



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



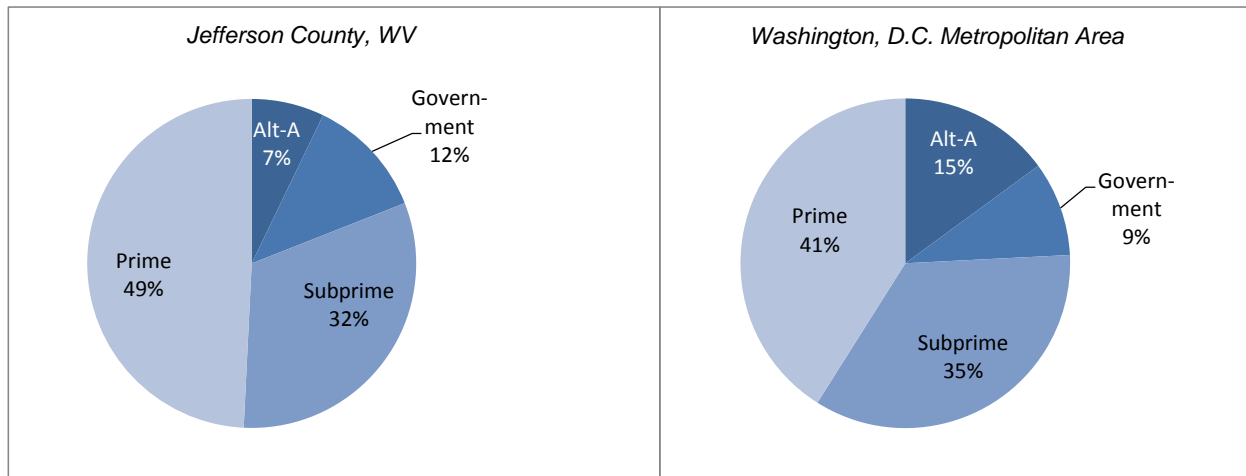
Jefferson County, WV December 2010

Key Mortgage Performance Indicators

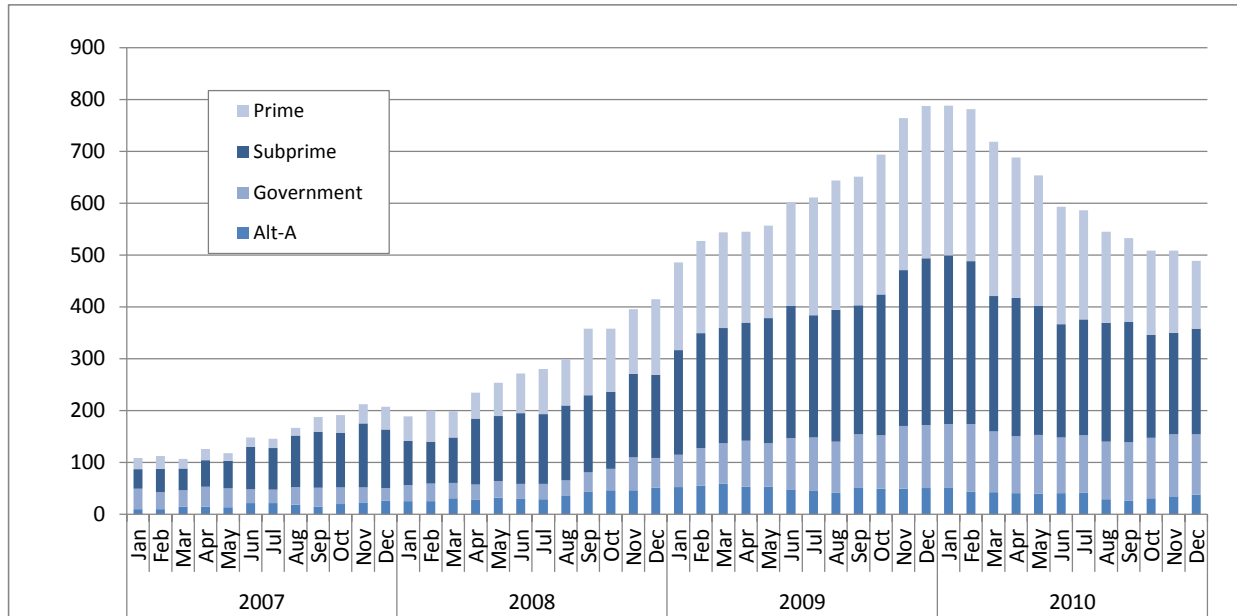
December 2010	Jefferson County, WV	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	300	29,900
Percent of Loans	2.9	2.5
Mortgages 30 or More Days Delinquent		
Number of Loans	1,300	92,100
Percent of Loans	10.8	7.6
Pct. Point Change Since 12/2009	-3.1	-1.7
Pct. Point Change Since 12/2008	-0.5	0.0
Mortgages 90 or More Days Delinquent		
Number of Loans	500	46,500
Percent of Loans	4.1	3.9
Pct. Point Change Since 12/2009	-2.5	-1.2
Pct. Point Change Since 12/2008	0.7	0.8
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	4	89
Percent of ZIP Codes	80.0	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, 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 December 2010		
ZIP Code	Area	Percent
	Jefferson County, WV	4.1
	Metropolitan Area	3.9
25438	Ranson	5.2
25430	Kearneysville	5.0
25414	Charles Town	4.3
25425	Harpers Ferry	3.4
25443	Shepherdstown	2.0

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.

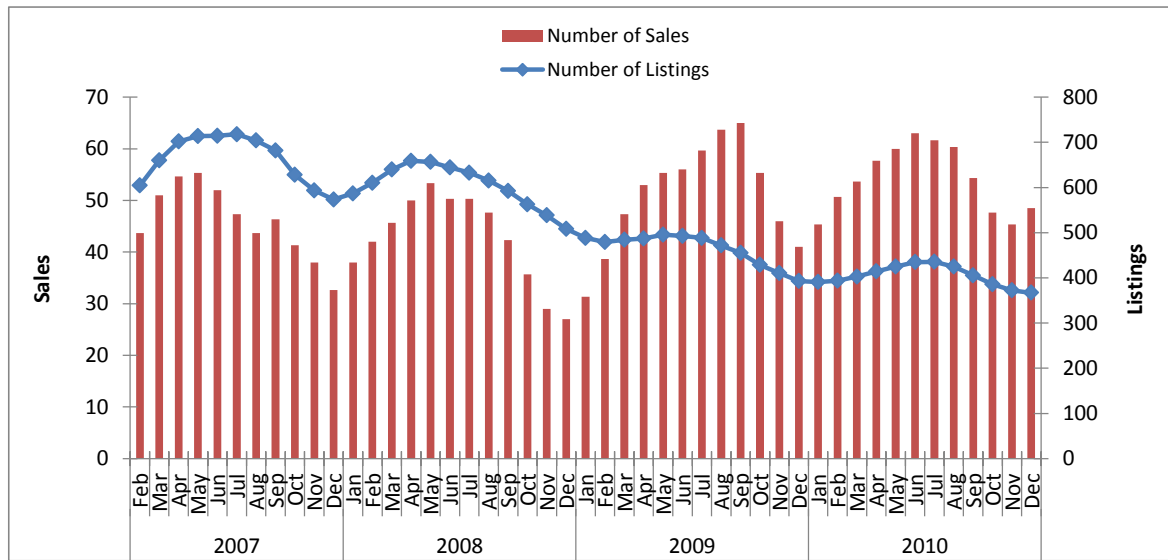
JEFFERSON COUNTY, WV TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
25438	Ranson	Highest
25414	Charles Town	High
25425	Harpers Ferry	High
25430	Kearneysville	High
25443	Shepherdstown	Moderate

Key Sales Market Indicators, Jefferson County, WV

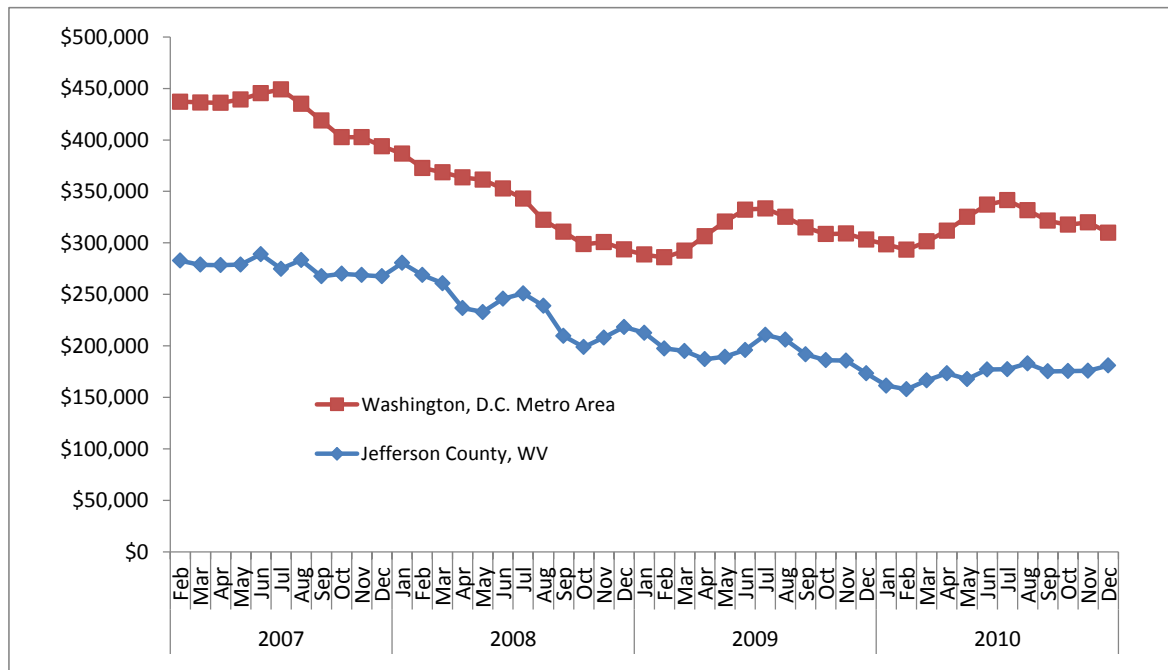
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	46	26	47	48	4.3	84.6	2.1
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$178,591	\$298,591	\$189,711	\$179,950	0.8	-39.7	-5.1
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	37	60	55	72	94.6	20.0	30.9
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	224	568	398	369	64.7	-35.0	-7.3
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	6.7	23.5	10.6	9.8	47.3	-58.2	-7.2
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, Jefferson County, WV



Adjusted Median Sales Price: Three-Month Averages, Jefferson County, WV and Metro Area
 Prices in December 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.