



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



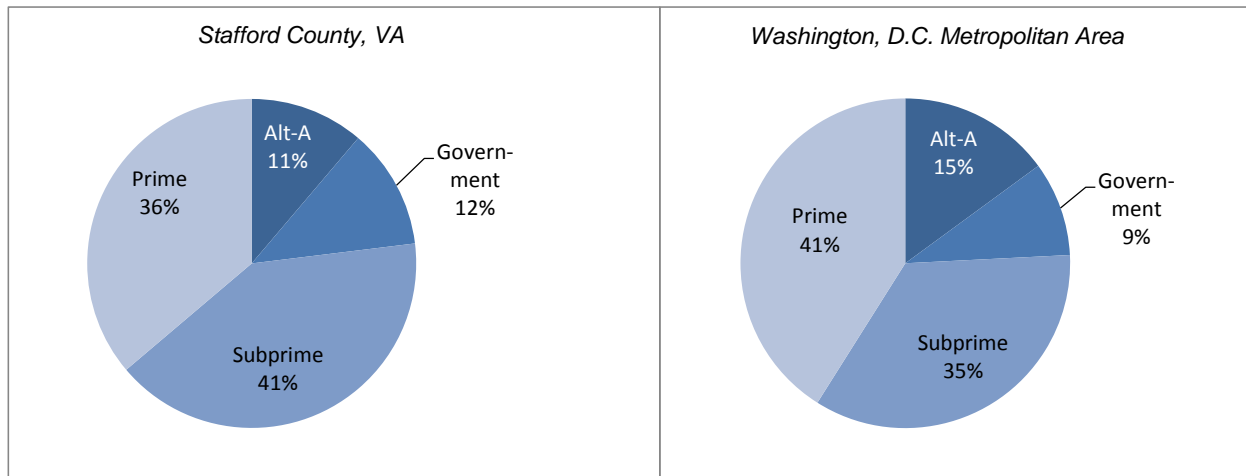
## Stafford County, VA December 2010

### Key Mortgage Performance Indicators

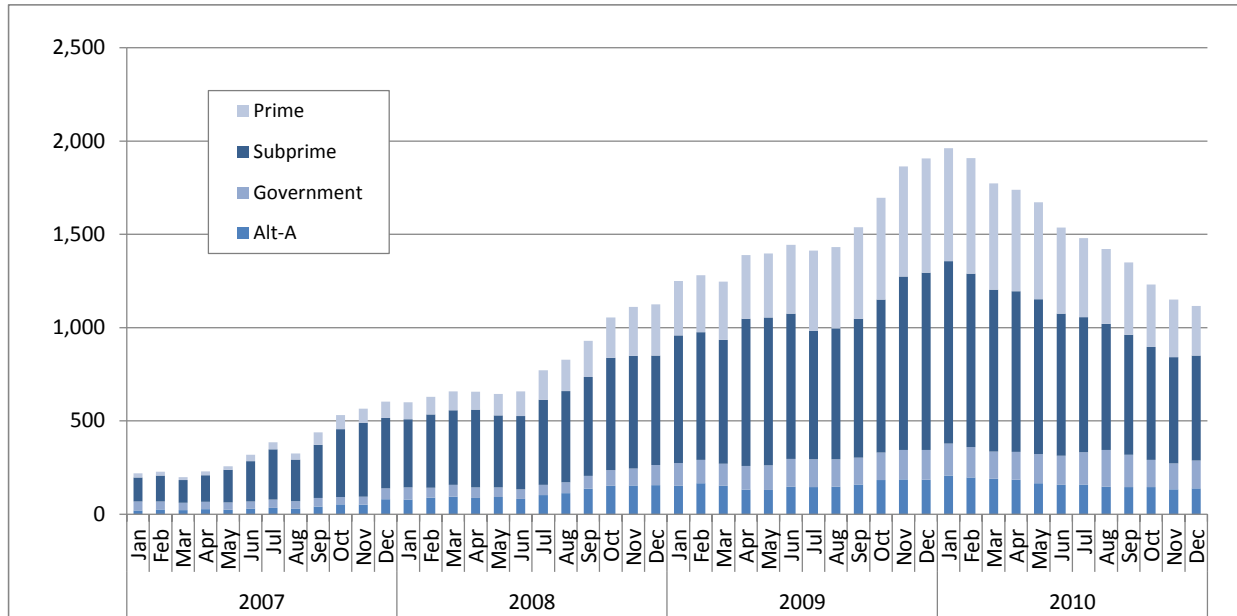
December 2010	Stafford County, VA	Washington, D.C. Metropolitan Area
<b>Foreclosure Inventory</b>		
Number of Loans	800	29,900
Percent of Loans	2.7	2.5
<b>Mortgages 30 or More Days Delinquent</b>		
Number of Loans	2,400	92,100
Percent of Loans	8.5	7.6
Pct. Point Change Since 12/2009	-3.4	-1.7
Pct. Point Change Since 12/2008	-1.4	0.0
<b>Mortgages 90 or More Days Delinquent</b>		
Number of Loans	1,100	46,500
Percent of Loans	3.9	3.9
Pct. Point Change Since 12/2009	-2.7	-1.2
Pct. Point Change Since 12/2008	0.0	0.8
<b>ZIP Codes with High/Highest Risk for New REO</b>		
Number of ZIP Codes	3	89
Percent of ZIP Codes	75.0	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, Stafford 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.

STAFFORD COUNTY, VA TOP ZIP CODES BY SERIOUS DELINQUENCY RATE December 2010		
ZIP Code	Area	Percent
	Stafford County, VA	3.9
	Metropolitan Area	3.9
22556	Stafford	4.4
22405	Fredericksburg	4.0
22554	Stafford	3.8
22406	Fredericksburg	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.

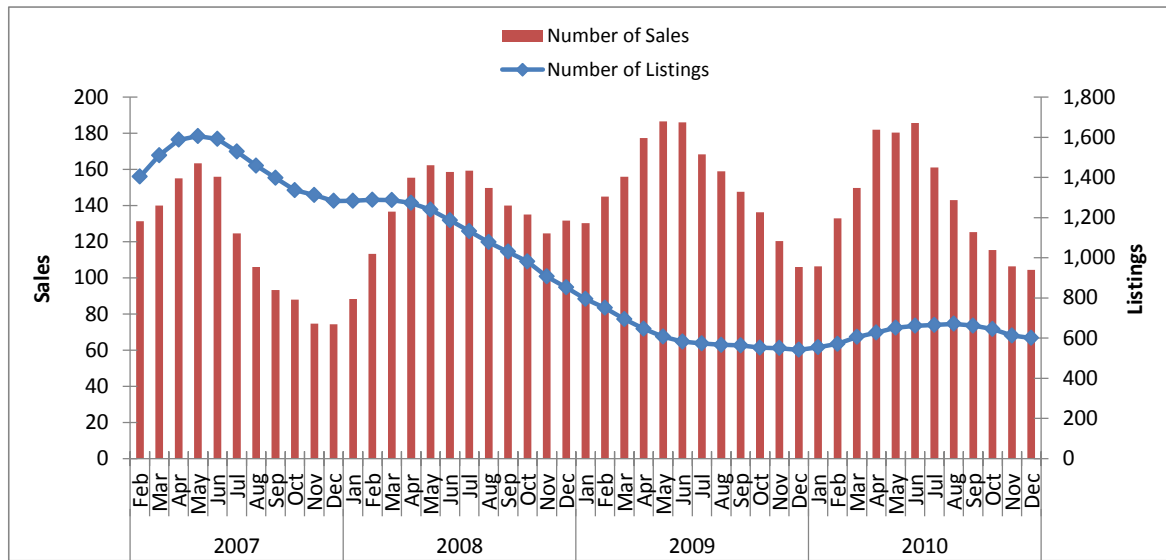
STAFFORD COUNTY, VA TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO December 2010		
ZIP Code	Area	Risk Level
22556	Stafford	High
22405	Fredericksburg	High
22554	Stafford	High
22406	Fredericksburg	Moderate

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

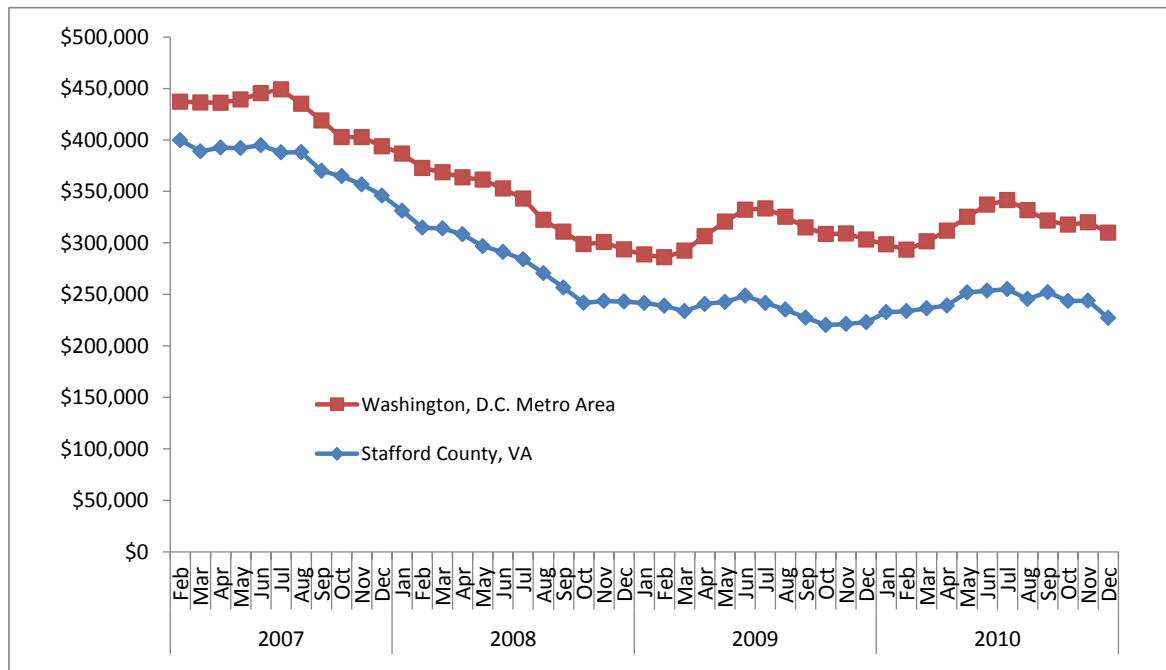
	December				Percent Change (%)		
	2000	2007	2009	2010	2000-10	2007-10	2009-10
Number of Sales							
County	105	70	128	122	16.2	74.3	-4.7
Metro Area	6,582	4,209	5,472	5,220	-20.7	24.0	-4.6
Median Sales Price							
County	\$197,459	\$369,038	\$229,489	\$242,450	22.8	-34.3	5.6
Metro Area	\$232,448	\$407,165	\$314,677	\$317,383	36.5	-22.1	0.9
Number of New Listings							
County	105	202	139	137	30.5	-32.2	-1.4
Metro Area	4,780	7,085	5,611	5,188	8.5	-26.8	-7.5
Number of Listings							
County	342	1,281	551	615	79.8	-52.0	11.6
Metro Area	12,709	39,683	20,483	22,350	75.9	-43.7	9.1
Months of Inventory							
County	5.1	19.6	6.8	7.5	47.4	-61.5	10.6
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, Stafford County, VA**



**Adjusted Median Sales Price: Three-Month Averages, Stafford County, VA 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.*