

October 2009 Foreclosure Start Hotspots	Impact Since Start of Crisis		2009 Year to Date			Rolling 12-Month Change			Rolling 3-Month Change			Month to Month Change		
	January 2005 - October 2009 Foreclosure Start Totals		January - October 2009 Foreclosure Starts Compared to January - October 2008 Foreclosure Starts			November 2008 - October 2009 Foreclosure Starts Compared to November 2007 - October 2008 Foreclosure Starts			August - October 2009 Foreclosure Starts Compared to August - October 2008 Foreclosure Starts			October 2009 Foreclosure Starts Compared to September 2009 Foreclosure Starts		
	Number of Foreclosure Starts January 2005 - October 2009	Foreclosure Starts January 2005 - October 2009 as Percent of Year 2000 Owner-Occupied Housing Units	Number of Foreclosure Starts in January - October 2009	Change in Number between January - October 2009 and January - October 2008	Percent Change between January - October 2009 and January - October 2008	Number of Foreclosure Starts in November 2008 - October 2009	Change in Number between November 2008 - October 2009 and November 2007 - October 2008	Percent Change between November 2008 - October 2009 and November 2007 - October 2008	Number of Foreclosure Starts in August - October 2009	Change in Number between August - October 2009 and August - October 2008	Percent Change between August - October 2009 and August - October 2008	Number of Monthly Foreclosure Starts in October 2009	Change in Number between September 2009 and October 2009	Percent Change in Foreclosure Starts between September 2009 and October 2009
ALAMANCE	3,898	10.8%	759	-1	0%	852	-57	-6%	256	43	20%	83	5	6%
ALEXANDER	774	7.3%	126	-7	-5%	140	-17	-11%	46	10	28%	10	-4	-29%
ALLEGHANY	257	7.1%	91	44	94%	92	41	80%	36	17	89%	8	-4	-33%
ANSON	523	7.5%	65	-42	-39%	66	-57	-46%	23	-10	-30%	8	3	60%
ASHE	429	5.1%	113	39	53%	122	38	45%	38	15	65%	9	-4	-31%
AVERY	293	5.6%	94	49	109%	108	54	100%	29	12	71%	13	3	30%
BEAUFORT	636	4.6%	123	19	18%	143	20	16%	39	-3	-7%	15	-1	-6%
BERTIE	272	4.7%	0	-51	-101%	4	-59	-94%	0	-18	-100%	0	0	-494%
BLADEN	561	5.6%	99	2	2%	113	-7	-6%	31	2	7%	8	0	0%
BRUNSWICK	3,431	13.7%	1,366	568	71%	1,467	573	64%	564	308	120%	220	54	33%
BUNCOMBE	3,775	6.3%	982	257	35%	1,084	238	28%	344	116	51%	97	-41	-30%
BURKE	2,028	7.9%	314	-86	-22%	353	-125	-26%	109	-7	-6%	27	-15	-36%
CABARRUS	5,392	14.6%	1,176	78	7%	1,284	-32	-2%	428	76	22%	124	-34	-22%
CALDWELL	2,406	10.4%	394	-44	-10%	445	-86	-16%	137	1	1%	41	-17	-29%
CAMDEN	168	7.6%	46	6	15%	51	3	6%	18	3	20%	5	0	0%
CARTERET	1,170	6.1%	358	75	27%	386	78	25%	140	47	51%	49	10	26%
CASWELL	611	8.9%	93	-24	-21%	104	-33	-24%	36	9	33%	9	-5	-36%
CATAWBA	3,994	9.9%	712	-82	-10%	791	-136	-15%	243	-41	-14%	79	-5	-6%
CHATHAM	1,049	6.9%	250	56	29%	283	53	23%	86	30	54%	26	-9	-26%
CHEROKEE	674	7.9%	282	136	93%	295	122	71%	116	62	115%	37	8	28%
CHOWAN	240	6.0%	57	3	6%	63	-2	-3%	24	8	50%	6	-1	-14%
CLAY	215	6.6%	102	62	155%	110	60	120%	41	29	242%	22	14	175%
CLEVELAND	2,789	10.3%	449	-34	-7%	510	-78	-13%	152	13	9%	55	2	4%
COLUMBUS	1,014	6.2%	141	-52	-27%	156	-76	-33%	43	-18	-30%	13	-3	-19%
CRAVEN	1,678	7.3%	339	-18	-5%	375	-35	-9%	129	-10	-7%	44	1	2%
CUMBERLAND	7,777	12.2%	1,220	-329	-21%	1,350	-475	-26%	449	-37	-8%	143	4	3%
CURRITUCK	777	13.8%	273	89	48%	294	74	34%	89	23	35%	26	3	13%
DARE	2,700	28.5%	906	243	37%	1,000	247	33%	408	219	116%	122	-65	-35%
DAVIDSON	3,831	8.9%	738	-50	-6%	833	-106	-11%	265	23	10%	92	11	14%
DAVIE	839	7.3%	155	-3	-2%	168	-34	-17%	59	18	44%	14	-2	-13%
DUPLIN	919	6.7%	157	-12	-7%	180	-19	-10%	52	6	13%	18	0	0%
DURHAM	7,857	16.3%	1,466	-31	-2%	1,647	-126	-7%	555	78	16%	192	5	3%
EDGECOMBE	1,734	13.3%	234	-67	-22%	273	-93	-25%	76	-15	-16%	26	1	4%
FORSYTH	9,764	12.0%	1,887	-120	-6%	2,101	-215	-9%	713	81	13%	204	-16	-7%
FRANKLIN	2,543	18.3%	365	-187	-34%	427	-207	-33%	145	-41	-22%	59	36	157%
GASTON	7,097	13.9%	1,333	-63	-5%	1,475	-175	-11%	472	48	11%	157	7	5%
GATES	276	8.6%	45	-23	-34%	53	-29	-35%	18	4	29%	4	-2	-33%

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GRAHAM	74	2.7%	31	12	63%	35	16	84%	13	7	117%	5	2	67%
GRANVILLE	1,548	12.4%	275	-20	-7%	311	-45	-13%	82	-15	-15%	30	13	76%
GREENE	351	7.0%	47	-19	-29%	54	-17	-24%	18	3	20%	5	0	0%
GUILFORD	16,246	15.4%	3,120	-398	-11%	3,556	-527	-13%	1,092	1	0%	359	-46	-11%
HALIFAX	841	5.7%	161	12	8%	183	-5	-3%	51	2	4%	15	-2	-12%
HARNETT	2,705	11.4%	497	-53	-10%	569	-68	-11%	188	5	3%	62	13	27%
HAYWOOD	1,246	7.0%	316	97	44%	349	61	21%	121	50	70%	42	7	20%
HENDERSON	1,657	5.6%	447	119	36%	498	128	35%	158	62	65%	46	-1	-2%
HERTFORD	392	6.3%	62	-13	-17%	68	-22	-24%	16	-3	-16%	4	-4	-50%
HOKE	1,060	12.4%	193	-11	-5%	223	-4	-2%	71	8	13%	21	-5	-19%
HYDE	101	5.9%	22	1	5%	23	-1	-4%	9	5	125%	5	3	150%
IREDELL	4,606	12.9%	970	109	13%	1,088	77	8%	339	92	37%	136	31	30%
JACKSON	0	0.0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%
JOHNSTON	5,068	14.8%	1,096	107	11%	1,217	57	5%	387	51	15%	110	-13	-11%
JONES	210	6.5%	24	-10	-29%	32	-10	-24%	4	-5	-56%	1	-1	-50%
LEE	1,174	8.9%	209	-14	-6%	227	-31	-12%	79	-2	-2%	31	10	48%
LENOIR	1,003	6.3%	159	4	3%	184	1	1%	46	-6	-12%	14	-3	-18%
LINCOLN	2,340	12.4%	454	32	8%	503	-2	0%	162	34	27%	51	-1	-2%
MACON	599	5.7%	211	88	72%	241	109	83%	108	61	130%	32	-12	-27%
MADISON	343	5.6%	97	32	49%	110	37	51%	38	17	81%	15	4	36%
MARTIN	402	5.6%	67	-4	-6%	74	-10	-12%	22	5	29%	6	1	20%
MCDOWELL	789	6.2%	176	25	17%	198	28	16%	60	7	13%	18	-6	-25%
MECKLENBURG	40,632	23.8%	10,803	3,309	44%	11,694	2,919	33%	3,826	1,350	55%	1,128	-254	-18%
MITCHELL	223	4.2%	31	-27	-47%	35	-29	-45%	16	0	0%	4	-4	-50%
MONTGOMERY	505	6.7%	94	-10	-10%	104	-17	-14%	33	-2	-6%	12	3	33%
MOORE	1,192	4.9%	243	25	11%	265	19	8%	92	26	39%	25	-5	-17%
NASH	2,328	10.2%	400	-107	-21%	456	-133	-23%	141	-20	-12%	42	-7	-14%
NEW HANOVER	4,122	9.3%	1,190	289	32%	1,312	279	27%	470	158	51%	136	-37	-21%
NORTHAMPTON	354	5.3%	53	-12	-18%	64	-18	-22%	15	-9	-38%	6	3	100%
ONslow	2,629	9.4%	595	26	5%	663	17	3%	258	43	20%	85	-2	-2%
ORANGE	1,340	5.1%	256	-14	-5%	287	-24	-8%	101	22	28%	25	-7	-22%
PAMLICO	206	4.8%	50	-3	-6%	58	1	2%	23	3	15%	11	5	83%
PASQUOTANK	876	10.3%	232	-4	-2%	245	-19	-7%	89	14	19%	27	-4	-13%
PENDER	1,379	10.4%	385	98	34%	421	81	24%	124	32	35%	41	4	11%
PERQUIMANS	197	5.4%	64	28	78%	70	28	67%	25	8	47%	5	-6	-55%
PERSON	1,072	10.2%	192	-5	-3%	218	-16	-7%	62	-3	-5%	15	-4	-21%
PITT	3,181	10.4%	600	-60	-9%	661	-110	-14%	216	2	1%	63	-10	-14%

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POLK	319	5.1%	73	9	14%	84	13	18%	32	10	45%	9	-2	-18%
RANDOLPH	3,172	8.2%	600	-8	-1%	656	-91	-12%	215	15	8%	81	13	19%
RICHMOND	754	5.9%	109	-8	-7%	120	-19	-14%	36	2	6%	9	-6	-40%
ROBESON	2,161	6.8%	295	-103	-26%	334	-136	-29%	92	-41	-31%	27	3	13%
ROCKINGHAM	2,645	9.7%	433	-117	-21%	490	-168	-26%	159	-6	-4%	44	-12	-21%
ROWAN	3,730	10.2%	669	-44	-6%	747	-119	-14%	237	-10	-4%	72	-2	-3%
RUTHERFORD	1,709	9.1%	411	93	29%	446	84	23%	178	65	58%	59	3	5%
SAMPSON	1,243	7.6%	175	-50	-22%	198	-79	-29%	59	-13	-18%	23	8	53%
SCOTLAND	743	8.0%	94	-38	-29%	109	-55	-34%	33	-5	-13%	16	5	45%
STANLY	1,115	6.6%	199	-20	-9%	221	-29	-12%	72	-9	-11%	22	1	5%
STOKES	1,047	7.3%	170	-22	-11%	186	-52	-22%	60	10	20%	20	0	0%
SURRY	1,230	5.7%	210	-16	-7%	242	-28	-10%	77	11	17%	31	8	35%
SWAIN	179	4.5%	49	13	36%	52	10	24%	24	7	41%	7	1	17%
TRANSYLVANIA	451	4.6%	109	2	2%	119	-13	-10%	40	4	11%	11	2	22%
TYRRELL	56	4.9%	12	-4	-25%	14	-7	-33%	4	0	0%	0	-1	0%
UNION	5,769	16.5%	1,464	378	35%	1,625	350	27%	549	147	37%	159	-26	-14%
VANCE	1,222	11.4%	164	-37	-18%	196	-50	-20%	60	10	20%	22	9	69%
WAKE	20,647	12.9%	4,252	135	3%	4,880	29	1%	1,477	124	9%	483	-43	-8%
WARREN	399	6.7%	54	-17	-24%	60	-19	-24%	16	-9	-36%	6	1	20%
WASHINGTON	227	5.7%	36	-9	-20%	41	-14	-25%	12	0	0%	2	-4	-67%
WATAUGA	835	8.0%	217	8	4%	240	6	3%	85	9	12%	30	-3	-9%
WAYNE	2,464	8.8%	381	-93	-20%	443	-105	-19%	127	-15	-11%	52	14	37%
WILKES	1,169	5.6%	237	2	1%	259	-13	-5%	80	5	7%	23	-4	-15%
WILSON	1,857	10.6%	306	-54	-15%	349	-83	-19%	114	3	3%	39	2	5%
YADKIN	590	5.1%	88	-36	-29%	106	-38	-26%	28	-16	-36%	6	-2	-25%
YANCEY	258	4.3%	72	18	33%	80	15	23%	35	20	133%	11	3	38%
NORTH CAROLINA	244,477	11.3%	52,398	4,198	9%	58,210	1,659	3%	19,046	3,546	23%	6,023	-437	-7%

This chart provides an update on foreclosure starts reported in October 2009 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.

The Center for Community Capital at the University of North Carolina at Chapel Hill