

FORECLOSURE GROWTH IN OHIO 2009

A REPORT FROM
POLICY MATTERS OHIO

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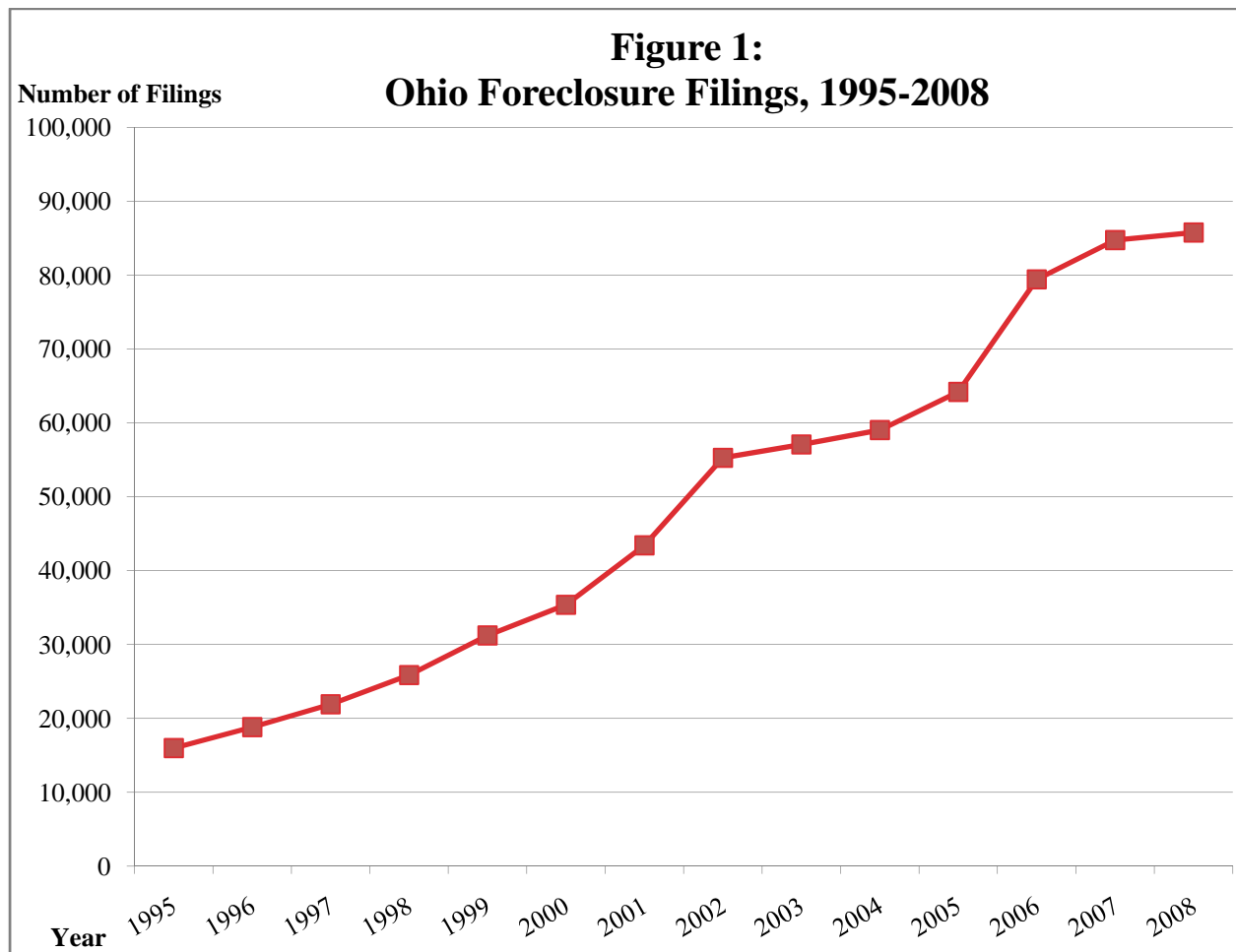
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POLICY MATTERS OHIO, the publisher of this study, is a nonprofit, nonpartisan research institute dedicated to bridging the gap between research and policy in Ohio. Policy Matters seeks to broaden the debate about economic policy in Ohio by providing 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 by 1.2 percent. In 2008, there were 85,782 new foreclosure filings compared to 84,751 filings in 2007.¹ This slight increase in new foreclosure filings continues a steady trend of increases in foreclosure filings every year. The number of foreclosures in the state has been and remains at crisis levels. Since 1995, the number of filings has at least quadrupled in 78 of Ohio's counties and has more than quintupled statewide (see Figure 1). Filings grew in 62 of Ohio's 88 counties in 2008, and increased by double-digit rates in 27 counties. As in 2007, there was one foreclosure filing for every 60 housing units in the state.



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 previous years, and none were counted for 2008. See data note, p. 8)

For the fourth year in a row Cuyahoga County topped the list of foreclosures per person. It was followed by Lucas and Montgomery counties. Previously, Lucas County was fourth and Summit County was third, but it fell to 20th in 2008. Mahoning County fell from ninth to 17th and Lorain County dropped from seventh to 11th. The most notable increase occurred in Allen County, which moved from 25th to fourth as filings per 1,000 persons increased from 6.8 in 2007 to 9.46 in 2008. The majority of counties, seven, were on the list in 2007.

¹ See note on the data at the end of the report. The increase shown here differs from the figure provided by the Ohio Supreme Court because this report also includes filings in the federal courts.

Foreclosure filings are high and growing in urban, rural and suburban counties alike. However, in 2008, urban counties no longer stood out as totally dominating the list of hardest hit counties. Among the top ten counties in filings per person in 2008 were five large urban counties, while in the previous year large urban counties held nine of the ten spots for highest foreclosure filing levels.

Nevertheless, as in 2007, the largest 10 urban counties were all in the top 20 counties of foreclosures per person. Most of the largest cities from around the state, Akron, Canton, Cincinnati, Cleveland, Columbus, Dayton, Toledo, and Youngstown are in these counties.

Counties	2007 Population	2008 Filings	Filings per 1,000 Population
Cuyahoga	1,295,958	13858	10.69
Lucas	441,910	4359	9.86
Montgomery	538,104	5194	9.65
Allen	105,233	996	9.46
Preble	41,739	374	8.96
Brown	43,956	371	8.44
Butler	357,888	2988	8.35
Franklin	1,118,107	9307	8.32
Highland	42,653	351	8.23
Marion	65,248	531	8.14

Source: Ohio Supreme Court, U.S. Census Bureau, Policy Matters Ohio review of filings in U.S. district courts. The population data is based on 2007 population because 2008 population data was not yet available as of the date of this report.

Once again, counties with the highest foreclosure growth were scattered throughout the state. While urban counties still have comparatively high foreclosure rates, foreclosure filings are growing more quickly in counties that are less urban. With the exception of Allen County with a population of 105,233 and Noble County with a population of 14,096, the other top 10 counties in foreclosure growth rate had populations between 22,000 and 42,000 people. Filing growth continues not to be concentrated in the same counties year after year. The top 10 fastest growing counties in 2008 were different from the fastest growing counties in 2007. For instance, Delaware County, which saw the fastest growth in 2006 and was seventh in 2007, did not make the top 10 in 2008. Rather, Delaware County ranked 58th with 1.3 percent growth from 2007.

In 2008, Allen County saw the largest foreclosure growth with a more than 39 percent increase from 2007. With the exception of Allen County, the counties with the greatest growth differed from those with the highest rates. This difference between counties with the highest rates and greatest growth repeats the pattern from the past three years. The counties with the greatest growth were either in the Northwest or the Appalachian regions of the state. These two regions each had five counties with the greatest growth between 2007 and 2008 (see Table 2).

County	2007 Filings	2008 Filings	Change 2007-2008	Area of Ohio
Allen	715	996	39.3%	Northwest
Meigs	56	75	33.9%	Appalachia
Adams	116	155	33.6%	Appalachia
Noble	29	38	31.0%	Appalachia
Ottawa	211	273	29.4%	Northwest
Hocking	138	178	29.0%	Appalachia
Putnam	81	104	28.4%	Northwest
Van Wert	162	201	24.1%	Northwest
Pike	106	129	21.7%	Appalachia
Henry	120	146	21.7%	Northwest

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

The 10 biggest urban counties saw the combined number of new foreclosure filings slightly decrease to 53,776 from 54,270 in 2008. These counties, all with populations over 240,000, accounted for 62.7 percent of filings in Ohio last year but represented only 52.8 percent of the 2007 population. Of the 10 largest urban counties, six saw growth rates higher than the state average (1.2 percent) led by Lucas County at 14.8 percent. Seven of Ohio's ten largest urban counties, Lucas, Butler, Stark, Hamilton, Franklin, Lorain, and Montgomery, experienced a higher foreclosure filing rate than the state as a whole. Of all the urban counties, Lorain saw the largest five-year growth in foreclosure filings at more than 66 percent. In 2008, Mahoning, Cuyahoga, and Summit Counties experienced declines of 2.3, 7.3, and 16.4 percent, respectively.

As mentioned, the highest growth in foreclosure filings did not occur in the large urban counties, but occurred elsewhere in the state. The 18 counties with population between 100,000 and 240,000 saw overall foreclosure filing growth of 6.4 percent in 2008. The 60 counties with a population of below 100,000 saw overall foreclosure filing growth of 3.3 percent. Of those counties, the 40 counties with populations below 50,000 saw an overall foreclosure filing growth of 4.9 percent in 2008. The number of foreclosures in urban counties, however, remains at strikingly high levels. Table 3, below, shows 2008 foreclosure filings in Ohio's ten largest counties and increases since 2003:

**Table 3:
Foreclosure Filings Per 1,000 Population - Largest Ohio Counties, 2008**

County	2007 Population	2003 Filings	2008 Filings	% Change, 2003-2008	Filings Per 1,000 Population, 2008
Cuyahoga	1,295,958	8,686	13,858	59.5%	10.69
Franklin	1,118,107	6,072	9,307	53.3%	8.32
Hamilton	842,369	4,076	6,674	63.7%	7.92
Summit	543,487	3,352	4,113	22.7%	7.57
Montgomery	538,104	4,220	5,184	22.8%	9.63
Lucas	441,910	2,561	4,359	70.2%	9.86
Stark	378,664	2,119	3,017	42.4%	7.97
Butler	357,888	1,853	2,988	61.3%	8.35
Lorain	302,260	1,465	2,442	66.7%	8.08
Mahoning	240,420	1,443	1,836	27.2%	7.64
Totals	6,059,167	35,847	53,778	50.0%	8.88

Source: Ohio Supreme Court, U.S. Census Bureau, Policy Matters Ohio review of filings in U.S. district courts. The population data is based on 2007 population because 2008 population data was not yet available as of the date of this report.

Ohio's national ranking in new foreclosures has fallen somewhat, but the state remains a leader, according to the latest survey by the Mortgage Bankers Association, conducted in the fourth quarter of 2008.² The survey found that new foreclosure proceedings were started on 1.12 percent of home loans, ranking Ohio ninth in the nation. That percentage was down very slightly from 1.15 percent in the same quarter a year earlier. The survey indicates that other states, particularly in the Sunbelt, now have new foreclosure rates much higher than those here and the national new foreclosure rate has nearly caught up with Ohio's. However, it also shows that the share of loans in Ohio that are past due has climbed substantially from a year ago. The proportion of past-due loans grew from 7.67 percent in the fourth quarter of 2007 to 9.49 percent in the same quarter a year later. Those loans where payments were 90 days or more past due grew from 2.01 percent to 3.18 percent of the total in the same period. Barring major success with loan-modification efforts, this suggests that the number of foreclosures in Ohio will continue to grow.

As Figure 1 of this report indicates, foreclosure filings remain at crisis levels across Ohio. Every county, rural or urban, experienced at least 200 percent growth since 1995. The costs of the foreclosure crisis, both to the families and communities affected, are only beginning to be totaled.³ In Cleveland, an estimated 8,009 homes are in need of demolition at a cost of roughly

² Mortgage Bankers Association, "National Delinquency Survey, Fourth Quarter 2008," Special Summary Edition, p. 3.

³ 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.greaterohio.org/rebuilddohio/execsummary.pdf>. News reports continue to chronicle the problem. See, for

\$8,000 a home.⁴ Foreclosures hurt the entire community, not just the family in foreclosure. Houses in proximity to foreclosed properties, particularly vacant and abandoned properties, see their property values decline and neighborhood health diminish.⁵ Now, Ohio's high unemployment and job losses compound the foreclosure problem.

National and state programs have had limited success in aiding homeowners. The federal "Hope Now" program, once promised to save hundreds of thousands of homes, produced only 25 successful refinanced loans that did not end up back in delinquency or foreclosure.⁶ Social service and housing groups are working with borrowers to renegotiate the terms and costs of their mortgages. The terms of the original loans, decreased property values, and difficulty of identifying bank decision-makers often make achieving successful workouts difficult.⁷ Cuyahoga County Treasurer Jim Rokakis notes that for every one home saved by that county's foreclosure prevention program, 10 are lost to foreclosure.⁸ Without help from organizations, families are often juggled between banks and servicers.⁹ Most bank workouts do not actually modify the terms of the loan by reducing borrower payments, thus doing little to keep the house from entering into foreclosure.¹⁰ Ohio's modification efforts, while increased in the last several years, continue to fall short. Increased notification, the establishment of a toll-free state hotline, mediation efforts backed by the Ohio Supreme Court and non-binding compacts with servicers for loan modifications were positive steps but have not kept foreclosure filings statewide from continuing to rise.

Not yet known is how recent additions to the 2008 Troubled Assets Relief Program (TARP), which will bring new resources and requirements to bear on bank recipients for mortgage workouts and modifications, will affect the mortgage market. President Obama recently committed more than \$200 billion through TARP for banks to encourage lending and unveiled a

instance, Christopher Evans. "Foreclosure Crisis' Tentacles are Everywhere," *The Plain Dealer*, March 7, 2009 and Alex Kotlowitz, "All Boarded Up." *The New York Times*, March 7, 2009.

⁴ Kotlowitz (2009); *Cleveland Department of Community Development*. "2008 Survey of Properties," (June 2008). This survey counted properties that were considered both vacant and distressed. The number of properties that are vacant and abandoned is higher but was not measured in this study.

⁵ Dan Immergluck and Geoff Smith. "There Goes the Neighborhood: The Effect of Single-Family Mortgage Foreclosures on Property Values." *The Woodstock Institute* (June 14, 2005).

⁶ Brian Grow, Keith Epstein and Robert Berner. "How Banks Are Worsening the Foreclosure Crisis." *Business Week* (February 12, 2009).

⁷ Les Christie. "The Foreclosure Bail Out that almost Blew-Up," *CNN Money* (March 23, 2008):

http://money.cnn.com/2008/03/18/real_estate/loan_modification_hurdle/index.htm?postversion=2008032308.

⁸ Scott Simon. "In Cleveland, Foreclosures Decimate Neighborhoods," *National Public Radio* (May 24, 2008):

<http://www.npr.org/templates/story/story.php?storyId=90745303>. Also, listen to Jim Rokakis. "Saving Our Houses: Will the Obama Plan Help," *The City Club of Cleveland* (March 6, 2009):

<http://www.cityclub.org/Programs/Archived/tabid/174/Default.aspx>.

⁹ In early 2009, Congresswoman Maxine Waters spent more than two hours calling Bank of America for a constituent in need of a workout. After being hung up on and rerouted several times, she was ultimately not able to obtain a workout. See Brian Ross and Avni Batil. "On Hold: Even Congresswoman Gets the Runaround on Bank Help Lines." *ABC News* (January 22, 2009): <http://abcnews.go.com/Blotter/Story?id=6702731&page=1>.

¹⁰ Les Christie. "When Mortgage Rescues Go Bad." *CNNMoney.com* (December 23, 2008): http://money.cnn.com/2008/12/23/real_estate/new_modifications_same_problems/index.htm.

more targeted \$75 billion foreclosure relief plan for loan modifications.¹¹ The proposed federal foreclosure rescue plan offers some monetary incentives for servicers who complete workouts and principal reductions, refinancing for properties worth less than mortgages, or other types of forbearances for homeowners who make the new payments in a timely fashion.

The plan also expresses the Administration's support of Congressional efforts to allow bankruptcy judges to supervise modifications of a homeowner's primary residence, which the House approved in early March. Finally, the plan requires financial institutions receiving future TARP funds to comply with the U.S. Department of Treasury's guidance on loan modifications and adjustments. It is unclear how the plan, the broadest to date, will emerge from Congress and impact homeowners. It is also unknown how quickly the assistance will reach homeowners.

While the benefits of federal action are uncertain and will take time to be felt in Ohio, the state continues to be ravaged by foreclosure filings. With high mortgage delinquency rates (as noted above) and a stressed economy, the state can and should do more to keep people in their homes. Several state legislative actions are now being considered. A new bill in the Ohio House of Representatives (HB 3) calls for major changes including the establishment of a comprehensive licensing regime of mortgage servicers, a six-month moratorium on foreclosures, and increased filing fees for foreclosure filings. These actions are in response to several problematic issues noted by community groups and the media. First, servicers may not need to comply with federal workout regulations because many are not federally regulated banks. Second, keeping families in their homes until workouts are possible is a community benefit and allows the homeowner a chance at a workout. Finally, there are financial incentives in the current foreclosure process for servicers to foreclose on a home.¹² HB 3 attempts to address these issues.

Another bill, the Ohio Renter Protection Act (HB 9), would allow renters more rights when their property goes through foreclosure. Policy Matters reported earlier on the problem of renters being evicted or not notified about their rental housing going through foreclosure. The study found that rental properties accounted for nearly 30 percent of residential foreclosure filings in Cuyahoga County in 2007, and that filings on rental properties increased 29 percent in the county from 2006.¹³ This bill and a similar Senate bill (SB 13) would require more notification to the tenant of a foreclosure and allow the tenancy to survive foreclosure for at least a month.

As foreclosures continue to devastate communities and homeowners, the Ohio legislature should pass reasonable reforms to encourage real loan modifications and reduce the foreclosure filing rate. Since 1995, the average Ohio county saw more than a 400 percent increase in foreclosure filings, with most of the urban counties at higher percentages. Rural and suburban counties

¹¹ Tami Luhby. "Obama: Aid 9 Million Homeowners." *CNNMoney.com* (February 18, 2009): http://money.cnn.com/2009/02/18/news/economy/obama_foreclosure/index.htm.

¹² Gretchen Morgenson. "Borrowers in Foreclosure Hit with Dubious Fees." *The New York Times* (November 26, 2007).

¹³ David Rothstein. "Collateral Damage: Renters in the Foreclosure Crisis." *Policy Matters Ohio* (June, 2008). <http://www.policymattersohio.org/CollateralDamage2008.htm>.

continue to see large year-to-year growth since 2006. No area remains unscathed from housing foreclosures. Ohio cannot afford to wait for federal plans to funnel downward. More state action is needed.

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 information compiled by Policy Matters Ohio from the two federal district courts in Ohio. The Supreme Court data are filed by county common pleas courts. They are consistent from year to year, allowing a comparison over time and between Ohio's counties. As described below, while previous years' data include federal filings, there are none included in 2008.

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 began compiling federal filings made as of 2004; such cases were not filed in large numbers previously. After growing significantly, in late 2007, the flow of such cases slowed to a trickle, and the number has not picked up again since. Fewer than 100 were filed in 2008, and most of those were removed from state courts or cases that had been filed previously and were being reopened (such cases were excluded in our tabulations of federal filings from earlier years). The small remainder included commercial disputes such as alleged non-payment to contractors, filings by the U.S. government for payment in cases of deceased homeowners and a handful of cases by borrowers claiming mistreatment, but virtually no standard filings involving residential properties. Thus, we do not have any 2008 federal filings in this report. As noted in our 2008 report, 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. Few federal cases were filed prior to 2004.

Table 4
New Foreclosure Filings by Ohio County, 1995 and 2006-2008

County	1995 Filings	2006 Filings	2007 Filings	2008 Filings	Change 2007-2008	Rank in Growth 2007-2008	Change 1995-2008	Rank in Growth, 1995-2008
Adams	25	107	116	155	33.6%	3	520.0%	44
Allen	164	647	715	996	39.3%	1	507.3%	47
Ashland	30	235	266	282	6.0%	36	840.0%	15
Ashtabula	111	723	760	782	2.9%	50	604.5%	31
Athens	21	157	206	170	-17.5%	84	709.5%	19
Auglaize	34	201	217	227	4.6%	45	567.6%	40
Belmont	40	200	202	220	8.9%	28	450.0%	58
Brown	62	308	336	371	10.4%	26	498.4%	48
Butler	447	2,580	2,783	2988	7.4%	32	568.5%	39
Carroll	35	130	157	122	-22.3%	87	248.6%	81
Champaign	45	246	288	256	-11.1%	80	468.9%	54
Clark	144	1,113	1,060	1125	6.1%	35	681.3%	22
Clermont	182	988	1,130	1285	13.7%	18	606.0%	30
Clinton	36	234	297	291	-2.0%	64	708.3%	20
Columbiana	258	558	654	636	-2.8%	67	146.5%	85
Coshocton	19	180	192	180	-6.3%	72	847.4%	14
Crawford	31	277	281	337	19.9%	11	987.1%	13
Cuyahoga	3,345	13,943	14,946	13858	-7.3%	75	314.3%	77
Darke	45	259	273	310	13.6%	19	588.9%	35
Defiance	22	170	172	183	6.4%	33	731.8%	18
Delaware	130	720	897	909	1.3%	58	599.2%	33
Erie	75	441	529	562	6.2%	34	649.3%	25
Fairfield	110	765	910	964	5.9%	37	776.4%	16
Fayette	16	195	195	216	10.8%	24	1250.0%	3
Franklin	1,459	8,876	9,145	9307	1.8%	53	537.9%	43
Fulton	17	176	192	216	12.5%	21	1170.6%	5
Gallia	42	82	94	95	1.1%	60	126.2%	86
Geauga	81	313	380	435	14.5%	17	437.0%	62
Greene	242	671	669	773	15.5%	15	219.4%	82
Guernsey	50	167	225	210	-6.7%	73	320.0%	75
Hamilton	1,490	5,879	6,416	6674	4.0%	47	347.9%	73
Hancock	84	375	395	436	10.4%	27	419.0%	66
Hardin	39	218	202	210	4.0%	48	438.5%	61
Harrison	11	60	72	81	12.5%	22	636.4%	26
Henry	7	109	120	146	21.7%	10	1985.7%	1

Highland	31	317	334	351	5.1%	42	1032.3%	9
Hocking	37	142	138	178	29.0%	6	381.1%	70
Holmes	15	81	125	109	-12.8%	81	626.7%	28
Huron	30	334	431	396	-8.1%	77	1220.0%	4
Jackson	63	184	205	198	-3.4%	69	214.3%	84
Jefferson	57	281	255	297	16.5%	12	421.1%	65
Knox	195	298	350	405	15.7%	14	107.7%	87
Lake	301	1,141	1,395	1517	8.7%	29	404.0%	67
Lawrence	42	206	241	260	7.9%	30	519.0%	45
Licking	89	1,081	1,185	1205	1.7%	55	1253.9%	2
Logan	69	313	292	323	10.6%	25	368.1%	71
Lorain	413	2,252	2,401	2442	1.7%	54	491.3%	49
Lucas	1,165	3,618	3,796	4359	14.8%	16	274.2%	80
Madison	96	213	252	198	-21.4%	86	106.3%	88
Mahoning	321	1,949	1,880	1836	-2.3%	65	472.0%	53
Marion	92	495	505	531	5.1%	41	477.2%	51
Medina	140	729	859	961	11.9%	23	586.4%	36
Meigs	13	83	56	75	33.9%	2	476.9%	52
Mercer	21	132	147	142	-3.4%	68	576.2%	37
Miami	81	521	578	590	2.1%	52	628.4%	27
Monroe	12	45	37	38	2.7%	51	216.7%	83
Montgomery	949	5,076	5,119	5194	1.5%	57	447.3%	60
Morgan	8	43	45	37	-17.8%	85	362.5%	72
Morrow	54	230	225	261	16.0%	13	383.3%	68
Muskingum	78	501	557	563	1.1%	59	621.8%	29
Noble	5	25	29	38	31.0%	4	660.0%	24
Ottawa	42	185	211	273	29.4%	5	550.0%	41
Paulding	24	121	126	126	0.0%	62	425.0%	63
Perry	26	221	243	217	-10.7%	79	734.6%	17
Pickaway	29	308	307	319	3.9%	49	1000.0%	12
Pike	31	108	106	129	21.7%	9	316.1%	76
Portage	143	725	775	874	12.8%	20	511.2%	46
Preble	96	307	348	374	7.5%	31	289.6%	79
Putnam	16	86	81	104	28.4%	7	550.0%	42
Richland	128	752	849	862	1.5%	56	573.4%	38
Ross	74	399	413	416	0.7%	61	462.2%	56
Sandusky	42	303	341	321	-5.9%	71	664.3%	23
Scioto	63	327	330	304	-7.9%	76	382.5%	69
Seneca	79	263	301	316	5.0%	44	300.0%	78
Shelby	44	252	254	250	-1.6%	63	468.2%	55
Stark	380	2,802	2,864	3017	5.3%	39	693.9%	21

Summit	745	4,835	4,920	4113	-16.4%	82	452.1%	57
Trumbull	254	1,575	1,563	1481	-5.2%	70	483.1%	50
Tuscarawas	56	401	417	389	-6.7%	74	594.6%	34
Union	26	266	304	321	5.6%	38	1134.6%	6
Van Wert	18	149	162	201	24.1%	8	1016.7%	11
Vinton	10	43	52	43	-17.3%	83	330.0%	74
Warren	112	1,029	1,243	1306	5.1%	43	1066.1%	8
Washington	33	230	285	173	-39.3%	88	424.2%	64
Wayne	41	426	475	462	-2.7%	66	1026.8%	10
Williams	17	185	191	199	4.2%	46	1070.6%	7
Wood	106	442	553	582	5.2%	40	449.1%	59
Wyandot	14	102	108	98	-9.3%	78	600.0%	32
Total	15,975	79,435	84,751	85,782	1.2%		437.0%	

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. As cited in the data note (p.8), there were no federal cases counted for 2008.

Table 5 Foreclosure Filing Rates in Ohio Counties 2008				
Counties	2007 Population	2008 Filings	2008 Filings/1,000 Pop.	Rate Rank
Adams	28,160	155	5.50	54
Allen	105,233	996	9.46	4
Ashland	54,902	282	5.14	59
Ashtabula	101,141	782	7.73	15
Athens	63,275	170	2.69	85
Auglaize	46,429	227	4.89	65
Belmont	67,908	220	3.24	79
Brown	43,956	371	8.44	6
Butler	357,888	2988	8.35	7
Carroll	28,516	122	4.28	72
Champaign	39,522	256	6.48	38
Clark	140,477	1125	8.01	12
Clermont	193,490	1285	6.64	32
Clinton	43,071	291	6.76	30
Columbiana	108,698	636	5.85	47
Coshocton	36,341	180	4.95	64
Crawford	44,227	337	7.62	19
Cuyahoga	1,295,958	13858	10.69	1
Darke	52,205	310	5.94	44
Defiance	38,543	183	4.75	67
Delaware	160,865	909	5.65	50
Erie	77,323	562	7.27	22
Fairfield	141,318	964	6.82	28
Fayette	28,308	216	7.63	18
Franklin	1,118,107	9307	8.32	8
Fulton	42,562	216	5.07	61
Gallia	30,841	95	3.08	81
Geauga	95,029	435	4.58	70
Greene	154,656	773	5.00	63
Guernsey	40,409	210	5.20	57
Hamilton	842,369	6674	7.92	14
Hancock	74,204	436	5.88	46
Hardin	31,650	210	6.64	33
Harrison	15,506	81	5.22	56
Henry	28,931	146	5.05	62
Highland	42,653	351	8.23	9
Hocking	28,959	178	6.15	42

Holmes	41,369	109	2.63	87
Huron	59,801	396	6.62	34
Jackson	33,314	198	5.94	43
Jefferson	68,730	297	4.32	71
Knox	58,961	405	6.87	26
Lake	233,392	1517	6.50	37
Lawrence	62,609	260	4.15	74
Licking	156,985	1205	7.68	16
Logan	46,279	323	6.98	23
Lorain	302,260	2442	8.08	11
Lucas	441,910	4359	9.86	2
Madison	41,499	198	4.77	66
Mahoning	240,420	1836	7.64	17
Marion	65,248	531	8.14	10
Medina	169,832	961	5.66	49
Meigs	22,895	75	3.28	78
Mercer	40,888	142	3.47	77
Miami	101,038	590	5.84	48
Monroe	14,258	38	2.67	86
Montgomery	538,104	5194	9.65	3
Morgan	14,613	37	2.53	88
Morrow	34,520	261	7.56	21
Muskingum	85,333	563	6.60	35
Noble	14,096	38	2.70	84
Ottawa	41,084	273	6.64	31
Paulding	19,182	126	6.57	36
Perry	34,839	217	6.23	41
Pickaway	53,809	319	5.93	45
Pike	27,918	129	4.62	69
Portage	155,869	874	5.61	51
Preble	41,739	374	8.96	5
Putnam	34,635	104	3.00	82
Richland	125,679	862	6.86	27
Ross	75,398	416	5.52	53
Sandusky	60,997	321	5.26	55
Scioto	75,958	304	4.00	76
Seneca	56,705	316	5.57	52
Shelby	48,834	250	5.12	60
Stark	378,664	3017	7.97	13
Summit	543,487	4113	7.57	20
Trumbull	213,475	1481	6.94	25

Tuscarawas	91,398	389	4.26	73
Union	47,234	321	6.80	29
Van Wert	28,889	201	6.96	24
Vinton	13,372	43	3.22	80
Warren	204,390	1306	6.39	39
Washington	61,576	173	2.81	83
Wayne	113,554	462	4.07	75
Williams	38,378	199	5.19	58
Wood	125,399	582	4.64	68
Wyandot	22,471	98	6.39	40
Ohio	11,466,917	85,782	7.48	

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. As cited in the data note (p. 8), there were no federal cases counted for 2008.

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