

## Foreclosure Starts and Spillover Effects by County

	<u>2007 FC Starts</u>	<u>2008 FC Starts</u>	<u>Δ FC Starts 2007-08</u>	<u>Δ FC Starts 1998-2008</u>	<u>2008 FC per Capita</u>	<u>Spillover Effect</u>
NORTH CAROLINA	49,695	53,995	8.7%	224%	0.58%	\$ 851,125,236
Alamance	881	874	-0.8%	346%	0.60%	\$ 10,710,151
Alexander	162	143	-11.7%	225%	0.39%	\$ 554,928
Alleghany	31	48	54.8%	109%	0.43%	\$ -
Anson	105	107	1.9%	143%	0.43%	\$ 188,907
Ashe	93	83	-10.8%	419%	0.32%	\$ -
Avery	50	59	18.0%	90%	0.32%	\$ -
Beaufort	134	124	-7.5%	118%	0.27%	\$ -
Bertie	79	56	-29.1%	56%	0.28%	\$ -
Bladen	118	111	-5.9%	106%	0.34%	\$ -
Brunswick	493	892	80.9%	468%	0.86%	\$ 5,590,514
Buncombe	697	833	19.5%	194%	0.36%	\$ 23,543,327
Burke	414	438	5.8%	321%	0.49%	\$ 2,664,435
Cabarrus	1,104	1,206	9.2%	418%	0.71%	\$ 20,177,336
Caldwell	542	489	-9.8%	291%	0.61%	\$ 3,527,686
Camden	32	45	40.6%	137%	0.46%	\$ -
Carteret	203	311	53.2%	196%	0.49%	\$ -
Caswell	141	128	-9.2%	237%	0.54%	\$ -
Catawba	834	873	4.7%	337%	0.56%	\$ 10,286,972
Chatham	190	227	19.5%	285%	0.37%	\$ 662,019
Cherokee	102	159	55.9%	279%	0.58%	\$ -
Chowan	57	60	5.3%	131%	0.41%	\$ -
Clay	31	48	54.8%	269%	0.45%	\$ -
Cleveland	582	544	-6.5%	167%	0.56%	\$ -
Columbus	221	208	-5.9%	170%	0.38%	\$ -
Craven	333	393	18.0%	147%	0.40%	\$ -
Cumberland	1,651	1,678	1.6%	5%	0.53%	\$ 40,004,642
Currituck	140	205	46.4%	346%	0.84%	\$ 520,643
Dare	538	757	40.7%	359%	2.19%	\$ -
Davidson	811	883	8.9%	375%	0.56%	\$ -
Davie	200	171	-14.5%	338%	0.41%	\$ 700,060
Duplin	175	192	9.7%	149%	0.36%	\$ -
Durham	1,706	1,678	-1.6%	223%	0.65%	\$ 39,793,073
Edgecombe	430	339	-21.2%	161%	0.66%	\$ 2,211,071
Forsyth	1,982	2,221	12.1%	227%	0.65%	\$ 39,216,855
Franklin	600	613	2.2%	332%	1.06%	\$ 676,217
Gaston	1,470	1,538	4.6%	289%	0.75%	\$ 21,936,382
Gates	52	76	46.2%	407%	0.63%	\$ -
Graham	8	23	187.5%	360%	0.28%	\$ -
Granville	323	331	2.5%	231%	0.59%	\$ -
Greene	85	73	-14.1%	128%	0.34%	\$ 55,483
Guilford	3,421	3,954	15.6%	251%	0.84%	\$ 81,929,190
Halifax	169	171	1.2%	151%	0.31%	\$ -
Harnett	550	622	13.1%	97%	0.57%	\$ -
Haywood	300	252	-16.0%	204%	0.44%	\$ 2,501,091
Henderson	263	379	44.1%	208%	0.36%	\$ 8,530,708
Hertford	79	81	2.5%	189%	0.34%	\$ -
Hoke	197	234	18.8%	44%	0.53%	\$ 515,830
Hyde	16	22	37.5%	1000%	0.41%	\$ -
Iredell	930	978	5.2%	316%	0.63%	\$ -
Jackson	212	211	-0.5%	654%	0.57%	\$ -
Johnston	963	1,109	15.2%	393%	0.68%	\$ 4,759,385
Jones	51	42	-17.6%	83%	0.41%	\$ -

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Lee	265	241	-9.1%	221%	0.42%	\$ -
Lenoir	204	180	-11.8%	36%	0.31%	\$ -
Lincoln	461	471	2.2%	310%	0.63%	\$ -
Macon	88	153	73.9%	488%	0.34%	\$ -
Madison	62	78	25.8%	290%	0.23%	\$ 113,504
Martin	95	78	-17.9%	70%	0.38%	\$ -
McDowell	141	173	22.7%	158%	0.73%	\$ -
Mecklenburg	7,940	8,384	5.6%	331%	0.94%	\$ 276,758,114
Mitchell	49	62	26.5%	210%	0.39%	\$ -
Montgomery	101	114	12.9%	293%	0.41%	\$ -
Moore	196	240	22.4%	66%	0.28%	\$ -
Nash	479	563	17.5%	369%	0.60%	\$ 4,355,959
New Hanover	714	1,023	43.3%	199%	0.53%	\$ 56,833,049
Northampton	79	76	-3.8%	153%	0.36%	\$ -
Onslow	511	637	24.7%	51%	0.37%	\$ 7,199,363
Orange	258	301	16.7%	242%	0.23%	\$ 7,112,909
Pamlico	30	61	103.3%	259%	0.47%	\$ -
Pasquotank	162	247	52.5%	225%	0.59%	\$ -
Pender	239	323	35.1%	263%	0.62%	\$ 604,738
Perquimans	35	42	20.0%	133%	0.32%	\$ -
Person	236	223	-5.5%	298%	0.59%	\$ 481,840
Pitt	674	721	7.0%	161%	0.46%	\$ 9,907,234
Polk	61	75	23.0%	436%	0.39%	\$ -
Randolph	664	664	0.0%	267%	0.47%	\$ 4,264,453
Richmond	159	128	-19.5%	-2%	0.27%	\$ -
Robeson	438	437	-0.2%	105%	0.34%	\$ -
Rockingham	569	603	6.0%	219%	0.66%	\$ 2,608,584
Rowan	788	791	0.4%	210%	0.57%	\$ -
Rutherford	352	353	0.3%	227%	0.56%	\$ -
Sampson	271	248	-8.5%	202%	0.38%	\$ -
Scotland	157	146	-7.0%	135%	0.40%	\$ -
Stanly	225	241	7.1%	151%	0.41%	\$ -
Stokes	227	208	-8.4%	292%	0.45%	\$ 640,319
Surry	268	258	-3.7%	135%	0.35%	\$ -
Swain	31	39	25.8%	457%	0.28%	\$ -
Transylvania	86	117	36.0%	266%	0.38%	\$ -
Tyrrell	12	18	50.0%	200%	0.42%	\$ -
Union	1,085	1,247	14.9%	383%	0.65%	\$ 12,362,233
Vance	272	233	-14.3%	219%	0.53%	\$ -
Wake	4,461	4,745	6.4%	381%	0.55%	\$ 142,464,012
Warren	80	77	-3.8%	196%	0.39%	\$ -
Washington	45	50	11.1%	127%	0.38%	\$ -
Watauga	184	231	25.5%	91%	0.51%	\$ -
Wayne	492	539	9.6%	101%	0.47%	\$ 3,892,367
Wilkes	236	257	8.9%	213%	0.38%	\$ -
Wilson	397	403	1.5%	153%	0.51%	\$ -
Yadkin	117	142	21.4%	190%	0.37%	\$ 269,655
Yancey	48	62	29.2%	195%	0.33%	\$ -
			≥29% incr	≥337% incr	≥.60% incr	
			Top 21	Top 20	Top 20	

Population estimates: <http://demog.state.nc.us/>

Foreclosure information: NC Courts, Administrative Office of the Courts

CIVIL VCAP SP CASES WITH A FORE-FORECLOSURE ISSUE TYPE

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<i>Spillover effects : Subprime Spillover: Foreclosures Cost neighbors...</i>						
- no data because not included in a Metropolitan Statistical Area (MSA),						