



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



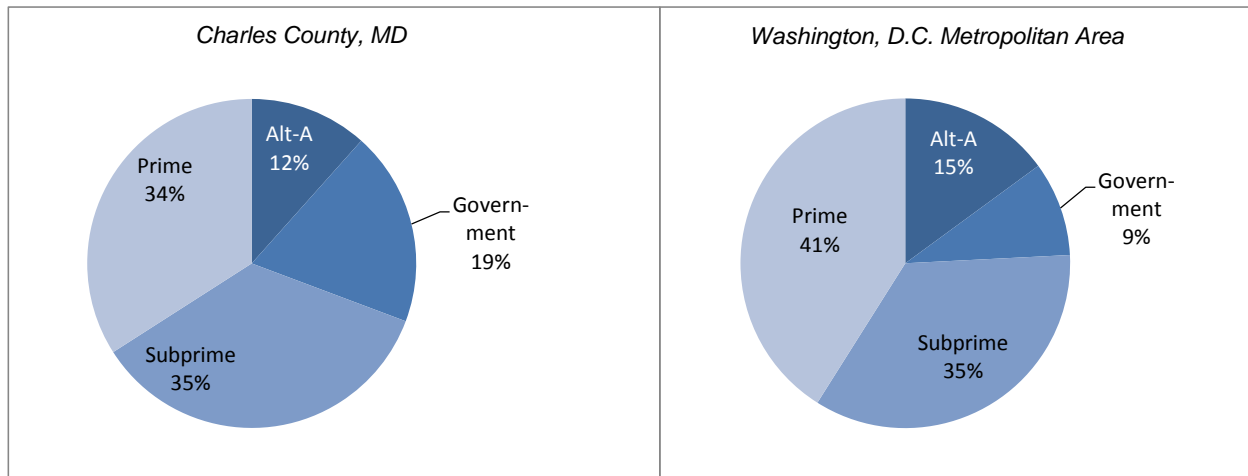
## Charles County, MD December 2010

### Key Mortgage Performance Indicators

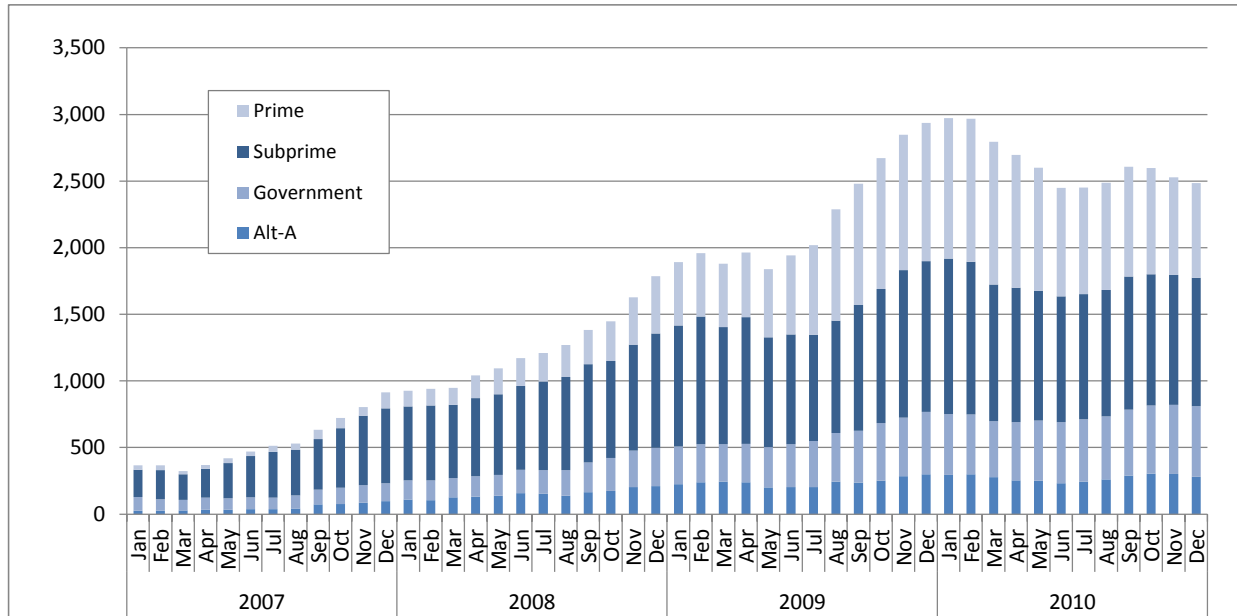
December 2010	Charles County, MD	Washington, D.C. Metropolitan Area
<b>Foreclosure Inventory</b>		
Number of Loans	1,200	29,900
Percent of Loans	3.2	2.5
<b>Mortgages 30 or More Days Delinquent</b>		
Number of Loans	4,900	92,100
Percent of Loans	13.3	7.6
Pct. Point Change Since 12/2009	-1.5	-1.7
Pct. Point Change Since 12/2008	1.0	0.0
<b>Mortgages 90 or More Days Delinquent</b>		
Number of Loans	2,500	46,500
Percent of Loans	6.7	3.9
Pct. Point Change Since 12/2009	-1.2	-1.2
Pct. Point Change Since 12/2008	1.9	0.8
<b>ZIP Codes with High/Highest Risk for New REO</b>		
Number of ZIP Codes	7	89
Percent of ZIP Codes	70.0	37.9

*Note: Number of loans rounded to the nearest hundred*

### Foreclosure Inventory by Loan Grade, December 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 December 2010		
ZIP Code	Area	Percent
	<i>Charles County, MD</i>	6.7
	<i>Metropolitan Area</i>	3.9
20616	Bryans Road	10.2
20640	Indian Head	8.5
20602	Waldorf	8.3
20695	White Plains	7.7
20601	Waldorf	7.6
20603	Waldorf	6.4
20664	Newburg	6.4
20637	Hughesville	5.2
20677	Port Tobacco	4.1
20646	La Plata	3.4

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.

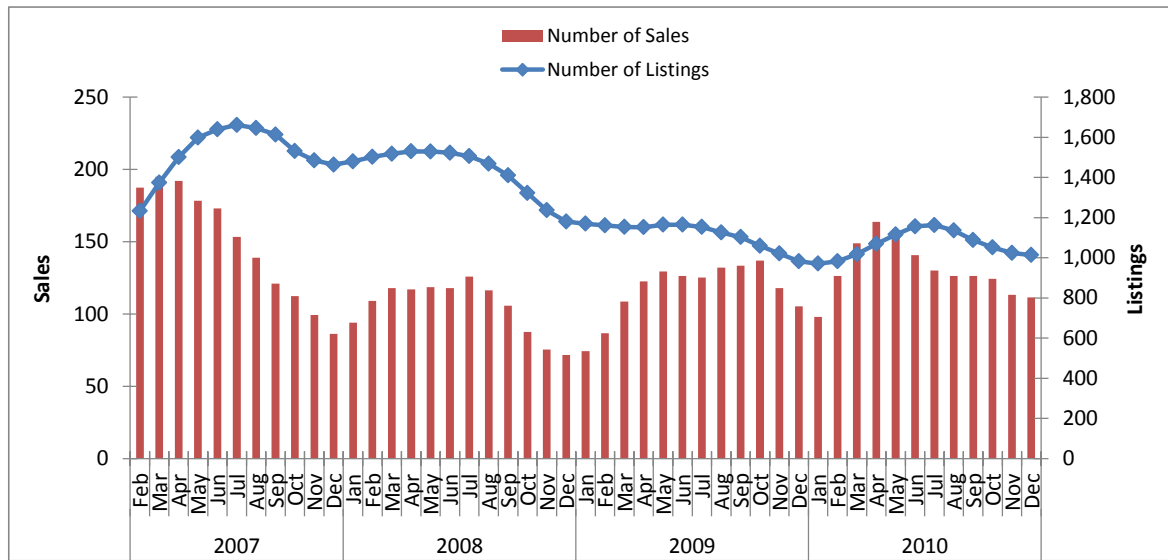
CHARLES COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
20616	Bryans Road	Highest
20640	Indian Head	High
20601	Waldorf	High
20602	Waldorf	High
20695	White Plains	High
20603	Waldorf	High
20677	Port Tobacco	High
20637	Hughesville	Moderate
20646	La Plata	Moderate
20664	Newburg	Minimal

#### Key Sales Market Indicators, Charles County, MD

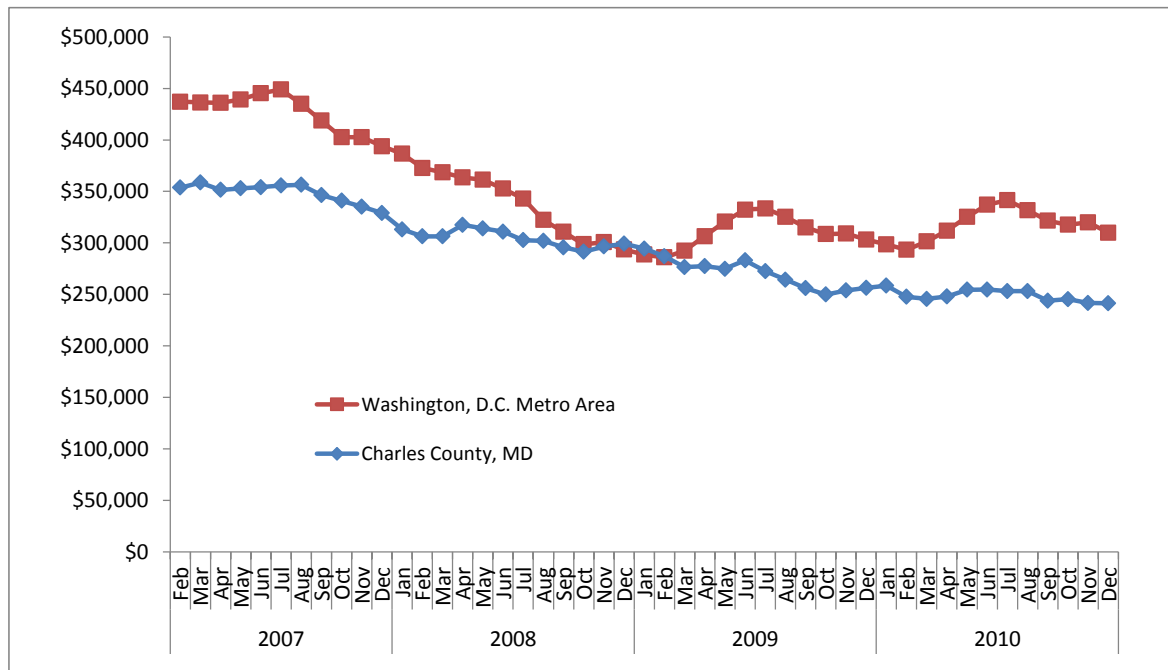
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	154	98	146	130	-15.6	32.7	-11.0
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$187,931	\$330,080	\$269,777	\$244,995	30.4	-25.8	-9.2
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	121	222	183	174	43.8	-21.6	-4.9
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	639	1,438	1,006	1,036	62.1	-28.0	3.0
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	5.5	15.9	8.6	10.0	79.8	-37.2	15.7
Metro Area	3.1	10.4	6.1	6.2	102.2	-40.5	2.0

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 December 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.*