



**Opponent Testimony – House Bill 493
Ohio House Local Government Committee – May 20, 2026**

Submitted By:
Brad Cromes, Cuyahoga County Treasurer
Chair, Cuyahoga Land Bank; Past-President, County Treasurers Association of Ohio

Chair King, Vice Chair Kishman, Ranking Member Sims, and Members of the House Local Government Committee –

Thank you for the opportunity to provide testimony in opposition to House Bill 493. My name is Brad Cromes, and I have the pleasure of serving as Cuyahoga County Treasurer, Chair of the Cuyahoga Land Bank board, and Past-President of the County Treasurers Association of Ohio. I write today representing myself, my community, and my colleagues from around the state who are engaged in the work of managing property tax collections, assisting taxpayers who may be struggling, ensuring all taxpayers pay their fair share and preserving property values in our communities.

First, I want to express appreciation to Rep. Thomas and Rep. Troy for their efforts to address the impacts of rising property valuations and property taxes on Ohio's most vulnerable homeowners. It's a mission we share – and Cuyahoga County has gone to great lengths through our community outreach programming, Taxpayer Assistance Program, Financial Empowerment Center, and other means to do what we can to help taxpayers facing hardship get the help they need to reach financial stability.

With that said, in functionally sunseting tax lien certificate sales House Bill 493 would take important enforcement tools and treasurer discretion off the table at a time when our communities need them most, and indeed may harm our taxpayers by eliminating the additional opportunities for payment plans and property retention that tax lien certificate sales afford.

The collection of delinquent property taxes in Ohio is a statutory obligation of county treasurers.¹ The Ohio Revised Code affords treasurers a limited number of tools to accomplish this task, primarily relying on traditional treasurer-initiated tax foreclosure actions.² Tax foreclosures are very resource and time intensive processes, involving the engagement of treasurer's office staff, county prosecutors, and the court system over what is typically an 18- to 24 month period. As a result, the number of tax foreclosures a county can successfully pursue in a given year is relatively limited.³

Recognizing these limitations, the General Assembly passed HB 371 in 1998 to allow treasurers the option of expanding enforcement capacity by selling tax lien certificates to third party purchasers.⁴ Since that time, roughly half of Ohio's 88 counties have elected to utilize a tax lien certificate sale at one time or another.⁵

¹ See ORC 323.132 *et seq.* [Section 323.132 - Ohio Revised Code | Ohio Laws](#). Last accessed March 16, 2026.

² See [Section 323.25 - Ohio Revised Code | Ohio Laws](#) and [Section 5721.02 - Ohio Revised Code | Ohio Laws](#). Last accessed March 16, 2026.

³ As of the end of 2025, Cuyahoga County's delinquent tax population consisted of around 25,000 parcels and \$248 million in outstanding obligations. The Cuyahoga County Prosecutor's Office – one of the best staffed and professional in the state – can process roughly 2,500 tax foreclosure cases annually, or around 10% of this total.

⁴ See search-prod.lis.state.oh.us/api/v2/general_assembly_122/legislation/hb371/05_EN/pdf/. Last accessed March 16, 2026.

⁵ Finch Investment Group, a tax lien purchaser who last contracted with Cuyahoga County in 2018, put the number at 40 of Ohio's 88 counties as recently as 2023 in documents submitted in support of its responses to County-issued RFPs. Records on file with the Cuyahoga County Treasurer's Office.

These sales have resulted in hundreds of millions of dollars in delinquent tax obligations being returned to Ohio counties – and the schools, police and fire departments, road systems, and other local government services that rely on property tax revenue to function.⁶ These are funds that would likely not have been collectible by Ohio’s county treasurers but for the existence of tax lien certificate sales – and represent costs that otherwise would have been borne by Ohio taxpayers in the form of larger and more frequent property tax levies.

Early tax lien certificate sales in Ohio were not without controversy. A report issued by the Vacant and Abandoned Property Action Council (“VAPAC”) in Cuyahoga County in 2015⁷ highlighted a number of concerns the housing advocacy community had at that time with the practice of selling tax lien certificates, including the potential for homeowner hardship, speculation, and possible negative impacts on local efforts to build community like land banking. That report spurred collective community action in Cuyahoga County, including a move away from auction-style sales in favor of negotiated sales where more guardrails could be implemented, and the identification and enactment of reforms to improve the process and promote responsible engagement by third-party lien purchasers.⁸ As a result of our local reforms, VAPAC has become an advocate for tax lien certificate sales – used responsibly – as a tool to prevent blight and community deterioration.⁹ This Spring, VAPAC actively engaged with my office to vet a list of parcels for a potential tax lien certificate sale later this year, and is in dialogue with our chosen tax lien purchaser to ensure the voice of the community is heard and heeded in their collection efforts.

I share this history and case study from Cuyahoga County to illustrate that, while concerns about irresponsible tax lien certificate sales are valid and well-founded, Ohio’s county treasurers and the communities they serve have proven themselves capable of doing the work necessary to ensure that this tool is used correctly. HB 493, as currently constructed, would undermine that local work by instituting a “one size fits all” mandate on the process that is inconsistent with the wide variety of population demographics and needs in Ohio counties.

Eliminating sales on residential or agricultural parcels except in the case of owner-granted consent would neuter enforcement efforts on all but properties where an owner has effectively walked away, and drastically diminish the pool of properties potentially subject to sales. This will put additional strain on traditional tools incapable of meeting extra demand. It may ultimately result in additional blight in our communities from unpaid taxes, as well, placing higher burdens on municipalities for code enforcement, land banks for remediation, and police and fire services for crime prevention and arson response.

A final point: tax lien certificate sale agreements in Ohio uniformly require purchasers to make an effort to contact taxpayers when liens are sold, and to offer meaningful opportunities for payment plans. The interest on those plans is simple, as compared to the compounding interest that accrues when taxes remain unpaid and on our books. In many cases, a tax lien certificate payment plan with a third-party purchaser is a last chance opportunity taxpayers need to avoid the loss of property via foreclosure sale after they have exhausted available payment plans with our office.

In sum, while HB 493 is well intentioned, it will handcuff treasurers in their pursuit of their statutory obligations, prevent local communities from making enforcement decisions in a way that makes sense for

⁶ Figure derived from RFP responses from various prospective lien purchasers in Cuyahoga County 2018 – Present. Records on file with the Cuyahoga County Treasurer’s Office.

⁷ Ford, Frank. “Property Tax Delinquency and Tax Lien Sales in Cuyahoga County, Ohio.” Vacant and Abandoned Property Action Council. March 1, 2015. Issued to the Western Reserve Land Conservancy Thriving Communities Institute.

⁸ Among these were hiring additional staff for traditional enforcement efforts, improving taxpayer correspondence, institutionalizing better access to payment plans, and excluding certain properties from inclusion in sales. Exclusions include properties below a certain value threshold, properties on the Homestead exemption, and high-poverty areas within the County.

⁹ It is my understanding that VAPAC intends to submit opponent testimony of their own that will highlight their previous concerns and current position on tax lien certificate sales more fully.

their unique context, and may well result in eliminating opportunities that exist under current law for taxpayers to retain their properties – all while making blight that much more likely. I urge the Committee not to advance it.

Thank you again for the opportunity to testify, and for your continuing efforts to help Ohio communities address our challenges and build a brighter future. If I can answer any questions or provide additional information please do not hesitate to ask.

Respectfully Submitted,

A handwritten signature in black ink, appearing to be 'BC' with a flourish extending to the right.

Brad Cromes
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