



Washington, D.C. Metropolitan Area Foreclosure Monitor: County Profiles



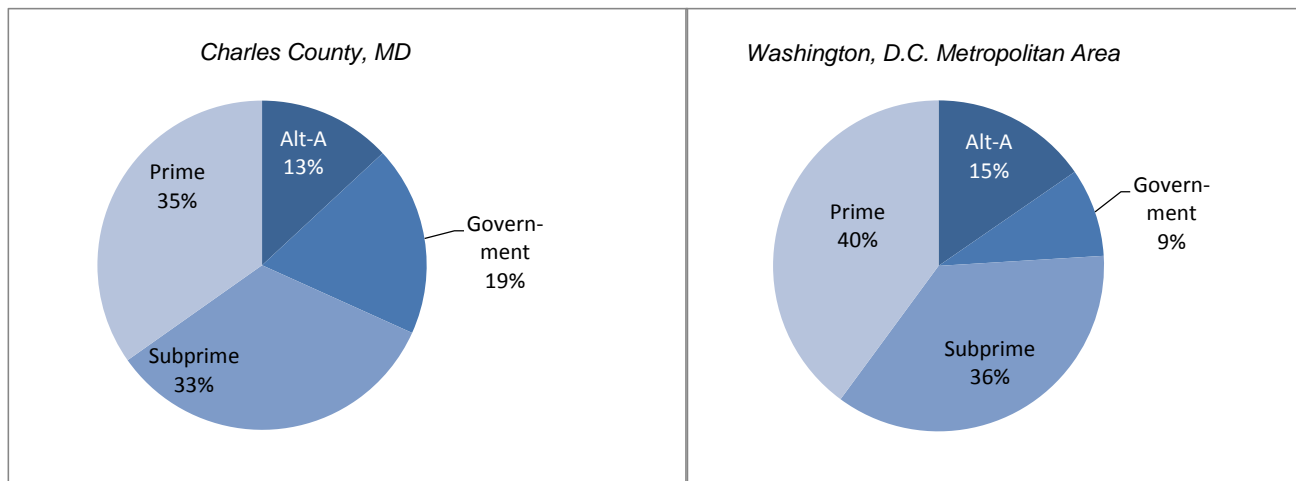
Charles County, MD September 2010

Key Mortgage Performance Indicators

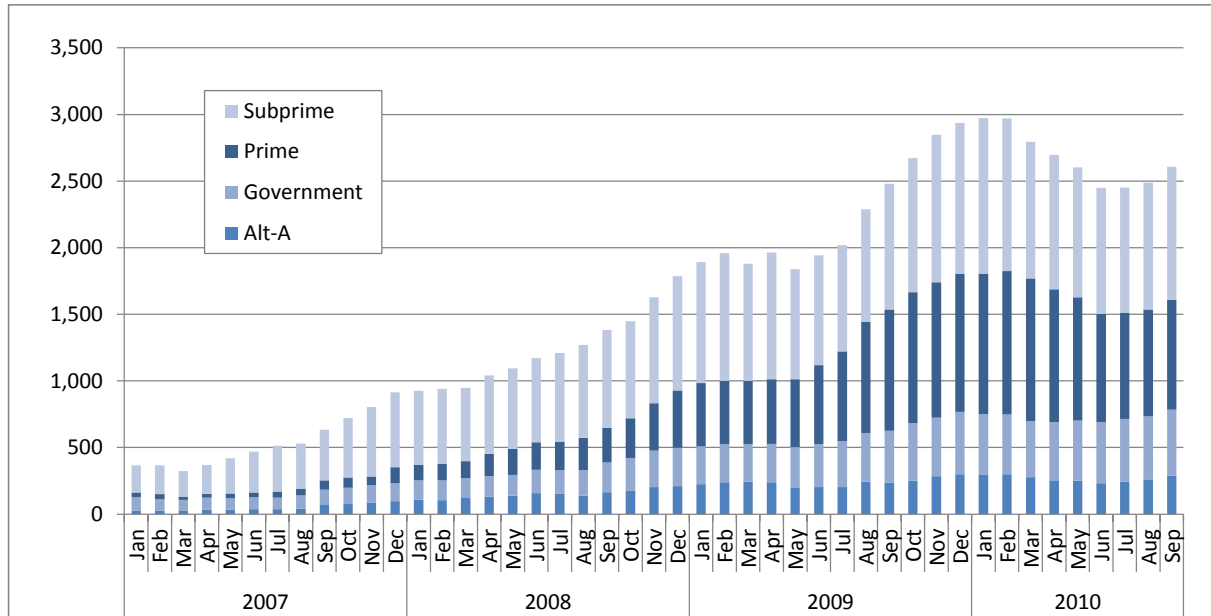
September 2010	Charles County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,000	27,700
Percent of Loans	2.8	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	5,000	98,700
Percent of Loans	13.3	8.1
Pct. Point Change Since 9/2009	-0.4	-0.4
Pct. Point Change Since 9/2008	2.8	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	2,600	50,900
Percent of Loans	6.9	4.2
Pct. Point Change Since 9/2009	0.3	-0.1
Pct. Point Change Since 9/2008	3.2	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	8	91
Percent of ZIP Codes	72.7	38.7

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, September 2010



Number of First-lien Mortgages 90 or More Days Delinquent, Charles County, MD



Seriously delinquent mortgages are those that are 90 days or more past due and not in the foreclosure inventory. Only areas with more than 500 loans are included in the delinquency analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

CHARLES COUNTY, MD TOP ZIP CODES BY SERIOUS DELINQUENCY RATE September 2010		
ZIP Code	Area	Percent
	<i>Charles County, MD</i>	6.9
	<i>Metropolitan Area</i>	4.2
20616	Bryans Road	9.5
20640	Indian Head	8.8
20602	Waldorf	8.5
20601	Waldorf	7.8
20695	White Plains	7.3
20603	Waldorf	6.9
20664	Newburg	6.8
20677	Port Tobacco	5.6
20637	Hughesville	5.4
20662	Nanjemoy	4.4

Data presented for real estate owned (REO) properties compare the relative rate of REO in a ZIP code with the average REO Rate in all ZIP codes. Only areas with more than 500 loans are included in the REO analysis. See the *Foreclosure Monitor Technical Appendix* for details about the indicator.

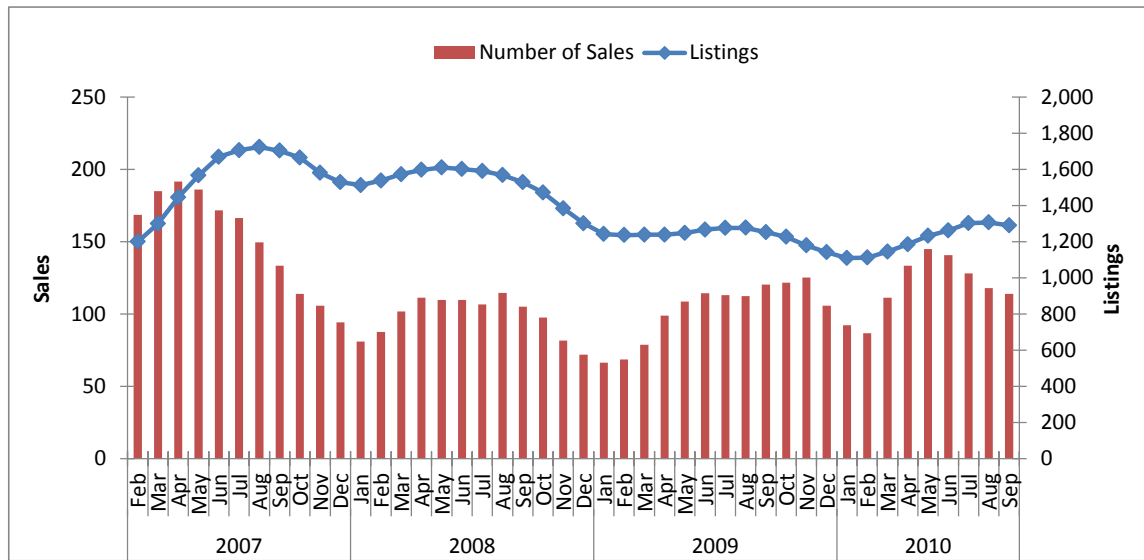
CHARLES COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
20616	Bryans Road	High
20640	Indian Head	High
20602	Waldorf	High
20601	Waldorf	High
20603	Waldorf	High
20695	White Plains	High
20662	Nanjemoy	High
20677	Port Tobacco	High
20637	Hughesville	Moderate
20646	La Plata	Moderate

Key Sales Market Indicators, Charles County, MD

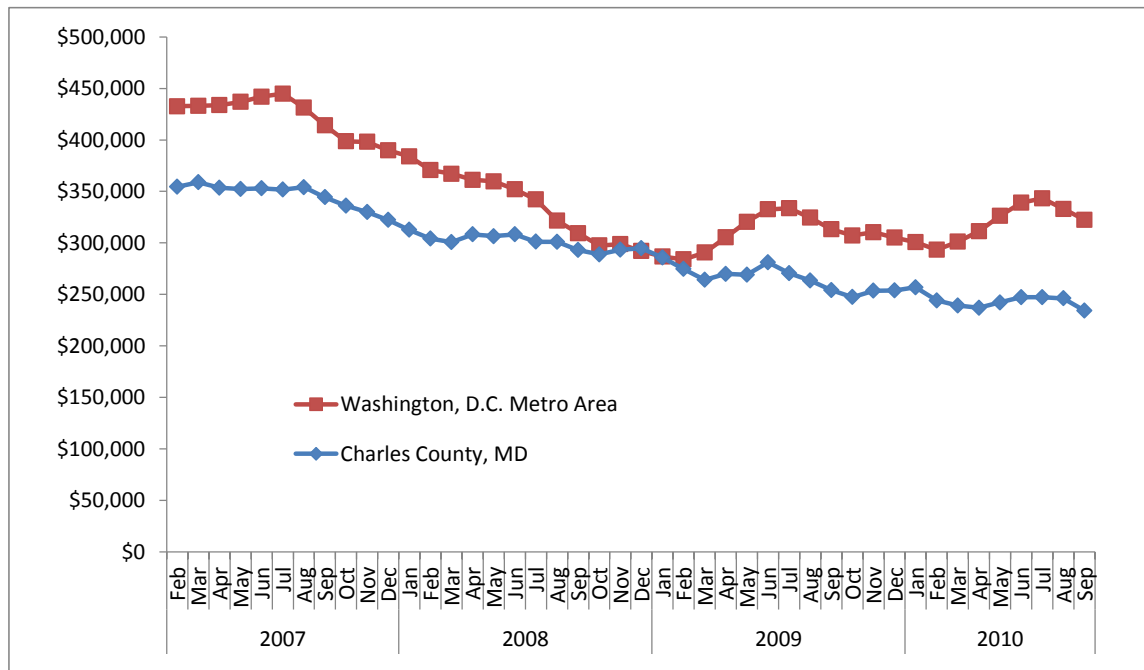
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	148	119	119	118	-20.3	-0.8	-0.8
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$196,694	\$346,954	\$254,713	\$247,500	25.8	-28.7	-2.8
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	40	50	45	47	19.0	-5.9	4.6
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	216	368	256	222	2.8	-39.7	-13.3
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	802	1,737	1,274	1,294	61.3	-25.5	1.6
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	5.4	14.6	10.7	11.0	102.4	-24.9	2.4
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Charles County, MD



Adjusted Median Sales Price: Three-Month Averages, Charles County, MD and Metro Area
 Prices in September 2010 dollars



This publication was funded through a grant from Fannie Mae. Electronic versions of the Foreclosure Monitor and its Technical Appendix are available online at www.mwcog.org and www.NeighborhoodInfoDC.org. To learn more about foreclosure prevention activities in the region, visit the Capital Area Foreclosure Network (CAFN) at www.CAFN.org.

The views expressed are those of the authors and should not be attributed to the Urban Institute, Metropolitan Washington Council of Governments, Fannie Mae, their trustees, or their funders.