



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



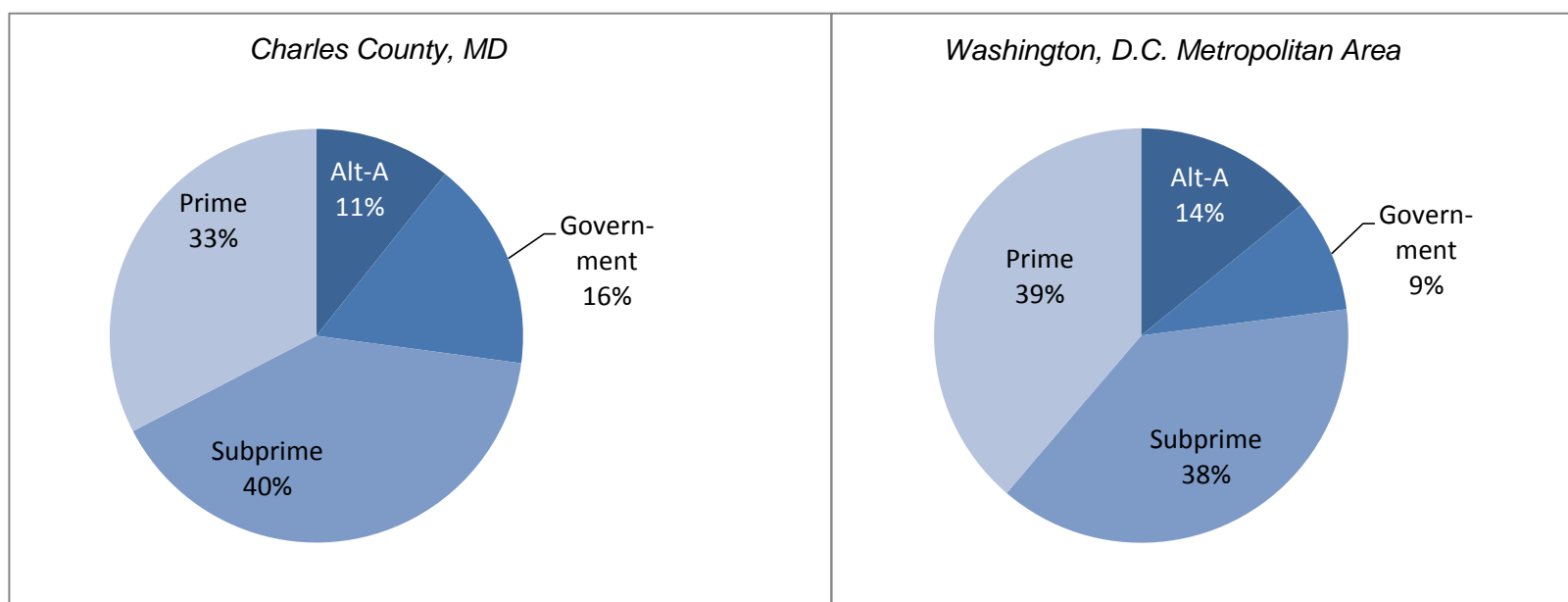
Charles County, MD March 2011

Key Mortgage Performance Indicators

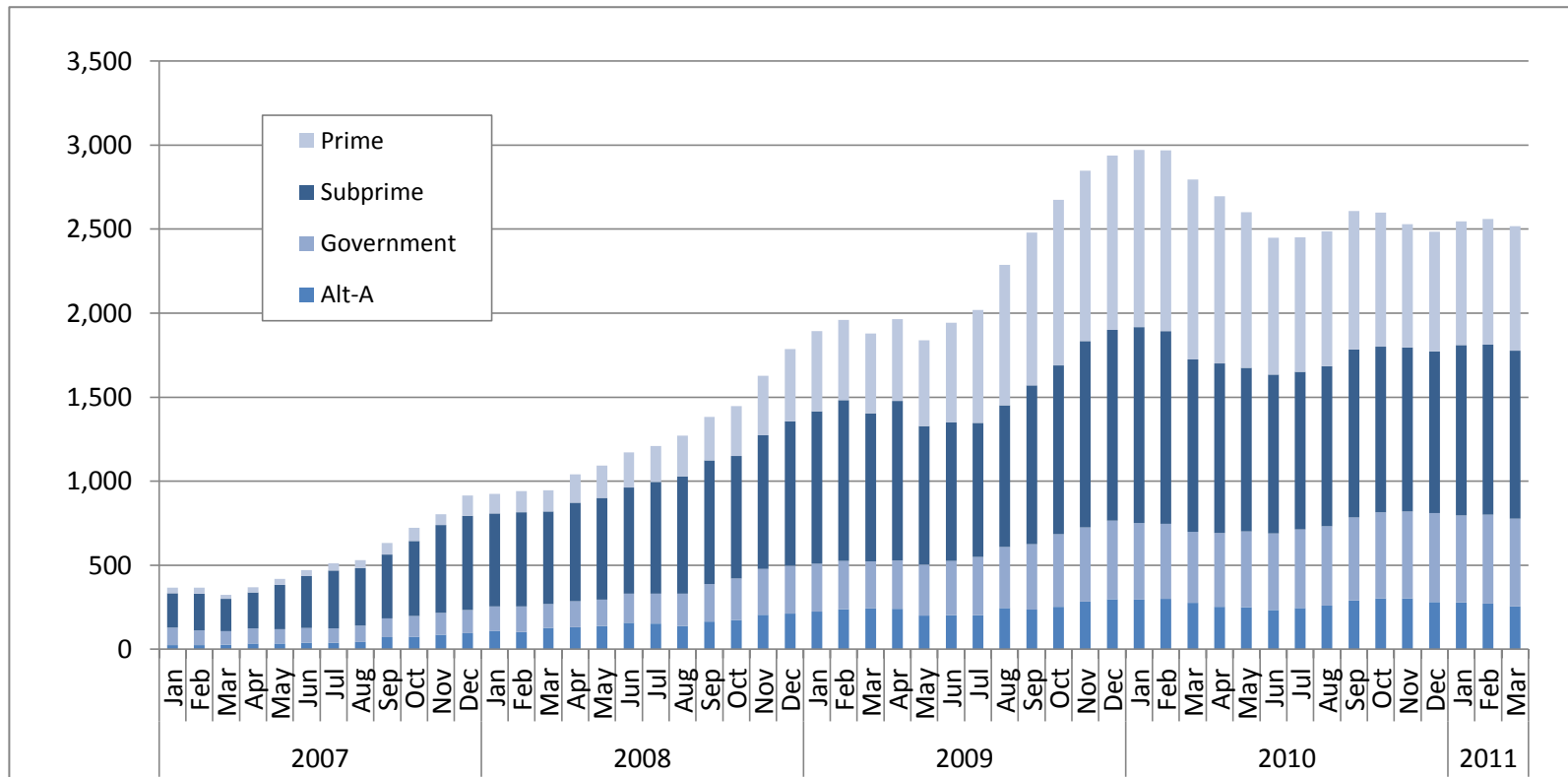
March 2011	Charles County, MD	Washington, D.C. Metropolitan Area
Foreclosure Inventory		
Number of Loans	1,300	31,700
Percent of Loans	3.5	2.6
Mortgages 30 or More Days Delinquent		
Number of Loans	4,400	82,000
Percent of Loans	11.9	6.8
Pct. Point Change Since 3/2010	-1.2	-1.7
Pct. Point Change Since 3/2009	0.7	-0.7
Mortgages 90 or More Days Delinquent		
Number of Loans	2,500	43,700
Percent of Loans	6.8	3.6
Pct. Point Change Since 3/2010	-0.8	-1.3
Pct. Point Change Since 3/2009	1.7	0.1
ZIP Codes with High/Highest Risk for New REO		
Number of ZIP Codes	8	93
Percent of ZIP Codes	80.0	39.9

Note: Number of loans rounded to the nearest hundred

Foreclosure Inventory by Loan Grade, March 2011



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 March 2011		
ZIP Code	Area	Percent
	Charles County, MD	6.8
	Metropolitan Area	3.6
20616	Bryans Road	10.8
20602	Waldorf	8.7
20640	Indian Head	8.4
20601	Waldorf	7.5
20695	White Plains	7.3
20603	Waldorf	6.5
20664	Newburg	6.3
20637	Hughesville	5.1
20646	La Plata	3.6
20677	Port Tobacco	3.3

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.

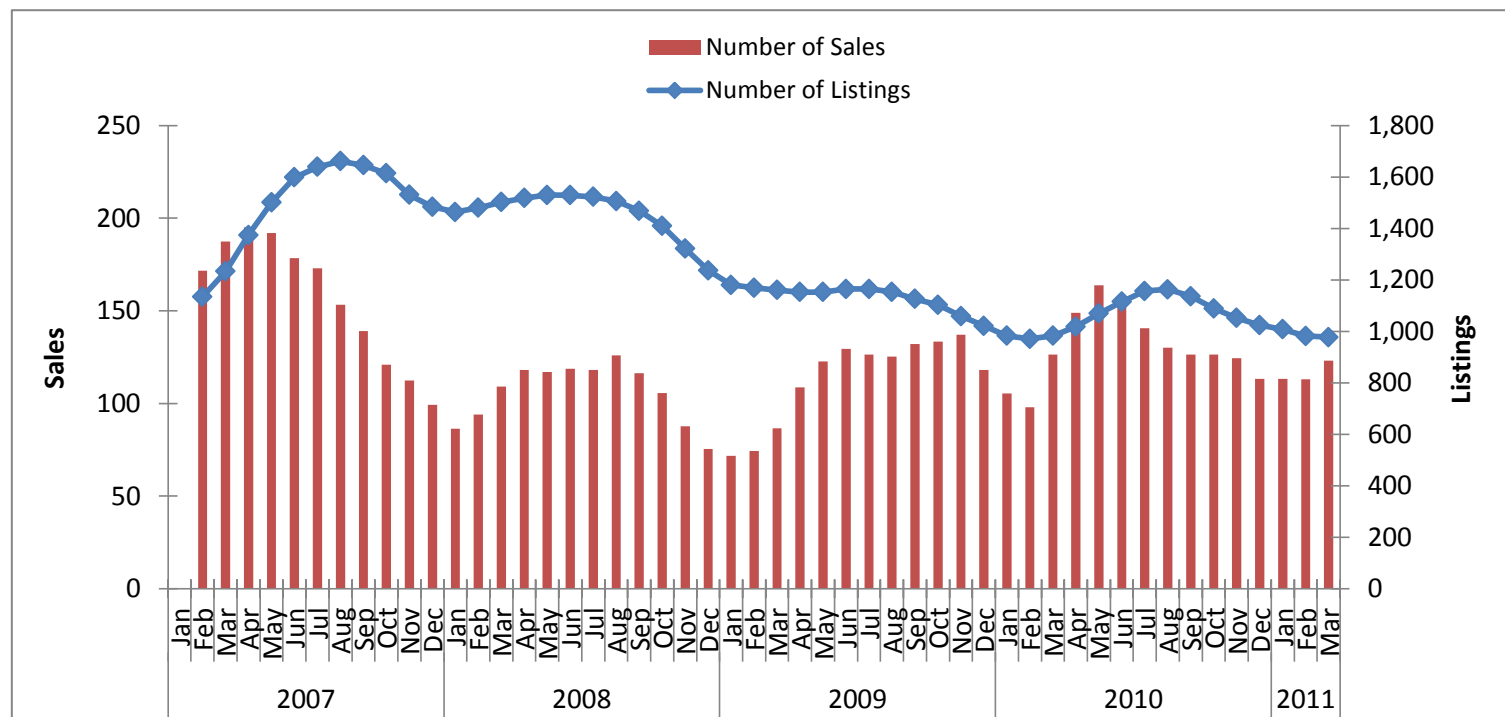
CHARLES COUNTY, MD TOP ZIP CODES BY HIGH/HIGHEST RISK FOR NEW REO March 2011		
ZIP Code	Area	Risk Level
20640	Indian Head	High
20616	Bryans Road	High
20602	Waldorf	High
20601	Waldorf	High
20695	White Plains	High
20677	Port Tobacco	High
20603	Waldorf	High
20637	Hughesville	High
20646	La Plata	Moderate
20664	Newburg	Moderate

Key Sales Market Indicators, Charles County, MD

	March				Percent Change (%)			
	2000	2007	2010	2011	2000-11	2007-11	2010-11	
Number of Sales								
County	133	192	124	129	-3.0	-32.8	4.0	
Metro Area	5,990	6,344	5,871	5,247	-12.4	-17.3	-10.6	
Median Sales Price								
County	\$190,909	\$349,051	\$243,216	\$209,900	9.9	-39.9	-13.7	
Metro Area	\$218,865	\$450,386	\$307,135	\$297,764	36.0	-33.9	-3.1	
Number of New Listings								
County	244	490	357	285	16.8	-41.8	-20.2	
Metro Area	9,074	15,544	12,333	10,762	18.6	-30.8	-12.7	
Number of Listings								
County	781	1,239	971	959	22.8	-22.6	-1.2	
Metro Area	16,548	34,516	22,754	22,767	37.6	-34.0	0.1	
Months of Inventory								
County	7.7	7.7	11.2	10.4	34.2	34.5	-7.3	
Metro Area	4.7	6.8	6.7	7.0	48.4	3.0	3.5	

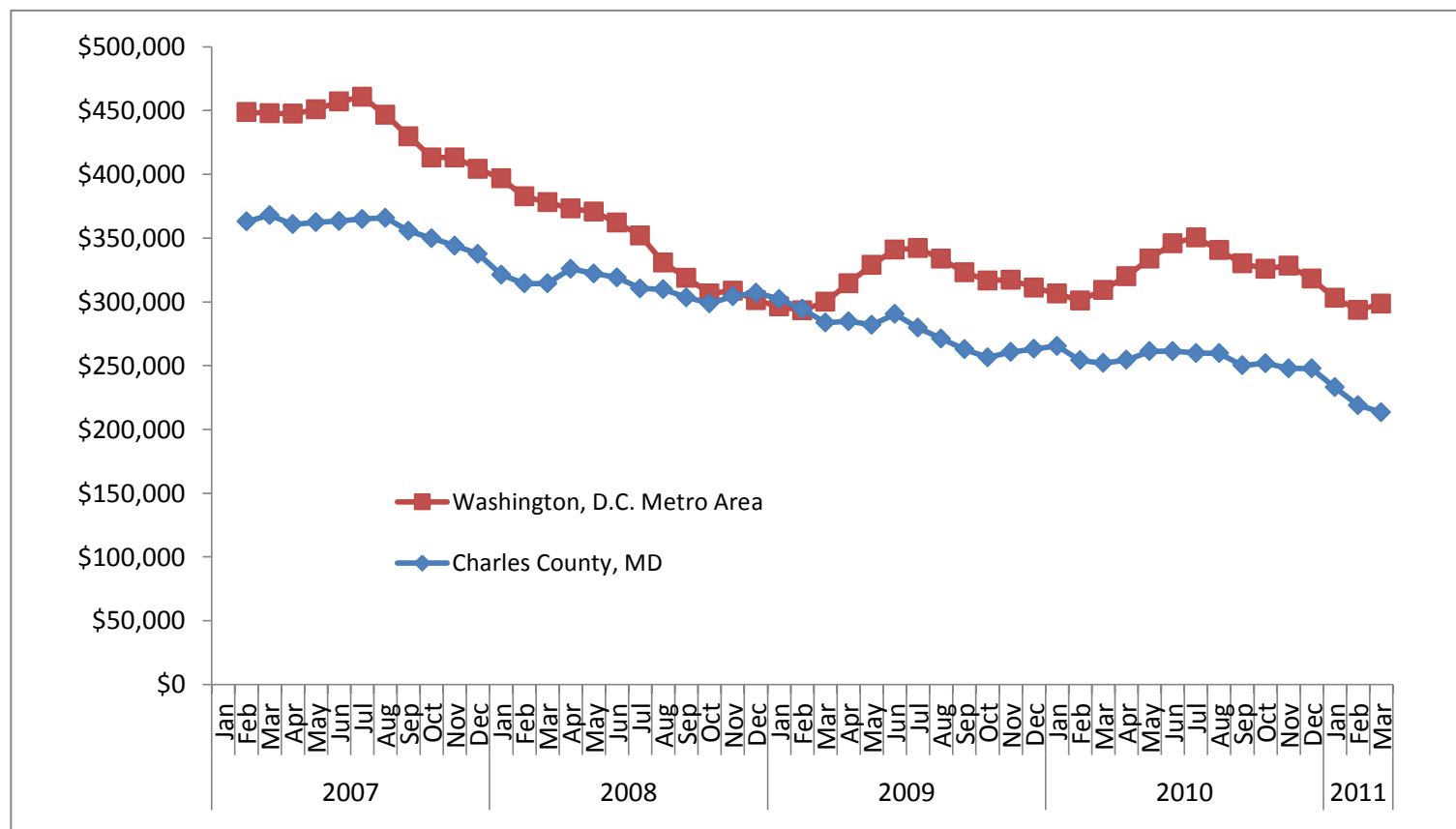
Note: Sales data included in the table above and following charts are for single-family homes and condominium units.

Sales Market Activity: Three-Month Averages, Charles County, MD



Adjusted Median Sales Price: Three-Month Averages, Charles County, MD and Metro Area

Prices in March 2011 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.