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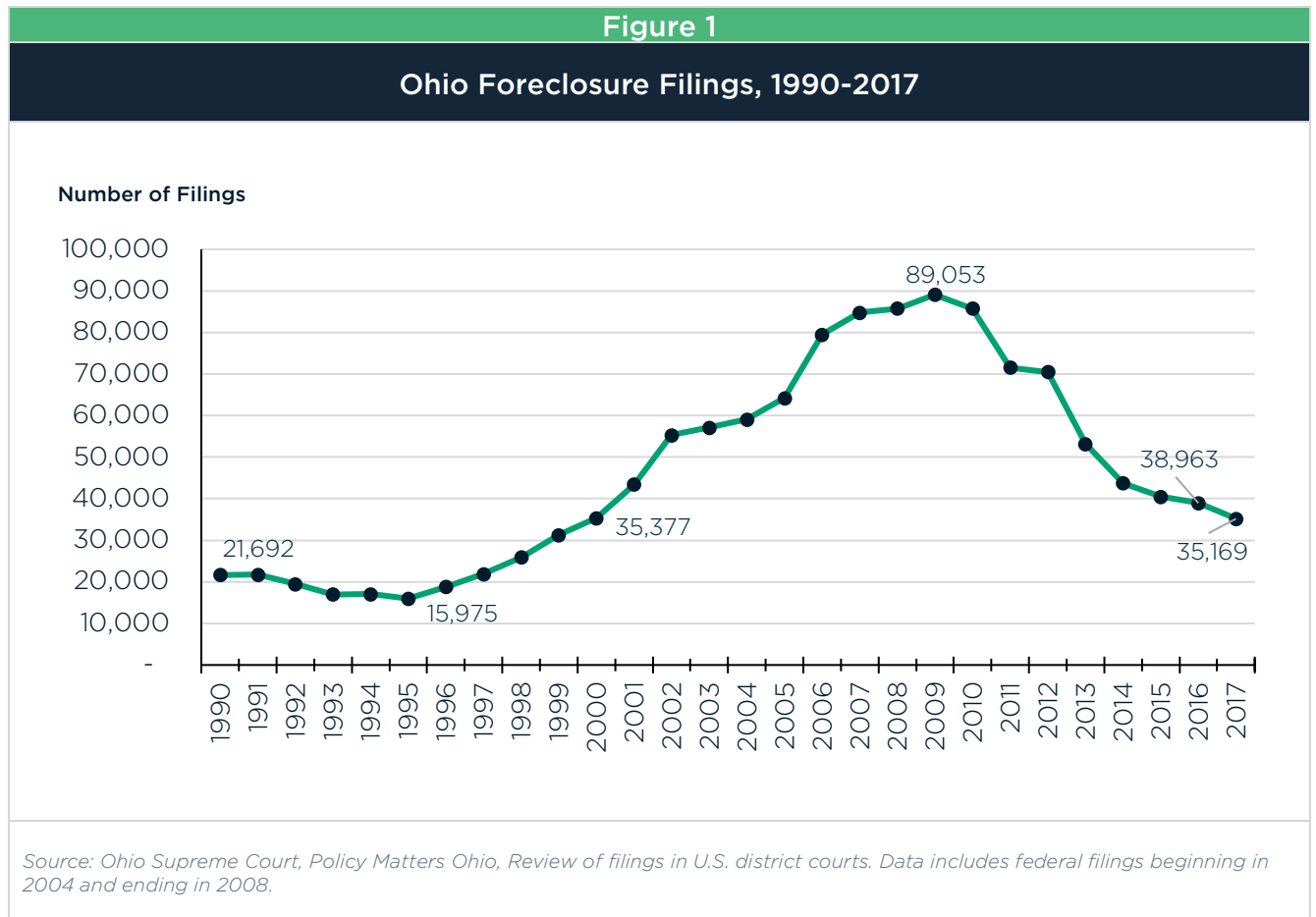
Consumer Protection and Asset Building

Still a problem: Ohio Foreclosures, 2017

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Introduction

More than 35,000 foreclosure cases were filed in Ohio county courts in 2017. This remains well over twice the rate we saw in the mid-1990s, specifically from 1993 to 1995, when predatory home loans became an enormous factor in Ohio’s economy. Last year’s foreclosure level was nonetheless an improvement over 2016 and every other year since 2000. The new filing total—35,169—was about 10 percent fewer (3,794) than in 2016 and is the smallest number since 2000.¹ It equates to one foreclosure filing for every 146 housing units in the state² and is down by about 60 percent since its peak of 89,053 in 2009.³ This follows a general trend of declining foreclosure filing rates since the devastating rates in 2009. However, 27 Ohio counties still experienced an increase in foreclosure filing rates from the previous year.⁴ Figure 1 shows annual foreclosure filings over the past 27 years. Although filings are well below the peak, they remain close to 2.2 times above the 1995 level of 15,975.



¹ 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, April 3, 2018 in response to records request.

² We used the 2016 estimate for Ohio housing units because a 2017 estimate was not yet available. American Fact Finder, U.S. Census Bureau, Table B25001. Retrieved by author on 07/16/2018.

³ Ohio Supreme Court, Policy Matters Ohio review of filings in U.S. district courts.

⁴ Data here largely consists of initial filings collected from county common plea courts. Initial filings include non-mortgage foreclosure cases and may contain double filings when bankruptcy interrupts the process. Initial filings do not include cases where owners return titles to lenders without going through the courts or tax foreclosure cases handled through county boards of revision.

More than half of foreclosure filings are from the ten most populous counties

The ten most populous counties in Ohio accounted for about 58 percent (20,315) of the state's 35,169 filings in 2017. As Table 1 shows, all but one of these experienced a decrease in foreclosure filings, with Montgomery and Summit Counties leading the pack with a decrease of 17 percent each. Declines in other counties ranged from 7 percent to 16 percent. Butler County saw an increase of 4 percent. In 2016, only four of the most populous counties (Summit, Butler, Cuyahoga, and Montgomery Counties) experienced a decrease in filings.

Counties	2017 Population	2017 Filings	2016 Filings	% change, 2016 to 2017
Franklin	1,291,981	3,440	4,031	-15%
Cuyahoga	1,248,514	5,145	6,104	-16%
Hamilton	813,822	2,742	3,188	-14%
Summit	541,228	1,876	2,255	-17%
Montgomery	531,542	1,653	1,990	-17%
Lucas	430,887	1,352	1,454	-7%
Butler	380,604	1,304	1,250	4%
Stark	372,542	1,040	1,170	-11%
Lorain	307,924	998	1,095	-9%
Lake	230,117	765	894	-14%

Source: 2016 and 2017 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, 2017. Retrieved by Kezia Otinkorang 7/11/2018, <https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk>.

Foreclosure Filings Per Capita in Ohio's Communities

In 2017, there were about three (3.02) foreclosure filings per 1,000 people in Ohio. In 26 counties, including nine of Ohio's largest (by population), rates were worse than this. Table 2 shows that the county with the highest filing rate was Guernsey, with 7.57 filings per 1,000 people. This marked the first time in the past 14 years that Guernsey County had ranked among the top ten counties. The county with the lowest filing rate overall was Holmes County, which had a rate of 0.45 filings per 1,000 people in 2017.

Counties	2017 Population	2017 Filings	2016 Filings per 1,000 people	2017 Filings per 1,000 people	Rate Rank
Guernsey	39,093	296	2.74	7.57	1
Hocking	28,474	167	2.12	5.86	2
Mahoning	229,796	1,305	5.60	5.68	3
Crawford	41,746	214	2.85	5.13	4
Ashtabula	97,807	490	5.05	5.01	5
Coshocton	36,544	176	5.25	4.82	6
Trumbull	200,380	891	4.63	4.45	7
Ottawa	40,657	168	2.39	4.13	8
Cuyahoga	1,248,514	5,145	4.89	4.12	9
Erie	74,817	279	4.29	3.73	10

Source: 2016 and 2017 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, 2017. 2016 data retrieved by Hannah Lebovits, 10/17/2017. 2017 data retrieved by Kezia Otinkorang, 7/11/2018.

Table 3 illustrates changes in the ten hardest-hit counties between 2016 and 2017, and the relatively sharp increase between these years in the highest foreclosure filing rate (from 5.6 in 2016 to 7.57 in 2017). Hocking and Guernsey counties saw by far the largest relative increase in filings last year from the year before. Six of the ten hardest-hit counties from the 2016 list were also on the 2017 list.

Table 3					
Hardest hit 10 counties, 2016 and 2017					
Counties	2016 Filings per 1,000 people	Rate Rank	Counties	2017 Filings per 1,000 people	Rate Rank
Mahoning	5.6	1	Guernsey	7.57	1
Richland	5.6	2	Hocking	5.86	2
Coshocton	5.2	3	Mahoning	5.68	3
Jackson	5.2	4	Crawford	5.13	4
Ashtabula	5	5	Ashtabula	5.01	5
Cuyahoga	4.9	6	Coshocton	4.82	6
Trumbull	4.6	7	Trumbull	4.45	7
Preble	4.5	8	Ottawa	4.13	8
Erie	4.3	9	Cuyahoga	4.12	9
Summit	4.2	10	Erie	3.73	10

Source: 2016 and 2017 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, 2017. 2016 data retrieved by Hannah Lebovits, 10/17/2017. 2017 data retrieved by Kezia Otinkorang, 7/11/2018.

Appendices 1 and 2 below show foreclosure filing rates and trends in all 88 counties

Appendix 1: Foreclosure filing rates in Ohio counties									
2016					2017				
Counties	Population	Filings	Filings/ 1,000 Pop.	Rate Rank	Counties	Population	Filings	Filings/ 1,000 Pop.	Rate Rank
Adams	27,907	57	2.04	68	Adams	27,726	61	2.20	57
Allen	103,742	279	2.69	39	Allen	103,198	264	2.56	41
Ashland	53,652	123	2.29	59	Ashland	53,628	121	2.26	53
Ashtabula	98,231	496	5.05	5	Ashtabula	97,807	490	5.01	5
Athens	66,186	53	0.80	87	Athens	66,597	80	1.20	84
Auglaize	45,894	93	2.03	69	Auglaize	45,778	79	1.73	75
Belmont	68,673	167	2.43	49	Belmont	68,029	179	2.63	36
Brown	43,759	151	3.45	18	Brown	43,576	122	2.80	31
Butler	377,537	1,250	3.31	24	Butler	380,604	1,304	3.43	15
Carroll	27,669	75	2.71	37	Carroll	27,385	77	2.81	30
Champaign	38,747	133	3.43	19	Champaign	38,840	122	3.14	23
Clark	134,786	449	3.33	22	Clark	134,557	373	2.77	33
Clermont	203,022	562	2.77	35	Clermont	204,214	461	2.26	52
Clinton	41,902	111	2.65	42	Clinton	42,009	128	3.05	26
Columbiana	103,685	423	4.08	11	Columbiana	103,077	336	3.26	20
Coshocton	36,602	192	5.25	3	Coshocton	36,544	176	4.82	6
Crawford	42,083	120	2.85	34	Crawford	41,746	214	5.13	4

Cuyahoga	1,249,352	6,104	4.89	6	Cuyahoga	1,248,514	5,145	4.12	9
Darke	51,778	119	2.30	58	Darke	51,536	109	2.12	59
Defiance	38,158	82	2.15	65	Defiance	38,156	79	2.07	62
Delaware	196,463	282	1.44	81	Delaware	200,464	249	1.24	83
Erie	75,107	322	4.29	9	Erie	74,817	279	3.73	10
Fairfield	152,597	388	2.54	44	Fairfield	154,733	453	2.93	27
Fayette	28,676	83	2.89	32	Fayette	28,752	70	2.43	46
Franklin	1,264,518	4,031	3.19	26	Franklin	1,291,981	3,440	2.66	35
Fulton	42,514	76	1.79	74	Fulton	42,289	76	1.80	72
Gallia	30,015	56	1.87	72	Gallia	29,973	54	1.80	71
Geauga	94,060	199	2.12	67	Geauga	93,918	195	2.08	61
Greene	164,765	376	2.28	60	Greene	166,752	332	1.99	63
Guernsey	39,063	107	2.74	36	Guernsey	39,093	296	7.57	1
Hamilton	809,099	3,188	3.94	13	Hamilton	813,822	2,742	3.37	16
Hancock	75,872	140	1.85	73	Hancock	75,754	134	1.77	73
Hardin	31,474	73	2.32	57	Hardin	31,364	81	2.58	40
Harrison	15,307	46	3.01	30	Harrison	15,216	29	1.91	67
Henry	27,629	41	1.48	80	Henry	27,185	44	1.62	78
Highland	43,029	116	2.70	38	Highland	42,971	92	2.14	58
Hocking	28,340	60	2.12	66	Hocking	28,474	167	5.86	2
Holmes	43,936	21	0.48	88	Holmes	43,957	20	0.45	88
Huron	58,439	181	3.10	28	Huron	58,494	196	3.35	17
Jackson	32,505	168	5.17	4	Jackson	32,449	84	2.59	39
Jefferson	66,704	177	2.65	41	Jefferson	66,359	158	2.38	49
Knox	60,814	134	2.20	62	Knox	61,261	102	1.67	77
Lake	228,614	894	3.91	14	Lake	230,117	765	3.32	18
Lawrence	60,872	163	2.68	40	Lawrence	60,249	164	2.72	34
Licking	172,198	403	2.34	56	Licking	173,448	429	2.47	42
Logan	45,165	146	3.23	25	Logan	45,325	129	2.85	29
Lorain	306,365	1,095	3.57	17	Lorain	307,924	998	3.24	21
Lucas	432,488	1,454	3.36	21	Lucas	430,887	1,352	3.14	24
Madison	43,419	124	2.86	33	Madison	44,036	81	1.84	70
Mahoning	230,008	1,289	5.60	1	Mahoning	229,796	1,305	5.68	3
Marion	65,096	261	4.01	12	Marion	64,967	226	3.48	12
Medina	177,221	417	2.35	55	Medina	178,371	419	2.35	50
Meigs	23,125	39	1.69	76	Meigs	23,080	43	1.86	68
Mercer	40,909	43	1.05	85	Mercer	40,873	41	1.00	85
Miami	104,679	250	2.39	52	Miami	105,122	254	2.42	48
Monroe	14,210	18	1.27	84	Monroe	13,946	7	0.50	87
Montgomery	531,239	1,990	3.75	15	Montgomery	531,542	1,653	3.11	25
Morgan	14,804	24	1.62	78	Morgan	14,709	21	1.43	80
Morrow	35,036	128	3.65	16	Morrow	34,994	86	2.46	44
Muskingum	86,068	265	3.08	29	Muskingum	86,149	271	3.15	22

Noble	14,294	23	1.61	79	Noble	14,406	12	0.83	86
Ottawa	40,636	97	2.39	53	Ottawa	40,657	168	4.13	8
Paulding	18,865	47	2.49	45	Paulding	18,845	46	2.44	45
Perry	35,927	88	2.45	47	Perry	36,024	94	2.61	37
Pickaway	57,565	141	2.45	48	Pickaway	57,830	129	2.23	55
Pike	28,160	46	1.63	77	Pike	28,270	59	2.09	60
Portage	161,921	481	2.97	31	Portage	162,277	473	2.91	28
Preble	41,247	184	4.46	8	Preble	41,120	146	3.55	11
Putnam	34,056	33	0.97	86	Putnam	33,878	44	1.30	82
Richland	121,107	675	5.57	2	Richland	120,589	417	3.46	14
Ross	77,000	186	2.42	50	Ross	77,313	177	2.29	51
Sandusky	59,330	197	3.32	23	Sandusky	59,195	144	2.43	47
Scioto	76,088	260	3.42	20	Scioto	75,929	250	3.29	19
Seneca	55,353	136	2.46	46	Seneca	55,243	136	2.46	43
Shelby	48,623	106	2.18	64	Shelby	48,759	109	2.24	54
Stark	373,612	1,170	3.13	27	Stark	372,542	1,040	2.79	32
Summit	540,300	2,255	4.17	10	Summit	541,228	1,876	3.47	13
Trumbull	201,825	934	4.63	7	Trumbull	200,380	891	4.45	7
Tuscarawas	92,420	181	1.96	70	Tuscarawas	92,297	161	1.74	74
Union	55,457	123	2.22	61	Union	56,741	96	1.69	76
Van Wert	28,362	75	2.64	43	Van Wert	28,217	52	1.84	69
Vinton	12,921	31	2.40	51	Vinton	13,092	26	1.99	64
Warren	227,063	538	2.37	54	Warren	228,882	452	1.97	65
Washington	60,610	103	1.70	75	Washington	60,418	90	1.49	79
Wayne	116,470	165	1.42	83	Wayne	116,038	159	1.37	81
Williams	37,017	53	1.43	82	Williams	36,784	82	2.23	56
Wood	130,219	286	2.20	63	Wood	130,492	340	2.61	38
Wyandot	22,118	42	1.90	71	Wyandot	22,029	43	1.95	66
Ohio	11,614,373	38,963	3.35		Ohio	11,658,609	35,169	3.02	

Source: 2016 and 2017 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, 2017. 2016 data retrieved by Hannah Lebovits, 10/17/2017. 2017 data retrieved by Kezia Otinkorang, 7/11/2018, <https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk>.

Appendix 2

Historic Foreclosure Data- 1995-2017

County	1995	2009	2016	2017	Change 2016 to 2017	Change 1995 to 2017	Rank in growth, 1995 to 2017
Adams	25	163	57	61	7%	144%	56
Allen	164	690	279	264	-5%	61%	75
Ashland	30	348	123	121	-2%	303%	17
Ashtabula	111	802	496	490	-1%	341%	12
Athens	21	192	53	80	51%	281%	22
Auglaize	34	262	93	79	-15%	132%	63
Belmont	40	228	167	179	7%	348%	9
Brown	62	385	151	122	-19%	97%	66

Butler	447	3,162	1,250	1,304	4%	192%	39
Carroll	35	168	75	77	3%	120%	64
Champaign	45	318	133	122	-8%	171%	46
Clark	144	1,104	449	373	-17%	159%	50
Clermont	182	1,342	562	461	-18%	153%	52
Clinton	36	397	111	128	15%	256%	27
Columbiana	258	702	423	336	-21%	30%	83
Coshocton	19	187	192	176	-8%	826%	1
Crawford	31	312	120	214	78%	590%	2
Cuyahoga	3,345	14,171	6,104	5,145	-16%	54%	78
Darke	45	311	119	109	-8%	142%	57
Defiance	22	198	82	79	-4%	259%	26
Delaware	130	1,003	282	249	-12%	92%	69
Erie	75	539	322	279	-13%	272%	23
Fairfield	110	1,019	388	453	17%	312%	14
Fayette	16	235	83	70	-16%	338%	13
Franklin	1,459	9,499	4,031	3,440	-15%	136%	62
Fulton	17	273	76	76	0%	347%	10
Gallia	42	82	56	54	-4%	29%	84
Geauga	81	508	199	195	-2%	141%	59
Greene	242	851	376	332	-12%	37%	80
Guernsey	50	221	107	296	177%	492%	5
Hamilton	1,490	6,714	3,188	2,742	-14%	84%	72
Hancock	84	534	140	134	-4%	60%	76
Hardin	39	185	73	81	11%	108%	65
Harrison	11	70	46	29	-37%	164%	47
Henry	7	183	41	44	7%	529%	4
Highland	31	381	116	92	-21%	197%	38
Hocking	37	166	60	167	178%	351%	8
Holmes	15	103	21	20	-5%	33%	81
Huron	30	423	181	196	8%	553%	3
Jackson	63	220	168	84	-50%	33%	82
Jefferson	57	308	177	158	-11%	177%	42
Knox	195	453	134	102	-24%	-48%	88
Lake	301	1,695	894	765	-14%	154%	51
Lawrence	42	260	163	164	1%	290%	20
Licking	89	1,178	403	429	6%	382%	7
Logan	69	340	146	129	-12%	87%	71
Lorain	413	2,696	1,095	998	-9%	142%	58
Lucas	1,165	4,491	1,454	1,352	-7%	16%	85
Madison	96	273	124	81	-35%	-16%	86
Mahoning	321	1,755	1,289	1,305	1%	307%	15
Marion	92	584	261	226	-13%	146%	55
Medina	140	1,155	417	419	0%	199%	37
Meigs	13	74	39	43	10%	231%	31
Mercer	21	154	43	41	-5%	95%	67
Miami	81	741	250	254	2%	214%	35
Monroe	12	33	18	7	-61%	-42%	87
Montgomery	949	4,703	1,990	1,653	-17%	74%	73
Morgan	8	85	24	21	-13%	163%	48
Morrow	54	242	128	86	-33%	59%	77
Muskingum	78	450	265	271	2%	247%	29
Noble	5	32	23	12	-48%	140%	60
Ottawa	42	262	97	168	73%	300%	18
Paulding	24	151	47	46	-2%	92%	68
Perry	26	234	88	94	7%	262%	25

Pickaway	29	339	141	129	-9%	345%	11
Pike	31	104	46	59	28%	90%	70
Portage	143	935	481	473	-2%	231%	32
Preble	96	370	184	146	-21%	52%	79
Putnam	16	100	33	44	33%	175%	43
Richland	128	903	675	417	-38%	226%	33
Ross	74	518	186	177	-5%	139%	61
Sandusky	42	408	197	144	-27%	243%	30
Scioto	63	324	260	250	-4%	297%	19
Seneca	79	331	136	136	0%	72%	74
Shelby	44	303	106	109	3%	148%	54
Stark	380	2,700	1,170	1,040	-11%	174%	44
Summit	745	4,633	2,255	1,876	-17%	152%	53
Trumbull	254	1,605	934	891	-5%	251%	28
Tuscarawas	56	453	181	161	-11%	188%	41
Union	26	338	123	96	-22%	269%	24
Van Wert	18	207	75	52	-31%	189%	40
Vinton	10	65	31	26	-16%	160%	49
Warren	112	1,498	538	452	-16%	304%	16
Washington	33	201	103	90	-13%	173%	45
Wayne	41	588	165	159	-4%	288%	21
Williams	17	273	53	82	55%	382%	6
Wood	106	750	286	340	19%	221%	34
Wyandot	14	107	42	43	2%	207%	36

Source: Ohio Supreme Court, Policy Matters Ohio records.

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