

A REPORT FROM:

POLICY MATTERS OHIO

FORECLOSURE GROWTH IN OHIO 2006

ZACH SCHILLER
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AUTHORS AND CONTRIBUTORS

Zach Schiller, research director of Policy Matters Ohio, is the principal author of this report. Pam Rosado, outreach coordinator, oversaw the survey of county sheriffs. Policy Liaison Wendy Patton and interns Greg Claus and Quinton Cotton helped compile and analyze data from the survey.

A NOTE ON THE SHERIFF SURVEY

This report marks the third time Policy Matters Ohio has surveyed the state's county sheriff departments to find out how many foreclosed properties they put up for auction and ask other questions. We would like to thank the 76 sheriff departments that responded to the survey. Thanks also to Gretchen Beam at the Supreme Court of Ohio for sending foreclosure filing statistics the court had collected.

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.

Executive Summary

The number of Ohioans who lost their homes to foreclosure and sheriff sales continued to grow in 2005. Last year, there was one foreclosure filing for every 71 Ohio households.

Filings have quadrupled from a decade ago. Overall, according to data reported to the Ohio Supreme Court by common pleas court judges across the state, there were 63,996 new foreclosure filings in 2005, an increase of 8.45 percent from 2004. The increase, amounting to almost 5,000 more filings than the year before, follows smaller growth of 3 percent in both 2003 and 2004. Since foreclosures climbed rapidly in the 1990s, the number in 2005 represents at least a recent record.

Results from a Policy Matters Ohio survey of Ohio's county sheriff departments indicate that the number of foreclosed properties put up for sheriff sale also has continued to increase. Altogether, 71 counties representing 86.3 percent of the state's population reported 43,123 properties put up for sale. That represents a 4.6 percent increase in those counties from 2004 and a 21.3 percent increase from 2003, according to department responses. Sheriff sales grew in 56 out of the 71 counties between 2003 and 2005. The overall increases are not as great as those reported in the Policy Matters survey that covered 2001 through 2003. However, together with the increased pace of foreclosure filings, the survey reflects that stresses on homeownership in Ohio continue to grow.

The growth in foreclosure filings is widespread around the state. Filings grew last year in 60 of Ohio's 88 counties, and quadrupled in 61 counties between 1995 and 2005. Cuyahoga County ranked first in foreclosure filings per person last year. But while the problem is more concentrated in urban counties, it is common statewide. Counties with the greatest growth in 2005 were scattered across Ohio, and none of the 10 counties that saw the greatest relative foreclosure filing growth were on the list of those that grew the most in 2004.

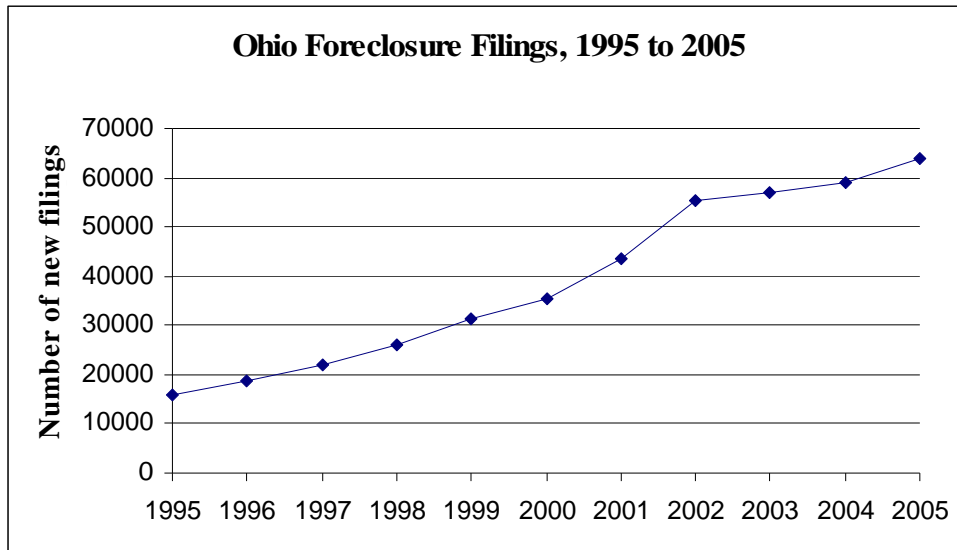
Among 50 sheriff departments that responded to the Policy Matters survey with numerical rankings on factors contributing to foreclosures, 31 ranked predatory lending first. Another 11 cited job loss/weak economy, while divorce or family break-up ranked third.

Last spring, the Ohio General Assembly passed legislation aimed at curbing predatory lending practices that have contributed to Ohio's foreclosures. The number of foreclosure filings and properties put up for sheriff sale will be among the benchmarks for assessing the law after it takes effect in January.

Foreclosure Growth in Ohio 2006

The number of Ohioans who lost their homes to foreclosure and sheriff sales continued to grow in 2005. Last year, there was one foreclosure filing for every 71 Ohio households.¹ Filings have quadrupled from a decade ago. Overall, according to data reported to the Ohio Supreme Court by common pleas court judges across the state, there were 63,996 new foreclosure filings in 2005, an increase of 8.45 percent from 2004.² The increase, amounting to almost 5,000 more filings than the year before, follows smaller growth of 3 percent in both 2003 and 2004. Since foreclosures climbed rapidly in the 1990s, the number in 2005 represents at least a recent record.

Losing one's home to foreclosure is one of the most financially devastating events that can befall a family. When families do lose a home, it is often neglected in the aftermath, hurting communities and raising costs for local government. Finding ways to reverse Ohio's rising proportion of homes in foreclosure, pegged in some reports as the highest in the country,³ is essential to protect consumers and communities. Figure 1 shows how foreclosure filings have increased in the state since 1995:



Source: Ohio Supreme Court

¹ This calculation is based on a U.S. Census Bureau estimate of the number of households in Ohio in 2004. See <http://factfinder.census.gov>.

² Data for 2005 was supplied to Policy Matters Ohio by the Ohio Supreme Court. Data from previous years originally obtained from the Supreme Court are republished from previous Policy Matters Ohio reports. See http://www.policymattersohio.org/Foreclosure_Growth_2005.htm. 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.

³ "Home Delinquency Rate Shows Increase," Noelle Knox and Barbara Hansen, *USA Today*, March 16, 2006, and "Ohio's Disgrace: No. 1 in Home Foreclosures," Geoff Dutton, *The Columbus Dispatch*, Sept. 18, 2005.

Results from a Policy Matters Ohio survey of Ohio's county sheriff departments indicate that the number of foreclosed properties put up for sheriff sale also has continued to increase. In all, 76 of the state's 88 sheriff departments responded to the biennial Policy Matters survey.⁴ Seventy-four counties that provided figures reported a total of 43,841 properties put up for sale in 2005.⁵ Sixty-six counties have provided data for each of the last three years, and another five that provided data for 2004 and 2005 also responded to the survey two years ago. Thus, it is possible to compare sheriff sales in 2003, 2004 and 2005 in 71 counties accounting for 86.3 percent of Ohio's population.⁶ Altogether, those counties reported 43,123 properties put up for sale. That represents a 4.6 percent increase in those counties from 2004 and a 21.3 percent increase from 2003, according to department responses. Sheriff sales grew in 56 out of the 71 counties between 2003 and 2005. The overall increases are not as great as those reported in the Policy Matters survey that covered 2001 through 2003. However, together with the increased pace of foreclosure filings, the survey reflects that stresses on homeownership in Ohio continue to grow.

Foreclosures are rising in all parts of Ohio. Last year, the number of new filings grew in 60 of the state's 88 counties. In 2005, Cuyahoga County became the leading county in the state in foreclosure filings per person. It switched places with Montgomery County, which had been No. 1 the year before and found itself in the No. 2 position in 2005.

Table 1 (see next page) shows the top 10 counties in Ohio ranked by foreclosure filings per person. Big urban counties dominate the list; five of the state's six biggest counties are included, and Franklin County just missed the list, ranking 11th. However, high foreclosure rates are not limited to the most populous counties. They are a stubborn problem also in Brown and Highland in Southwest Ohio, as well as Marion and Clark counties. In fact, eight of the top 10 were on last year's list of the same kind. One foreclosure was filed for every 122.1 people in Cuyahoga County, as well as one for every 135.2 people in Montgomery County and one for every 146 people in Summit County:

⁴ A preliminary version of this report and an update to that were issued previously. For more details on the methodology used for this study, see Methodology, p. 6.

⁵ Throughout this report, "sheriff sale" refers to a property being put up for sale. It may or may not result in the actual sale of the property. The 74 counties are listed in Table 7.

⁶ The three counties that provided 2005 data but are not included among the 71 are Fayette, Gallia and Richland. See Footnote 11. Data for previous years provided by individual counties is not always consistent with their reports in earlier surveys, Policy Matters has found. Overall, sheriff departments in the 62 counties that supplied 2003 data in each of the two surveys reported putting more properties up for sale in the current survey than they had cited when surveyed about the same year two years ago. See Methodology, p. 6.

County	2005 Population	2005 Filings	Population/Filing
Cuyahoga	1,335,317	10,935	122.1
Montgomery	547,435	4,050	135.2
Summit	546,604	3,744	146.0
Brown	44,398	300	148.0
Highland	42,818	286	149.7
Mahoning	254,274	1,692	150.3
Marion	65,932	433	152.3
Clark	142,376	925	153.9
Lucas	448,229	2,903	154.4
Hamilton	806,652	5,066	159.2

Source: Ohio Supreme Court, U.S. Census Bureau

None of the 10 counties that saw the greatest relative foreclosure filing growth in 2005 were on the list of those that grew the most in 2004. In fact, some of those that saw the largest relative increases in 2004 were near the bottom a year later. The changing list of counties where growth is greatest reflects the pervasiveness of the foreclosure problem, since nearly every county has seen major growth over the past decade. The counties that experienced the greatest growth last year were scattered across the state, from Erie in northern Ohio to Lawrence in the south. Of the 10, only Mahoning is a big urban county. Only Mahoning and Fayette ranked high in foreclosures per person. Table 2 shows Ohio counties with the greatest growth in foreclosure filings between 2004 and 2005:

County	2004 Filings	2005 Filings	Change 2004-2005
Erie	229	370	62%
Belmont	143	209	46%
Fulton	97	141	45%
Gallia	61	84	38%
Hancock	228	309	36%
Fayette	128	167	30%
Lawrence	174	223	28%
Ashland	189	238	26%
Tuscarawas	278	346	24%
Mahoning	1,367	1,692	24%

Source: Ohio Supreme Court

The state's 10 largest counties by population accounted for 64 percent of foreclosure filings in 2005, while they contain 53 percent of Ohio's population. Overall, they had one filing per 148.3 people, compared to 179.1 statewide. All of the state's 10 biggest counties have foreclosure rates that rank among the top 18 in the state. Foreclosure filing growth in these 10 counties of 9.5 percent was only slightly higher than in Ohio as a whole last year. The same pattern was true in 2004. Mahoning County led the growth among big counties in 2005, with a 24 percent increase. Cuyahoga, Hamilton, Summit, Franklin and Lorain all showed double-digit growth since a year earlier. Table 3 shows 2005 foreclosure filings in Ohio's 10 largest counties and increases since 2001:

Table 3 Foreclosures in Ohio's Largest Counties in 2005				
County	2001 Filings	2005 Filings	2001-2005 Change	Population / Foreclosure
Butler	1,370	2,032	48%	172.4
Cuyahoga	6,959	10,935	57%	122.1
Franklin	5,077	6,596	30%	165.4
Hamilton	3,080	5,066	64%	159.2
Lorain	1,111	1,656	49%	178.9
Lucas	1,807	2,903	61%	154.4
Mahoning	1,012	1,692	67%	150.3
Montgomery	3,152	4,050	28%	135.2
Stark	1,570	2,167	38%	175.6
Summit	2,525	3,744	48%	146.0
Totals	27,663	40,841	48%	148.3

Source: Ohio Supreme Court, U.S. Census Bureau

Foreclosure filings also are growing in Ohio's fastest-growing counties. Delaware and Warren counties ranked 16th and 13th, respectively, in foreclosure growth last year.

Foreclosure filings at least doubled in all but two of Ohio's counties between 1995 and 2005; in 78 counties, they at least tripled and in 61, quadrupled. Two counties – Fayette and Fulton – were among the top 10 in growth both last year and over the last 10 years. Fayette is among the 10 smallest Ohio counties, with 28,199 people. It also ranks 12th in foreclosures per person.

In its survey, Policy Matters Ohio asked sheriff departments to rank factors contributing to foreclosures in their counties. The list included: Predatory lending, job loss/weak economy, uninformed consumers, illness/medical problems, divorce or family break-up, or other, and departments were invited to add other relevant factors not mentioned. Of the 50 departments that responded with numerical rankings, 31 listed predatory lending as

the leading factor.⁷ Another 11 cited job loss/weak economy. Though only 4 departments cited divorce or family break-up as the leading factor, it was often cited as the No. 2 or No. 3 reason, making it the third top factor overall among those respondents. Uninformed consumers was cited as the No. 1 factor by just 3 sheriff departments and was ranked by most as the fourth- or fifth-leading factor, contradicting the idea that consumer education will provide the major solution to the foreclosure problem. Illness was cited least as a top factor among the five possible factors listed.⁸

Sheriff departments also were asked how big their backlog of properties to sell was compared to three years ago. The 51 departments that answered were split roughly in half between those who had seen no or modest change, and those who have seen backlogs grow.⁹ Fourteen departments said that they had seen major increases. Clearly, the growing number of sales has added to the workload for many departments. Some have added staff to take care of the additional work, while others have absorbed it with existing personnel. In a few instances, the added time spent on sales has reduced their ability to take care of other responsibilities. "Growth in sheriff sales have definitely impacted us," wrote one. "What you used to do one afternoon a week now affects 2 employees every day!"

Since the issuance of earlier versions of this report in spring 2006, the Ohio General Assembly has passed legislation aimed at reining in predatory lending. The number of foreclosure filings and properties put up for sheriff sale will be among the benchmarks for assessing the law, which becomes effective Jan. 1, 2007.

Tables 4 and 5 following the Methodology section on the next page show recent and 1995 data on foreclosure filings for all Ohio counties based on Ohio Supreme Court data, including rankings by growth rate and persons per foreclosure. Tables 6 and 7 show data on properties put up for sale by county sheriff departments, as reported in the Policy Matters survey.

⁷ Sheriff departments in another six counties simply checked one or more of the factors listed instead of ranking them. Two of the six checked only predatory lending and job loss. Among the 4 others, 3 cited divorce or family break-up, 2 job loss and one each, predatory lending and uninformed consumers. Four departments listed other reasons as contributors to foreclosures. Among them were gambling, credit card debts and "Loans given that should not have been processed. Not enough income from borrowers." A fourth department, ranking uninformed consumers and "other" together as its top factor, said: "In looking at the judgement amounts owed by most of the borrowers, and the appraised prices of most of the properties I get, it clearly shows lenders are allowing buyers to borrow more money than what the property is worth which I'm sure comes w/ a very large downpayment." In addition, one department responded that the factors were "unknown."

⁸ Foreclosures in general and predatory lending in particular received a good deal of attention in Ohio between February and June 2006, the period during which sheriff departments were responding to the survey. While conceivably this could have caused a greater number to cite that factor, predatory lending also was far and away the leading factor for foreclosures cited by sheriffs in our 2004 survey. See http://www.policymattersohio.org/Home_Insecurity_2004.htm

⁹ Another half dozen of the 51 did not answer the question directly.

Methodology

This study used 2003-2005 foreclosure filing data gathered and reported by the Ohio Supreme Court from every county's clerk of courts. Sheriff sales are carried out and documented by the sheriff's department in each Ohio county. These sales are not reported at the state level. We contacted the sheriff's department in every Ohio county, by mail and by telephone, to request the number of properties put up for sale in the years 2003, 2004 and 2005. We requested the number of properties put up for sale each year and the number actually sold. We also asked departments to rank factors they saw contributing to foreclosures in their counties; their backlog of properties to sell; whether the decline or growth in sales had financially impacted the department; where families of foreclosed houses go, and other thoughts they had on foreclosures in Ohio. Seventy-four counties provided data for 2005 on the number of properties put up for sale, representing 87.9 percent of the state's population.¹⁰ Data from the survey are included in Tables 6 and 7 of the report.

This study updates similar Policy Matters Ohio surveys conducted in 2002 and 2004. In the current survey, 66 counties provided data for 2003, 2004 and 2005. In 5 counties (Auglaize, Lake, Meigs, Mercer and Morgan) that provided 2004 and 2005 data but no or incomplete 2003 data, we have used numbers provided by those counties in the earlier Policy Matters survey to compare with those reported in the current survey.¹¹ Such counties, along with others that provided 2003 data in the earlier survey but not in the current one, are italicized in Table 6. In some instances, departments provided data in the 2006 survey that conflicted with what was provided in the earlier survey. In some counties the difference was substantial. In Table 6 we have identified with an asterisk those counties in which it was greater than 20 percent. Sheriffs are not required to track their sales of properties in any standard way, so some may have interpreted the survey differently than others or used different definitions in answering the two surveys.

The two surveys both obtained 2003 data from 62 of the same counties. For these counties, the current survey found 33,844 properties put up for sale, compared to 31,175 in the 2004 survey, or a 9 percent difference. We checked again with some of those counties that showed the largest differences, and used the 2006 data they provided. These changes, along with a difference in which counties responded between the two surveys, explain why some numbers from the two reports differ. However, the increase in properties put up for sale is substantial, whichever set of 2003 data is used.

The Policy Matters Ohio studies update previous research conducted in 2001 by Kent Smith of Euclid Community Concerns, reporting data on properties put up for sale from 1994 through 2000. Reports on previous Policy Matters surveys are available at <http://www.policymattersohio.org/publications.htm#foreclosures>

¹⁰ Athens and Holmes counties responded to the current survey, but did not include data on properties put up for sale in 2005.

¹¹ Two others, Fayette and Richland, provided 2005 data in the current report but not 2004 data. Thus, the 71 counties cited in the text of the report exclude them. Gallia County also is not included in the 71 counties, though it provided 2005 data, because we lack comparative data for 2003 and 2004.

Table 4
New Foreclosure Filings by Ohio County, 1995 and 2003-2005

County	1995 Filings	2003 Filings	2004 Filings	2005 Filings	Change 2004-2005	Rank in Growth, 2004-2005	Change 1995-2005	Rank in Growth, '95-'05
Adams	25	110	130	118	-9%	82	372%	43
Allen	164	551	531	591	11%	31	260%	68
Ashland	30	176	189	238	26%	8	693%	13
Ashtabula	111	587	610	586	-4%	73	428%	29
Athens	21	118	120	128	7%	41	510%	20
Auglaize	34	153	150	174	16%	18	412%	34
Belmont	40	173	143	209	46%	2	423%	32
Brown	62	246	277	300	8%	37	384%	42
Butler	447	1,853	1,952	2,032	4%	50	355%	49
Carroll	35	137	125	122	-2%	69	249%	70
Champaign	45	221	183	208	14%	22	362%	47
Clark	144	942	894	925	3%	52	542%	18
Clermont	182	776	796	812	2%	55	346%	53
Clinton	36	217	241	216	-10%	85	500%	21
Columbiana*	258	599	599	599	0%	61	132%	84
Coshocton	19	143	166	150	-10%	84	689%	14
Crawford	31	181	235	255	9%	36	723%	11
Cuyahoga	3,345	8,686	9,751	10,935	12%	26	227%	75
Darke	45	203	176	212	20%	14	371%	45
Defiance	22	133	123	120	-2%	71	445%	27
Delaware	130	402	410	481	17%	16	270%	65
Erie	75	306	229	370	62%	1	393%	41
Fairfield	110	505	621	622	0%	60	465%	25
Fayette	16	137	128	167	30%	6	944%	2
Franklin	1,459	6,072	5,940	6,596	11%	32	352%	51
Fulton	17	135	97	141	45%	3	729%	10
Gallia	42	79	61	84	38%	4	100%	86
Geauga	81	228	219	260	19%	15	221%	77
Greene	242	549	584	528	-10%	83	118%	85
Guernsey	50	208	196	183	-7%	79	266%	67
Hamilton	1,490	4,076	4,528	5,066	12%	29	240%	72
Hancock	84	200	228	309	36%	5	268%	66
Hardin	39	152	160	158	-1%	66	305%	59
Harrison	11	53	56	63	13%	25	473%	23
Henry	7	79	100	94	-6%	78	1243%	1
Highland	31	254	279	286	3%	54	823%	4
Hocking	37	131	113	123	9%	35	232%	73
Holmes	15	78	108	105	-3%	72	600%	17
Huron	30	248	224	251	12%	27	737%	9
Jackson	63	185	148	149	1%	59	137%	83
Jefferson	57	213	259	245	-5%	76	330%	57
Knox	195	235	254	265	4%	49	36%	88
Lake	301	783	864	918	6%	44	205%	78
Lawrence	42	182	174	223	28%	7	431%	28
Licking	89	781	798	862	8%	38	869%	3
Logan	69	224	242	271	12%	28	293%	64

Table 4
New Foreclosure Filings by Ohio County, 1995 and 2003-2005

County	1995 Filings	2003 Filings	2004 Filings	2005 Filings	Change 2004-2005	Rank in Growth, 2004-2005	Change 1995-2005	Rank in Growth, '95-'05
Lorain	413	1,465	1,510	1,656	10%	33	301%	60
Lucas	1,165	2,561	2,766	2,903	5%	48	149%	81
Madison	96	158	192	176	-8%	80	83%	87
Mahoning	321	1,443	1,367	1,692	24%	10	427%	31
Marion	92	414	395	433	10%	34	371%	46
Medina	140	581	536	607	13%	23	334%	54
Meigs	13	62	86	65	-24%	88	400%	37
Mercer	21	96	86	91	6%	45	333%	55
Miami	81	423	406	427	5%	47	427%	30
Monroe	12	27	34	34	0%	62	183%	80
Montgomery	949	4,220	4,002	4,050	1%	57	327%	58
Morgan	8	39	31	36	16%	17	350%	52
Morrow	54	233	192	194	1%	58	259%	69
Muskingum	78	371	412	395	-4%	74	406%	35
Noble	5	24	29	25	-14%	86	400%	38
Ottawa	42	139	127	145	14%	21	245%	71
Paulding	24	107	97	95	-2%	68	296%	63
Perry	26	192	161	195	21%	12	650%	16
Pickaway	29	188	221	219	-1%	65	655%	15
Pike	31	103	107	101	-6%	77	226%	76
Portage	143	550	535	617	15%	19	331%	56
Preble	96	248	228	234	3%	53	144%	82
Putnam	16	84	80	80	0%	63	400%	39
Richland	128	559	592	580	-2%	67	353%	50
Ross	74	310	366	293	-20%	87	296%	62
Sandusky	42	193	218	232	6%	42	452%	26
Scioto	63	289	277	312	13%	24	395%	40
Seneca	79	221	197	226	15%	20	186%	79
Shelby	44	219	208	203	-2%	70	361%	48
Stark	380	2,119	2,129	2,167	2%	56	470%	24
Summit	745	3,352	3,358	3,744	11%	30	403%	36
Trumbull	254	1,092	1,117	1,197	7%	40	371%	44
Tuscarawas	56	252	278	346	24%	9	518%	19
Union	26	189	223	237	6%	43	812%	5
Van Wert	18	120	139	147	6%	46	717%	12
Vinton	10	35	40	40	0%	64	300%	61
Warren	112	723	778	938	21%	13	738%	8
Washington	33	209	209	190	-9%	81	476%	22
Wayne	41	272	292	356	22%	11	768%	6
Williams	17	153	139	144	4%	51	747%	7
Wood	106	283	369	352	-5%	75	232%	74
Wyandot	14	65	67	72	7%	39	414%	33
Ohio	15,975	57,083	59,007	63,996	8%		301%	

* The Ohio Supreme Court confirmed that its reports from Columbiana County show 599 filings in 2003, 2004 and 2005. Judge David Tobin of the Columbiana County Court of Common Pleas told Policy Matters Ohio he was confident the numbers were accurate.

Table 5 Foreclosure Filing Rates in Ohio Counties, 2005				
County	2005 Population	2005 Filings	2005 Pop./Filing	2005 Rate Rank
Adams	28,454	118	241.1	49
Allen	106,234	591	179.8	21
Ashland	54,123	238	227.4	40
Ashtabula	103,221	586	176.1	16
Athens	62,062	128	484.9	87
Auglaize	47,242	174	271.5	62
Belmont	69,228	209	331.2	76
Brown	44,398	300	148.0	4
Butler	350,412	2,032	172.4	14
Carroll	29,388	122	240.9	48
Champaign	39,698	208	190.9	26
Clark	142,376	925	153.9	8
Clermont	190,589	812	234.7	42
Clinton	42,570	216	197.1	28
Columbiana*	110,928	599	185.2	25
Coshocton	36,945	150	246.3	52
Crawford	45,774	255	179.5	19
Cuyahoga	1,335,317	10,935	122.1	1
Darke	52,983	212	249.9	53
Defiance	39,112	120	325.9	74
Delaware	150,268	481	312.4	70
Erie	78,665	370	212.6	33
Fairfield	138,423	622	222.5	37
Fayette	28,199	167	168.9	12
Franklin	1,090,771	6,596	165.4	11
Fulton	42,955	141	304.6	69
Gallia	31,362	84	373.4	81
Geauga	95,218	260	366.2	80
Greene	151,996	528	287.9	67
Guernsey	41,123	183	224.7	38
Hamilton	806,652	5,066	159.2	10
Hancock	73,503	309	237.9	44
Hardin	32,032	158	202.7	30
Harrison	15,920	63	252.7	55
Henry	29,453	94	313.3	71
Highland	42,818	286	149.7	5
Hocking	29,009	123	235.8	43
Holmes	41,567	105	395.9	82
Huron	60,385	251	240.6	47
Jackson	33,526	149	225.0	39
Jefferson	70,599	245	288.2	68
Knox	58,398	265	220.4	35
Lake	232,466	918	253.2	56
Lawrence	63,112	223	283.0	65
Licking	154,806	862	179.6	20
Logan	46,580	271	171.9	13
Lorain	296,307	1,656	178.9	18

Table 5 Foreclosure Filing Rates in Ohio Counties, 2005				
County	2005 Population	2005 Filings	2005 Pop./Filing	2005 Rate Rank
Lucas	448,229	2,903	154.4	9
Madison	41,295	176	234.6	41
Mahoning	254,274	1,692	150.3	6
Marion	65,932	433	152.3	7
Medina	167,010	607	275.1	63
Meigs	23,232	65	357.4	79
Mercer	41,202	91	452.8	86
Miami	101,619	427	238.0	45
Monroe	14,698	34	432.3	84
Montgomery	547,435	4,050	135.2	2
Morgan	14,958	36	415.5	83
Morrow	34,322	194	176.9	17
Muskingum	85,579	395	216.7	34
Noble	14,156	25	566.2	88
Ottawa	41,583	145	286.8	66
Paulding	19,537	95	205.7	31
Perry	35,246	195	180.7	22
Pickaway	52,989	219	242.0	50
Pike	28,146	101	278.7	64
Portage	155,631	617	252.2	54
Preble	42,527	234	181.7	23
Putnam	34,928	80	436.6	85
Richland	127,949	580	220.6	36
Ross	75,197	293	256.6	58
Sandusky	61,676	232	265.8	60
Scioto	76,561	312	245.4	51
Seneca	57,483	226	254.3	57
Shelby	48,736	203	240.1	46
Stark	380,608	2,167	175.6	15
Summit	546,604	3,744	146.0	3
Trumbull	219,296	1,197	183.2	24
Tuscarawas	91,944	346	265.7	59
Union	45,751	237	193.0	27
Van Wert	29,154	147	198.3	29
Vinton	13,429	40	335.7	77
Warren	196,622	938	209.6	32
Washington	62,210	190	327.4	75
Wayne	113,697	356	319.4	73
Williams	38,688	144	268.7	61
Wood	123,929	352	352.1	78
Wyandot	22,813	72	316.8	72
Ohio	11,464,042	63,996	179.1	
* The Ohio Supreme Court confirmed that its reports from Columbiana County show 599 filings in 2003, 2004 and 2005. Judge David Tobin of the Columbiana County Court of Common Pleas told Policy Matters Ohio he was confident the numbers were accurate.				

Table 6
Sheriff Sales in Ohio Counties, 2003-2005

County	2003 Sales	2004 Sales	2005 Sales	2003-2004 Change	2004-2005 Change	2003-2005 Change	2003-2005 Rank in Growth
<i>Adams</i>	92	N/A	N/A	N/A	N/A	N/A	N/A
Allen	493	455	433	-7.7%	-4.8%	-12.2%	65
Ashland	135	132	165	-2.2%	25.0%	22.2%	26
Ashtabula	383	467	384	21.9%	-17.8%	0.3%	57
<i>Athens</i>	65	N/A	N/A	N/A	N/A	N/A	N/A
<i>Auglaize</i>	127	118	146	-7.1%	23.7%	15.0%	35
Belmont*	126	123	120	-2.4%	-2.4%	-4.8%	61
Brown	116	167	168	44.0%	0.6%	44.8%	10
Butler	1,344	1,682	1,771	25.1%	5.3%	31.8%	20
Carroll	100	112	100	12.0%	-10.7%	0.0%	58
Champaign	139	185	158	33.1%	-14.6%	13.7%	38
Clark	597	668	612	11.9%	-8.4%	2.5%	49
Clermont*	373	591	587	58.4%	-0.7%	57.4%	6
Clinton	126	137	168	8.7%	22.6%	33.3%	16
Columbiana*	347	418	461	20.5%	10.3%	32.9%	18
Coshocton	125	163	174	30.4%	6.7%	39.2%	14
<i>Crawford</i>	187	N/A	N/A	N/A	N/A	N/A	N/A
Cuyahoga	4,421	4,573	5,074	3.4%	11.0%	14.8%	36
Darke*	147	162	179	10.2%	10.5%	21.8%	28
Defiance	95	97	99	2.1%	2.1%	4.2%	45
Delaware	212	320	364	50.9%	13.8%	71.7%	3
Erie	201	214	337	6.5%	57.5%	67.7%	4
Fairfield*	386	507	556	31.3%	9.7%	44.0%	11
<i>Fayette</i>	103	N/A	63	N/A	N/A	-38.8%	72
Franklin	4,886	5,886	5,931	20.5%	0.8%	21.4%	30
Fulton	105	81	95	-22.9%	17.3%	-9.5%	64
Gallia	N/A	N/A	52	N/A	N/A	N/A	N/A
Geauga	177	181	185	2.3%	2.2%	4.5%	43
Greene	390	514	536	31.8%	4.3%	37.4%	15
<i>Guernsey</i>	120	N/A	N/A	N/A	N/A	N/A	N/A
Hamilton	3,098	3,922	3,979	26.6%	1.5%	28.4%	22
Hancock*	166	176	257	6.0%	46.0%	54.8%	8
<i>Hardin</i>	124	N/A	N/A	N/A	N/A	N/A	N/A
Harrison	39	41	48	5.1%	17.1%	23.1%	25
Henry	53	61	76	15.1%	24.6%	43.4%	12
Highland	208	223	245	7.2%	9.9%	17.8%	33
Hocking	103	78	98	-24.3%	25.6%	-4.9%	62
<i>Holmes</i>	48	N/A	N/A	N/A	N/A	N/A	N/A
Huron	196	230	200	17.3%	-13.0%	2.0%	51
<i>Jackson</i>	80	N/A	N/A	N/A	N/A	N/A	N/A
Jefferson*	158	228	165	44.3%	-27.6%	4.4%	44
Knox	193	195	271	1.0%	39.0%	40.4%	13
<i>Lake</i>	357	703	742	96.9%	5.5%	107.8%	2
<i>Lawrence</i>	98	N/A	N/A	N/A	N/A	N/A	N/A
Licking	780	799	862	2.4%	7.9%	10.5%	41
Logan	215	229	258	6.5%	12.7%	20.0%	32
Lorain*	1,221	1,271	1,474	4.1%	16.0%	20.7%	31

Table 6
Sheriff Sales in Ohio Counties, 2003-2005

County	2003 Sales	2004 Sales	2005 Sales	2003-2004 Change	2004-2005 Change	2003-2005 Change	2003-2005 Rank in Growth
Lucas*	2,484	2,742	2,493	10.4%	-9.1%	0.4%	56
Madison*	150	130	150	-13.3%	15.4%	0.0%	58
Mahoning	892	1,050	900	17.7%	-14.3%	0.9%	55
Marion	394	377	402	-4.3%	6.6%	2.0%	52
Medina	418	396	429	-5.3%	8.3%	2.6%	48
Meigs	98	67	76	-31.6%	13.4%	-22.4%	68
Mercer	91	85	53	-6.6%	-37.6%	-41.8%	73
Miami	328	391	400	19.2%	2.3%	22.0%	27
Monroe	14	17	38	21.4%	123.5%	171.4%	1
Montgomery	2,766	3,515	4,341	27.1%	23.5%	56.9%	7
Morgan	29	24	21	-17.2%	-12.5%	-27.6%	69
Morrow	135	120	172	-11.1%	43.3%	27.4%	24
Muskingum	264	314	339	18.9%	8.0%	28.4%	23
Noble	14	15	17	7.1%	13.3%	21.4%	29
Ottawa	135	156	113	15.6%	-27.6%	-16.3%	67
Paulding*	94	79	79	-16.0%	0.0%	-16.0%	66
Perry	149	185	165	24.2%	-10.8%	10.7%	40
Pickaway*	161	199	214	23.6%	7.5%	32.9%	17
Pike	156	107	104	-31.4%	-2.8%	-33.3%	70
Portage*	551	535	617	-2.9%	15.3%	12.0%	39
Preble	221	196	220	-11.3%	12.2%	-0.5%	60
Putnam	48	N/A	N/A	N/A	N/A	N/A	N/A
Richland	378	N/A	603	N/A	N/A	59.5%	5
Ross	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Sandusky	128	156	169	21.9%	8.3%	32.0%	19
Scioto	281	249	284	-11.4%	14.1%	1.1%	54
Seneca	160	181	243	13.1%	34.3%	51.9%	9
Shelby	173	192	180	11.0%	-6.3%	4.0%	46
Stark	1,282	2,058	1,666	60.5%	-19.0%	30.0%	21
Summit	2,469	N/A	N/A	N/A	N/A	N/A	N/A
Trumbull	704	616	806	-12.5%	30.8%	14.5%	37
Tuscarawas	255	243	265	-4.7%	9.1%	3.9%	47
Union	168	185	170	10.1%	-8.1%	1.2%	53
Van Wert	108	119	114	10.2%	-4.2%	5.6%	42
Vinton*	6	2	4	-66.7%	100.0%	-33.3%	70
Warren	506	N/A	N/A	N/A	N/A	N/A	N/A
Washington	139	N/A	N/A	N/A	N/A	N/A	N/A
Wayne	249	240	255	-3.6%	6.3%	2.4%	50
Williams	106	111	100	4.7%	-9.9%	-5.7%	63
Wood	171	N/A	N/A	N/A	N/A	N/A	N/A
Wyandot	40	52	46	30.0%	-11.5%	15.0%	34

* Reported 2003 sheriff sale number differed between 2004 survey and this survey by more than 20 percent

Figures reflect properties put up for sale. Italicized counties did not report complete 2003 data in this survey, so data from the previous Policy Matters Ohio survey were used. These include five counties (Auglaize, Lake, Meigs, Mercer and Morgan) that reported 2004 and 2005 data in the current survey, but not 2003 data. Two others, Fayette and Richland, reported 2005 data in the current survey, but not 2003 or 2004 data.

Table 7
Sheriff Sale Rates in 2005

County	2005 Population	2005 Sales	Population/ 2005 Sales	2005 Sales Rate Rank
Adams	28,454	N/A	N/A	N/A
Allen	106,234	433	245	22
Ashland	54,123	165	328	52
Ashtabula	103,221	384	269	34
Athens	62,062	N/A	N/A	N/A
Auglaize	47,242	146	324	50
Belmont	69,228	120	577	69
Brown	44,398	168	264	33
Butler	350,412	1,771	198	9
Carroll	29,388	100	294	44
Champaign	39,698	158	251	26
Clark	142,376	612	233	18
Clermont	190,589	587	325	51
Clinton	42,570	168	253	29
Columbiana	110,928	461	241	21
Coshocton	36,945	174	212	13
Crawford	45,774	N/A	N/A	N/A
Cuyahoga	1,335,317	5,074	263	32
Darke	52,983	179	296	45
Defiance	39,112	99	395	61
Delaware	150,268	364	413	62
Erie	78,665	337	233	18
Fairfield	138,423	556	249	25
Fayette	28,199	63	448	65
Franklin	1,090,771	5,931	184	7
Fulton	42,955	95	452	66
Gallia	31,362	52	603	70
Geauga	95,218	185	515	68
Greene	151,996	536	284	42
Guernsey	41,123	N/A	N/A	N/A
Hamilton	806,652	3,979	203	12
Hancock	73,503	257	286	43
Hardin	32,032	N/A	N/A	N/A
Harrison	15,920	48	332	53
Henry	29,453	76	388	59
Highland	42,818	245	175	3
Hocking	29,009	98	296	45
Holmes	41,567	N/A	N/A	N/A
Huron	60,385	200	302	47
Jackson	33,526	N/A	N/A	N/A
Jefferson	70,599	165	428	63
Knox	58,398	271	215	16
Lake	232,466	742	313	49
Lawrence	63,112	N/A	N/A	N/A
Licking	154,806	862	180	4
Logan	46,580	258	181	6
Lorain	296,307	1,474	201	11
Lucas	448,229	2,493	180	4

Table 7
Sheriff Sale Rates in 2005

County	2005 Population	2005 Sales	Population/ 2005 Sales	2005 Sales Rate Rank
Madison	41,295	150	275	40
Mahoning	254,274	900	283	41
Marion	65,932	402	164	2
Medina	167,010	429	389	60
Meigs	23,232	76	306	48
Mercer	41,202	53	777	72
Miami	101,619	400	254	30
Monroe	14,698	38	387	57
Montgomery	547,435	4,341	126	1
Morgan	14,958	21	712	71
Morrow	34,322	172	200	10
Muskingum	85,579	339	252	27
Noble	14,156	17	833	73
Ottawa	41,583	113	368	56
Paulding	19,537	79	247	23
Perry	35,246	165	214	15
Pickaway	52,989	214	248	24
Pike	28,146	104	271	37
Portage	155,631	617	252	27
Preble	42,527	220	193	8
Putnam	34,928	N/A	N/A	N/A
Richland	127,949	603	212	13
Ross	75,197	N/A	N/A	N/A
Sandusky	61,676	169	365	55
Scioto	76,561	284	270	36
Seneca	57,483	243	237	20
Shelby	48,736	180	271	37
Stark	380,608	1,666	228	17
Summit	546,604	N/A	N/A	N/A
Trumbull	219,296	806	272	39
Tuscarawas	91,944	265	347	54
Union	45,751	170	269	34
Van Wert	29,154	114	256	31
Vinton	13,429	4	3357	74
Warren	196,622	N/A	N/A	N/A
Washington	62,210	N/A	N/A	N/A
Wayne	113,697	255	446	64
Williams	38,688	100	387	57
Wood	123,929	N/A	N/A	N/A
Wyandot	22,813	46	496	67
Ohio	11,464,042	43,841	230*	

*The Ohio sheriff sales rate was calculated using the population in the 74 counties (10,076,902) that provided data on properties put up for sale in 2005.

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3631 PERKINS AVENUE, SUITE 4C - EAST • CLEVELAND, OHIO 44114 • 216/361-9801
COLUMBUS: 1372 GRANDVIEW AVE, SUITE 242 • COLUMBUS, OHIO 43212 • 614/486-4601

[HTTP://WWW.POLICYMATTERSOHIO.ORG/](http://www.policymattersohio.org/)



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