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H.B. 443
(with AM1652-2)
136th General Assembly

Fiscal Note & Local Impact Statement

[Click here for H.B. 443's Bill Analysis](#)

Version: In House Ways and Means

Primary Sponsors: Reps. D. Thomas and A. Mathews

Local Impact Statement Procedure Required: Yes

Kyuhan Choi, Economist

Highlights

- The bill prohibits counties from enforcing tax liens on owner-occupied homes meeting all of the following conditions: (1) the appraised market value is under \$750,000, (2) the senior citizen homeowner makes a tax payment equal to the amount paid in the last year in which the homestead's property tax bill was paid in full, and (3) the homestead either qualifies for the existing homestead exemption or is certified as eligible through a form filed with the county treasurer.
- The bill is likely to reduce property tax revenues for local governments by limiting foreclosures and tax certificates sales, but it has no fiscal effect on the state.

Detailed Analysis

The bill prohibits a county treasurer or prosecutor from enforcing a tax lien on an owner-occupied home when all of the following conditions are met: the homeowner is at least 65 years old, or a surviving spouse is at least 60 years old whose deceased spouse previously qualified; the home's true market value is less than \$750,000; the homeowner pays each year an amount equal to the amount paid in the last year in which the homestead's property tax bill was paid in full; and the homestead either qualifies for the existing homestead exemption or is certified as eligible through a form filed with the county treasurer.

The bill is expected to reduce property tax revenues for local governments, though the magnitude of the loss is uncertain since the volume of tax certificate sales and foreclosure actions varies with delinquency trends and collection practices. The Department of Taxation reports that residential property tax delinquencies and penalties totaled about \$872 million statewide for tax year 2024. The bill's eligibility criteria would apply to approximately 16% of Ohio residential properties, so \$135 million in delinquent taxes would potentially fall under the bill's restrictions.

Since only a small portion of these delinquent taxes would otherwise advance to foreclosure or tax-certificate sale, the actual revenue loss to local governments would be smaller. The bill has no fiscal effect on the state.

Synopsis of Fiscal Effect Changes

- The amendment (AM1652-2) reduces the bill's fiscal impact by tightening eligibility for protection from delinquent tax lien enforcement. By imposing a higher annual payment requirement and limiting eligibility to homesteads that meet the homestead exemption criteria, the amendment narrows the number of homeowners who qualify compared to the As Introduced version, leading to a smaller reduction in local property tax revenues.