



December 2017

## Consumer Protection

---

### **Lingering Impact:**

Report on 2016 Foreclosure Trends

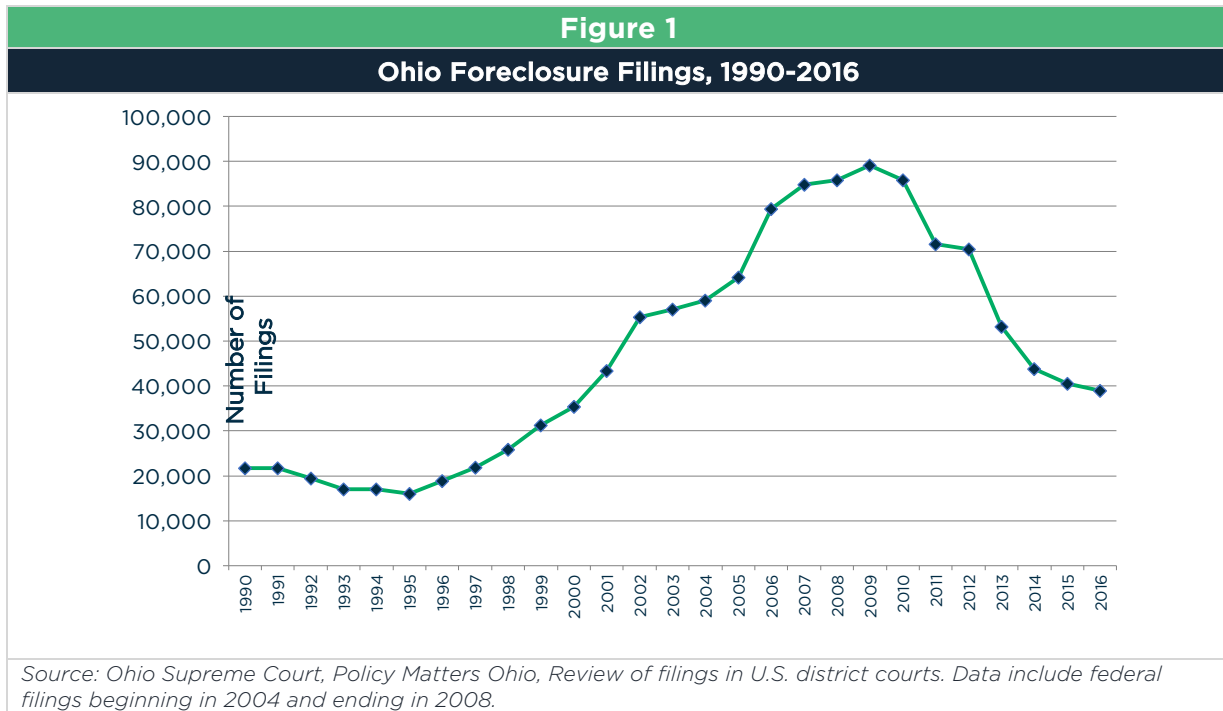
**Hannah Lebovits**

# Introduction

Homes provide shelter, but they are often a long-term investment and source of financial security, as well. Similarly, housing and foreclosure trends tell us a lot about local and regional stability and vitality. 2016 statewide trends indicate that while foreclosure filings continue to decrease, the areas hit hardest by the financial and housing crisis still need attention and services. This report reviews the 2016 data and includes policy recommendations to reduce Ohio’s foreclosure rates to early 1990s levels.

## FORECLOSURE FILING RATE FELL BY 3.75 PERCENT IN 2016

There were 38,963 new foreclosure case filings across Ohio in 2016, according to data collected by the Supreme Court of Ohio.<sup>1</sup> This equates to one foreclosure filing for every 132.5 housing units in the state.<sup>2</sup> It is 1,516 fewer filings than in 2015, and less than half of the 89,000 foreclosure filings in 2009. In 54 of 88 Ohio counties, the number of new foreclosure filings decreased between 2015 and 2016. Still, the number of annual foreclosures remains well above levels seen in the 1990s, prior to rapid growth of subprime lending and the onset of the housing crisis. Figure 1, below, shows that while current foreclosure rates are down significantly from the 2009 high, they remain almost 2.5 times above the 1995 level, when 15,975 foreclosure cases were filed.



Frank Ford, a senior policy analyst at the Western Reserve Land Conservancy’s Thriving Communities Institute, says that in Cuyahoga County, this trend indicates that the big

<sup>1</sup> Ohio Supreme Court, Policy Matters Ohio review of filings in U.S. district courts. Numbers include both tax and mortgage foreclosures, but not tax foreclosure filings at county boards of revision for vacant abandoned properties. Data received by Zach Schiller, May 4, 2017 in response to records request.  
<sup>2</sup> American Fact Finder, U.S. Census Bureau, Table B25001. Retrieved by: Hannah Lebovits; Retrieved on: 10/17/2017. Table can be found at: <https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

decreases are tapering off. Ford argues that many of the hardest hit areas have not seen the recovery expected and will require more intensive intervention. Ford also notes that while this slowed decrease is not currently a major concern, the trend bears close watching to ensure that the rates do not go back up over the next few years.<sup>3</sup>

The need for additional resources is especially evident in cities such as Dayton (Montgomery County), where hardest hit areas remain vacant and blighted due to a lack of demolition funding.<sup>4</sup> The federal Hardest Hit Fund, administered through the state’s Neighborhood Initiative/Stabilization Program, provides homeowners with mortgage assistance to allow them to stay in their homes. A significant share of the funding has gone to tearing down vacant blighted housing.<sup>5</sup> Despite Dayton residents’ concern, the city has run out of dollars from the Hardest Hit Fund and cannot apply for more funding to demolish many of the blighted and foreclosed homes, thus making housing and land use rehab less likely.

### OHIO’S 10 LARGEST COUNTIES MAKE UP 60 PERCENT OF FORECLOSURE FILINGS

Counties	2016 Population	2016 filings	2015 Filings	% change, 2015 to 2016
Franklin	1,264,518	4,031	3,829	5.3%
Cuyahoga	1,249,352	6,104	6,454	-5.4%
Hamilton	809,099	3,188	3,113	2.4%
Summit	540,300	2,255	2,886	-21.9%
Montgomery	531,239	1,990	2,063	-3.5%
Lucas	432,488	1,454	1,328	9.5%
Butler	377,537	1,250	1,388	-9.9%
Stark	373,612	1,170	1,081	8.2%
Lorain	306,365	1,095	1,079	1.5%
Mahoning	230,008	1,289	1,173	9.9%

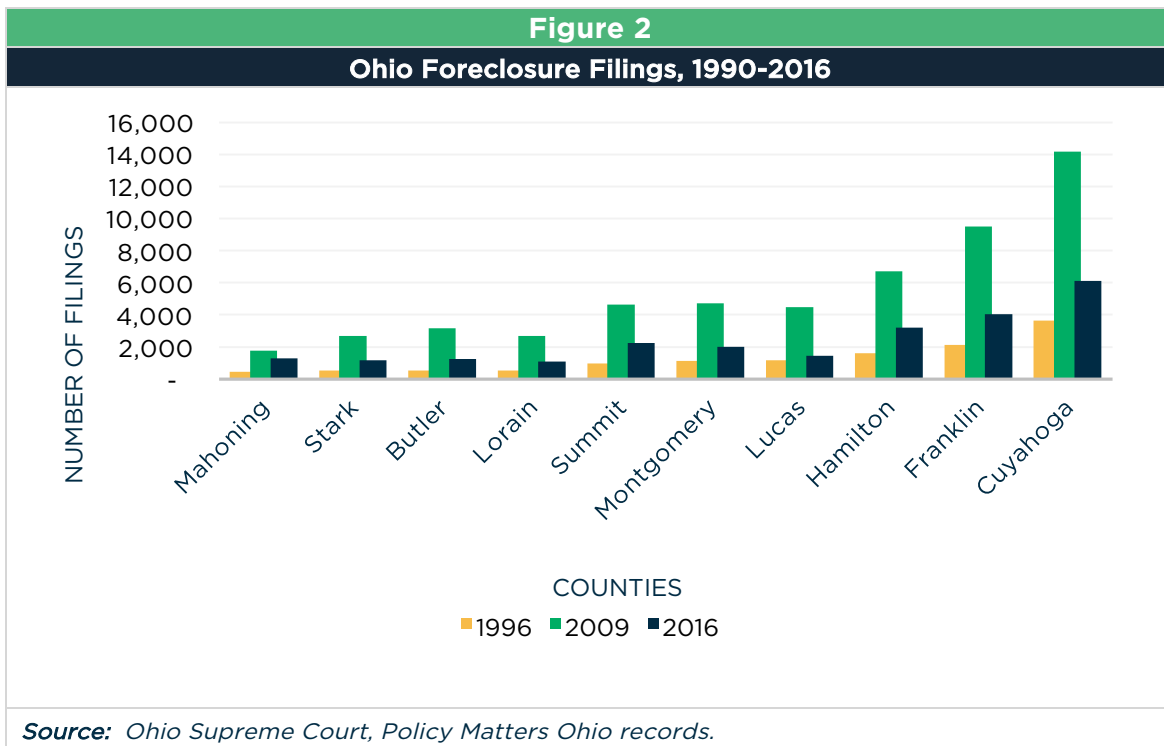
*Source: 2015 and 2016 Ohio Supreme Court filing data. Population data from: American Fact Finder, U.S. Census Bureau, Table DP03. Retrieved by Hannah Lebovits 10/17/2017.*

Sixty-one percent (23,826) of the state’s 38,963 filings occurred in Ohio’s 10 most populated counties. Most of these counties saw a rise in foreclosure rates from 2015. As Table 1 indicates, the number of filings increased by 8 percent in Stark County, more than 9 percent in Lucas County, and nearly 10 percent in Mahoning County. Notably, the number of filings Franklin County, the state’s most populous, rose over 5 percent. However, this number (4,031) is still almost half as many as the 7,702 filings in 2012. Cuyahoga, Montgomery and Butler counties saw a decrease in filings. Summit County had the largest decrease, with a 22 percent drop following a large increase in 2015. Yet, as Figure 2 shows, the number of filings remains well above levels 20 years ago.

<sup>3</sup> Comments made during phone interviews between author and Mr. Ford, June 12, 2017 and November 21, 2017.

<sup>4</sup> Frolik, Cornelius, “Vacant houses will likely be sticking around longer in Dayton, and here’s why,” *The Dayton Daily News*, Aug. 11, 2017. Retrieved from: <http://www.mydaytondailynews.com/news/local/vacant-houses-will-likely-sticking-around-longer-dayton-and-here-why/ZVGbljXL7o9qIbmzMcqsaL/>

<sup>5</sup> *Ibid.*



Lou Tisler, director of the Housing Counseling Network at the National Community Reinvestment Coalition in Washington, D.C., suggests that areas that serve the most vulnerable and immobile populations – families and senior citizens with limited assets and incomes – are the most likely to see persistent or increasing rates of foreclosure.<sup>6</sup> Indeed, in their most recent report on foreclosures in Cuyahoga County, Kathryn Hexter and Molly Schnoke of Cleveland State University write, “[Cuyahoga] County’s eastern communities with high percentages of African American homeowners were among the first to experience the devastating effects of the wave of unsustainable mortgage financing and refinancing and are still among the last to see an end to the crisis...”<sup>7</sup> The authors noted that while there was a decline of foreclosures in the suburbs, there was a large increase in rates in the poorer, central urban areas (Cleveland and East Cleveland).<sup>8</sup>

In Lucas County (Toledo), suburban areas have also seen stronger regrowth while the hardest hit urban areas have the most complicated “intractable properties”— homes and buildings with complicated legal or financial status, such as liens or multiple mortgage lenders.<sup>9</sup> Lucas County saw an increase in the total number of foreclosure filings in 2016, following a large decrease in 2015. This is likely because the city of Toledo constitutes a larger share of the population and housing in Lucas County than other central cities in Ohio counties. When Toledo trends fluctuate, the number more significantly impacts countywide statistics.

<sup>6</sup> Comments made during phone interview between author and Mr. Tisler, June 14, 2017

<sup>7</sup> Hexter, Kathryn W., Schnoke, Molly, “Responding to Foreclosures in Cuyahoga County 2016 Update: Tenth Annual Report January 1 - December 31, 2016”, Urban Publications, May 25, 2017. Retrieved from: [http://engagedscholarship.csuohio.edu/cgj/viewcontent.cgi?article=2494&context=urban\\_facpub](http://engagedscholarship.csuohio.edu/cgj/viewcontent.cgi?article=2494&context=urban_facpub)

<sup>8</sup> Ibid. The authors found an increase in the overall number of foreclosures in the county because their data, unlike the Ohio Supreme Court data used in this report, include tax foreclosures handled through the county Board of Revision. These can be used only for vacant properties and allow for them to be transferred to the county land bank, a positive result. Most of these foreclosures were in the city of Cleveland, contributing to the higher rate there.

<sup>9</sup> Chavez, Jon, “Area foreclosures up from a year ago, bucking trend” *The Toledo Blade*, May 16, 2017. Retrieved from: <http://www.toledoblade.com/Real-Estate/2017/05/16/Toledo-area-foreclosures-up-from-a-year-ago-bucking-trend.html>

Summit County saw the largest decline in foreclosure filings of any of the biggest counties. In some areas in Akron, home values are higher than they were pre-recession.<sup>10</sup> However, this significant decline in filings followed a big increase in 2015 and might reflect a stronger and more targeted investment in foreclosure resources in the area. Regional efforts to stabilize and grow the central urban area, such as the Akron 2050 plan, might have played a significant role in foreclosure and blight reduction in the Summit County region.

## FORECLOSURE DENSITY: THE TOP 10 COUNTIES

Table 2				
Hardest hit 10 counties, foreclosures per capita				
County	2016 population	2016 filings	2015 filings per 1,000 people	2016 filings per 1,000 people
Mahoning	230,008	1,289	5.1	5.6
Richland	121,107	675	7.8	5.6
Coshocton	36,602	192	5.8	5.2
Jackson	32,505	168	6.1	5.2
Ashtabula	98,231	496	4.1	5.0
Cuyahoga	1,249,352	6,104	5.1	4.9
Trumbull	201,825	934	4.5	4.6
Preble	41,247	184	3.3	4.5
Erie	75,107	322	5.3	4.3
Summit	540,300	2,255	5.3	4.2

*Source: 2015 and 2016 filings from Ohio Supreme Court. Population data from: American Fact Finder, U.S. Census Bureau, Table DP03. Retrieved by Hannah Lebovits, 10/17/2017.*

The foreclosure density rate is an important measure of stability, especially in shrinking counties/states. For every 1,000 people in Ohio, there were more than three (3.35) foreclosure filings in 2016. Several counties maintain higher levels of foreclosure density, well above the mean. As Table 2 highlights, Mahoning County had 5.6 foreclosure filings for every 1,000 residents in 2016, the highest such rate in the state. Richland County, the hardest hit county in 2014 and 2015, comes in at a close second, lagging by only .03 percent (5.57).

Nine of 10 of the counties with the worst foreclosure density rates in 2016 rates were on the 2015 list, as well. Table 3, below, notes that the largest increase was Mahoning County (up from No. 7 in 2015 to No. 1 in 2016) and the largest decrease was Summit County (down from No. 4 in 2015 to No. 10 in 2016). These counties vary significantly in population, from under 40,000 (Coshocton and Jackson) to over 1.2 million (Cuyahoga) and range in median income from over \$50,461 in Ashtabula to \$69,216 in Summit.<sup>11</sup> This income and population variation reinforces the notion that suburban growth can mask urban, central city decline. The income

<sup>10</sup> Armon, Rick, "Home property values are up for first time since 2005 in Summit County," *Akron Beacon Journal*, July 26, 2017. Retrieved from: <https://www.ohio.com/akron/news/local/home-property-values-are-up-for-first-time-since-2005-in-summit-county>

<sup>11</sup> American Fact Finder, U.S. Census Bureau, Table DP03. Retrieved by: Hannah Lebovits; Retrieved on: 10/17/2017. Table can be found at: [https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_15\\_5YR\\_DP03&prodType=table](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_15_5YR_DP03&prodType=table)

difference also emphasizes the fact that foreclosure rates are impacted by several factors and can be the result of larger systemic issues.<sup>12</sup>

Table 3					
Hardest hit 10 counties, 2015 and 2016					
County	2016 filings per 1,000 people	Rate rank	Counties	2015 filings per 1,000 people	Rate rank
Mahoning	5.6	1	Richland	7.8	1
Richland	5.6	2	Jackson	6.1	2
Coshocton	5.2	3	Coshocton	5.8	3
Jackson	5.2	4	Summit	5.3	4
Ashtabula	5	5	Erie	5.3	5
Cuyahoga	4.9	6	Cuyahoga	5.1	6
Trumbull	4.6	7	Mahoning	5.1	7
Preble	4.5	8	Trumbull	4.5	8
Erie	4.3	9	Ashtabula	4.0	9
Summit	4.2	10	Montgomery	3.9	10

*Source: 2015 and 2016 filings from Ohio Supreme Court. Population data from: American Fact Finder, U.S. Census Bureau, Table DP03. Retrieved by Hannah Lebovits, 10/17/2017.*

### AN ALTERNATIVE VIEW: THE FORECLOSURE PROCESS AS A LAND-BANKING TOOL

Often, foreclosure filings tell the story of a property that has seen a significant disinvestment – foreclosures usually occur because the building owner can no longer afford to pay the mortgage. However, sometimes unpaid taxes cause a foreclosure filing. That can have the same unfortunate result as a mortgage foreclosure. But such tax foreclosure filings can also represent a county-wide attempt to funnel already vacant and delinquent homes through the land bank and revitalization process. Ford noted that, “land banks can use the foreclosure process to gain title to abandoned homes that need to be demolished.”<sup>13</sup>

Western Reserve Land Conservancy has played a key role in supporting the creation of land banks across the state. There are currently 46 county land banks in Ohio and dozens more at the city level. At the recent Ohio Land Bank Conference in September 2017, several panelists and presenters noted that, if land banks leverage their relationships and resources, vacant properties can be expedited through foreclosure and then used as a tool for economic regrowth. Ford also suggests that using the tax foreclosure process to rehabilitate homes and neighborhoods encourages counties to find more creative and sustainable methods to ensure housing stability. For example, in neighborhoods where small numbers of remaining homeowners feel stuck amongst dense clusters of abandoned properties, land banks can work with the city to repossess, demolish and reuse the space in a way that is more responsive to community needs. Additional state investments could enable existing land banks and housing development entities to expand on the good work being done to restore neighborhoods.

<sup>12</sup> Kingsley, G. Thomas, Smith, Robin, Price, David, “The Impacts of Foreclosures On Families and Communities” *The Urban Institute*, May 2009, Retrieved from: <https://www.urban.org/sites/default/files/publication/30426/411909-The-Impacts-of-Foreclosures-on-Families-and-Communities.PDF>

<sup>13</sup> Tax foreclosures can be handled through the regular judicial process, and those are included in the data reported by the Ohio Supreme Court used in this report. However, as noted above, they also can be handled by county boards of revision. Those cases are not included in the Supreme Court data. This trend was discussed in an earlier Policy Matters Ohio report, which can be accessed at: <https://www.policymattersohio.org/research-policy/pathways-out-of-poverty/consumer-protection-asset-building/housing-foreclosures/home-insecurity-2015>

# Recommendations

We recommend additional steps to reduce Ohio's foreclosure rates and battle the blight and economic distress foreclosures can cause.

## **Increase federal and state support for foreclosure prevention and housing stability:**

- a) Reduce or eliminate proposed federal budget cuts to vital programs. Three such programs are threatened in the federal budget for the year that began October 1. The HOME Investment Partnerships Program, Community Development Block Grants and Section 4 program provide states and localities with flexible funding to tackle housing insecurity. The state needs an increase in these federal dollars, already reduced from years past, to tackle the problem of housing insecurity head-on.<sup>14</sup>
- b) Increase funding for the Ohio Housing Trust Fund, and replicate local funds to target dollars. The statewide trust fund was established in the 1990s, when Ohio voters approved a constitutional amendment designating housing as a public purpose, and is the primary way the state invests in affordable housing and assists homeless people.<sup>15</sup> In the 2017 fiscal year the fund allocated \$42 million to support homeowners, renters, families and senior citizens – slightly more than the year before, but down from \$73 million in the pre-recession year of 2004-05 and \$53 million in 2013. Local funds, such as the Affordable Housing Trust for Columbus and Franklin County, are tackling these issues in specific, hard-hit neighborhoods, and these local trust funds should be replicated in other communities to supplement and leverage state trust fund dollars. Increased state and local resources would assist low-income homebuyers, defray counseling costs for families facing foreclosure and expand permanent housing for homeless people, emergency home repair, accessibility modifications and other affordable housing investments. They would also enable housing rehabilitation and home weatherization to reduce utility costs.

A statewide coalition sought additional funding for the fund in the FY 2018-2019 State Budget, first through general revenue and then through an increase in the county recorder fee that supports the fund. However, the Ohio legislature ignored this request in the final budget.<sup>16</sup> The Home Matters to Ohio coalition continues to encourage the legislature to reconsider the way it funds housing resources.

## **Restore local government funding:**

Prolonged vacancy results in property deterioration and increased risk of fire. Local governments in hard-hit communities often face serious fiscal stress. Municipalities must spend more on policing and fire suppression, temporary assistance for displaced residents, and maintenance.<sup>17</sup> These increased demands on local governments come at a time when revenues are constrained. Local governments are working with \$1 billion less in 2017 than they

<sup>14</sup> Information from phone interview between author and Emily Lundgard, state and local policy director at Enterprise Community Partners, August 28, 2017; additional information gleaned from the Organize! Ohio Brown Bag event on the "State's Role in Rebuilding Ohio Cities," September 13, 2017

<sup>15</sup> Patton, Wendy, "Budget Bite: The Housing Trust Fund," Policy Matters Ohio, April 7, 2017. <https://www.policymattersohio.org/research-policy/quality-ohio/revenue-budget/budget-bite-the-housing-trust-fund>

<sup>16</sup> Home Matters to Ohio Coalition letter, "Ohio Legislature Releases Final Budget, State Trust Fund Remains As-Is," July 5, 2017. Retrieved from: <https://www.housingonline.com/2017/07/05/ohio-legislature-releases-final-budget-state-trust-fund-remains/>

<sup>17</sup> GAO Report, "Vacant Properties: Growing Number Increases Communities' Costs and Challenges" November 2011. Retrieved from: <http://www.gao.gov/new.items/d1234.pdf>

had in 2010 (adjusted for inflation) due to cuts in state aid and elimination of local tax sources.<sup>18</sup> To enable communities to address increased needs and restore the physical blight created in the past two decades, the state should:

- a) Restore revenue sharing through the Local Government Fund, which has been cut in half (hurting cities, villages, townships and counties).
- b) Reinststate an Estate Tax on Ohio's wealthiest estates – those over \$1 million in value – and direct the revenues to local government. In the past, this money was often used for capital costs such as police fleets and fire trucks, taking pressure off a community's general fund.

### **Provide flexible state support for efforts to provide mortgage assistance and foreclosure counseling and to address neighborhood blight:**

- a) Increase federal and state foreclosure counseling and prevention programs. A quick online search for Ohio prevention resources finds several agencies and programs dedicated to foreclosure prevention, but most of the results drive consumers to the same limited and shallow pool of resources. Housing counseling programs, such as the federally funded NeighborWorks program, are not available everywhere in Ohio. Existing housing counseling infrastructure should be strengthened and expanded.
- b) Federal dollars from the U.S. Treasury's Hardest Hit Fund are used by the Ohio Housing Finance Agency (OHFA) in two ways: to stabilize property values by removing and greening vacant and blighted properties to help prevent future foreclosures, and for assistance to homeowners. More than 5,000 blighted homes have been demolished, with thousands more in process. OHFA's Save the Dream Ohio (SDO), which helped more than 24,000 Ohioans keep their homes before money ran out in 2014, was re-introduced in September 2016 and since then, over 469 homeowners have received assistance.<sup>19</sup> With just \$20.2 million remaining out of the \$433.7 million in federal dollars allocated,<sup>20</sup> the SDO program will need additional resources to better serve the neediest populations. Additional resources, flexible in nature, could be used not only for mortgage assistance and targeted demolition but also housing rehabilitation, depending on which is more appropriate for a property and a neighborhood.

### **Increase support for consumer protection and resource navigation services**

Those without financial resources may need help navigating the foreclosure process, beyond the programs stated above. The Consumer Financial Protection Bureau (CFPB) and Ohio Legal Aid provide important resources to those at risk of losing their homes.

- a) Between December 2011 and April 2017, over 20 percent of Ohio complaints to the CFPB were mortgage-related.<sup>21</sup> The CFPB has several initiatives to help consumers stay away from loans they can't afford, set rules for mortgage servicers and protect borrowers facing foreclosure.<sup>22</sup> Yet, the CFPB has been under attack from all three

<sup>18</sup> Patton, Wendy, Shakesprere, Jessica, "Budget Bites: Local Government" *Policy Matters Ohio*, March 2017. Retrieved from: <https://www.policymattersohio.org/files/research/local-gov-budget-bite-final.pdf>

<sup>19</sup> Moses, Molly, "Hardest Hit Funds Allows OHFA To Continue the Fight Against Foreclosure and Blight," OHFA Press Release, April 25, 2017. Retrieved from: [http://ohiohome.org/research/documents/OHTF\\_EconomicImpactFinal.pdf](http://ohiohome.org/research/documents/OHTF_EconomicImpactFinal.pdf)

<sup>20</sup> Presentation by Holly Swisher, Ohio Housing Finance Agency, Organize! Ohio Brown Bag event on the "State's Role in Rebuilding Ohio Cities," September 13, 2017

<sup>21</sup> See [https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/201706\\_cfpb-Monthly-Complaint-Report-50-State.pdf](https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/201706_cfpb-Monthly-Complaint-Report-50-State.pdf)

<sup>22</sup> See <https://www.consumerfinance.gov/know-before-you-owe/> and <https://www.consumerfinance.gov/about-us/newsroom/consumer-financial-protection-bureau-expands-foreclosure-protections/> and <https://www.consumerfinance.gov/about-us/blog/weve-updated-our-mortgage-servicing-rules-provide-greater-protections-mortgage-borrowers-and-other-homeowners/>



branches of the federal government.<sup>23</sup> Richard Cordray recently stepped down as the director of the CFPB, but the agency must continue to be a strong, independent defender of consumer rights- not one that caters to the interests of the financial services industry.

- b) Legal Aid services are extremely useful to homeowners facing foreclosure, helping keep families in their homes. During and after the Great Recession, Ohio's Legal Aid services lost a significant share of their funding and despite more recent improvement, staffing remains well below previous levels. Legal Aid services broadly need greater continuous financial support from the state to provide foreclosure assistance.

Though foreclosure levels are down from their peak, Ohio is still coping with the damage from the foreclosure crisis. Tens of thousands of homeowners still face foreclosure each year, far more than in the not-so-distant past. Foreclosed homes too often become vacant and abandoned, sapping vitality from communities. They don't bring in property taxes, so communities and school districts have far fewer resources to support struggling families while troubled and sometimes lead-filled properties are left behind.<sup>24</sup> Much important work has been done to cope with 15 years of elevated foreclosures. We need an assertive policy approach that restores our neighborhoods to ensure that the next generation can build wealth and thrive with the stability that safe housing provides.

---

<sup>23</sup> Kaplinsky, Alan and Michael Guerrero, opinion contributors, "The CFPB is under siege by all three branches of government," The Hill, Feb. 17, 2017.

Retrieved from: <http://thehill.com/blogs/pundits-blog/finance/320141-the-cfpb-is-under-siege-by-all-three-branches-of-government>

<sup>24</sup> Ibid.

## Appendix 1

Foreclosure Filing Rates in Ohio Counties 2015					Foreclosure Filing Rates in Ohio Counties 2016				
Counties	2015 Population	2015 Filings	2015 Filings/1,000 Pop.	Rate Rank	Counties	2016 Population	2016 Filings	2016 Filings/1,000 Pop.	Rate Rank
<b>Richland</b>	121,707	954	7.84	1	<b>Mahoning</b>	230,008	1,289	5.60	1
<b>Jackson</b>	32,596	199	6.11	2	<b>Richland</b>	121,107	675	5.57	2
<b>Coshocton</b>	36,569	213	5.82	3	<b>Coshocton</b>	36,602	192	5.25	3
<b>Summit</b>	541,968	2,886	5.33	4	<b>Jackson</b>	32,505	168	5.17	4
<b>Erie</b>	75,550	398	5.27	5	<b>Ashtabula</b>	98,231	496	5.05	5
<b>Cuyahoga</b>	1,255,921	6,454	5.14	6	<b>Cuyahoga</b>	1,249,352	6,104	4.89	6
<b>Mahoning</b>	231,900	1,173	5.06	7	<b>Trumbull</b>	201,825	934	4.63	7
<b>Trumbull</b>	203,751	926	4.54	8	<b>Preble</b>	41,247	184	4.46	8
<b>Ashtabula</b>	98,632	399	4.05	9	<b>Erie</b>	75,107	322	4.29	9
<b>Montgomery</b>	532,258	2,063	3.88	10	<b>Summit</b>	540,300	2,255	4.17	10
<b>Hamilton</b>	807,598	3,113	3.85	11	<b>Columbiana</b>	103,685	423	4.08	11
<b>Morrow</b>	35,074	133	3.79	12	<b>Marion</b>	65,096	261	4.01	12
<b>Columbiana</b>	104,806	395	3.77	13	<b>Hamilton</b>	809,099	3,188	3.94	13
<b>Butler</b>	376,353	1,388	3.69	14	<b>Lake</b>	228,614	894	3.91	14
<b>Fayette</b>	28,679	105	3.66	15	<b>Montgomery</b>	531,239	1,990	3.75	15
<b>Lake</b>	229,245	836	3.65	16	<b>Morrow</b>	35,036	128	3.65	16
<b>Crawford</b>	42,306	150	3.55	17	<b>Lorain</b>	306,365	1,095	3.57	17
<b>Lorain</b>	305,147	1,079	3.54	18	<b>Brown</b>	43,759	151	3.45	18
<b>Perry</b>	35,985	127	3.53	19	<b>Champaign</b>	38,747	133	3.43	19
<b>Van Wert</b>	28,562	100	3.50	20	<b>Scioto</b>	76,088	260	3.42	20
<b>Muskingum</b>	86,290	302	3.50	21	<b>Lucas</b>	432,488	1,454	3.36	21
<b>Madison</b>	44,094	151	3.42	22	<b>Clark</b>	134,786	449	3.33	22
<b>Logan</b>	45,386	154	3.39	23	<b>Sandusky</b>	59,330	197	3.32	23
<b>Champaign</b>	38,987	132	3.39	24	<b>Butler</b>	377,537	1,250	3.31	24
<b>Clark</b>	135,959	458	3.37	25	<b>Logan</b>	45,165	146	3.23	25
<b>Clinton</b>	41,917	141	3.36	26	<b>Franklin</b>	1,264,518	4,031	3.19	26
<b>Preble</b>	41,329	137	3.31	27	<b>Stark</b>	373,612	1,170	3.13	27
<b>Marion</b>	65,355	210	3.21	28	<b>Huron</b>	58,439	181	3.10	28
<b>Scioto</b>	76,825	239	3.11	29	<b>Muskingum</b>	86,068	265	3.08	29
<b>Brown</b>	43,839	135	3.08	30	<b>Harrison</b>	15,307	46	3.01	30



Lucas	433,689	1,328	3.06	31	Portage	161,921	481	2.97	31
Franklin	1,251,722	3,829	3.06	32	Fayette	28,676	83	2.89	32
Hocking	28,491	87	3.05	33	Madison	43,419	124	2.86	33
Highland	43,026	129	3.00	34	Crawford	42,083	120	2.85	34
Clermont	201,973	604	2.99	35	Clermont	203,022	562	2.77	35
Ottawa	40,877	121	2.96	36	Guernsey	39,063	107	2.74	36
Henry	27,816	82	2.95	37	Carroll	27,669	75	2.71	37
Guernsey	39,258	115	2.93	38	Highland	43,029	116	2.70	38
Sandusky	59,679	173	2.90	39	Allen	103,742	279	2.69	39
Knox	61,061	176	2.88	40	Lawrence	60,872	163	2.68	40
Stark	375,165	1,081	2.88	41	Jefferson	66,704	177	2.65	41
Licking	170,570	487	2.86	42	Clinton	41,902	111	2.65	42
Hardin	31,682	90	2.84	43	Van Wert	28,362	75	2.64	43
Warren	224,469	636	2.83	44	Fairfield	152,597	388	2.54	44
Paulding	18,976	53	2.79	45	Paulding	18,865	47	2.49	45
Seneca	55,610	154	2.77	46	Seneca	55,353	136	2.46	46
Allen	104,425	289	2.77	47	Perry	35,927	88	2.45	47
Ross	77,170	213	2.76	48	Pickaway	57,565	141	2.45	48
Medina	176,395	486	2.76	49	Belmont	68,673	167	2.43	49
Huron	58,469	161	2.75	50	Ross	77,000	186	2.42	50
Portage	162,275	443	2.73	51	Vinton	12,921	31	2.40	51
Fulton	42,537	115	2.70	52	Miami	104,679	250	2.39	52
Lawrence	61,109	165	2.70	53	Ottawa	40,636	97	2.39	53
Miami	104,224	280	2.69	54	Warren	227,063	538	2.37	54
Fairfield	151,408	400	2.64	55	Medina	177,221	417	2.35	55
Ashland	53,213	137	2.57	56	Licking	172,198	403	2.34	56
Adams	28,024	71	2.53	57	Hardin	31,474	73	2.32	57
Greene	164,427	410	2.49	58	Darke	51,778	119	2.30	58
Wood	129,730	323	2.49	59	Ashland	53,652	123	2.29	59
Geauga	94,102	223	2.37	60	Greene	164,765	376	2.28	60
Darke	52,076	122	2.34	61	Union	55,457	123	2.22	61
Carroll	27,811	65	2.34	62	Knox	60,814	134	2.20	62
Pickaway	56,998	133	2.33	63	Wood	130,219	286	2.20	63
Shelby	48,901	113	2.31	64	Shelby	48,623	106	2.18	64
Williams	37,120	84	2.26	65	Defiance	38,158	82	2.15	65
Jefferson	67,347	151	2.24	66	Hocking	28,340	60	2.12	66
Hancock	75,573	168	2.22	67	Geauga	94,060	199	2.12	67
Defiance	38,352	85	2.22	68	Adams	27,907	57	2.04	68
Belmont	69,154	140	2.02	69	Auglaize	45,894	93	2.03	69
Auglaize	45,876	89	1.94	70	Tuscarawas	92,420	181	1.96	70
Wyandot	22,243	43	1.93	71	Wyandot	22,118	42	1.90	71
Union	54,277	102	1.88	72	Gallia	30,015	56	1.87	72

<b>Tuscarawas</b>	92,916	168	1.81	73	<b>Hancock</b>	75,872	140	1.85	73
<b>Delaware</b>	193,013	345	1.79	74	<b>Fulton</b>	42,514	76	1.79	74
<b>Harrison</b>	15,450	27	1.75	75	<b>Washington</b>	60,610	103	1.70	75
<b>Gallia</b>	30,142	52	1.73	76	<b>Meigs</b>	23,125	39	1.69	76
<b>Meigs</b>	23,257	40	1.72	77	<b>Pike</b>	28,160	46	1.63	77
<b>Washington</b>	61,112	90	1.47	78	<b>Morgan</b>	14,804	24	1.62	78
<b>Morgan</b>	14,777	21	1.42	79	<b>Noble</b>	14,294	23	1.61	79
<b>Wayne</b>	116,063	161	1.39	80	<b>Henry</b>	27,629	41	1.48	80
<b>Pike</b>	28,217	38	1.35	81	<b>Delaware</b>	196,463	282	1.44	81
<b>Vinton</b>	13,048	17	1.30	82	<b>Williams</b>	37,017	53	1.43	82
<b>Mercer</b>	40,968	47	1.15	83	<b>Wayne</b>	116,470	165	1.42	83
<b>Athens</b>	65,886	75	1.14	84	<b>Monroe</b>	14,210	18	1.27	84
<b>Putnam</b>	34,042	37	1.09	85	<b>Mercer</b>	40,909	43	1.05	85
<b>Noble</b>	14,326	14	0.98	86	<b>Putnam</b>	34,056	33	0.97	86
<b>Monroe</b>	14,409	13	0.90	87	<b>Athens</b>	66,186	53	0.80	87
<b>Holmes</b>	43,909	28	0.64	88	<b>Holmes</b>	43,936	21	0.48	88
<b>Ohio</b>	11,613,423	40,479	3.49		<b>Ohio</b>	11,614,373	38963	3.35	

*Source: 2015 and 2016 Ohio Supreme Court. Population data from: American Fact Finder, U.S. Census Bureau, Table DP03. Retrieved by Hannah Lebovits, 10/17/2017.*

## Appendix 2

### Historic Foreclosure Data- 1995-2016

County	1995	1996	2011	2012	2013	2014	2015	2016	2015 to 2016	1995 to 2016	Rank in Growth, 1995 to 2016
<b>Adams</b>	25	48	95	134	74	73	71	57	-19.7%	128.0%	26
<b>Allen</b>	164	206	472	462	377	308	289	279	-3.5%	70.1%	12
<b>Ashland</b>	30	29	249	217	214	151	137	123	-10.2%	310.0%	70
<b>Ashtabula</b>	111	144	708	641	505	473	399	496	24.3%	346.8%	76
<b>Athens</b>	21	36	147	141	95	82	75	53	-29.3%	152.4%	33
<b>Auglaize</b>	34	45	216	204	157	140	89	93	4.5%	173.5%	38
<b>Belmont</b>	40	44	205	200	131	110	140	167	19.3%	317.5%	73
<b>Brown</b>	62	57	294	304	243	187	135	151	11.9%	143.5%	30
<b>Butler</b>	447	533	2,544	2,489	1,754	1,482	1,388	1,250	-9.9%	179.6%	40
<b>Carroll</b>	35	42	132	115	72	63	65	75	15.4%	114.3%	24
<b>Champaign</b>	45	42	224	247	172	139	132	133	0.8%	195.6%	42
<b>Clark</b>	144	227	881	927	673	450	458	449	-2.0%	211.8%	56
<b>Clermont</b>	182	209	1,153	1,265	872	684	604	562	-7.0%	208.8%	52
<b>Clinton</b>	36	33	264	302	222	159	141	111	-21.3%	208.3%	50
<b>Columbiana</b>	258	340	534	448	420	361	395	423	7.1%	64.0%	10
<b>Coshocton</b>	19	40	317	183	176	175	213	192	-9.9%	910.5%	88
<b>Crawford</b>	31	52	262	257	185	147	150	120	20.0%	287.1%	66
<b>Cuyahoga</b>	3,345	3,645	11,544	11,427	8,829	7,041	6,454	6,104	-5.4%	82.5%	14
<b>Darke</b>	45	45	198	218	160	150	122	119	-2.5%	164.4%	34
<b>Defiance</b>	22	20	191	147	117	88	85	82	-3.5%	272.7%	64
<b>Delaware</b>	130	142	886	788	494	371	345	282	-18.3%	116.9%	25
<b>Erie</b>	75	82	444	478	455	378	398	322	-19.1%	329.3%	75
<b>Fairfield</b>	110	120	795	841	578	456	400	388	-3.0%	252.7%	62
<b>Fayette</b>	16	41	181	185	150	97	105	83	-21.0%	418.8%	84
<b>Franklin</b>	1,459	2,116	7,834	7,702	5,691	5,480	3,829	4,031	5.3%	176.3%	39

<b>Fulton</b>	17	51	222	173	131	96	115	76	-33.9%	347.1%	77
<b>Gallia</b>	42	40	100	104	58	43	52	56	7.7%	33.3%	4
<b>Geauga</b>	81	94	463	416	303	231	223	199	-10.8%	145.7%	31
<b>Greene</b>	242	216	765	732	523	437	410	376	-8.3%	55.4%	8
<b>Guernsey</b>	50	61	198	146	141	113	115	107	-7.0%	114.0%	23
<b>Hamilton</b>	1,490	1,589	5,834	5,667	4,310	3,349	3,113	3,188	2.4%	114.0%	22
<b>Hancock</b>	84	66	336	352	290	240	168	140	-16.7%	66.7%	11
<b>Hardin</b>	39	27	172	144	98	111	90	73	-18.9%	87.2%	15
<b>Harrison</b>	11	15	56	45	44	27	27	46	70.4%	318.2%	74
<b>Henry</b>	7	11	111	109	82	69	82	41	50.0%	485.7%	86
<b>Highland</b>	31	51	262	278	199	141	129	116	-10.1%	274.2%	65
<b>Hocking</b>	37	44	152	145	107	89	87	60	-31.0%	62.2%	9
<b>Holmes</b>	15	9	105	69	53	31	28	21	-25.0%	40.0%	5
<b>Huron</b>	30	49	303	336	214	161	161	181	12.4%	503.3%	87
<b>Jackson</b>	63	27	157	133	182	132	199	168	-15.6%	166.7%	36
<b>Jefferson</b>	57	69	280	245	213	187	151	177	17.2%	210.5%	54
<b>Knox</b>	195	250	421	427	298	230	176	134	-23.9%	-31.3%	1
<b>Lake</b>	301	270	1,609	1,590	1,279	944	836	894	6.9%	197.0%	43
<b>Lawrence</b>	42	71	216	257	174	191	165	163	-1.2%	288.1%	67
<b>Licking</b>	89	133	983	960	663	520	487	403	-17.2%	352.8%	78
<b>Logan</b>	69	67	278	267	169	169	154	146	-5.2%	111.6%	21
<b>Lorain</b>	413	533	1,742	1,859	1,326	1,079	1,079	1,095	1.5%	165.1%	35
<b>Lucas</b>	1,165	1,170	3,237	3,030	2,153	1,617	1,328	1,454	9.5%	24.8%	2
<b>Madison</b>	96	43	146	178	135	153	151	124	-17.9%	29.2%	3
<b>Mahoning</b>	321	437	1,381	1,360	1,306	1,153	1,173	1,289	9.9%	301.6%	68
<b>Marion</b>	92	115	388	382	289	213	210	261	24.3%	183.7%	41
<b>Medina</b>	140	179	906	845	624	491	486	417	-14.2%	197.9%	44
<b>Meigs</b>	13	22	60	61	49	54	40	39	-2.5%	200.0%	45
<b>Mercer</b>	21	41	117	124	80	72	47	43	-8.5%	104.8%	18
<b>Miami</b>	81	71	543	520	377	330	280	250	-10.7%	208.6%	51
<b>Monroe</b>	12	6	31	13	19	14	13	18	38.5%	50.0%	7
<b>Montgomery</b>	949	1,147	3,924	3,750	2,636	2,090	2,063	1,990	-3.5%	109.7%	20



<b>Morgan</b>	8	29	48	33	30	21	21	24	14.3%	200.0%	46
<b>Morrow</b>	54	51	207	205	184	121	133	128	-3.8%	137.0%	28
<b>Muskingum</b>	78	97	425	432	359	296	302	265	-12.3%	239.7%	61
<b>Noble</b>	5	13	48	66	59	51	14	23	64.3%	360.0%	79
<b>Ottawa</b>	42	49	183	195	137	107	121	97	-19.8%	131.0%	27
<b>Paulding</b>	24	26	77	75	86	58	53	47	-11.3%	95.8%	17
<b>Perry</b>	26	24	214	181	174	128	127	88	-30.7%	238.5%	60
<b>Pickaway</b>	29	51	272	284	204	159	133	141	6.0%	386.2%	83
<b>Pike</b>	31	41	91	105	114	89	38	46	21.1%	48.4%	6
<b>Portage</b>	143	196	792	771	552	412	443	481	8.6%	236.4%	59
<b>Preble</b>	96	114	330	304	238	163	137	184	34.3%	91.7%	16
<b>Putnam</b>	16	30	86	81	49	39	37	33	-10.8%	106.3%	19
<b>Richland</b>	128	136	717	736	684	771	954	675	-29.2%	427.3%	85
<b>Ross</b>	74	73	349	371	339	206	213	186	-12.7%	151.4%	32
<b>Sandusky</b>	42	48	268	294	229	186	173	197	13.9%	369.0%	80
<b>Scioto</b>	63	54	273	345	318	268	239	260	8.8%	312.7%	71
<b>Seneca</b>	79	88	296	280	192	144	154	136	-11.7%	72.2%	13
<b>Shelby</b>	44	50	274	245	132	136	113	106	-6.2%	140.9%	29
<b>Stark</b>	380	517	2,124	2,020	1,466	1,234	1,081	1,170	8.2%	207.9%	49
<b>Summit</b>	745	987	3,658	3,794	2,829	2,388	2,886	2,255	-21.9%	202.7%	48
<b>Trumbull</b>	254	279	1,161	1,249	1,077	874	926	934	0.9%	267.7%	63
<b>Tuscarawas</b>	56	70	340	334	224	173	168	181	7.7%	223.2%	58
<b>Union</b>	26	49	291	305	193	176	102	123	20.6%	373.1%	81
<b>Van Wert</b>	18	28	133	147	110	58	100	75	-25.0%	316.7%	72
<b>Vinton</b>	10	16	41	37	35	31	17	31	82.4%	210.0%	53
<b>Warren</b>	112	156	1,242	1,135	859	636	636	538	-15.4%	380.4%	82
<b>Washington</b>	33	32	152	156	124	108	90	103	14.4%	212.1%	57
<b>Wayne</b>	41	73	356	431	256	185	161	165	2.5%	302.4%	69
<b>Williams</b>	17	24	143	143	100	116	84	53	-36.9%	211.8%	55
<b>Wood</b>	106	90	610	594	402	327	323	286	-11.5%	169.8%	37
<b>Wyandot</b>	14	15	84	82	67	44	43	42	-2.3%	200.0%	47

Source: Ohio Supreme Court, Policy Matters Ohio records.