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House Ways and Means Committee Proponent Testimony – H.B. 443 March 3, 2026

Chair Roemer, Vice Chair Thomas, Ranking Member Troy, and members of the House Ways and Means Committee, thank you for the opportunity to provide proponent testimony on House Bill 443, the Senior Protection from Foreclosure Act and the proposed amendment.

My name is Randy Kuvin, and I serve as the Warren County Treasurer. I am also a Certified Public Accountant. I appreciate the sponsors' thoughtful approach to balancing taxpayer protections with the fiscal responsibilities of counties and local governments.

As Treasurer, I am charged under Ohio law with collecting real estate and manufactured home taxes, administering delinquent tax collections, entering into payment plans, and, when necessary, initiating foreclosure or conducting tax certificate sales pursuant to Ohio Revised Code Chapter 5721. Foreclosure is always the last resort. In practice, especially with senior citizens, we exhaust every reasonable option before pursuing enforcement.

House Bill 443 reflects what many treasurers across Ohio already do informally: we work with seniors. We recognize that many elderly homeowners are living on fixed incomes, often in homes they have owned for decades, and that rapid increases in property values and taxes have created real hardship. In Warren County, when a senior demonstrates a good faith effort to pay, we routinely establish payment plans and, where possible, delay enforcement action.

As Representative Thomas stated in his sponsor testimony, we should be able to clearly say to our constituents that Ohio does not foreclose on seniors who are making a good faith effort to pay their property taxes. Under current law, we cannot definitively say that. The authority to foreclose exists, and although it is rarely used against seniors, it remains available. House Bill 443 provides clarity and certainty by creating a statutory safe harbor.

I also want to specifically reference the sponsor testimony of Representative Adam Mathews. Representative Mathews emphasized that this bill codifies what is already an informal practice in many counties: entering into payment plans for seniors who are struggling with rapidly increasing property taxes. He noted that many of these homeowners are on fixed incomes and have lived in their homes for much of their lives. From the perspective of a county treasurer, that description is accurate.

From an administrative standpoint, clarity is critical. Codifying this practice into statute provides uniformity across Ohio's 88 counties. It ensures consistent treatment of similarly situated taxpayers and gives seniors confidence that their home will not be taken so long as they are making a good faith effort to pay.

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The proposed amendment before the Committee strengthens the bill in two important respects.

First, it replaces the “some payment in the preceding month” standard with a more defined repayment requirement: for each year taxes are delinquent, the owner must pay at least 100% of the taxes due for the last year that was paid in full. From a treasurer’s perspective, this creates a measurable, objective benchmark. It moves the bill from a purely symbolic protection to a structured repayment framework that ensures meaningful progress toward resolving delinquency, while still protecting occupancy.

Second, the proposed amendment requires that the homestead either qualify for the continuing law homestead exemption or that the owner file a certification form with the county treasurer affirming eligibility. This is a prudent safeguard. It ties the foreclosure protection to an established eligibility structure or requires formal certification, ensuring the protection applies to true owner-occupied homesteads and providing clear documentation for county offices.

It is important to emphasize that this legislation does not forgive taxes. The lien remains. The taxes remain due. Local schools, townships, municipalities, libraries, and counties continue to rely on that revenue. The property must still contribute to the tax base. What changes is the enforcement mechanism. Under this bill, for qualifying seniors who are meeting the payment requirements, foreclosure and tax certificate sale are removed as remedies.

As a CPA and fiscal officer, I take seriously the fiscal implications of any change to tax enforcement. In my professional judgment, House Bill 443 with the proposed amendment appropriately balances compassion with accountability. It codifies best practices already used by many treasurers, establishes uniform statewide standards, and protects seniors who are making a good faith effort to pay.

On behalf of the residents of Warren County, I respectfully urge favorable consideration of House Bill 443 and the proposed amendment.

Thank you for the opportunity to testify. I would be pleased to answer any questions from the Committee.