



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



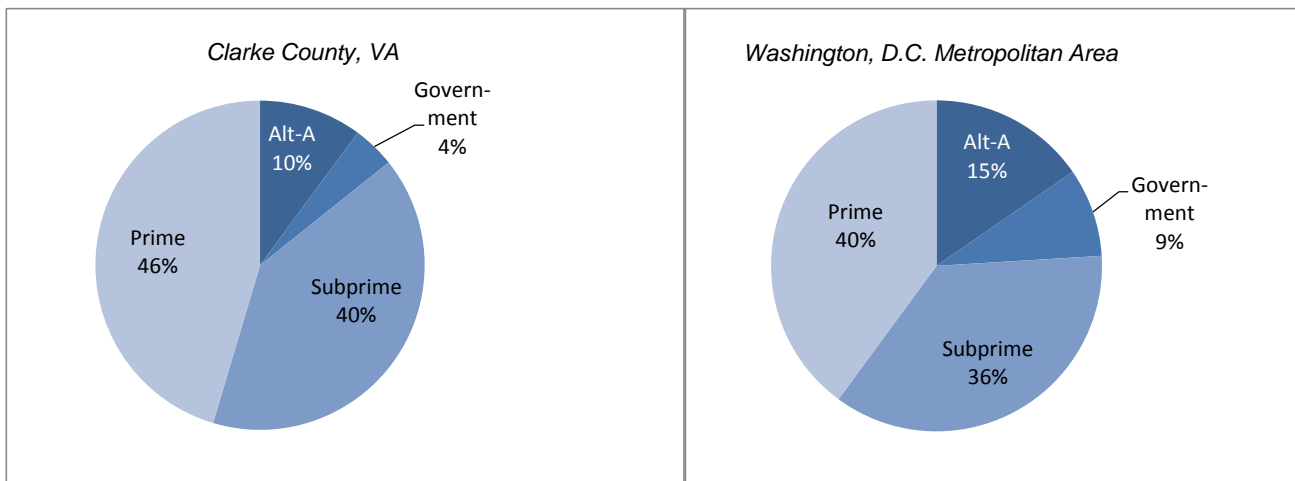
## Clarke County, VA September 2010

### Key Mortgage Performance Indicators

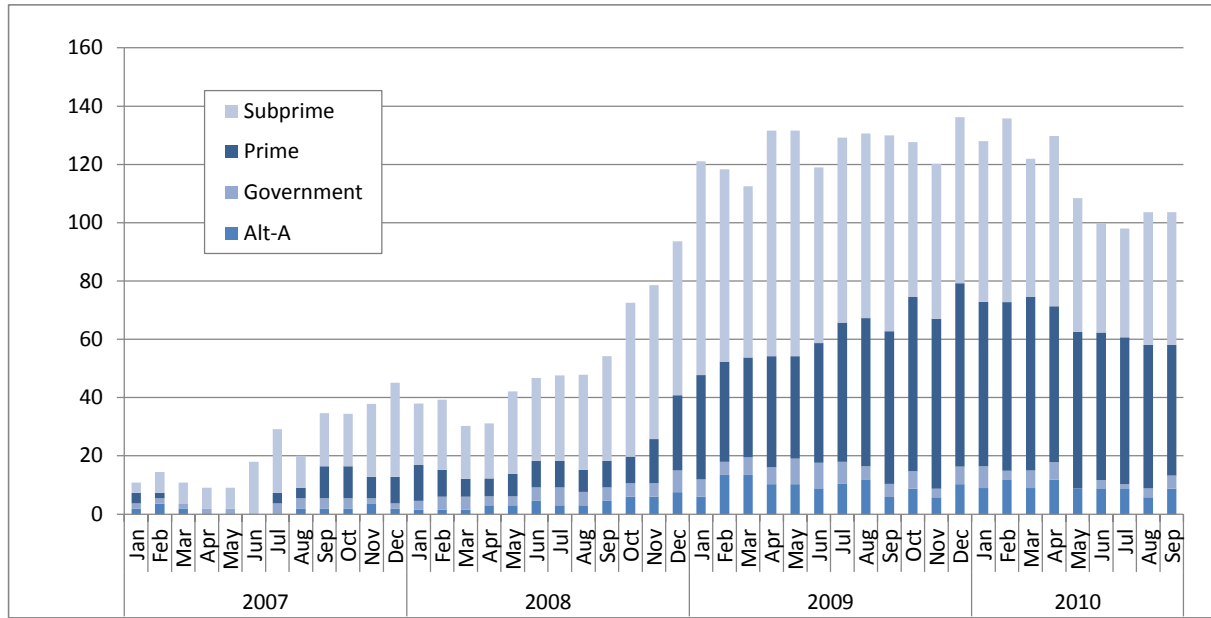
September 2010	Clarke County, VA	Washington, D.C. Metropolitan Area
<b>Foreclosure Inventory</b>		
Number of Loans	100	27,700
Percent of Loans	2.1	2.3
<b>Mortgages 30 or More Days Delinquent</b>		
Number of Loans	300	98,700
Percent of Loans	7.8	8.1
Pct. Point Change Since 9/2009	-0.5	-0.4
Pct. Point Change Since 9/2008	1.7	1.7
<b>Mortgages 90 or More Days Delinquent</b>		
Number of Loans	100	50,900
Percent of Loans	3.1	4.2
Pct. Point Change Since 9/2009	-0.8	-0.1
Pct. Point Change Since 9/2008	1.5	1.8
<b>ZIP Codes with High/Highest REO Risk</b>		
Number of ZIP Codes	1	91
Percent of ZIP Codes	33.3	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, Clarke County, VA**



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.

CLARKE COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE September 2010		
ZIP Code	Area	Percent
	Clarke County, VA	3.1
	Metropolitan Area	4.2
20135	Bluemont	3.4
22611	Berryville	2.7
22620	Boyce	1.7

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.

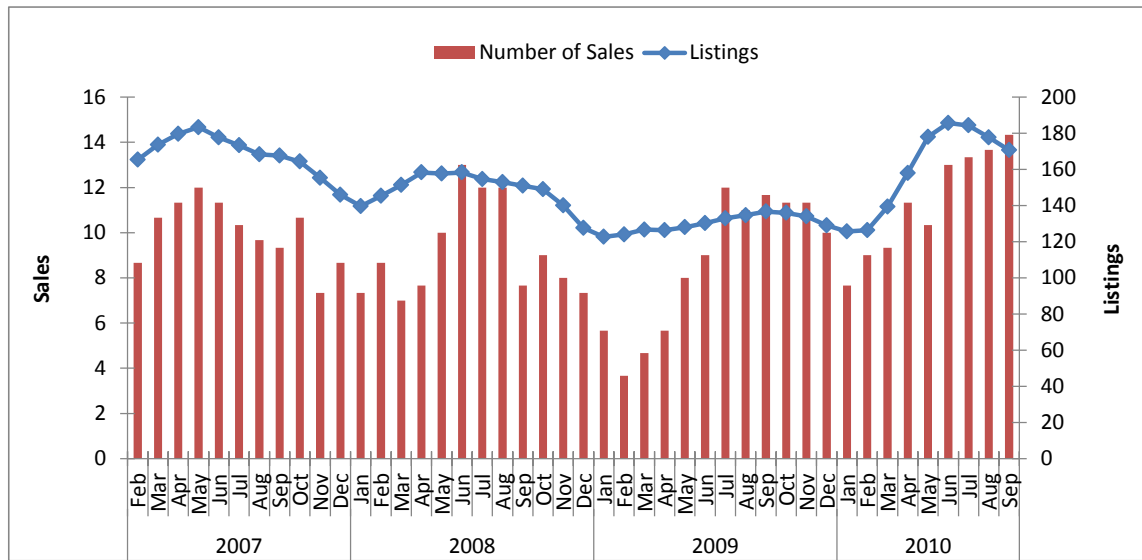
CLARKE COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
22611	Berryville	High
20135	Bluemont	Moderate
22620	Boyce	Minimal

#### Key Sales Market Indicators, Clarke County, VA

	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	15	13	9	11	-26.7	-15.4	22.2
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$226,123	\$391,381	\$280,185	\$240,000	6.1	-38.7	-14.3
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	27	69	22	82	206.8	18.2	268.2
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	27	41	23	26	-3.7	-36.6	13.0
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	75	167	137	173	130.7	3.6	26.3
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	5.0	12.8	15.2	15.7	214.5	22.4	3.3
Metro Area	2.5	12.7	5.7	7.1	179.5	-44.0	23.4

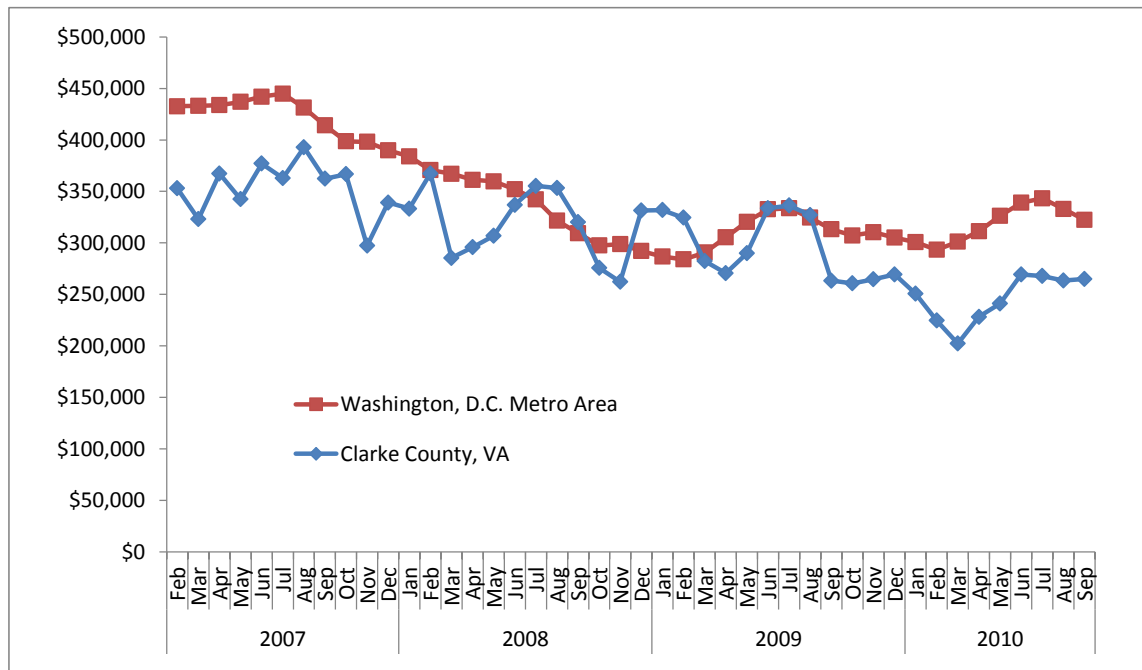
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

**Sales Market Activity: Three-Month Averages, Clarke County, VA**



**Adjusted Median Sales Price: Three-Month Averages, Clarke County, VA and Metro Area**

Prices in September 2010 dollars



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*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.*