


Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Income (2004-2008 Originations)


|  | | 2004 - 2008 Originations (First lien loans on owner-occupied properties) | | | |
|-----------------------------------------------------------------------------------|----------------------------------------------|---------------------------------------------------------------------------------|--------------------------------------------|-------------------------------------------------------|--------------------------------|
| | Name | Total HMDA Loans | Total Loans in Matched HMDA/LPS/BBx Sample | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures |
| Alabama | Birmingham-Hoover, AL | 140,112 | 97,362 | 7.0% | 6.3% |
| Arizona | Phoenix-Mesa-Scottsdale, AZ | 1,554,466 | 677,016 | 9.3% | 13.0% |
| | Tucson, AZ | 198,178 | 118,123 | 6.7% | 6.1% |
| California | Bakersfield, CA | 196,374 | 99,911 | 9.9% | 12.2% |
| | Fresno, CA | 165,335 | 89,836 | 10.0% | 10.2% |
| | Los Angeles-Long Beach-Glendale, CA | 2,118,017 | 975,834 | 8.9% | 6.8% |
| | Modesto, CA | 136,515 | 73,973 | 10.5% | 17.5% |
| | Oakland-Fremont-Hayward, CA | 878,602 | 348,000 | 8.3% | 9.0% |
| | Oxnard-Thousand Oaks-Ventura, CA | 237,020 | 103,594 | 8.1% | 7.0% |
| | Riverside-San Bernardino-Ontario, CA | 1,830,534 | 704,915 | 11.1% | 13.6% |
| | Sacramento--Arden-Arcade--Roseville, CA | 636,744 | 307,587 | 9.4% | 12.5% |
| | San Diego-Carlsbad-San Marcos, CA | 793,364 | 361,838 | 8.5% | 9.5% |
| | San Francisco-San Mateo-Redwood City, CA | 395,749 | 175,668 | 4.7% | 3.1% |
| | San Jose-Sunnyvale-Santa Clara, CA | 582,011 | 229,525 | 6.3% | 5.5% |
| | Santa Ana-Anaheim-Irvine, CA | 799,780 | 338,703 | 7.6% | 6.6% |
| | Santa Rosa-Petaluma, CA | 113,891 | 55,843 | 8.0% | 8.2% |
| | Stockton, CA | 183,865 | 94,217 | 10.8% | 17.6% |
| | Vallejo-Fairfield, CA | 122,329 | 60,283 | 11.0% | 13.8% |
| Colorado | Colorado Springs, CO | 119,921 | 78,921 | 4.4% | 6.1% |
| | Denver-Aurora, CO | 523,592 | 312,798 | 5.2% | 9.3% |
| Connecticut | Bridgeport-Stamford-Norwalk, CT | 143,310 | 89,705 | 8.3% | 3.0% |
| | Hartford-West Hartford-East Hartford, CT | 134,660 | 103,102 | 6.5% | 2.8% |
| | New Haven-Milford, CT | 110,416 | 79,409 | 8.6% | 3.8% |
| DC | Washington-Arlington-Alexandria, DC-VA-MD-WV | 1,416,371 | 707,075 | 6.6% | 6.7% |
| Delaware | Wilmington, DE-MD-NJ | 115,526 | 78,163 | 7.6% | 2.3% |

Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Income (2004-2008 Originations)



| | Name | Low-Income Neighborhood | | | Moderate-Income Neighborhood | | |
|-------------|----------------------------------------------|-------------------------|-------------------------------------------------------|--------------------------------|------------------------------|-------------------------------------------------------|--------------------------------|
| | | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures |
| Alabama | Birmingham-Hoover, AL | 0.9% | 12.9% | 13.5% | 10.8% | 12.3% | 13.2% |
| Arizona | Phoenix-Mesa-Scottsdale, AZ | 1.0% | 13.9% | 17.8% | 20.8% | 11.5% | 18.1% |
| | Tucson, AZ | 1.7% | 12.7% | 12.6% | 18.0% | 8.9% | 8.1% |
| California | Bakersfield, CA | 1.5% | 11.3% | 16.8% | 17.6% | 11.1% | 11.5% |
| | Fresno, CA | 1.7% | 12.2% | 16.4% | 19.7% | 11.5% | 11.4% |
| | Los Angeles-Long Beach-Glendale, CA | 2.9% | 11.3% | 9.5% | 18.4% | 10.4% | 8.2% |
| | Modesto, CA | 1.2% | 9.6% | 23.1% | 13.7% | 10.7% | 20.3% |
| | Oakland-Fremont-Hayward, CA | 4.8% | 11.0% | 17.0% | 15.2% | 10.9% | 13.8% |
| | Oxnard-Thousand Oaks-Ventura, CA | 1.1% | 11.2% | 10.4% | 15.3% | 10.2% | 12.2% |
| | Riverside-San Bernardino-Ontario, CA | 1.4% | 10.7% | 15.9% | 19.2% | 11.4% | 15.6% |
| | Sacramento--Arden-Arcade--Roseville, CA | 3.3% | 9.9% | 17.9% | 16.4% | 10.2% | 17.4% |
| | San Diego-Carlsbad-San Marcos, CA | 3.6% | 10.8% | 14.4% | 13.3% | 10.0% | 13.7% |
| | San Francisco-San Mateo-Redwood City, CA | 3.1% | 5.7% | 5.0% | 14.2% | 7.0% | 5.7% |
| | San Jose-Sunnyvale-Santa Clara, CA | 1.6% | 10.9% | 12.7% | 19.0% | 10.0% | 11.2% |
| | Santa Ana-Anaheim-Irvine, CA | 1.4% | 9.8% | 13.7% | 19.1% | 9.4% | 10.2% |
| | Santa Rosa-Petaluma, CA | NA | NA | NA | 5.0% | 9.9% | 12.2% |
| | Stockton, CA | 1.6% | 10.2% | 20.1% | 15.6% | 10.7% | 18.7% |
| | Vallejo-Fairfield, CA | 0.4% | 12.1% | 17.7% | 16.0% | 11.0% | 17.7% |
| Colorado | Colorado Springs, CO | 0.2% | 2.5% | 9.8% | 13.9% | 6.5% | 11.2% |
| | Denver-Aurora, CO | 2.3% | 5.4% | 15.2% | 17.5% | 7.0% | 16.3% |
| Connecticut | Bridgeport-Stamford-Norwalk, CT | 5.2% | 16.7% | 8.8% | 24.0% | 13.2% | 5.2% |
| | Hartford-West Hartford-East Hartford, CT | 3.3% | 13.0% | 7.7% | 11.9% | 11.6% | 5.3% |
| | New Haven-Milford, CT | 4.1% | 13.6% | 9.7% | 16.5% | 12.9% | 6.5% |
| DC | Washington-Arlington-Alexandria, DC-VA-MD-WV | 2.5% | 7.5% | 4.5% | 17.8% | 8.3% | 7.5% |
| Delaware | Wilmington, DE-MD-NJ | 1.1% | 14.7% | 5.7% | 14.3% | 10.3% | 3.3% |


Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Income (2004-2008 Originations)

|  | | Middle-Income Neighborhood | | | Higher-Income Neighborhood | | |
|-----------------------------------------------------------------------------------|----------------------------------------------|----------------------------|-------------------------------------------------------|--------------------------------|----------------------------|-------------------------------------------------------|--------------------------------|
| | | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures |
| | Name | | | | | | |
| Alabama | Birmingham-Hoover, AL | 40.2% | 8.0% | 6.9% | 48.1% | 4.9% | 4.1% |
| Arizona | Phoenix-Mesa-Scottsdale, AZ | 42.1% | 9.6% | 13.7% | 36.0% | 7.5% | 9.0% |
| | Tucson, AZ | 36.3% | 7.5% | 6.6% | 44.1% | 4.9% | 4.7% |
| California | Bakersfield, CA | 34.1% | 10.0% | 13.1% | 46.7% | 9.4% | 11.7% |
| | Fresno, CA | 36.1% | 10.6% | 10.8% | 42.4% | 8.6% | 8.9% |
| | Los Angeles-Long Beach-Glendale, CA | 34.4% | 9.9% | 8.3% | 44.3% | 7.5% | 4.9% |
| | Modesto, CA | 56.1% | 10.8% | 18.2% | 29.1% | 10.0% | 14.6% |
| | Oakland-Fremont-Hayward, CA | 43.4% | 9.5% | 10.3% | 36.6% | 5.5% | 4.3% |
| | Oxnard-Thousand Oaks-Ventura, CA | 46.5% | 8.6% | 7.6% | 37.0% | 6.4% | 4.1% |
| | Riverside-San Bernardino-Ontario, CA | 46.2% | 11.2% | 13.9% | 33.2% | 10.8% | 11.8% |
| | Sacramento--Arden-Arcade--Roseville, CA | 39.0% | 9.7% | 12.5% | 41.3% | 8.7% | 10.2% |
| | San Diego-Carlsbad-San Marcos, CA | 39.1% | 9.3% | 10.4% | 44.1% | 7.2% | 7.0% |
| | San Francisco-San Mateo-Redwood City, CA | 43.4% | 5.6% | 3.8% | 39.3% | 2.7% | 1.3% |
| | San Jose-Sunnyvale-Santa Clara, CA | 46.7% | 6.3% | 5.1% | 32.7% | 3.9% | 2.4% |
| | Santa Ana-Anaheim-Irvine, CA | 31.4% | 7.9% | 7.0% | 48.1% | 6.7% | 4.7% |
| | Santa Rosa-Petaluma, CA | 69.2% | 8.0% | 8.3% | 20.6% | 7.1% | 6.2% |
| | Stockton, CA | 34.1% | 10.4% | 16.7% | 48.7% | 11.2% | 17.8% |
| | Vallejo-Fairfield, CA | 53.5% | 11.0% | 13.6% | 30.0% | 11.0% | 12.0% |
| Colorado | Colorado Springs, CO | 52.2% | 4.6% | 6.4% | 33.7% | 3.4% | 3.6% |
| | Denver-Aurora, CO | 43.3% | 5.7% | 9.9% | 37.0% | 3.8% | 4.9% |
| Connecticut | Bridgeport-Stamford-Norwalk, CT | 35.4% | 7.4% | 2.3% | 35.4% | 4.6% | 1.3% |
| | Hartford-West Hartford-East Hartford, CT | 53.8% | 6.3% | 2.7% | 30.9% | 4.1% | 1.6% |
| | New Haven-Milford, CT | 52.6% | 8.6% | 3.5% | 26.8% | 5.3% | 1.7% |
| DC | Washington-Arlington-Alexandria, DC-VA-MD-WV | 46.3% | 7.3% | 7.9% | 33.3% | 4.7% | 5.0% |
| Delaware | Wilmington, DE-MD-NJ | 62.1% | 7.9% | 2.4% | 22.5% | 4.6% | 1.3% |


Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Income (2004-2008 Originations)

|  | | 2004 - 2008 Originations (First lien loans on owner-occupied properties) | | | |
|-----------------------------------------------------------------------------------|---------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------|-------------------------------------------------------|--------------------------------|
| | Name | Total HMDA Loans | Total Loans in Matched HMDA/LPS/BBx Sample | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures |
| Florida | Bradenton-Sarasota-Venice, FL | 119,137 | 76,818 | 17.1% | 8.3% |
| | Cape Coral-Fort Myers, FL | 156,984 | 82,678 | 16.5% | 18.9% |
| | Deltona-Daytona Beach-Ormond Beach, FL | 108,467 | 56,760 | 16.2% | 7.3% |
| | Fort Lauderdale-Pompano Beach-Deerfield Beach, FL | 513,754 | 260,521 | 19.4% | 10.0% |
| | Jacksonville, FL | 234,848 | 146,891 | 13.7% | 5.9% |
| | Miami-Miami Beach-Kendall, FL | 593,398 | 294,413 | 23.4% | 9.0% |
| | Orlando-Kissimmee, FL | 495,478 | 271,053 | 17.5% | 8.8% |
| | Palm Bay-Melbourne-Titusville, FL | 110,880 | 67,824 | 15.4% | 7.3% |
| | Port St. Lucie, FL | 116,259 | 56,094 | 18.7% | 10.8% |
| | Tampa-St. Petersburg-Clearwater, FL | 508,670 | 308,927 | 15.8% | 6.7% |
| | West Palm Beach-Boca Raton-Boynton Beach, FL | 283,486 | 162,802 | 18.8% | 7.2% |
| Georgia | Atlanta-Sandy Springs-Marietta, GA | 1,232,234 | 643,611 | 9.6% | 9.2% |
| Hawaii | Honolulu, HI | 94,672 | 67,077 | 4.8% | 2.0% |
| Idaho | Boise City-Nampa, ID | 157,166 | 82,876 | 6.2% | 6.4% |
| Illinois | Chicago-Naperville-Joliet, IL | 1,782,484 | 980,852 | 9.4% | 5.3% |
| | Lake County-Kenosha County, IL-WI | 204,648 | 111,139 | 7.7% | 4.6% |
| Indiana | Indianapolis-Carmel, IN | 270,929 | 178,240 | 7.5% | 6.3% |
| | Gary, IN | 90,795 | 62,439 | 9.6% | 4.5% |
| Iowa | Des Moines-West Des Moines, IA | 82,411 | 57,925 | 6.0% | 4.3% |
| Kentucky | Louisville/Jefferson County, KY-IN | 148,350 | 106,527 | 6.6% | 4.7% |
| Louisiana | New Orleans-Metairie-Kenner, LA | 112,926 | 83,453 | 9.1% | 4.2% |
| | Baton Rouge, LA | 79,444 | 56,083 | 7.4% | 2.7% |
| Massachusetts | Peabody-Essex, MA | 101,636 | 70,813 | 6.7% | 4.9% |
| | Boston-Quincy, MA | 248,403 | 170,767 | 6.5% | 3.9% |
| | Cambridge-Newton-Framingham, MA | 187,370 | 129,055 | 4.6% | 3.1% |
| | Worcester, MA | 91,767 | 69,684 | 7.9% | 5.5% |

Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Income (2004-2008 Originations)

|  | | Low-Income Neighborhood | | | Moderate-Income Neighborhood | | |
|-----------------------------------------------------------------------------------|---------------------------------------------------|-------------------------|-------------------------------------------------------|--------------------------------|------------------------------|-------------------------------------------------------|--------------------------------|
| | | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures |
| | Name | | | | | | |
| Florida | Bradenton-Sarasota-Venice, FL | 0.2% | 24.6% | 7.3% | 16.1% | 20.3% | 10.4% |
| | Cape Coral-Fort Myers, FL | 0.4% | 23.5% | 20.5% | 9.8% | 18.1% | 21.4% |
| | Deltona-Daytona Beach-Ormond Beach, FL | NA | NA | NA | 3.9% | 17.5% | 9.0% |
| | Fort Lauderdale-Pompano Beach-Deerfield Beach, FL | 1.8% | 20.7% | 14.4% | 21.5% | 21.5% | 11.7% |
| | Jacksonville, FL | 0.9% | 19.7% | 19.2% | 13.4% | 16.9% | 8.7% |
| | Miami-Miami Beach-Kendall, FL | 2.1% | 26.9% | 14.0% | 19.1% | 25.3% | 10.3% |
| | Orlando-Kissimmee, FL | 0.3% | 18.3% | 9.5% | 16.0% | 20.3% | 11.3% |
| | Palm Bay-Melbourne-Titusville, FL | 0.3% | 20.4% | 10.3% | 11.5% | 17.5% | 8.3% |
| | Port St. Lucie, FL | 0.5% | 22.6% | 9.9% | 2.9% | 20.3% | 9.5% |
| | Tampa-St. Petersburg-Clearwater, FL | 0.9% | 21.9% | 14.1% | 18.8% | 18.7% | 8.8% |
| | West Palm Beach-Boca Raton-Boynton Beach, FL | 1.8% | 25.1% | 13.2% | 21.9% | 23.4% | 9.0% |
| Georgia | Atlanta-Sandy Springs-Marietta, GA | 2.2% | 9.7% | 23.7% | 14.4% | 12.4% | 13.6% |
| Hawaii | Honolulu, HI | 0.5% | 4.2% | 1.4% | 15.6% | 4.8% | 2.0% |
| Idaho | Boise City-Nampa, ID | 0.3% | 9.5% | 12.6% | 13.5% | 6.8% | 7.1% |
| Illinois | Chicago-Naperville-Joliet, IL | 3.5% | 13.1% | 13.1% | 15.9% | 13.1% | 8.8% |
| | Lake County-Kenosha County, IL-WI | 1.2% | 14.3% | 12.8% | 18.3% | 12.1% | 8.6% |
| Indiana | Indianapolis-Carmel, IN | 1.5% | 12.8% | 18.4% | 11.7% | 12.2% | 13.1% |
| | Gary, IN | 0.5% | 18.4% | 19.3% | 10.2% | 16.5% | 11.5% |
| Iowa | Des Moines-West Des Moines, IA | 1.4% | 9.6% | 10.2% | 15.2% | 10.5% | 9.0% |
| Kentucky | Louisville/Jefferson County, KY-IN | 0.9% | 12.9% | 14.3% | 10.2% | 10.3% | 7.9% |
| Louisiana | New Orleans-Metairie-Kenner, LA | 2.4% | 12.0% | 8.8% | 11.7% | 11.2% | 5.9% |
| | Baton Rouge, LA | 1.4% | 14.8% | 6.2% | 7.5% | 13.6% | 5.0% |
| Massachusetts | Peabody-Essex, MA | 3.6% | 12.8% | 17.0% | 16.2% | 11.1% | 10.5% |
| | Boston-Quincy, MA | 3.6% | 8.2% | 7.6% | 18.7% | 9.3% | 7.6% |
| | Cambridge-Newton-Framingham, MA | 1.7% | 9.8% | 13.6% | 18.2% | 7.7% | 6.8% |
| | Worcester, MA | 2.4% | 12.9% | 13.7% | 14.1% | 11.5% | 10.4% |


Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Income (2004-2008 Originations)

|  | | Middle-Income Neighborhood | | | Higher-Income Neighborhood | | |
|-----------------------------------------------------------------------------------|---------------------------------------------------|----------------------------|-------------------------------------------------------|--------------------------------|----------------------------|-------------------------------------------------------|--------------------------------|
| | | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures |
| | Name | | | | | | |
| Florida | Bradenton-Sarasota-Venice, FL | 58.2% | 17.6% | 8.6% | 25.4% | 13.8% | 6.2% |
| | Cape Coral-Fort Myers, FL | 69.9% | 17.0% | 20.5% | 20.0% | 13.6% | 12.0% |
| | Deltona-Daytona Beach-Ormond Beach, FL | 75.9% | 16.8% | 7.4% | 16.5% | 13.0% | 5.7% |
| | Fort Lauderdale-Pompano Beach-Deerfield Beach, FL | 45.3% | 19.8% | 10.8% | 31.5% | 17.4% | 7.6% |
| | Jacksonville, FL | 55.7% | 14.6% | 5.9% | 30.0% | 10.4% | 4.2% |
| | Miami-Miami Beach-Kendall, FL | 38.3% | 24.3% | 9.4% | 40.3% | 21.5% | 7.8% |
| | Orlando-Kissimmee, FL | 50.3% | 18.2% | 9.2% | 33.4% | 15.2% | 6.9% |
| | Palm Bay-Melbourne-Titusville, FL | 58.7% | 16.4% | 8.0% | 29.6% | 12.5% | 5.5% |
| | Port St. Lucie, FL | 76.9% | 19.7% | 11.8% | 16.7% | 13.4% | 6.7% |
| | Tampa-St. Petersburg-Clearwater, FL | 44.0% | 16.1% | 6.5% | 36.3% | 13.7% | 5.5% |
| | West Palm Beach-Boca Raton-Boynton Beach, FL | 38.0% | 18.9% | 7.3% | 38.3% | 15.8% | 5.8% |
| Georgia | Atlanta-Sandy Springs-Marietta, GA | 46.6% | 11.1% | 10.0% | 36.7% | 6.5% | 5.6% |
| Hawaii | Honolulu, HI | 49.0% | 5.7% | 2.4% | 34.9% | 3.5% | 1.4% |
| Idaho | Boise City-Nampa, ID | 50.0% | 6.7% | 7.1% | 36.2% | 5.3% | 5.1% |
| Illinois | Chicago-Naperville-Joliet, IL | 43.1% | 10.6% | 5.5% | 37.5% | 6.0% | 2.9% |
| | Lake County-Kenosha County, IL-WI | 43.9% | 8.3% | 4.7% | 36.5% | 4.4% | 2.2% |
| Indiana | Indianapolis-Carmel, IN | 50.8% | 8.0% | 6.5% | 36.0% | 5.0% | 3.4% |
| | Gary, IN | 50.0% | 10.1% | 4.5% | 39.3% | 6.9% | 2.4% |
| Iowa | Des Moines-West Des Moines, IA | 52.4% | 6.2% | 4.1% | 31.0% | 3.2% | 2.2% |
| Kentucky | Louisville/Jefferson County, KY-IN | 51.0% | 7.5% | 5.3% | 37.9% | 4.3% | 2.7% |
| Louisiana | New Orleans-Metairie-Kenner, LA | 41.9% | 10.5% | 4.5% | 44.1% | 6.9% | 3.2% |
| | Baton Rouge, LA | 47.8% | 7.7% | 2.8% | 40.3% | 5.2% | 1.9% |
| Massachusetts | Peabody-Essex, MA | 54.0% | 6.5% | 4.0% | 26.1% | 3.8% | 1.5% |
| | Boston-Quincy, MA | 45.9% | 7.2% | 4.0% | 31.8% | 3.5% | 1.4% |
| | Cambridge-Newton-Framingham, MA | 53.4% | 4.6% | 2.6% | 26.8% | 2.0% | 0.9% |
| | Worcester, MA | 56.1% | 8.5% | 5.4% | 27.3% | 4.6% | 2.4% |

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|  | | 2004 - 2008 Originations (First lien loans on owner-occupied properties) | | | |
|-----------------------------------------------------------------------------------|-----------------------------------------|--------------------------------------------------------------------------|--------------------------------------------|-------------------------------------------------------|--------------------------------|
| | | Total HMDA Loans | Total Loans in Matched HMDA/LPS/BBx Sample | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures |
| | Name | | | | |
| Maryland | Baltimore-Towson, MD | 601,172 | 360,478 | 6.6% | 3.0% |
| | Bethesda-Frederick-Gaithersburg, MD | 344,185 | 174,086 | 6.6% | 4.3% |
| Michigan | Detroit-Livonia-Dearborn, MI | 290,100 | 170,016 | 11.2% | 22.4% |
| | Grand Rapids-Wyoming, MI | 93,784 | 65,089 | 6.4% | 11.5% |
| | Warren-Troy-Farmington Hills, MI | 410,114 | 277,749 | 7.1% | 10.8% |
| Minnesota | Minneapolis-St. Paul-Bloomington, MN-WI | 587,824 | 373,125 | 5.8% | 8.8% |
| Missouri | St. Louis, MO-IL | 569,656 | 342,071 | 5.7% | 5.7% |
| | Kansas City, MO-KS | 325,135 | 225,410 | 5.3% | 6.5% |
| North Carolina | Raleigh-Cary, NC | 189,361 | 116,190 | 5.0% | 2.7% |
| | Charlotte-Gastonia-Concord, NC-SC | 337,861 | 204,821 | 7.3% | 4.1% |
| Nebraska | Omaha-Council Bluffs, NE-IA | 96,130 | 71,370 | 5.0% | 4.2% |
| New Jersey | Camden, NJ | 207,267 | 145,437 | 9.3% | 1.9% |
| | Edison-New Brunswick, NJ | 375,314 | 245,370 | 8.3% | 1.8% |
| | Newark-Union, NJ-PA | 290,519 | 197,483 | 10.7% | 3.2% |
| New Mexico | Albuquerque, NM | 144,932 | 92,903 | 6.3% | 2.8% |
| Nevada | Las Vegas-Paradise, NV | 655,083 | 295,414 | 14.7% | 16.1% |
| New York | Albany-Schenectady-Troy, NY | 74,305 | 59,258 | 6.9% | 1.9% |
| | Buffalo-Niagara Falls, NY | 76,030 | 58,685 | 5.6% | 1.9% |
| | Nassau-Suffolk, NY | 430,244 | 256,515 | 13.2% | 2.4% |
| | Rochester, NY | 71,655 | 56,910 | 6.2% | 2.4% |
| | New York-White Plains-Wayne, NY-NJ | 945,862 | 595,090 | 9.7% | 1.9% |
| Ohio | Columbus, OH | 218,818 | 153,202 | 7.6% | 6.6% |
| | Cleveland-Elyria-Mentor, OH | 198,781 | 142,512 | 10.5% | 8.2% |
| | Dayton, OH | 88,521 | 67,631 | 7.6% | 6.5% |
| | Cincinnati-Middletown, OH-KY-IN | 245,072 | 178,020 | 7.4% | 5.8% |

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| | Name | Low-Income Neighborhood | | | Moderate-Income Neighborhood | | |
|----------------|-----------------------------------------|-------------------------|-------------------------------------------------------|--------------------------------|------------------------------|-------------------------------------------------------|--------------------------------|
| | | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures |
| Maryland | Baltimore-Towson, MD | 2.6% | 11.5% | 7.1% | 15.4% | 9.4% | 4.4% |
| | Bethesda-Frederick-Gaithersburg, MD | 0.7% | 7.2% | 4.9% | 19.6% | 8.7% | 6.4% |
| Michigan | Detroit-Livonia-Dearborn, MI | 2.2% | 15.0% | 37.9% | 18.2% | 15.8% | 40.4% |
| | Grand Rapids-Wyoming, MI | 1.2% | 9.7% | 26.1% | 13.6% | 8.7% | 21.5% |
| | Warren-Troy-Farmington Hills, MI | 0.7% | 12.5% | 27.2% | 15.2% | 10.5% | 18.7% |
| Minnesota | Minneapolis-St. Paul-Bloomington, MN-WI | 2.0% | 8.0% | 22.9% | 12.6% | 7.4% | 14.4% |
| Missouri | St. Louis, MO-IL | 1.9% | 11.8% | 18.1% | 14.9% | 9.7% | 12.0% |
| | Kansas City, MO-KS | 1.3% | 11.6% | 21.2% | 12.0% | 9.0% | 12.9% |
| North Carolina | Raleigh-Cary, NC | 0.6% | 8.7% | 6.1% | 9.5% | 8.4% | 5.4% |
| | Charlotte-Gastonia-Concord, NC-SC | 0.7% | 9.1% | 6.8% | 9.6% | 10.0% | 6.9% |
| Nebraska | Omaha-Council Bluffs, NE-IA | 0.6% | 11.3% | 14.0% | 15.6% | 9.3% | 8.3% |
| New Jersey | Camden, NJ | 1.4% | 17.2% | 3.6% | 8.3% | 12.3% | 2.9% |
| | Edison-New Brunswick, NJ | 1.9% | 11.2% | 2.6% | 14.5% | 11.6% | 2.9% |
| | Newark-Union, NJ-PA | 5.8% | 21.9% | 11.0% | 19.4% | 17.5% | 5.9% |
| New Mexico | Albuquerque, NM | 0.6% | 10.8% | 3.7% | 18.6% | 10.0% | 4.5% |
| Nevada | Las Vegas-Paradise, NV | 0.2% | 18.4% | 22.2% | 9.4% | 15.6% | 16.2% |
| New York | Albany-Schenectady-Troy, NY | 2.6% | 13.6% | 6.9% | 12.0% | 11.0% | 3.6% |
| | Buffalo-Niagara Falls, NY | 1.2% | 10.4% | 5.5% | 8.8% | 10.5% | 4.6% |
| | Nassau-Suffolk, NY | 0.4% | 23.6% | 6.3% | 18.5% | 19.4% | 4.2% |
| | Rochester, NY | 1.8% | 12.9% | 7.8% | 11.3% | 10.2% | 4.5% |
| | New York-White Plains-Wayne, NY-NJ | 2.9% | 15.8% | 3.1% | 14.8% | 14.1% | 3.1% |
| Ohio | Columbus, OH | 2.1% | 13.1% | 18.8% | 12.7% | 11.0% | 10.9% |
| | Cleveland-Elyria-Mentor, OH | 3.8% | 18.6% | 25.3% | 11.1% | 16.6% | 17.4% |
| | Dayton, OH | 0.8% | 15.3% | 19.9% | 12.3% | 12.4% | 13.0% |
| | Cincinnati-Middletown, OH-KY-IN | 1.4% | 11.0% | 11.9% | 13.1% | 10.2% | 9.4% |

Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Income (2004-2008 Originations)

|  | | Middle-Income Neighborhood | | | Higher-Income Neighborhood | | |
|-----------------------------------------------------------------------------------|-----------------------------------------|----------------------------|-------------------------------------------------------|--------------------------------|----------------------------|-------------------------------------------------------|--------------------------------|
| | | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures |
| | Name | | | | | | |
| Maryland | Baltimore-Towson, MD | 47.3% | 6.8% | 3.0% | 34.7% | 4.6% | 2.0% |
| | Bethesda-Frederick-Gaithersburg, MD | 55.2% | 7.2% | 4.7% | 24.6% | 3.6% | 1.7% |
| Michigan | Detroit-Livonia-Dearborn, MI | 40.0% | 12.9% | 25.0% | 39.6% | 7.1% | 10.8% |
| | Grand Rapids-Wyoming, MI | 57.7% | 6.9% | 11.6% | 27.5% | 4.3% | 5.5% |
| | Warren-Troy-Farmington Hills, MI | 53.8% | 7.3% | 10.6% | 30.3% | 5.0% | 6.9% |
| Minnesota | Minneapolis-St. Paul-Bloomington, MN-WI | 57.4% | 6.2% | 8.9% | 28.0% | 4.0% | 5.0% |
| Missouri | St. Louis, MO-IL | 52.8% | 5.8% | 5.3% | 30.3% | 3.2% | 2.5% |
| | Kansas City, MO-KS | 47.3% | 5.7% | 7.0% | 39.4% | 3.5% | 3.4% |
| North Carolina | Raleigh-Cary, NC | 63.7% | 5.5% | 3.0% | 26.2% | 2.4% | 1.0% |
| | Charlotte-Gastonia-Concord, NC-SC | 47.4% | 8.7% | 4.8% | 42.3% | 5.0% | 2.5% |
| Nebraska | Omaha-Council Bluffs, NE-IA | 47.9% | 5.0% | 4.1% | 35.9% | 2.9% | 2.3% |
| New Jersey | Camden, NJ | 66.1% | 9.9% | 2.0% | 24.2% | 6.4% | 1.3% |
| | Edison-New Brunswick, NJ | 55.7% | 8.7% | 1.8% | 27.9% | 5.7% | 1.1% |
| | Newark-Union, NJ-PA | 36.1% | 10.7% | 2.8% | 38.7% | 5.6% | 1.1% |
| New Mexico | Albuquerque, NM | 41.5% | 6.2% | 2.7% | 39.3% | 4.7% | 2.1% |
| Nevada | Las Vegas-Paradise, NV | 43.4% | 15.3% | 16.8% | 47.0% | 14.0% | 15.3% |
| New York | Albany-Schenectady-Troy, NY | 54.5% | 6.9% | 1.7% | 30.8% | 4.6% | 1.1% |
| | Buffalo-Niagara Falls, NY | 52.0% | 6.0% | 2.0% | 38.0% | 3.7% | 1.0% |
| | Nassau-Suffolk, NY | 64.5% | 12.8% | 2.2% | 16.5% | 7.6% | 1.0% |
| | Rochester, NY | 50.6% | 6.7% | 2.6% | 36.2% | 3.7% | 1.2% |
| | New York-White Plains-Wayne, NY-NJ | 28.2% | 12.1% | 2.5% | 54.0% | 6.9% | 1.2% |
| Ohio | Columbus, OH | 43.8% | 8.7% | 7.1% | 41.4% | 5.1% | 4.1% |
| | Cleveland-Elyria-Mentor, OH | 50.4% | 11.1% | 7.8% | 34.7% | 6.8% | 4.0% |
| | Dayton, OH | 51.0% | 8.3% | 6.7% | 35.9% | 4.7% | 3.5% |
| | Cincinnati-Middletown, OH-KY-IN | 50.6% | 8.2% | 6.3% | 35.0% | 4.9% | 3.5% |


Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Income (2004-2008 Originations)

|  | | 2004 - 2008 Originations (First lien loans on owner-occupied properties) | | | |
|-----------------------------------------------------------------------------------|------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------|-------------------------------------------------------|--------------------------------|
| | Name | Total HMDA Loans | Total Loans in Matched HMDA/LPS/BBx Sample | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures |
| Oklahoma | Tulsa, OK | 88,612 | 66,291 | 6.2% | 4.3% |
| | Oklahoma City, OK | 138,334 | 100,540 | 5.7% | 3.8% |
| Oregon | Portland-Vancouver-Beaverton, OR-WA | 454,963 | 274,083 | 5.9% | 3.6% |
| Pennsylvania | Philadelphia, PA | 525,321 | 345,671 | 6.2% | 1.9% |
| | Pittsburgh, PA | 172,258 | 133,862 | 6.1% | 3.2% |
| | Allentown-Bethlehem-Easton, PA-NJ | 102,161 | 75,620 | 8.0% | 2.6% |
| Rhode Island | Providence-New Bedford-Fall River, RI-MA | 212,485 | 148,678 | 8.1% | 5.8% |
| South Carolina | Charleston-North Charleston-Summerville, SC | 107,955 | 69,761 | 7.8% | 3.4% |
| | Columbia, SC | 88,939 | 60,803 | 7.6% | 3.7% |
| Tennessee | Nashville-Davidson--Murfreesboro--Franklin, TN | 275,990 | 169,626 | 6.2% | 4.3% |
| | Knoxville, TN | 85,679 | 60,468 | 5.3% | 4.8% |
| | Memphis, TN-MS-AR | 154,105 | 103,262 | 11.0% | 8.5% |
| Texas | Austin-Round Rock, TX | 225,878 | 145,322 | 4.2% | 3.5% |
| | Dallas-Plano-Irving, TX | 587,202 | 351,354 | 6.3% | 6.5% |
| | Fort Worth-Arlington, TX | 283,230 | 171,915 | 6.8% | 6.4% |
| | Houston-Sugar Land-Baytown, TX | 791,591 | 457,031 | 7.1% | 6.6% |
| | San Antonio, TX | 197,734 | 137,738 | 5.9% | 3.9% |
| Utah | Ogden-Clearfield, UT | 89,254 | 60,983 | 4.4% | 3.8% |
| | Salt Lake City, UT | 227,945 | 137,972 | 5.4% | 3.3% |
| Virginia | Richmond, VA | 204,776 | 140,845 | 6.0% | 3.4% |
| | Virginia Beach-Norfolk-Newport News, VA-NC | 313,740 | 207,577 | 5.1% | 3.2% |
| Washington | Seattle-Bellevue-Everett, WA | 673,897 | 361,270 | 6.2% | 2.8% |
| | Tacoma, WA | 171,898 | 107,075 | 7.8% | 4.5% |
| Wisconsin | Milwaukee-Waukesha-West Allis, WI | 211,745 | 140,106 | 6.6% | 4.3% |

Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Income (2004-2008 Originations)

| | | Low-Income Neighborhood | | | Moderate-Income Neighborhood | | |
|----------------|------------------------------------------------|-------------------------|-------------------------------------------------------|--------------------------------|------------------------------|-------------------------------------------------------|--------------------------------|
| | | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures |
| | Name | | | | | | |
| Oklahoma | Tulsa, OK | 0.4% | 16.5% | 8.8% | 10.5% | 9.3% | 8.4% |
| | Oklahoma City, OK | 0.6% | 9.1% | 8.1% | 13.9% | 8.7% | 7.2% |
| Oregon | Portland-Vancouver-Beaverton, OR-WA | 0.8% | 7.8% | 5.0% | 16.6% | 6.7% | 4.2% |
| Pennsylvania | Philadelphia, PA | 4.4% | 12.1% | 4.7% | 17.3% | 10.4% | 3.2% |
| | Pittsburgh, PA | 0.5% | 10.1% | 8.9% | 11.2% | 9.9% | 6.7% |
| | Allentown-Bethlehem-Easton, PA-NJ | 1.4% | 14.8% | 6.6% | 16.1% | 12.0% | 5.0% |
| Rhode Island | Providence-New Bedford-Fall River, RI-MA | 5.7% | 13.9% | 13.8% | 13.9% | 11.7% | 10.0% |
| South Carolina | Charleston-North Charleston-Summerville, SC | 1.0% | 10.6% | 4.6% | 7.4% | 10.7% | 4.1% |
| | Columbia, SC | 0.5% | 12.3% | 7.7% | 12.0% | 10.3% | 5.8% |
| Tennessee | Nashville-Davidson--Murfreesboro--Franklin, TN | 1.0% | 9.6% | 8.2% | 10.4% | 8.5% | 6.4% |
| | Knoxville, TN | 2.1% | 11.0% | 10.9% | 10.9% | 7.4% | 8.6% |
| | Memphis, TN-MS-AR | 1.9% | 17.5% | 22.0% | 11.6% | 18.3% | 15.4% |
| Texas | Austin-Round Rock, TX | 1.5% | 4.0% | 2.4% | 11.4% | 5.7% | 4.4% |
| | Dallas-Plano-Irving, TX | 1.1% | 10.1% | 12.2% | 11.7% | 10.3% | 10.4% |
| | Fort Worth-Arlington, TX | 1.0% | 11.8% | 12.1% | 9.7% | 9.2% | 9.2% |
| | Houston-Sugar Land-Baytown, TX | 1.4% | 7.5% | 9.3% | 12.9% | 9.4% | 8.3% |
| | San Antonio, TX | 0.3% | 10.6% | 8.8% | 12.8% | 10.3% | 6.8% |
| Utah | Ogden-Clearfield, UT | 0.7% | 8.4% | 8.7% | 12.8% | 5.2% | 6.8% |
| | Salt Lake City, UT | 0.2% | 6.0% | 3.1% | 13.5% | 5.9% | 4.0% |
| Virginia | Richmond, VA | 1.9% | 10.9% | 7.9% | 15.0% | 8.9% | 5.3% |
| | Virginia Beach-Norfolk-Newport News, VA-NC | 1.4% | 9.2% | 8.0% | 15.0% | 6.9% | 4.7% |
| Washington | Seattle-Bellevue-Everett, WA | 0.7% | 7.5% | 3.6% | 16.1% | 7.9% | 3.8% |
| | Tacoma, WA | 0.4% | 11.7% | 7.4% | 10.6% | 10.1% | 6.6% |
| Wisconsin | Milwaukee-Waukesha-West Allis, WI | 5.2% | 14.0% | 14.1% | 15.8% | 12.5% | 8.6% |

Metropolitan Area Rates of Completed Foreclosure and Serious Delinquency, by Neighborhood Income (2004-2008 Originations)

|  | | Middle-Income Neighborhood | | | Higher-Income Neighborhood | | |
|-----------------------------------------------------------------------------------|-------------------------------------------------|----------------------------|-------------------------------------------------------|--------------------------------|----------------------------|-------------------------------------------------------|--------------------------------|
| | | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures | Share of Loans | Percent 60+ Days Delinquent or in Foreclosure Process | Percent Completed Foreclosures |
| | Name | | | | | | |
| Oklahoma | Tulsa, OK | 42.4% | 7.1% | 4.8% | 46.6% | 4.6% | 3.0% |
| | Oklahoma City, OK | 39.8% | 6.1% | 4.1% | 45.7% | 4.3% | 2.5% |
| Oregon | Portland-Vancouver-Beaverton, OR-WA | 54.9% | 6.3% | 3.7% | 27.6% | 4.6% | 2.8% |
| Pennsylvania | Philadelphia, PA | 35.2% | 6.7% | 2.0% | 43.1% | 3.5% | 1.0% |
| | Pittsburgh, PA | 51.7% | 7.1% | 3.6% | 36.6% | 3.5% | 1.5% |
| | Allentown-Bethlehem-Easton, PA-NJ | 46.7% | 7.8% | 2.4% | 35.8% | 6.3% | 1.7% |
| Rhode Island | Providence-New Bedford-Fall River, RI-MA | 49.3% | 8.0% | 5.4% | 31.2% | 5.7% | 3.0% |
| South Carolina | Charleston-North Charleston-Summerville, SC | 52.2% | 8.5% | 3.8% | 39.4% | 6.1% | 2.6% |
| | Columbia, SC | 36.5% | 8.1% | 4.1% | 51.0% | 6.5% | 2.8% |
| Tennessee | Nashville-Davidson--Murfreeseboro--Franklin, TN | 61.9% | 6.9% | 4.8% | 26.7% | 3.7% | 2.0% |
| | Knoxville, TN | 57.5% | 5.8% | 5.0% | 29.5% | 3.3% | 2.5% |
| | Memphis, TN-MS-AR | 31.7% | 13.0% | 9.9% | 54.8% | 8.0% | 5.7% |
| Texas | Austin-Round Rock, TX | 47.6% | 5.4% | 4.7% | 39.5% | 2.4% | 1.7% |
| | Dallas-Plano-Irving, TX | 34.1% | 7.5% | 7.8% | 53.0% | 4.5% | 4.6% |
| | Fort Worth-Arlington, TX | 41.1% | 7.3% | 7.2% | 48.3% | 5.8% | 5.0% |
| | Houston-Sugar Land-Baytown, TX | 31.1% | 9.1% | 8.4% | 54.5% | 5.5% | 5.2% |
| | San Antonio, TX | 31.9% | 7.0% | 4.8% | 54.9% | 4.3% | 2.6% |
| Utah | Ogden-Clearfield, UT | 63.3% | 4.5% | 3.5% | 23.3% | 3.6% | 2.5% |
| | Salt Lake City, UT | 57.0% | 5.7% | 3.3% | 29.3% | 4.6% | 3.0% |
| Virginia | Richmond, VA | 48.3% | 6.6% | 3.6% | 34.8% | 3.6% | 1.9% |
| | Virginia Beach-Norfolk-Newport News, VA-NC | 46.7% | 5.4% | 3.2% | 36.9% | 3.9% | 2.4% |
| Washington | Seattle-Bellevue-Everett, WA | 56.9% | 6.5% | 2.9% | 26.4% | 4.6% | 1.9% |
| | Tacoma, WA | 64.7% | 8.0% | 4.5% | 24.3% | 6.4% | 3.5% |
| Wisconsin | Milwaukee-Waukesha-West Allis, WI | 45.8% | 6.2% | 3.6% | 33.1% | 3.3% | 1.7% |