



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



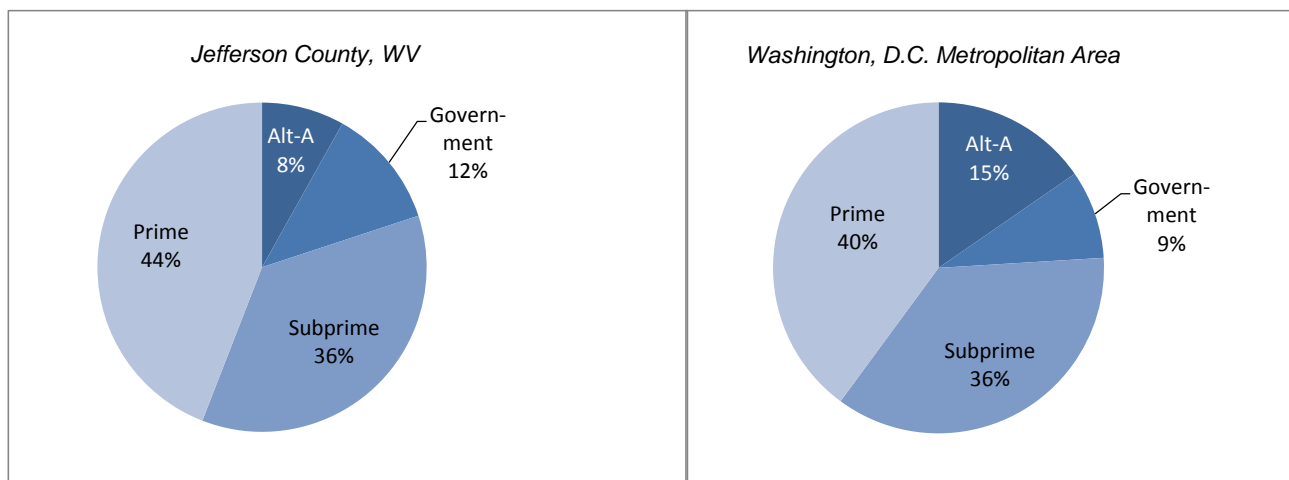
Jefferson County, WV September 2010

Key Mortgage Performance Indicators

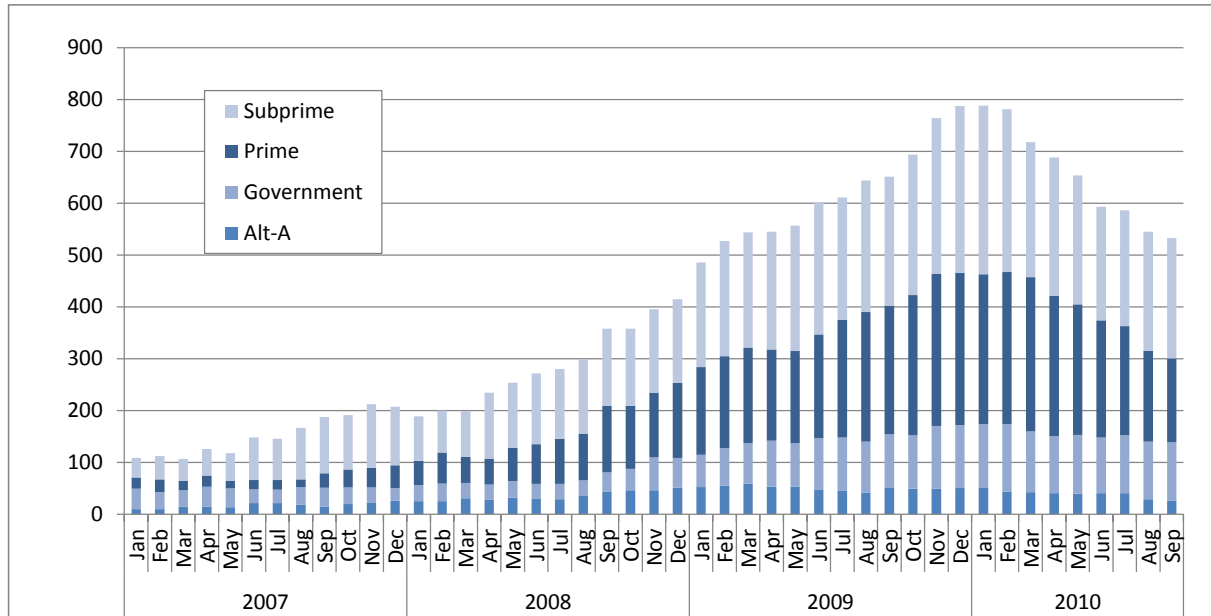
September 2010	Jefferson County, WV	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	400	27,700
Percent of Loans	3.1	2.3
Mortgages 30 or More Days Delinquent		
Number of Loans	1,300	98,700
Percent of Loans	10.8	8.1
Pct. Point Change Since 9/2009	-1.7	-0.4
Pct. Point Change Since 9/2008	1.1	1.7
Mortgages 90 or More Days Delinquent		
Number of Loans	500	50,900
Percent of Loans	4.4	4.2
Pct. Point Change Since 9/2009	-1.0	-0.1
Pct. Point Change Since 9/2008	1.5	1.8
ZIP Codes with High/Highest REO Risk		
Number of ZIP Codes	5	91
Percent of ZIP Codes	100.0	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, Jefferson County, WV



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.

JEFFERSON COUNTY, WV TOP ZIP CODES BY SERIOUS DELINQUENCY RATE September 2010		
ZIP Code	Area	Percent
	<i>Jefferson County, WV</i>	4.4
	<i>Metropolitan Area</i>	4.2
25438	Ranson	7.4
25430	Kearneysville	5.0
25414	Charles Town	4.5
25425	Harpers Ferry	3.6
25443	Shepherdstown	2.1

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.

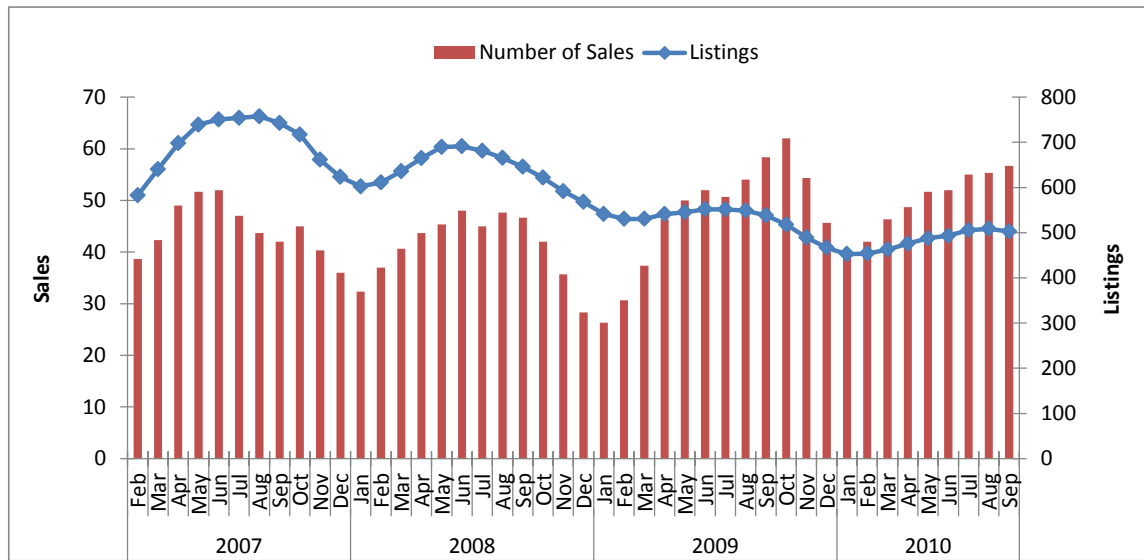
JEFFERSON COUNTY, WV TOP ZIP CODES BY HIGH/HIGHEST REO RISK September 2010		
ZIP Code	Area	Risk Level
25438	Ranson	Highest
25425	Harpers Ferry	High
25430	Kearneysville	High
25414	Charles Town	High
25443	Shepherdstown	High

Key Sales Market Indicators, Jefferson County, WV

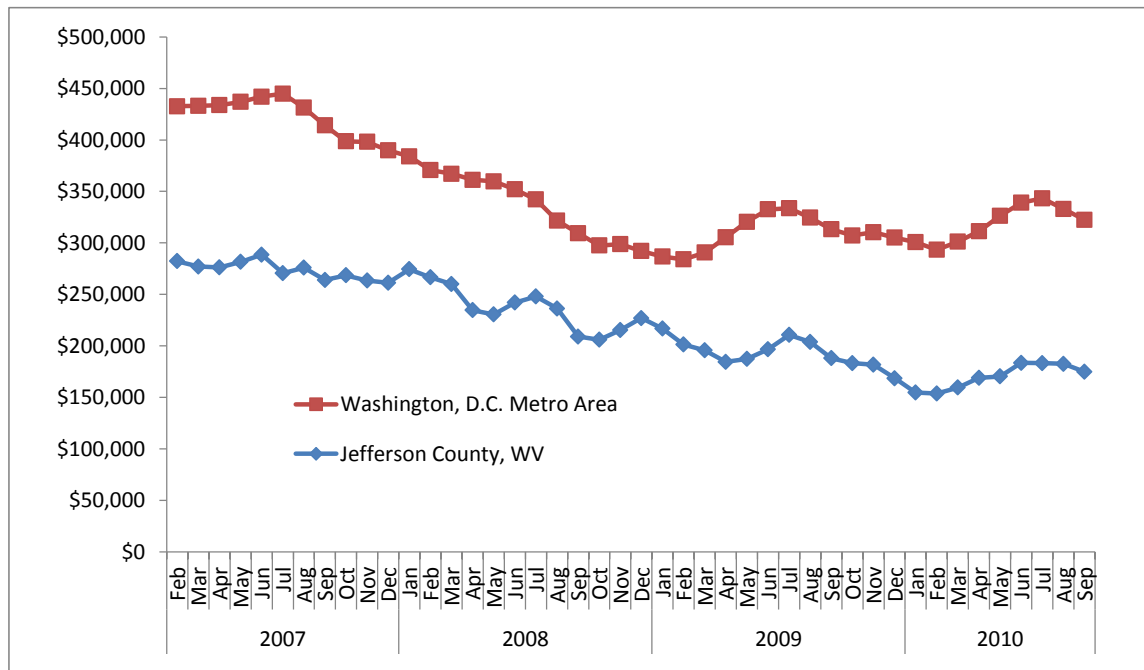
	September				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	43	41	69	62	44.2	51.2	-10.1
Metro Area	6,810	3,839	5,782	4,921	-27.7	28.2	-14.9
Median Sales Price							
County	\$156,163	\$301,469	\$183,394	\$178,500	14.3	-40.8	-2.7
Metro Area	\$216,351	\$404,077	\$310,034	\$311,443	44.0	-22.9	0.5
Pct. Of Home Sales with 90+ days on market							
County	28	51	29	26	-7.5	-49.6	-11.0
Metro Area	15	40	27	23	57.3	-42.0	-13.3
Number of New Listings							
County	73	136	108	97	32.9	-28.7	-10.2
Metro Area	8,062	12,458	9,593	9,746	20.9	-21.8	1.6
Number of Listings							
County	319	768	540	502	57.4	-34.6	-7.0
Metro Area	17,260	48,580	33,181	34,856	101.9	-28.3	5.0
Months of Inventory							
County	7.4	18.7	7.8	8.1	9.1	-56.8	3.5
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, Jefferson County, WV



Adjusted Median Sales Price: Three-Month Averages, Jefferson County, WV 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.