



## Ohio Land Bank Association

### Opponent Testimony

### House Bill 493

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Chair King, Vice Chair Kishman, Ranking Member Sims, and Members of the House Local Government Committee, thank you for allowing me to provide Opponent testimony today.

My name is Shawn Carvin, and I serve as the Executive Director of the Ohio Land Bank Association (OLBA), a statewide nonprofit association representing Ohio's 71 county land banks. Land banks are county instrumentalities created under Ohio law to acquire, manage, and return tax-delinquent and abandoned properties to productive use. I appreciate the opportunity to appear today as an opponent of House Bill 493.

OLBA has been engaged with this bill since its introduction and has worked directly with the sponsors to raise our members' concerns. The amendment narrowing the bill's scope to agricultural parcels and owner-occupied primary residences was a meaningful step, and we appreciate the sponsors' willingness to engage. Even so, OLBA remains an opponent because the bill, as amended, still creates structural gaps that would limit land banks' ability to serve both their communities and the homeowners this legislation is intended to protect.

We want to be clear that OLBA is not here to defend tax lien investing. Tax certificates are an obligation the property owner already owes to the public, and the evidence from county treasurers across Ohio is that the large majority of potential tax certificate sales end in tax collection, not foreclosure. At a time when local governments are managing tighter budgets against growing community needs, eliminating a tool that has reliably returned delinquent revenue to counties, at no cost to the state, is a significant step. OLBA believes the more productive path is reforming how that tool is used and ensuring that the organizations best positioned to use it responsibly are not caught in the same prohibition as those with private interests.

For land banks, the ability to purchase tax certificates — primarily through negotiated sales under ORC 5721.33 — provides a streamlined pathway to acquire and remediate properties that would otherwise remain in limbo for years. Traditional tax foreclosure runs 18 to 24 months under the best circumstances, and in many of Ohio's counties, due to a lack of capacity and resources, the backlog is substantially longer. When a land bank holds the certificate, the objective is not interest accrual; it is moving the property in a productive direction. That distinction is meaningful and should inform how the committee treats land banks under this legislation.

More recently, some communities have extended this model in a direction directly relevant to this bill's goals. In Hamilton County, the Treasurer and the Hamilton County Land Bank/The Port collaborated to use tax lien certificates as a mechanism for relieving delinquent tax burdens on Cincinnati homeowners rather than as a foreclosure pathway. This is one example of a land bank that acquired the certificate and structured a workable, lower-cost resolution that kept families in their homes. This is precisely the kind of outcome this bill should be enabling, not inadvertently ending.



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The bill correctly identifies that owner-occupied primary residences deserve heightened protection from speculative tax certificate purchases. OLBA agrees with that premise. The problem is that the blanket prohibition draws no distinction between a private investor seeking profit and a land bank or local government seeking to help the homeowner. Both are treated identically, and the result is that a tool purpose-built for public benefit gets eliminated alongside the practice it was meant to distinguish itself from.

There are real situations in which a land bank acquiring a certificate on an owner-occupied property is the best available outcome for that homeowner, particularly where the homeowner is elderly, facing medical hardship, or otherwise unable to make traditional payment plans, and where a land bank can structure a resolution or connect the homeowner with assistance programs that keep the family in place. Prohibiting that option entirely, without any carve-out for public-interest actors, removes a tool that in the right hands helps rather than harms.

Ohio's land banks exist because the General Assembly recognized that conventional enforcement tools alone cannot address the scale and complexity of property tax delinquency and abandonment across this state. The tax certificate has been, for many land banks and treasurers, an effective mechanism in that toolkit, not only because it generates revenue, but because it gives communities an avenue to address vacant tax delinquent properties, while still being able to help homeowners where that assistance is needed.

OLBA supports meaningful reform of the tax certificate process. We agree with homeowner protections. But we also want to ensure that the communities doing the hardest work in Ohio's most distressed neighborhoods retain the tools to do it. We believe those goals are compatible, and we are ready to work with the sponsors and committee members to craft language that achieves both.

Chair King, Vice Chair Kishman, Ranking Member Sims, and Members of the House Local Government Committee, thank you again for allowing me the opportunity to speak on HB493 and I welcome any questions from the committee.

Sincerely,

Shawn Carvin  
Executive Director,  
Ohio Land Bank Association  
330-979-9594  
Scarvin@ohiolandbanks.org