

| July 2010 Foreclosure Start Hotspots | Impact Since Start of Crisis | | 2010 Year to Date | | | Rolling 12-Month Change | | | Rolling 3-Month Change | | | Month to Month Change | | |
|--|---|--|---|--|--|---|---|--|--|--|---|--|---|---|
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| ALAMANCE | 4,682 | 12.9% | 611 | 109 | 22% | 1,041 | 233 | 29% | 271 | 17 | 7% | 72 | -24 | -25% |
| ALEXANDER | 925 | 8.8% | 120 | 40 | 50% | 197 | 67 | 52% | 58 | 21 | 57% | 20 | 1 | 5% |
| ALLEGHANY | 327 | 9.0% | 52 | -2 | -4% | 107 | 33 | 45% | 25 | 3 | 14% | 5 | -7 | -58% |
| ANSON | 611 | 8.7% | 71 | 30 | 73% | 112 | 37 | 49% | 21 | 0 | 0% | 7 | 1 | 17% |
| ASHE | 543 | 6.4% | 93 | 18 | 24% | 152 | 45 | 42% | 47 | 4 | 9% | 16 | 3 | 23% |
| AVERY | 399 | 7.6% | 87 | 22 | 34% | 135 | 39 | 41% | 33 | 6 | 22% | 9 | -4 | -31% |
| BEAUFORT | 771 | 5.6% | 117 | 33 | 39% | 174 | 28 | 19% | 57 | 13 | 30% | 14 | -10 | -42% |
| BERTIE | 365 | 6.3% | 29 | 3 | 12% | 66 | 17 | 35% | 11 | -1 | -8% | 2 | -3 | -60% |
| BLADEN | 676 | 6.7% | 93 | 25 | 37% | 146 | 35 | 32% | 42 | 13 | 45% | 18 | 6 | 50% |
| BRUNSWICK | 4,759 | 19.0% | 1,073 | 272 | 34% | 1,893 | 735 | 63% | 425 | 12 | 3% | 139 | -15 | -10% |
| BUNCOMBE | 4,806 | 8.0% | 845 | 208 | 33% | 1,376 | 409 | 42% | 383 | 15 | 4% | 120 | -10 | -8% |
| BURKE | 2,363 | 9.2% | 277 | 72 | 35% | 444 | 84 | 23% | 116 | -2 | -2% | 31 | -11 | -26% |
| CABARRUS | 6,641 | 17.9% | 944 | 198 | 27% | 1,679 | 473 | 39% | 397 | 20 | 5% | 134 | -2 | -1% |
| CALDWELL | 2,815 | 12.2% | 323 | 66 | 26% | 546 | 102 | 23% | 122 | -21 | -15% | 38 | -2 | -5% |
| CAMDEN | 223 | 10.0% | 44 | 16 | 57% | 73 | 25 | 52% | 23 | 10 | 77% | 7 | -2 | -22% |
| CARTERET | 1,579 | 8.2% | 317 | 100 | 46% | 550 | 212 | 63% | 129 | 21 | 19% | 54 | 14 | 35% |
| CASWELL | 702 | 10.2% | 74 | 17 | 30% | 127 | 32 | 34% | 32 | 4 | 14% | 7 | -5 | -42% |
| CATAWBA | 4,750 | 11.8% | 582 | 113 | 24% | 999 | 167 | 20% | 233 | 6 | 3% | 84 | 6 | 8% |
| CHATHAM | 1,328 | 8.7% | 217 | 53 | 32% | 365 | 112 | 44% | 95 | 21 | 28% | 25 | -16 | -39% |
| CHEROKEE | 912 | 10.7% | 185 | 19 | 11% | 354 | 121 | 52% | 63 | -34 | -35% | 18 | -7 | -28% |
| CHOWAN | 311 | 7.7% | 56 | 23 | 70% | 95 | 40 | 73% | 27 | 11 | 69% | 5 | -9 | -64% |
| CLAY | 301 | 9.3% | 78 | 17 | 28% | 127 | 46 | 57% | 31 | 3 | 11% | 13 | 0 | 0% |
| CLEVELAND | 3,286 | 12.2% | 385 | 88 | 30% | 649 | 152 | 31% | 184 | 38 | 26% | 67 | 10 | 18% |
| COLUMBUS | 1,188 | 7.3% | 145 | 47 | 48% | 217 | 43 | 25% | 53 | -1 | -2% | 20 | 3 | 18% |
| CRAVEN | 2,034 | 8.8% | 275 | 65 | 31% | 485 | 100 | 26% | 112 | 10 | 10% | 26 | -29 | -53% |
| CUMBERLAND | 8,976 | 14.1% | 961 | 191 | 25% | 1,649 | 263 | 19% | 364 | -9 | -2% | 117 | 1 | 1% |
| CURRITUCK | 1,045 | 18.6% | 216 | 34 | 19% | 359 | 90 | 33% | 90 | -6 | -6% | 32 | -10 | -24% |
| DARE | 3,415 | 36.1% | 592 | 94 | 19% | 1,123 | 342 | 44% | 266 | 12 | 5% | 117 | 27 | 30% |
| DAVIDSON | 4,718 | 10.9% | 701 | 230 | 49% | 1,154 | 346 | 43% | 293 | 59 | 25% | 91 | -23 | -20% |
| DAVIE | 1,034 | 9.0% | 149 | 53 | 55% | 254 | 104 | 69% | 58 | 5 | 9% | 20 | -2 | -9% |
| DUPLIN | 1,094 | 8.0% | 139 | 34 | 32% | 227 | 53 | 30% | 58 | 10 | 21% | 22 | 1 | 5% |
| DURHAM | 9,293 | 19.2% | 1,109 | 199 | 22% | 1,992 | 424 | 27% | 442 | -7 | -2% | 124 | -42 | -25% |
| EDGECOMBE | 1,956 | 15.0% | 179 | 21 | 13% | 298 | 10 | 3% | 61 | -15 | -20% | 22 | -3 | -12% |
| FORSYTH | 11,578 | 14.3% | 1,449 | 275 | 23% | 2,527 | 507 | 25% | 659 | 110 | 20% | 183 | -72 | -28% |
| FRANKLIN | 2,983 | 21.5% | 321 | 101 | 46% | 585 | 117 | 25% | 134 | 32 | 31% | 36 | -11 | -23% |
| GASTON | 8,443 | 16.6% | 1,068 | 210 | 24% | 1,821 | 397 | 28% | 451 | -25 | -5% | 146 | -30 | -17% |
| GATES | 333 | 10.4% | 48 | 21 | 78% | 75 | 26 | 53% | 20 | 4 | 25% | 9 | 1 | 13% |

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| GRAHAM | 106 | 3.8% | 25 | 7 | 39% | 45 | 17 | 61% | 16 | 2 | 14% | 6 | 1 | 20% |
| GRANVILLE | 1,854 | 14.8% | 237 | 44 | 23% | 388 | 62 | 19% | 92 | -6 | -6% | 27 | -4 | -13% |
| GREENE | 420 | 8.4% | 54 | 25 | 86% | 87 | 36 | 71% | 27 | 8 | 42% | 10 | -1 | -9% |
| GUILFORD | 19,357 | 18.3% | 2,542 | 516 | 25% | 4,205 | 652 | 18% | 1,065 | 20 | 2% | 369 | -19 | -5% |
| HALIFAX | 1,019 | 6.9% | 138 | 28 | 25% | 229 | 48 | 27% | 70 | 5 | 8% | 28 | 6 | 27% |
| HARNETT | 3,203 | 13.5% | 408 | 99 | 32% | 686 | 122 | 22% | 155 | -9 | -5% | 51 | -3 | -6% |
| HAYWOOD | 1,543 | 8.6% | 234 | 40 | 21% | 419 | 121 | 41% | 91 | -1 | -1% | 33 | -2 | -6% |
| HENDERSON | 2,129 | 7.2% | 376 | 88 | 31% | 631 | 196 | 45% | 166 | -7 | -4% | 42 | -24 | -36% |
| HERTFORD | 467 | 7.5% | 57 | 11 | 24% | 91 | 20 | 28% | 22 | -3 | -12% | 3 | -11 | -79% |
| HOKE | 1,260 | 14.8% | 155 | 34 | 28% | 272 | 58 | 27% | 67 | 2 | 3% | 24 | 9 | 60% |
| HYDE | 139 | 8.1% | 22 | 9 | 69% | 47 | 29 | 161% | 13 | 10 | 333% | 5 | -2 | -29% |
| IREDELL | 5,596 | 15.7% | 774 | 143 | 23% | 1,329 | 333 | 33% | 323 | 5 | 2% | 103 | -22 | -18% |
| JACKSON | 1,339 | 14.0% | 229 | 49 | 27% | 463 | 212 | 84% | 89 | -8 | -8% | 24 | -18 | -43% |
| JOHNSTON | 6,005 | 17.6% | 727 | 23 | 3% | 1,329 | 168 | 14% | 305 | -38 | -11% | 97 | -26 | -21% |
| JONES | 257 | 7.9% | 30 | 10 | 50% | 51 | 14 | 38% | 14 | 0 | 0% | 6 | 1 | 20% |
| LEE | 1,417 | 10.7% | 199 | 70 | 54% | 323 | 95 | 42% | 77 | 11 | 17% | 26 | 4 | 18% |
| LENOIR | 1,209 | 7.6% | 153 | 40 | 35% | 252 | 62 | 33% | 63 | 9 | 17% | 20 | -5 | -20% |
| LINCOLN | 2,797 | 14.8% | 359 | 67 | 23% | 619 | 150 | 32% | 149 | 24 | 19% | 54 | 0 | 0% |
| MACON | 815 | 7.8% | 174 | 72 | 71% | 325 | 146 | 82% | 76 | 16 | 27% | 26 | -4 | -13% |
| MADISON | 477 | 7.8% | 98 | 39 | 66% | 172 | 79 | 85% | 39 | 3 | 8% | 15 | 0 | 0% |
| MARTIN | 466 | 6.5% | 51 | 6 | 13% | 86 | 17 | 25% | 24 | 1 | 4% | 6 | -2 | -25% |
| MCDOWELL | 962 | 7.5% | 132 | 17 | 15% | 234 | 44 | 23% | 42 | -28 | -40% | 11 | -2 | -15% |
| MECKLENBURG | 49,322 | 28.9% | 6,726 | -245 | -4% | 12,522 | 2,184 | 21% | 2,943 | -525 | -15% | 903 | -207 | -19% |
| MITCHELL | 275 | 5.2% | 31 | 16 | 107% | 68 | 33 | 94% | 12 | 5 | 71% | 6 | 4 | 200% |
| MONTGOMERY | 580 | 7.7% | 64 | 3 | 5% | 108 | 2 | 2% | 23 | -7 | -23% | 10 | 3 | 43% |
| MOORE | 1,446 | 6.0% | 196 | 46 | 31% | 347 | 109 | 46% | 87 | 19 | 28% | 26 | -5 | -16% |
| NASH | 2,730 | 12.0% | 332 | 74 | 29% | 544 | 69 | 15% | 146 | 14 | 11% | 50 | 6 | 14% |
| NEW HANOVER | 5,527 | 12.5% | 1,126 | 406 | 56% | 1,875 | 721 | 62% | 492 | 116 | 31% | 175 | 2 | 1% |
| NORTHAMPTON | 408 | 6.1% | 42 | 4 | 11% | 69 | -4 | -5% | 22 | 9 | 69% | 3 | -6 | -67% |
| ONSLow | 3,290 | 11.8% | 522 | 185 | 55% | 919 | 299 | 48% | 215 | 34 | 19% | 59 | -20 | -25% |
| ORANGE | 1,646 | 6.2% | 229 | 74 | 48% | 407 | 142 | 54% | 96 | 26 | 37% | 20 | -20 | -50% |
| PAMLICO | 261 | 6.1% | 48 | 21 | 78% | 78 | 23 | 42% | 20 | 6 | 43% | 8 | 1 | 14% |
| PASQUOTANK | 1,136 | 13.4% | 195 | 52 | 36% | 349 | 118 | 51% | 78 | 1 | 1% | 19 | -18 | -49% |
| PENDER | 1,809 | 13.6% | 341 | 82 | 32% | 556 | 169 | 44% | 146 | -4 | -3% | 43 | -10 | -19% |
| PERQUIMANS | 253 | 6.9% | 46 | 7 | 18% | 81 | 19 | 31% | 18 | 0 | 0% | 5 | -3 | -38% |
| PERSON | 1,272 | 12.1% | 175 | 45 | 35% | 262 | 41 | 19% | 69 | -1 | -1% | 19 | -5 | -21% |
| PITT | 3,756 | 12.3% | 453 | 69 | 18% | 791 | 132 | 20% | 186 | -15 | -7% | 60 | -3 | -5% |

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| POLK | 416 | 6.7% | 71 | 30 | 73% | 129 | 55 | 74% | 28 | 14 | 100% | 5 | -5 | -50% |
| RANDOLPH | 3,779 | 9.7% | 490 | 105 | 27% | 822 | 181 | 28% | 205 | 16 | 8% | 69 | -3 | -4% |
| RICHMOND | 863 | 6.7% | 92 | 19 | 26% | 145 | 27 | 23% | 33 | -1 | -3% | 9 | -3 | -25% |
| ROBESON | 2,446 | 7.7% | 231 | 28 | 14% | 377 | 2 | 1% | 106 | 8 | 8% | 30 | -6 | -17% |
| ROCKINGHAM | 3,099 | 11.4% | 363 | 89 | 32% | 613 | 117 | 24% | 137 | -1 | -1% | 37 | -7 | -16% |
| ROWAN | 4,420 | 12.0% | 545 | 113 | 26% | 927 | 170 | 22% | 229 | -10 | -4% | 79 | -11 | -12% |
| RUTHERFORD | 2,123 | 11.3% | 328 | 96 | 41% | 593 | 213 | 56% | 148 | 19 | 15% | 41 | -23 | -36% |
| SAMPSON | 1,414 | 8.6% | 139 | 24 | 21% | 231 | 21 | 10% | 83 | 34 | 69% | 27 | -8 | -23% |
| SCOTLAND | 852 | 9.2% | 94 | 33 | 54% | 142 | 28 | 25% | 35 | 5 | 17% | 9 | -2 | -18% |
| STANLY | 1,353 | 8.0% | 197 | 70 | 55% | 310 | 80 | 35% | 76 | 8 | 12% | 18 | -19 | -51% |
| STOKES | 1,232 | 8.5% | 145 | 35 | 32% | 245 | 69 | 39% | 68 | 20 | 42% | 21 | -5 | -19% |
| SURRY | 1,465 | 6.8% | 191 | 58 | 44% | 312 | 81 | 35% | 77 | 4 | 5% | 30 | 6 | 25% |
| SWAIN | 239 | 6.1% | 51 | 26 | 104% | 84 | 39 | 87% | 24 | 14 | 140% | 14 | 7 | 100% |
| TRANSYLVANIA | 610 | 6.2% | 129 | 61 | 90% | 200 | 86 | 75% | 56 | 27 | 93% | 24 | 10 | 71% |
| TYRRELL | 72 | 6.3% | 13 | 5 | 63% | 20 | 6 | 43% | 5 | 3 | 150% | 3 | 1 | 0% |
| UNION | 7,272 | 20.8% | 1,179 | 264 | 29% | 2,052 | 574 | 39% | 495 | 4 | 1% | 150 | -40 | -21% |
| VANCE | 1,399 | 13.0% | 133 | 30 | 29% | 238 | 53 | 29% | 62 | 0 | 0% | 27 | 11 | 69% |
| WAKE | 24,818 | 15.6% | 3,246 | 473 | 17% | 5,650 | 896 | 19% | 1,333 | -44 | -3% | 429 | -13 | -3% |
| WARREN | 485 | 8.1% | 70 | 32 | 84% | 102 | 33 | 48% | 26 | 7 | 37% | 10 | 2 | 25% |
| WASHINGTON | 261 | 6.6% | 26 | 2 | 8% | 46 | 5 | 12% | 7 | -3 | -30% | 0 | -6 | -100% |
| WATAUGA | 1,085 | 10.4% | 203 | 71 | 54% | 335 | 104 | 45% | 74 | 11 | 17% | 24 | -3 | -11% |
| WAYNE | 2,884 | 10.4% | 329 | 75 | 30% | 547 | 89 | 19% | 136 | 3 | 2% | 44 | 7 | 19% |
| WILKES | 1,430 | 6.9% | 212 | 55 | 35% | 341 | 87 | 34% | 77 | -8 | -9% | 19 | -12 | -39% |
| WILSON | 2,203 | 12.6% | 264 | 72 | 38% | 460 | 114 | 33% | 107 | 11 | 11% | 33 | -14 | -30% |
| YADKIN | 711 | 6.1% | 103 | 43 | 72% | 149 | 27 | 22% | 39 | 7 | 22% | 14 | 4 | 40% |
| YANCEY | 337 | 5.6% | 64 | 27 | 73% | 114 | 54 | 90% | 30 | 14 | 88% | 9 | 2 | 29% |
| NORTH CAROLINA | 296,001 | 13.6% | 40,633 | 7,327 | 22% | 70,616 | 15,998 | 29% | 17,120 | 215 | 1% | 5,437 | -810 | -13% |

This chart provides an update on foreclosure starts reported in July 2010 in North Carolina. Foreclosure starts are reported by the Administrative Office of the Courts for all 100 North Carolina counties and indicate the start of foreclosure proceedings on property. Five categories are considered in this chart: the number monthly foreclosure starts compared to the previous month, the number of foreclosure starts in the previous quarter compared to the same period the previous year, the number of foreclosure starts in the previous year compared to the same period one year earlier, the number of foreclosure starts to date in the current year compared to the same period the previous year and the total number of foreclosure starts recorded since the start of the foreclosure crisis in 2005.

Bold, italicized text indicates that the change in number of foreclosure starts, number of foreclosure starts, percent change in foreclosure starts, or percent of foreclosure starts to owner-occupied units places a county in the top 20 counties in North Carolina. A county name in bold, italicized text indicates that a county is an overall hotspot for foreclosure starts. This status is determined based on a county averaging a ranking in the top 20 based on a combined ranking by number and percent change for two or more of five categories considered. Note: ** These figures include a divide-by-0 error that prevents calculating percent change.

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