

Concentration of Foreclosure Severity In the Commonwealth of Virginia June 2008

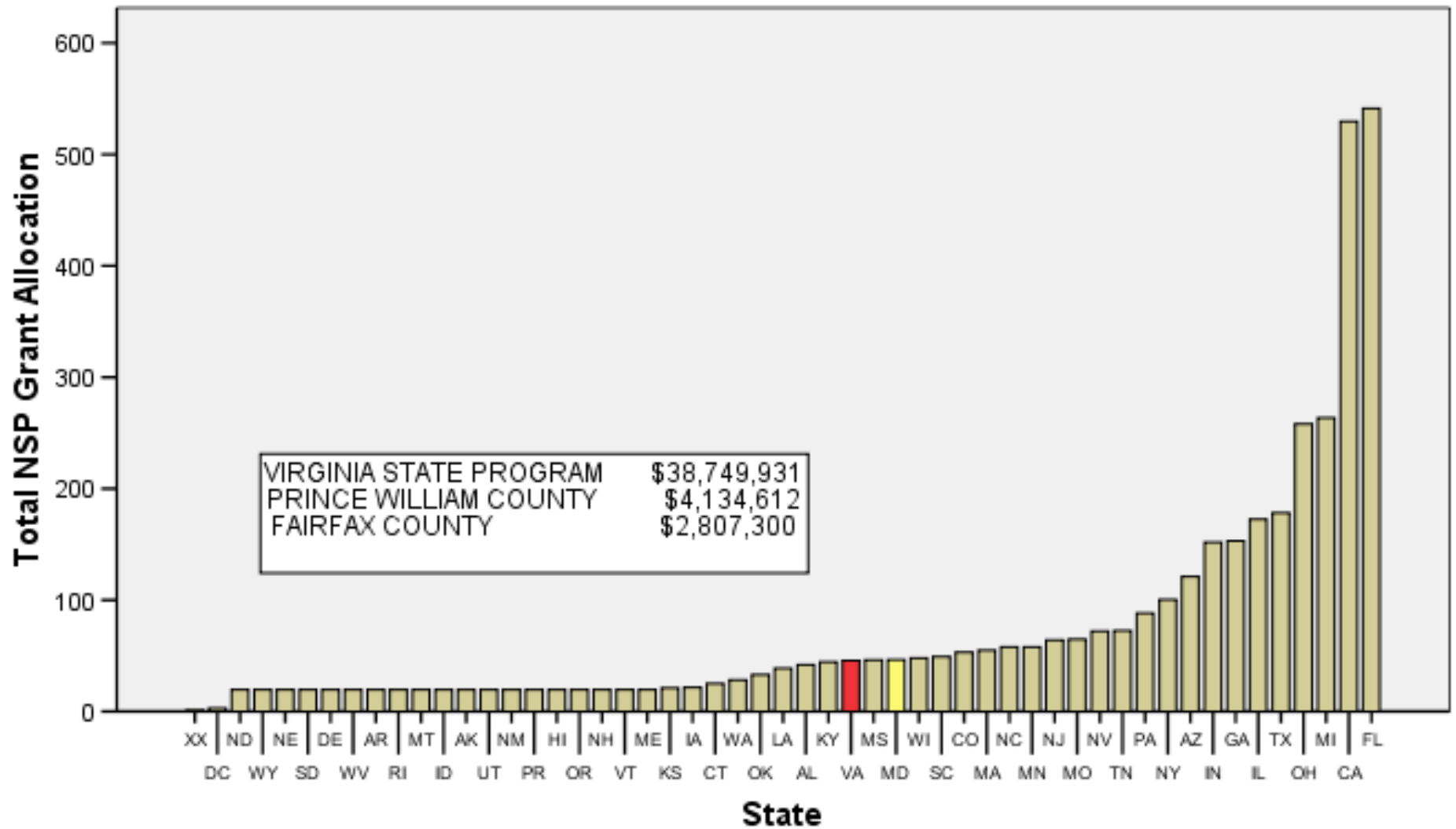
Chris Walker

Director of Research
Local Initiatives Support Corporation

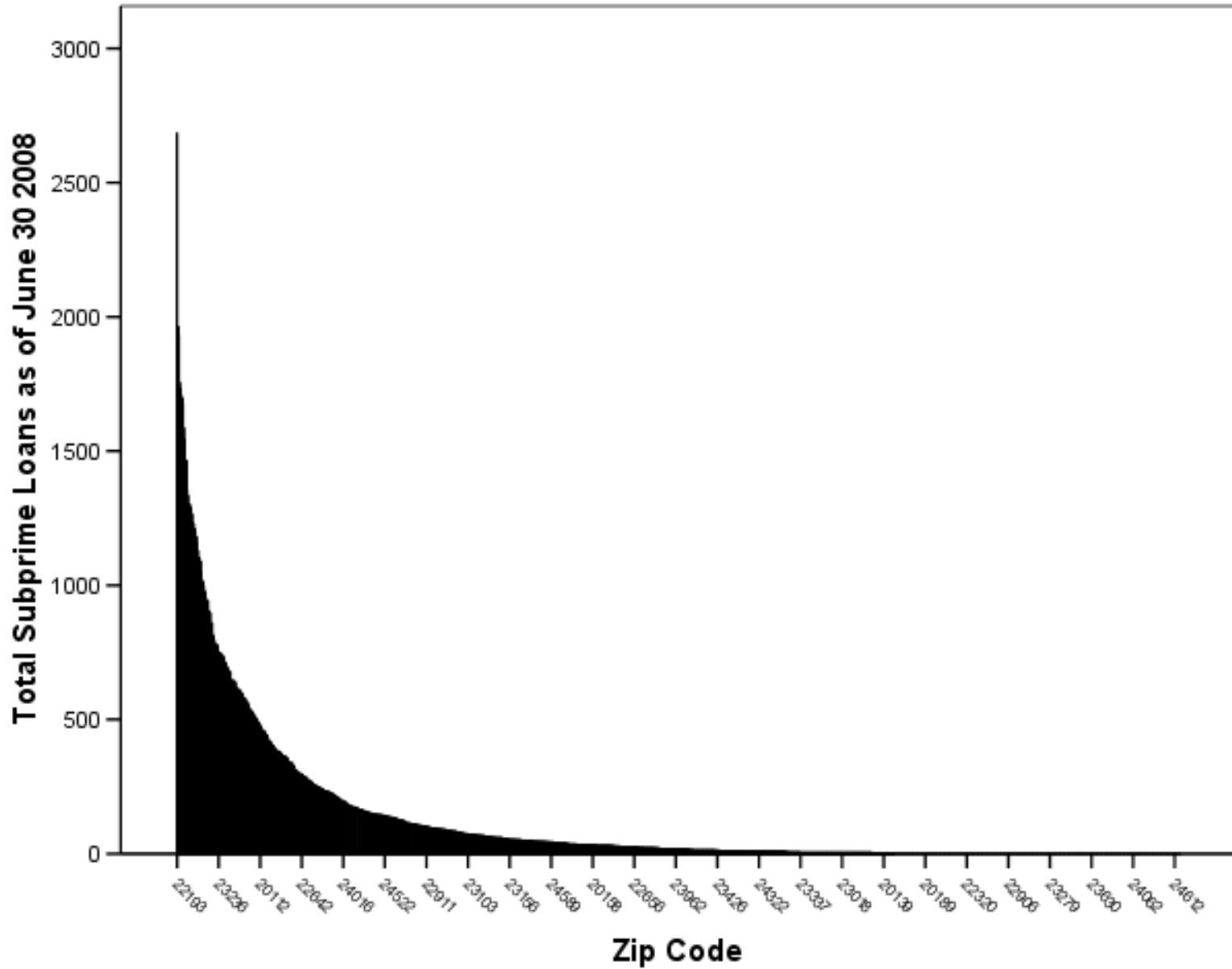
Governor's Housing Conference, 2008

Hampton, VA
November 13, 2008

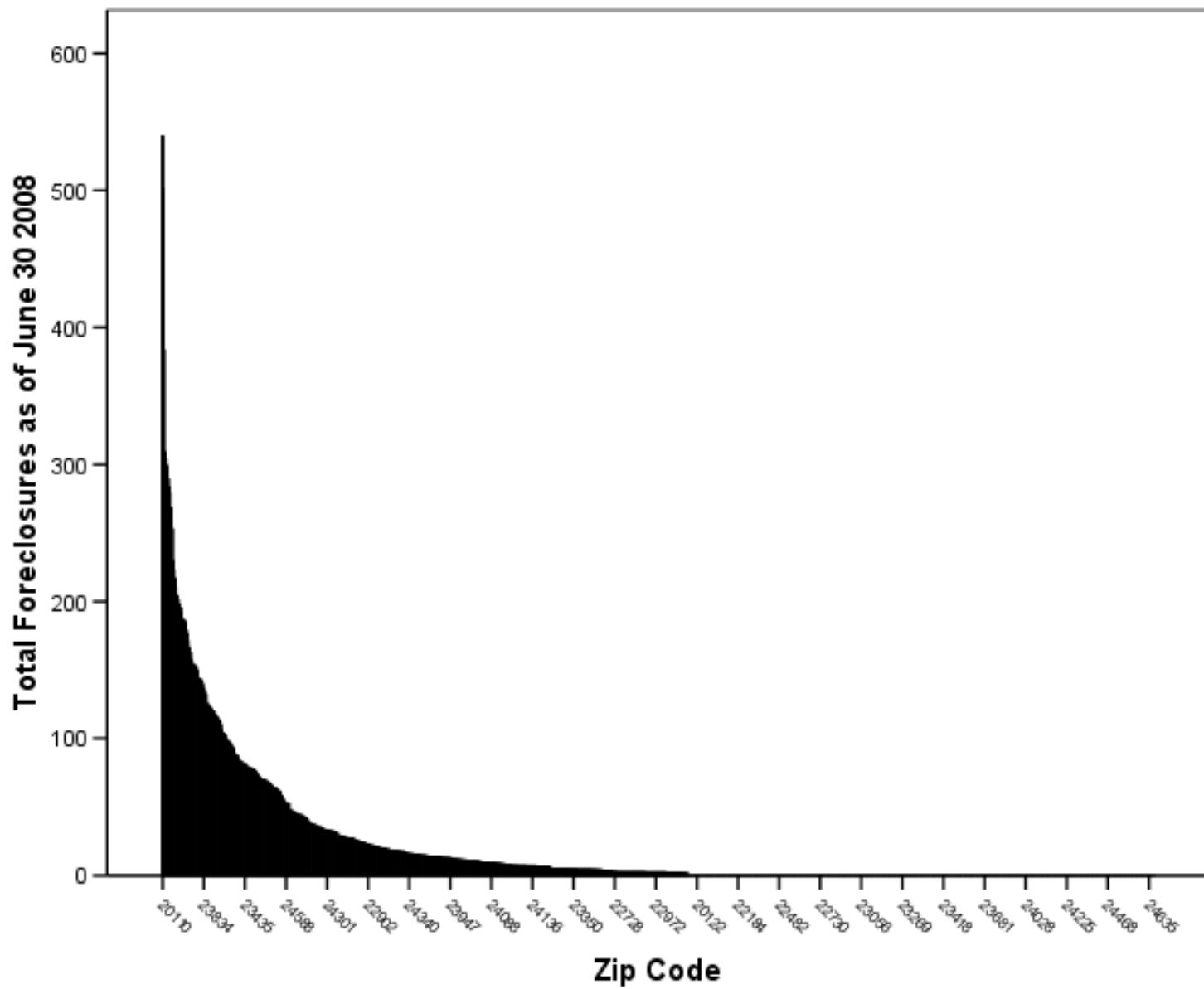
National Stabilization Grant Allocations by State



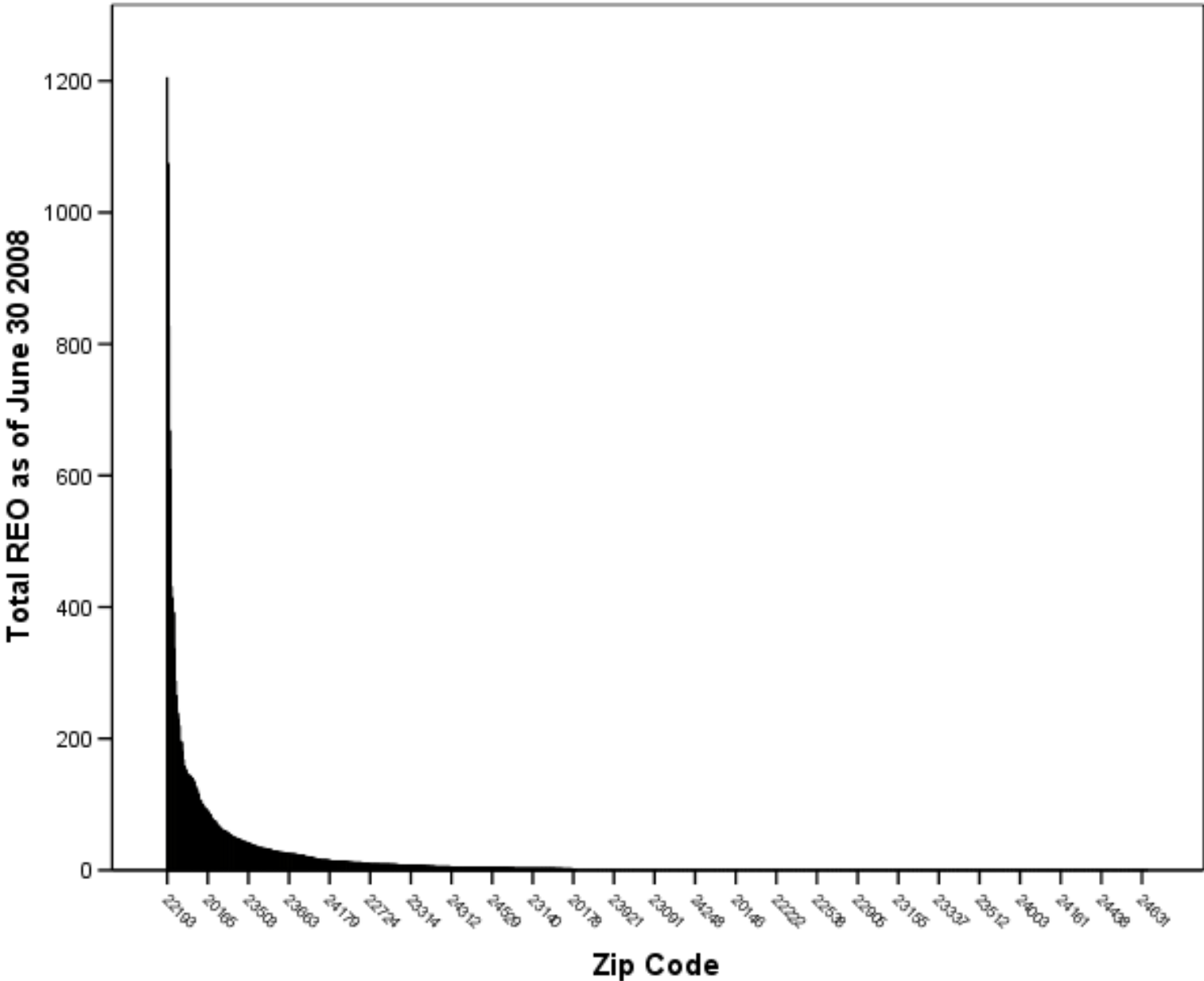
Concentration of Subprime Loans Across Virginia Zipcodes



Concentration of Foreclosures Across Virginia Zipcodes



Concentration of REO Properties Across Virginia Zip Codes



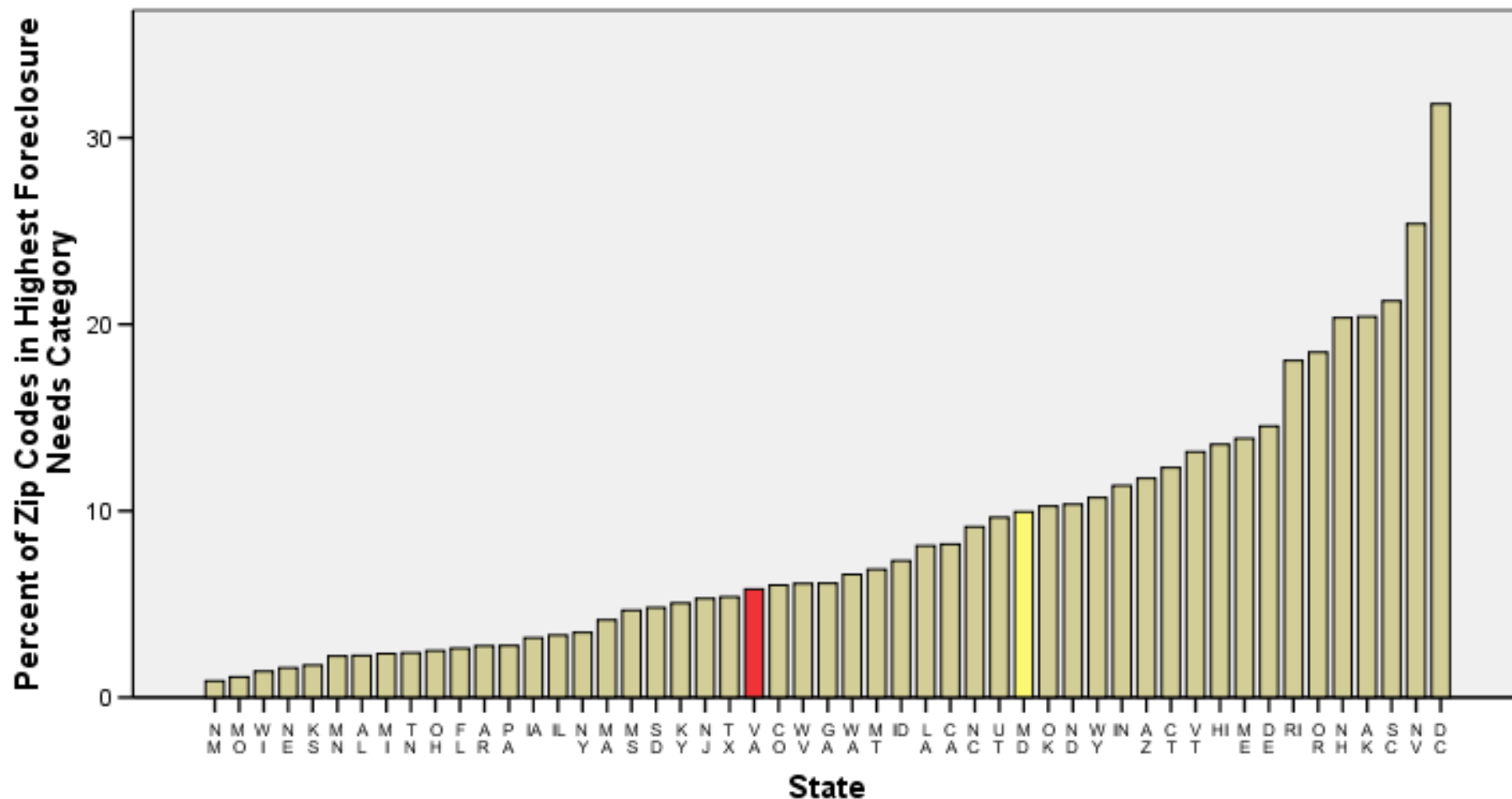
Factors Used to Create Foreclosure-Needs Scores

Percent of Subprime * Number of Subprime

Percent of 30+ Day Delinquent * Number of 30+ Delinquent

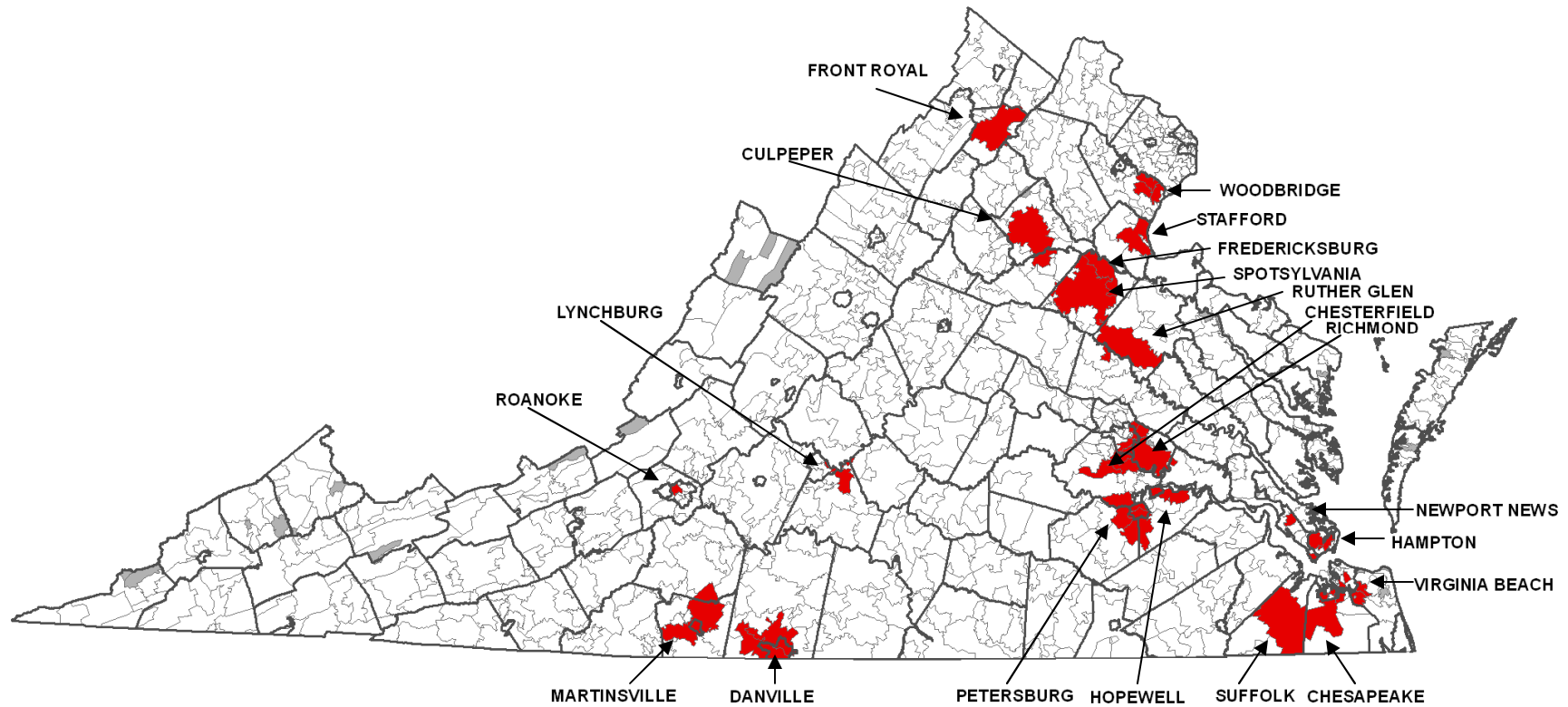
Percent of Foreclosures * Number of Foreclosures

States Ranked by Concentration of Foreclosure Needs, June 2008



Compiled by Local Initiatives Support Corporation based on data supplied by McDash Analytics

Location of Highest Ranked ZIP Codes on Foreclosure Needs Score Commonwealth of Virginia June 2008

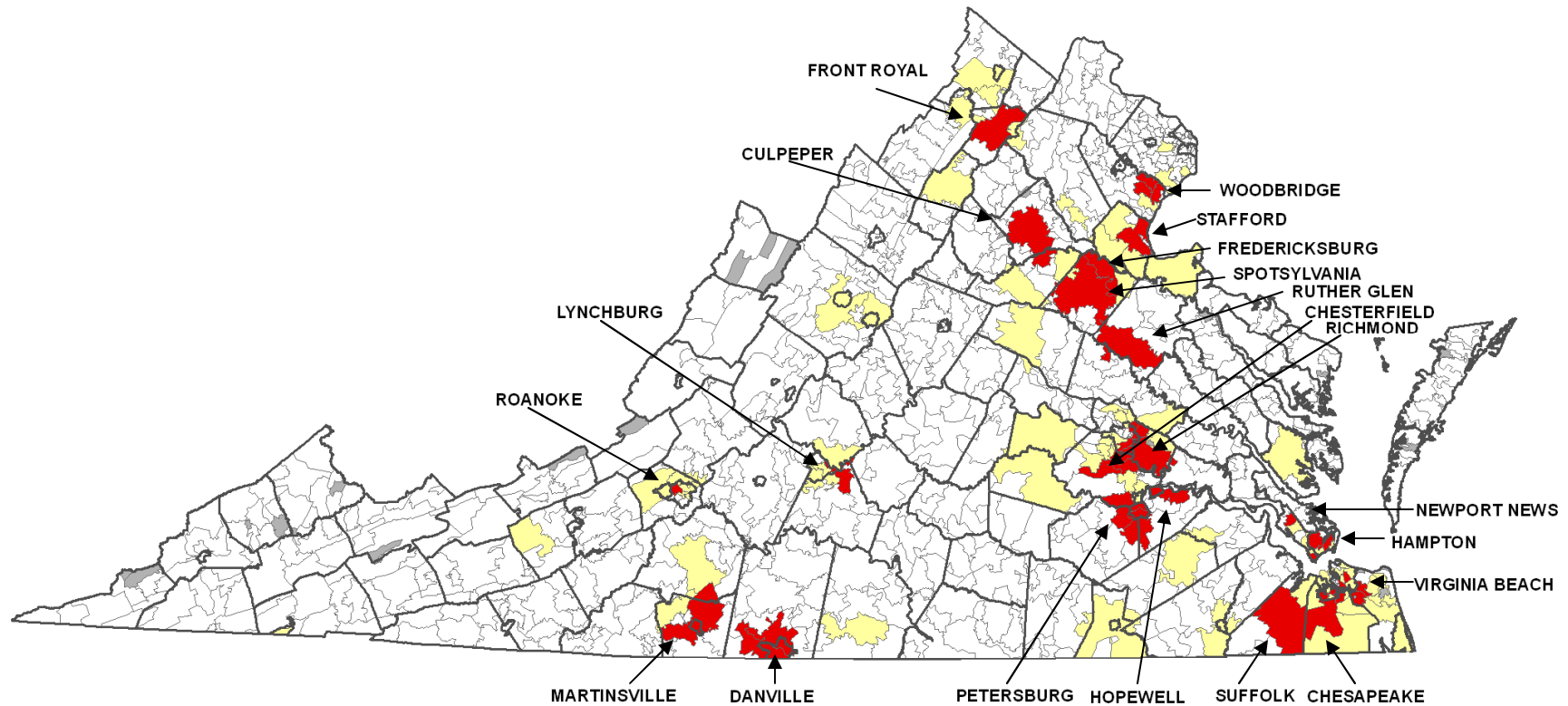


Shown are ZIP codes scoring 20-100 where 100 is most severe ZIP code in the state.

Source: Compiled by LISC based on data supplied by McDash Analytics.

For methodology, see <http://www.housingpolicy.org/foreclosure-response.html>

Location of Highest Ranked ZIP Codes on Foreclosure Needs Score Commonwealth of Virginia June 2008

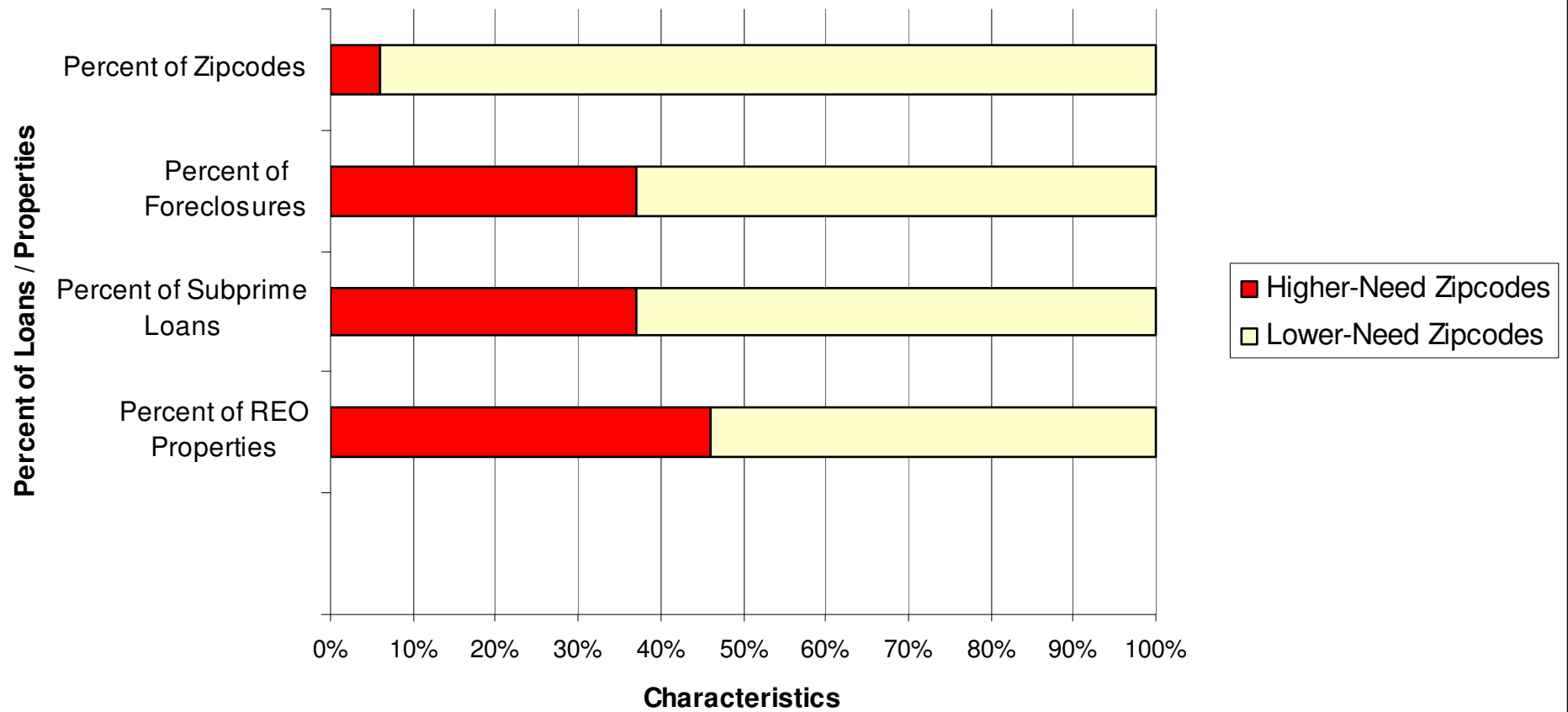


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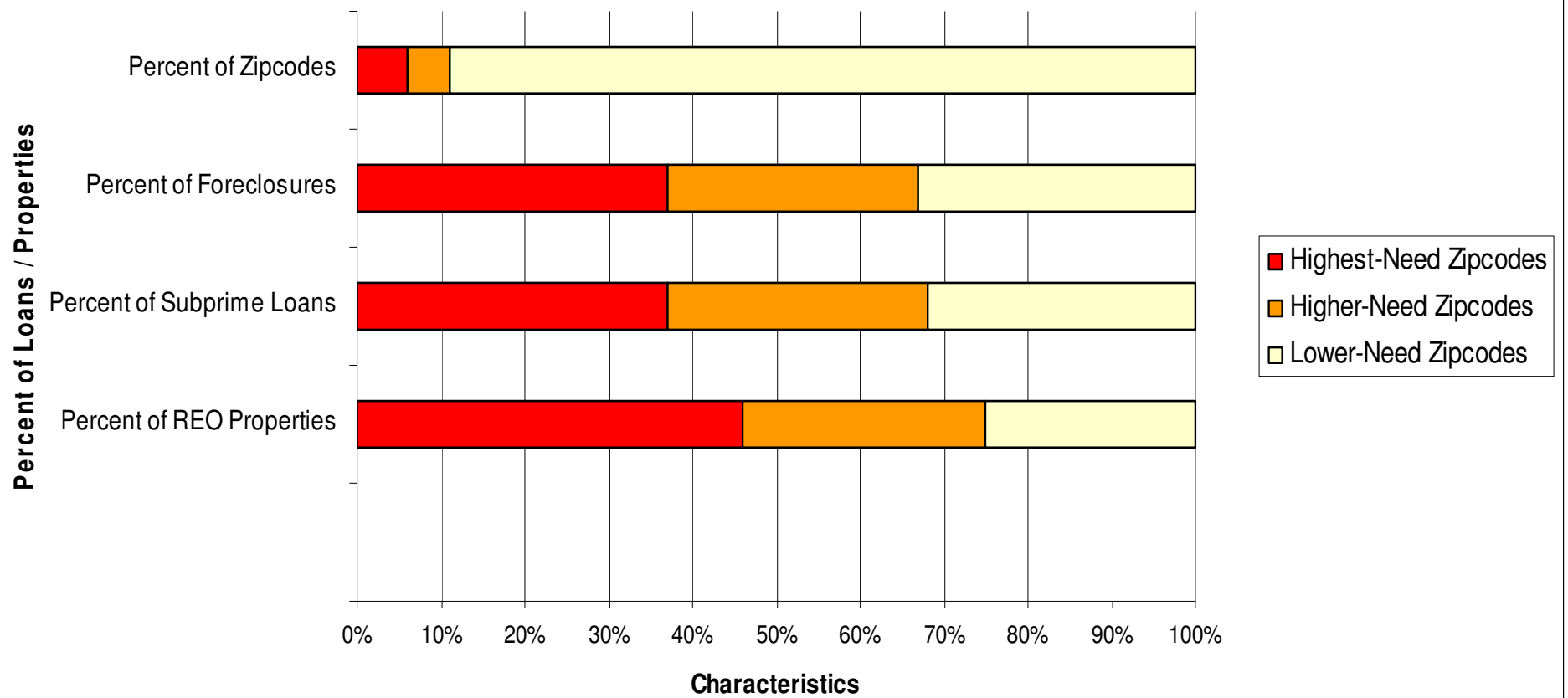
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***Percent of Problem Loans and Properties in High-Need Zipcodes
in Virginia, June 2008***



Percent of Problem Loans and Properties in High-Need Zipcodes in Virginia, June 2008



***Characteristics of High-Foreclosure-Need Zipcodes
Virginia, June 2008***

Social / Economic Characteristics

