



**Proponent Testimony – Senate Bill 102  
Ohio Senate Ways and Means Committee – Wednesday, June 11, 2025**

Submitted By:

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President, County Treasurers Association of Ohio; Chair, Cuyahoga County Land Reutilization Corporation

Chair Manning, Vice Chair Reynolds, Ranking Member Hicks-Hudson, and Members of the Senate Judiciary Committee –

Thank you for the opportunity to provide testimony in support of Senate Bill 102, also known as the Gus Frangos Act. My name is Brad Cromes, and I have the pleasure of serving as Cuyahoga County Treasurer, Chair of the Cuyahoga County Land Reutilization Corporation, and President of the County Treasurers Association of Ohio. I write today representing myself, my community, and my colleagues from around the state and our nation who are engaged in the work of redressing blight and returning vacant and tax delinquent properties to productive use.

As many of you know, this work was not always something Ohio communities were empowered to engage in – and as a result, when the housing and financial crisis of the early 2000s hit we were left with few tools to fight back. The results were devastating – nowhere more so than in Cuyahoga County, where mortgage foreclosures peaked at nearly 15,000 in 2007. These foreclosures impacted not just our County's urban core, but formerly very stable inner-ring suburbs and beyond. Tax collections dipped, and communities were left with vacant parcels carrying large delinquent balances and little hope of recovery.

Gus Frangos – in partnership with my predecessor Treasurer Jim Rokakis – recognized very early that without legislative intervention Cuyahoga County and communities all over Ohio would suffer an inescapable cycle of blight – and soon. Their tireless advocacy led to the passage of H.B. 294 in 2006 and, critically, S.B. 353 in 2008.

H.B. 294 empowered counties in Ohio, for the first time, to utilize expedited foreclosure to deal with the worst of the worst abandoned properties – but it was not enough, and left many issues created by blight unaddressed. Frangos and Rokakis again led the charge to bring a more muscular version of Michigan's county land banking law to Ohio in S.B. 353. The legislation was not so much a standalone bill as it was a "surgical amending and harmonizing of hundreds of sections of the Revised Code" to align tax foreclosure processes with land banking best practices.<sup>1</sup> The bill was "an incredibly complex and sophisticated masterpiece,"<sup>2</sup> and while it initially limited county land banks to Cuyahoga County within a year their value became obvious and the law was expanded to include all counties with populations over 60,000. Today, all Ohio counties are eligible to create a land bank, and as of this writing 70 of Ohio's 88 counties have done so.<sup>3</sup>

Ohio's county land bank legislation has become a model for the nation<sup>4</sup> - and the Gus Frangos Act builds on

<sup>1</sup> See p. 64, Rokakis, J. & Frangos, G. (2020). *The Land Bank Revolution: How Ohio's Communities Fought Back Against the Foreclosure Crisis*. Cleveland: Parafine Press.

<sup>2</sup> Frank Alexander, Sam Nunn Professor of Law, Emory University School of Law, 2015, as quoted p. 51 *Id.*

<sup>3</sup> See Ohio Land Bank Association. "About Us." <https://www.ohiolandbanks.org/about.html>. Last accessed June 10, 2025.

<sup>4</sup> See Center for Community Progress. "A History of Ohio Land Banking 2009-2021: From Legislation to Operation." June 6, 2022. <https://communityprogress.org/blog/a-history-of-ohio-land-banking/>. Last accessed June 10, 2025.

that reputation and legacy by thoughtfully updating Ohio's land banking laws to meet current needs. It incorporates more than 15 years of experience with land banking in Cuyahoga County and around the state of Ohio, in communities large and small, and includes improvements to the law suggested by Ohio's county treasurers, auditors, prosecutors, and commissioners – in addition to practitioners and land banking professionals themselves.

Most notably, the Gus Frangos Act clarifies Ohio's law and processes around administrative tax foreclosures, making explicit our state's alignment with the recent U.S. Supreme Court decision in *Tyler v. Hennepin County*. It ensures that surplus proceeds from foreclosure sales revert to the prior property owner, preserving in statute property owners' innate rights while still allowing our communities to address abandonment and vacancy responsibly.

In addition, the Gus Frangos Act explicitly allows county land banks to partner with townships for building demolitions and nuisance abatements – something of particular importance for rural parts of our state and a needed gap closing measure to put all of our communities on equal footing. The legislation makes clear that county land banks are tax exempt when holding property, facilitating transfers; modernizes publication rules; allows county land banks to undertake needed property inspections; removes outdated and duplicative legislative language, and more.

All told, the Gus Frangos Act is a fitting tribute to its namesake – and its passage will empower county land banks and the communities they serve to efficiently and effectively redress blight and create the preconditions for future growth. This legislation gives treasurers like me an even stronger partner in our work, provides land banking professionals with updated and improved tools, and builds on Ohio's status as a leader in the land banking movement nationally.

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. Please support the Gus Frangos Act – and if I can answer any questions or provide additional evidence of the transformative impact of land banks in Cuyahoga County please do not hesitate to ask.

Respectfully Submitted,



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