



CHRIS M. KETTEMAN
CHIEF DEPUTY

CHARMAINE MCGUFFEY
SHERIFF
HAMILTON COUNTY, OHIO

JUSTICE CENTER
ROOM 110
1000 SYCAMORE STREET
CINCINNATI, OHIO 45202-1336
(513) 946-6400
FAX: (513) 946-6402



KEVIN M. HORN
CHIEF OF STAFF

Development Committee
James M. Hoops, Chair
via email only: OHRDevelopmentCommittee@ohiohouse.gov

Testimony Opposing Ohio House Bill 458
Before the Ohio General Assembly

Chair, Vice Chair, Ranking Member, and Members of the Committee, thank you for the opportunity to provide written testimony. As the Sheriff of Hamilton County, I am writing to express our opposition to House Bill 458. Our office has administered foreclosure sales for decades. We approach this work as a core public responsibility—one that affects families, neighborhoods, and the stability of our communities. HB 458 would shift significant authority from elected, publicly accountable officials to private selling officers. Based on our experience, we believe this change would weaken, rather than strengthen, the foreclosure process in Ohio.

The importance of public oversight

Foreclosure sales are not ordinary commercial transactions. They are the final step in a court-ordered process that affects property rights, due process, and community trust. When these sales are conducted by the Sheriff's Office, they occur within a transparent, uniform, and publicly accountable framework. Every action is subject to statutory requirements, public scrutiny, and judicial oversight. HB 458 reduces this public accountability by expanding the use of private selling officers. Private entities are not bound by the same transparency standards, reporting obligations, or public-interest mission. For a process that directly affects citizens at one of the most difficult moments of their lives, maintaining public oversight is essential.

Loss of local control over a community-impacting function

Foreclosure activity has real consequences for neighborhoods, property values, and long-term community health. Local Sheriff's Offices understand these dynamics and administer sales with an awareness of their broader impact. Keeping foreclosure sales within the Sheriff's Office ensures that decisions are made by officials who are accountable to the public and who understand the local context in which these properties exist.

A proven, efficient, and reliable public process

Hamilton County has built a foreclosure and auction system that is efficient, predictable, and cost-effective. Our staff, procedures, and technology are already optimized for high-volume, accurate processing. We have demonstrated that a government-run system can be both effective and responsive. Introducing multiple private selling officers into this process risks inconsistency, variable quality, and

ANDREW BECKMAN
CHIEF TECHNOLOGY OFFICER
PHONE: 513-946-6400
FAX: 513-946-6402

MAJOR JACQUELINE REED
COMMUNITY AFFAIRS DIVISION
PHONE: 513-946-6400
FAX: 513-946-6402

MARVIETTE JOHNSON
DIRECTOR OF HUMAN RESOURCES
PHONE: 513-946-6600
FAX: 513-946-6616

MAJOR LAETITIA M. SCHULER
JAIL SERVICES DIVISION
PHONE: 513-946-8600
FAX: 513-946-6616

MAJOR JOHN LOEWENSTINE
COURT SERVICES DIVISION
PHONE: 513-946-6400
FAX: 513-946-5321

PETER J. STACKPOLE
LEGAL LIAISON
PHONE: 513-946-6400
FAX: 513-946-6402

MAJOR TONY ORUE
ENFORCEMENT DIVISION
PHONE: 513-825-1500
FAX: 513-595-8517

KYLA S. WOODS
DIRECTOR OF PUBLIC ENGAGEMENT
PHONE: 513-946-6400
FAX: 513-946-6402

unnecessary complexity. The current public system provides uniform standards and a single, reliable point of contact for courts, lenders, homeowners, and bidders.

Risks of inconsistent standards and consumer confusion

Sheriff's sales follow clear, uniform statutory procedures. Private selling officers may use different platforms, timelines, communication methods, and fee structures. This fragmentation increases the likelihood of errors, disputes, and confusion for homeowners and bidders—especially those already navigating a stressful legal process. A statewide foreclosure system should be consistent, predictable, and easy to understand. HB 458 moves Ohio in the opposite direction.

Potential for increased costs to homeowners and bidders

Private selling officers may charge additional fees or use auction platforms that impose buyer premiums. A public system, by contrast, is designed to minimize fees and operate at cost, not profit.

Maintaining continuity with the broader enforcement process

Foreclosure sales are intertwined with court orders, property security, deed transfer, and, when necessary, eviction procedures. Keeping these functions within the Sheriff's Office ensures continuity, reduces delays, and avoids complications that arise when multiple private actors are inserted into a judicial process.

Conclusion

The foreclosure process is a core public function that demands transparency, consistency, and accountability. The Hamilton County Sheriff's Office believes that our existing public system provides these qualities more effectively than a decentralized, privately administered model. For these reasons, we respectfully urge the Committee to reject House Bill 458. Thank you for your time and consideration.

Sincerely,


Sheriff Charmaine McGuffey