Reviewed As To Form By
Legislative Service Commission

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136th General Assembly
Regular Session
2025-2026

Sub. S. B. No. 157

To amend sections 2305.06 and 2305.07 of the Revised Code to reduce the statute of limitations for bringing an action upon a written or oral contract.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF OHIO:

Section 1. That sections 2305.06 and 2305.07 of the Revised Code be amended to read as follows:

Sec. 2305.06. (A) Except as provided in sections 126.301, 1302.98, 1303.16, 1345.10, and 2305.04 of the Revised Code, an action upon a specialty or an agreement, contract, or promise in writing that does not specify a timeframe in which an action may be brought shall be brought within ~~six~~ four years after the cause of action accrued.

(B) Except as provided in division (C) of section 2305.07 and sections 126.301, 1302.98, 1303.16, 1345.10, and 2305.04 of the Revised Code, an action upon a specialty or an agreement, contract, or promise in writing may be brought within a period specified in writing in the specialty or agreement, contract, or promise in writing, with the specified period not to exceed thirty years from the accrual of the cause of action.

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Sec. 2305.07. (A) Except as provided in sections 126.301 and 1302.98 of the Revised Code, an action upon a contract not in writing, express or implied, shall be brought within ~~four~~ two years after the cause of action accrued.

(B) An action upon a liability created by statute other than a forfeiture or penalty shall be brought within six years after the cause of action accrued.

(C) Except as provided in sections 1303.16, 1345.10, and 2305.04 of the Revised Code, and notwithstanding divisions (A) and (B) of this section, section 1302.98, and division (B) of section 2305.03 of the Revised Code, an action arising out of a consumer transaction incurred primarily for personal, family, or household purposes, based upon any contract, agreement, obligation, liability, or promise, express or implied, including an account stated, whether or not reduced to writing or signed by the party to be charged by that transaction, shall be commenced within six years after the cause of action accrued. For purposes of this division, a cause of action accrues thirty calendar days after the date of the last charge or payment by, or on behalf of, the consumer, whichever is later.

Section 2. That existing sections 2305.06 and 2305.07 of the Revised Code are hereby repealed.

Section 3. Subject to Sections 4 and 5 of this act, sections 2305.06 and 2305.07 of the Revised Code, as amended by this act, apply to an action in which the cause of action accrues on or after the effective date of this section.

Section 4. For causes of action that are governed by section 2305.06 of the Revised Code and that accrued prior to the effective date of this section, the period of limitations is

four years from the effective date of this section or the expiration of the period of limitations in effect prior to the effective date of this section, whichever occurs first.

Section 5. For causes of action that are governed by division (A) of section 2305.07 of the Revised Code that accrued prior to the effective date of this section, the period of limitations is two years from the effective date of this section or the expiration of the period of limitations in effect prior to the effective date of this section, whichever occurs first.