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Asset building

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## Ohio foreclosures fall in 2018

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## Introduction

Having a safe place to live is a fundamental need for all people. Insecure housing can lead to job loss, poor school performance, health problems,<sup>1</sup> shorter life expectancy and other problems.<sup>2</sup> Not only do houses provide shelter, they are often a long-term investment and source of financial security. When families lose homes to foreclosure, their lives are dramatically disrupted. When it happens in large numbers across a community, foreclosure has devastating effects on the entire economy.

Ohio is well acquainted with how damaging foreclosures can be. The Buckeye State was considered ground zero in the foreclosure crisis that began in the early 2000s and reached its apex in 2009. Today far fewer Ohioans are losing their homes to foreclosure. Nevertheless, Ohio remains among the 10 states with the highest foreclosure rates.<sup>3</sup>

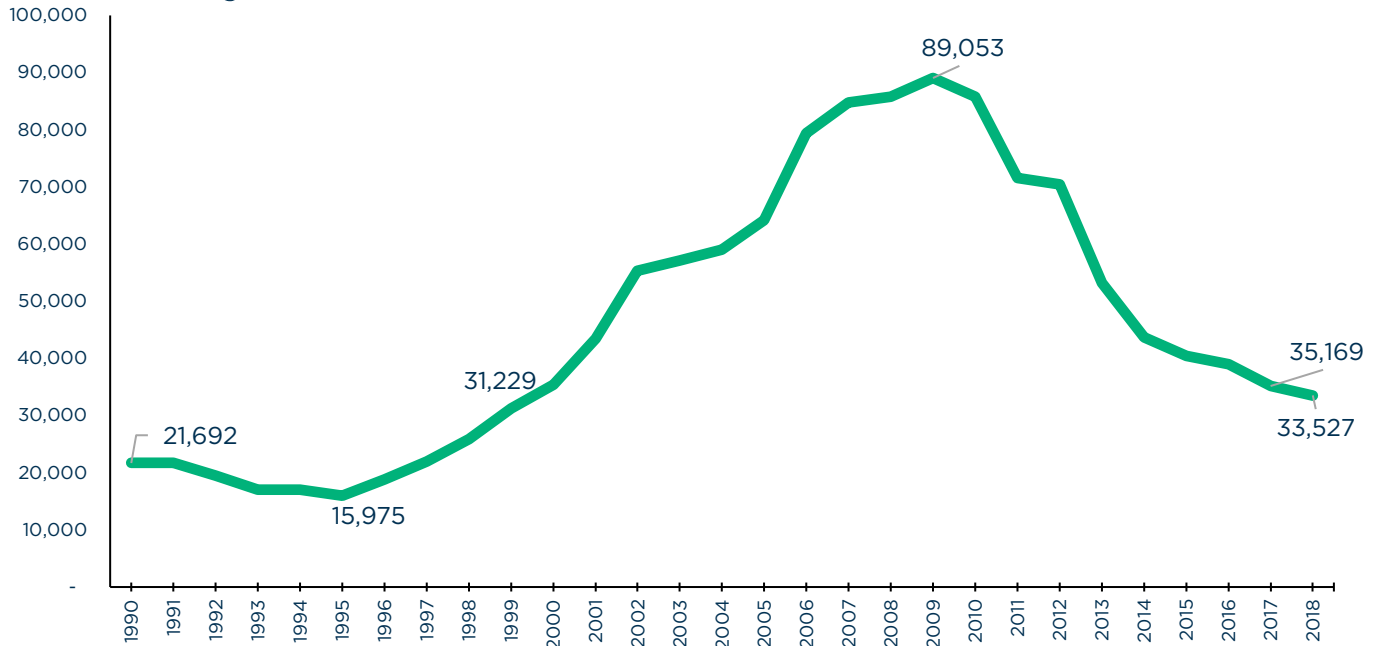
## Trending in the right direction

A total of 33,527 foreclosure cases were filed in Ohio county courts in 2018, according to data from the Ohio Supreme Court.<sup>4</sup> That amounted to approximately one filing for every 156 housing units in the state. Though this continues the downward trend in total filings since 2009 and is 4.6 percent lower (1,642) than the total for 2017, 2018's rate still remains close to double rates in the mid-1990s. Additionally, 28 Ohio counties experienced an increase in foreclosure filing rates from 2017 to 2018.

Figure 1

Ohio foreclosures 1990-2018

### Number of Filings



Source: Ohio Supreme Court, Policy Matters Ohio, Review of filings in U.S. district courts. Data includes federal filings beginning in 2004 and ending in 2008.

<sup>1</sup> See [https://www.cdc.gov/pcd/issues/2015/14\\_0511.htm](https://www.cdc.gov/pcd/issues/2015/14_0511.htm) and <https://www.healthaffairs.org/doi/10.1377/hpb20180313.396577/full/>

<sup>2</sup> <https://www.policymattersohio.org/research-policy/sustainable-communities/health-health-equity/building-a-healthy-ohio>

<sup>3</sup> <https://www.attomdata.com/news/most-recent/2018-year-end-foreclosure-market-report/>

<sup>4</sup> Data received from the Ohio Supreme Court, May 29, 2019. Numbers include both tax and mortgage foreclosures, but not tax foreclosure filings at county boards of revision for vacant abandoned properties.

## 10 most populous counties have more than 50% of foreclosure filings

About 58% of all foreclosure filings in Ohio in 2018 occurred in the 10 most populous counties, a total of 19,306 filings. Only one of the 10, Cuyahoga County, experienced an increase in filings.<sup>5</sup> Changes in the other nine counties ranged from a 3% drop in Lorain County to a 16% decline in Lucas County. Between 2017 and 2018, the foreclosure rate fell by 6.6%.<sup>6</sup>

Table 1				
Foreclosure Filings in Ohio's largest counties, by population				
Counties	2018 Population	2018 Filings	2017 Filings	% change, 2017 to 2018
Franklin	1,310,300	3,224	3,440	-7%
Cuyahoga	1,243,857	5,611	5,145	8%
Hamilton	816,684	2,400	2,742	-14%
Summit	541,918	1,780	1,876	-5%
Montgomery	532,331	1,588	1,653	-4%
Lucas	429,899	1,169	1,352	-16%
Butler	382,378	1,170	1,304	-11%
Stark	371,574	967	1,040	-8%
Lorain	309,461	970	998	-3%
Warren	232,173	427	452	-6%

Source: 2017 and 2018 Ohio Supreme Court filing data. Population data from: American Fact Finder, U.S. Census Bureau, Table PEANNRES- Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2018. Retrieved by Ayame Whitfield 7/3/2019.

## Foreclosure filings per capita in Ohio's communities

For the state of Ohio overall, there were a little less than three (2.87) foreclosures per 1,000 people in 2018, down from 3.02 in 2017. Twenty-seven counties had rates higher than the overall per capita filings. As shown in Table 2, Guernsey County, located in Southeast Ohio had the highest filing rate, at seven foreclosures per 1,000 people. Holmes County, which is about 80 miles south of Cleveland, had the lowest filing rate, at 0.71 foreclosures per 1,000 people. Both counties maintained their respective positions as highest or lowest from 2017 to 2018, despite a decrease from 7.57 filings per 1,000 people in Guernsey County a year earlier.

<sup>5</sup> A recent report published by the Western Reserve Land Conservancy shows that mortgage foreclosures are down in Cuyahoga County but the overall increase in foreclosures is driven by tax foreclosures. <http://bit.ly/2OD9dAL>

<sup>6</sup> Note that Warren County replaced Lake County as the tenth most populous county between 2017 and 2018.

Table 2

Hardest hit 10 counties, foreclosure filings per capita

Counties	2018 Population	2018 Filings	2017 Filings per 1000 people	2018 Filings per 1000 people	Rate rank
Guernsey	39,022	273	7.57	7.00	1
Coshocton	36,629	222	4.82	6.06	2
Morrow	35,112	176	2.46	5.01	3
Jackson	32,384	154	2.59	4.76	4
Mahoning	229,642	1060	5.67	4.62	5
Cuyahoga	1,243,857	5611	4.12	4.51	6
Erie	74,615	330	3.73	4.42	7
Ashtabula	97,493	415	5.02	4.26	8
Trumbull	198,627	803	4.45	4.04	9
Sandusky	58,799	234	2.44	3.98	10

Source: 2017 and 2018 Ohio Supreme Court filing data. Population data from: American Fact Finder, U.S. Census Bureau, Table PEPANNRES- Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2018. 2017 data retrieved by Kezia Otinkorang, 7/11/2018. 2018 data retrieved by Ayame Whitfield, 7/3/2019.

Table 3 shows that filing rates went up in six out of 10 of the hardest-hit counties: Coshocton, Morrow, Jackson, Cuyahoga, Erie, and Sandusky. Additionally, seven of the 10 hardest-hit counties on the 2018 list also appeared on the 2017 list.

Table 3

Hardest Hit 10 counties, 2017 to 2018

Counties	2017 filings per 1000 people	Rate rank	Counties	2018 filings per 1000 people	Rate rank
Guernsey	7.57	1	Guernsey	7.00	1
Hocking	5.86	2	Coshocton	6.06	2
Mahoning	5.68	3	Morrow	5.01	3
Crawford	5.13	4	Jackson	4.76	4
Ashtabula	5.01	5	Mahoning	4.62	5
Coshocton	4.82	6	Cuyahoga	4.51	6
Trumbull	4.45	7	Erie	4.42	7
Ottawa	4.13	8	Ashtabula	4.26	8
Cuyahoga	4.12	9	Trumbull	4.04	9
Erie	3.73	10	Sandusky	3.98	10



*Source: 2017 and 2018 filings from Ohio Supreme Court. Population data from: American Fact Finder, U.S. Census Bureau, table PEPANNRES- Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2018. 2017 data retrieved by Kezia Otinkorang, 7/11/2018. 2018 data retrieved by Ayame Whitfield, 7/3/2019.*

Predatory lending targeted the black community in Ohio and nationally and still does. Black millennials nationwide are now less likely to own a home than their grandparents were at the same age and the homeownership gap between black and white Americans is now higher than it has been at any point since the New Deal.<sup>7</sup> Land contracts, a Jim Crow-era product that often strips people of their wealth, are re-emerging in Ohio.<sup>8</sup> If we want secure, affordable housing for every Ohioan, we need to regulate predatory products and provide funding for housing that is too often out-of-reach in our low-wage economy.

Appendices 1 and 2, below the conclusion, show foreclosure filing rates and trends in all 88 counties.

## Conclusion and recommendations

Though foreclosures are down compared to recent years, they are still a problem in Ohio. Ohio remains among the 10 worst states in the country in foreclosure rates and rates remain between one and a half and two times as high as they were in the early and mid 1990s.

We need strong policies to promote affordable housing and support homeowners. One route that the legislature has gotten behind is investment in the Ohio Housing Trust Fund, which directly helps low-income homeowners by improving conditions, expanding services, and making housing opportunities affordable. Ohio's legislature added between \$2.5 and \$3.5 million to the Housing Trust Fund in the just-passed budget and should continue to grow this fund in future years.

The other essential component is regulating predatory products. Legislators should support House Bill 103, which would better regulate land contracts by requiring inspections, appraisals, compliance with local building codes, and legal representation.

Ohioans need affordable, secure housing if they are to work, be healthy, and thrive. Better funding and regulation can ensure that this essential is more readily available to all of our neighbors.

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<sup>7</sup> <https://www.marketwatch.com/story/black-millennials-less-likely-to-own-a-home-than-their-grandparents-were-at-same-age-2019-06-27>

<sup>8</sup> <https://www.policymattersohio.org/research-policy/pathways-out-of-poverty/consumer-protection-asset-building/predatory-land-contracts-strip-wealth-from-communities>

Appendix 1: Foreclosure filing rates in Ohio counties

2017					2018				
Counties	Population	Filings	Filings / 1,000 pop	Rate Rank	Counties	Population	Filings	Filings / 1,000 pop	Rate Rank
Adams	27,805	61	2.19	57	Adams	27,724	54	1.95	59
Allen	103,069	264	2.56	41	Allen	102,663	298	2.90	27
Ashland	53,685	121	2.25	53	Ashland	53,745	113	2.10	52
Ashtabula	97,692	490	5.02	5	Ashtabula	97,493	415	4.26	8
Athens	66,664	80	1.20	84	Athens	65,818	87	1.32	80
Auglaize	45,791	79	1.73	75	Auglaize	45,804	85	1.86	63
Belmont	67,956	179	2.63	36	Belmont	67,505	141	2.09	54
Brown	43,530	122	2.80	31	Brown	43,602	127	2.91	26
Butler	380,843	1,304	3.42	15	Butler	382,378	1,170	3.06	21
Carroll	27,341	77	2.82	30	Carroll	27,081	51	1.88	61
Champaign	38,824	122	3.14	23	Champaign	38,754	131	3.38	14
Clark	134,649	373	2.77	33	Clark	134,585	375	2.79	29
Clermont	204,171	461	2.26	52	Clermont	205,466	519	2.53	37
Clinton	41,966	128	3.05	26	Clinton	42,057	98	2.33	42
Columbiana	103,149	336	3.26	20	Columbiana	102,665	332	3.23	18
Coshocton	36,516	176	4.82	6	Coshocton	36,629	222	6.06	2
Crawford	41,741	214	5.13	4	Crawford	41,550	94	2.26	44
Cuyahoga	1,248,371	5,145	4.12	9	Cuyahoga	1,243,857	5,611	4.51	6
Darke	51,577	109	2.11	59	Darke	51,323	83	1.62	71
Defiance	38,224	79	2.07	62	Defiance	38,165	60	1.57	72
Delaware	200,542	249	1.24	83	Delaware	204,826	252	1.23	82
Erie	74,857	279	3.73	10	Erie	74,615	330	4.42	7
Fairfield	154,557	453	2.93	27	Fairfield	155,782	355	2.28	43
Fayette	28,655	70	2.44	45	Fayette	28,666	95	3.31	15
Franklin	1,295,706	3,440	2.65	35	Franklin	1,310,300	3,224	2.46	38
Fulton	42,265	76	1.80	71	Fulton	42,276	65	1.54	73
Gallia	30,143	54	1.79	72	Gallia	29,979	61	2.03	57
Geauga	93,946	195	2.08	61	Geauga	94,031	161	1.71	67
Greene	166,779	332	1.99	63	Greene	167,995	279	1.66	69
Guernsey	39,071	296	7.58	1	Guernsey	39,022	273	7.00	1
Hamilton	814,671	2,742	3.37	16	Hamilton	816,684	2,400	2.94	25
Hancock	75,869	134	1.77	73	Hancock	75,930	127	1.67	68
Hardin	31,406	81	2.58	40	Hardin	31,480	69	2.19	46
Harrison	15,210	29	1.91	67	Harrison	15,174	19	1.25	81
Henry	27,163	44	1.62	78	Henry	27,086	59	2.18	47
Highland	42,933	92	2.14	58	Highland	43,058	92	2.14	48
Hocking	28,457	167	5.87	2	Hocking	28,385	112	3.95	11
Holmes	43,887	20	0.46	88	Holmes	43,892	31	0.71	88
Huron	58,462	196	3.35	17	Huron	58,504	165	2.82	28
Jackson	32,385	84	2.59	39	Jackson	32,384	154	4.76	4
Jefferson	66,366	158	2.38	49	Jefferson	65,767	127	1.93	60
Knox	61,303	102	1.66	77	Knox	61,893	112	1.81	66
Lake	230,370	765	3.32	18	Lake	230,514	789	3.42	13
Lawrence	60,111	164	2.73	34	Lawrence	59,866	161	2.69	33
Licking	173,670	429	2.47	42	Licking	175,769	367	2.09	55
Logan	45,282	129	2.85	29	Logan	45,358	109	2.40	41
Lorain	307,622	998	3.24	21	Lorain	309,461	970	3.13	19



Lucas 431,033 1,352 3.14 24 Lucas 429,899 1,169 2.72 31

Appendix 1: Foreclosure filing rates in Ohio counties

2017					2018				
Counties	Population	Filings	Filings / 1,000 pop	Rate Rank	Counties	Population	Filings	Filings / 1,000 pop	Rate Rank
Madison	44,047	81	1.84	69	Madison	44,413	107	2.41	40
Mahoning	230,010	1,305	5.67	3	Mahoning	229,642	1,060	4.62	5
Marion	64,941	226	3.48	12	Marion	65,256	192	2.94	24
Medina	178,240	419	2.35	50	Medina	179,146	376	2.10	53
Meigs	23,081	43	1.86	68	Meigs	23,106	43	1.86	62
Mercer	40,910	41	1.00	85	Mercer	40,959	56	1.37	78
Miami	105,265	254	2.41	48	Miami	106,222	225	2.12	50
Monroe	13,950	7	0.50	87	Monroe	13,790	13	0.94	86
Montgomery	531,669	1,653	3.11	25	Montgomery	532,331	1,588	2.98	22
Morgan	14,683	21	1.43	80	Morgan	14,604	22	1.51	75
Morrow	34,943	86	2.46	43	Morrow	35,112	176	5.01	3
Muskingum	86,148	271	3.15	22	Muskingum	86,183	256	2.97	23
Noble	14,411	12	0.83	86	Noble	14,354	12	0.84	87
Ottawa	40,632	168	4.13	8	Ottawa	40,769	103	2.53	36
Paulding	18,838	46	2.44	46	Paulding	18,760	61	3.25	17
Perry	35,994	94	2.61	37	Perry	36,033	100	2.78	30
Pickaway	57,762	129	2.23	55	Pickaway	58,086	123	2.12	51
Pike	28,227	59	2.09	60	Pike	28,067	43	1.53	74
Portage	162,625	473	2.91	28	Portage	162,927	417	2.56	35
Preble	41,114	146	3.55	11	Preble	40,997	127	3.10	20
Putnam	33,854	44	1.30	82	Putnam	33,780	35	1.04	85
Richland	120,543	417	3.46	14	Richland	121,099	417	3.44	12
Ross	77,320	177	2.29	51	Ross	76,931	170	2.21	45
Sandusky	59,112	144	2.44	47	Sandusky	58,799	234	3.98	10
Scioto	75,898	250	3.29	19	Scioto	75,502	204	2.70	32
Seneca	55,281	136	2.46	44	Seneca	55,207	113	2.05	56
Shelby	48,703	109	2.24	54	Shelby	48,627	88	1.81	65
Stark	372,077	1,040	2.80	32	Stark	371,574	967	2.60	34
Summit	541,742	1,876	3.46	13	Summit	541,918	1,780	3.28	16
Trumbull	200,314	891	4.45	7	Trumbull	198,627	803	4.04	9
Tuscarawas	92,411	161	1.74	74	Tuscarawas	92,176	196	2.13	49
Union	56,797	96	1.69	76	Union	57,835	69	1.19	83
Van Wert	28,291	52	1.84	70	Van Wert	28,281	57	2.02	58
Vinton	13,101	26	1.98	64	Vinton	13,139	15	1.14	84
Warren	228,859	452	1.98	65	Warren	232,173	427	1.84	64
Washington	60,462	90	1.49	79	Washington	60,155	89	1.48	76
Wayne	116,247	159	1.37	81	Wayne	115,967	158	1.36	79
Williams	36,746	82	2.23	56	Williams	36,804	60	1.63	70
Wood	130,532	340	2.60	38	Wood	130,696	320	2.45	39
Wyandot	22,064	43	1.95	66	Wyandot	21,935	32	1.46	77

Source: 2017 and 2018 Ohio Supreme Court filing data. Population data from: American Fact Finder, U.S. Census Bureau, Table PEPANNRES-Annual Estimates of the Resident Population: April 1, 2010 to July 1, 2018. 2017 data retrieved by Kezia Otinkorang, 7/11/2018. 2018 data retrieved by Ayame Whitfield, 7/3/2019.

Appendix 2

Historic Foreclosure Data: 1995-2018

County	1995	2009	2017	2018	Change 2017 to 2018	Change 1995 to 2018
Adams	25	163	61	54	-13.0%	116%
Allen	164	690	264	298	11.4%	82%
Ashland	30	348	121	113	-7.1%	277%
Ashtabula	111	802	490	415	-18.1%	274%
Athens	21	192	80	87	8.0%	314%
Auglaize	34	262	79	85	7.1%	150%
Belmont	40	228	179	141	-27.0%	253%
Brown	62	385	122	127	3.9%	105%
Butler	447	3,162	1,304	1,170	-11.5%	162%
Carroll	35	168	77	51	-51.0%	46%
Champaign	45	318	122	131	6.9%	191%
Clark	144	1,104	373	375	0.5%	160%
Clermont	182	1,342	461	519	11.2%	185%
Clinton	36	397	128	98	-30.6%	172%
Columbiana	258	702	336	332	-1.2%	29%
Coshocton	19	187	176	222	20.7%	1068%
Crawford	31	312	214	94	-127.7%	203%
Cuyahoga	3345	6,104	5145	5,611	8.3%	68%
Darke	45	311	109	83	-31.3%	84%
Defiance	22	198	79	60	-31.7%	173%
Delaware	130	1,003	249	252	1.2%	94%
Erie	75	539	279	330	15.5%	340%
Fairfield	110	1,019	453	355	-27.6%	223%
Fayette	16	235	70	95	26.3%	494%
Franklin	1459	9,499	3440	3,224	-6.7%	121%
Fulton	17	273	76	65	-16.9%	282%
Gallia	42	82	54	61	11.5%	45%
Geauga	81	508	195	161	-21.1%	99%
Greene	242	851	332	279	-19.0%	15%
Guernsey	50	221	296	273	-8.4%	446%
Hamilton	1490	6,714	2742	2,400	-14.3%	61%
Hancock	84	534	134	127	-5.5%	51%
Hardin	39	185	81	69	-17.4%	77%
Harrison	11	70	29	19	-52.6%	73%
Henry	7	183	44	59	25.4%	743%
Highland	31	381	92	92	0.0%	197%
Hocking	37	166	167	112	-49.1%	203%
Holmes	15	103	20	31	35.5%	107%
Huron	30	423	196	165	-18.8%	450%
Jackson	63	220	84	154	45.5%	144%
Jefferson	57	308	158	127	-24.4%	123%
Knox	195	453	102	112	8.9%	-43%
Lake	301	1,695	765	789	3.0%	162%
Lawrence	42	260	164	161	-1.9%	283%
Licking	89	1,178	429	367	-16.9%	312%
Logan	69	340	129	109	-18.3%	58%
Lorain	413	2,696	998	970	-2.9%	135%
Lucas	1165	4,491	1352	1,169	-15.7%	0%
Madison	96	124	81	107	24.3%	11%
Mahoning	321	1,755	1305	1,060	-23.1%	230%
Marion	92	584	226	192	-17.7%	109%
Medina	140	1,155	419	376	-11.4%	169%
Meigs	13	74	43	43	0.0%	231%
Mercer	21	154	41	56	26.8%	167%
Miami	81	741	254	225	-12.9%	178%



Appendix 2

Foreclosure Data: 1995-2018

County	1995	2009	2017	2018	Change 2017 to 2018	Change 1995 to 2018
Monroe	12	33	7	13	46.2%	8%
Montgomery	949	4,703	1653	1,588	-4.1%	67%
Morgan	8	85	21	22	4.5%	175%
Morrow	54	242	86	176	51.1%	226%
Muskingum	78	450	271	256	-5.9%	228%
Noble	5	32	12	12	0.0%	140%
Ottawa	42	262	168	103	-63.1%	145%
Paulding	24	151	46	61	24.6%	154%
Perry	26	234	94	100	6.0%	285%
Pickaway	29	339	129	123	-4.9%	324%
Pike	31	104	59	43	-37.2%	39%
Portage	143	935	473	417	-13.4%	192%
Preble	96	370	146	127	-15.0%	32%
Putnam	16	100	44	35	-25.7%	119%
Richland	128	903	417	417	0.0%	226%
Ross	74	1,605	177	170	-4.1%	130%
Sandusky	42	408	144	234	38.5%	457%
Scioto	63	324	250	204	-22.5%	224%
Seneca	79	331	136	113	-20.4%	43%
Shelby	44	303	109	88	-23.9%	100%
Stark	380	2,700	1040	967	-7.5%	154%
Summit	745	4,633	1876	1,780	-5.4%	139%
Trumbull	254	1,605	891	803	-11.0%	216%
Tuscarawas	56	453	161	196	17.9%	250%
Union	26	338	96	69	-39.1%	165%
Van Wert	18	207	52	57	8.8%	217%
Vinton	10	65	26	15	-73.3%	50%
Warren	112	1,498	452	427	-5.9%	281%
Washington	33	201	90	89	-1.1%	170%
Wayne	41	588	159	158	-0.6%	285%
Williams	17	273	82	60	-36.7%	253%
Wood	106	750	340	320	-6.3%	202%
Wyandot	14	107	43	32	-34.4%	129%

Source: Ohio Supreme Court, Policy Matters Ohio records