
Pickaway	308	0	308	307	0	307
Pike	108	0	108	106	0	106
Portage	725	0	725	767	8	775
Preble	307	0	307	348	0	348
Putnam	86	0	86	81	0	81
Richland	752	0	752	849	0	849
Ross	399	0	399	413	0	413
Sandusky	303	0	303	341	0	341
Scioto	326	1	327	330	0	330
Seneca	263	0	263	301	0	301
Shelby	252	0	252	254	0	254
Stark	2,799	3	2,802	2,808	56	2,864
Summit	4,833	2	4,835	4,808	112	4,920
Trumbull	1,560	15	1,575	1,526	37	1,563
Tuscarawas	401	0	401	417	0	417
Union	266	0	266	292	12	304
Van Wert	149	0	149	162	0	162
Vinton	43	0	43	52	0	52
Warren	1,029	0	1,029	1,231	12	1,243
Washington	230	0	230	285	0	285
Wayne	426	0	426	472	3	475
Williams	185	0	185	191	0	191
Wood	442	0	442	553	0	553
Wyandot	102	0	102	108	0	108
<b>Ohio</b>	<b>79,072</b>	<b>363</b>	<b>79,435</b>	<b>83,230</b>	<b>1,521</b>	<b>84,751</b>

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