

## Foreclosure Starts and Spillover Effects by County

	<b>1998 FC Starts</b>	<b>2003 FC Starts</b>	<b>2007 FC Starts</b>	<b>2008 FC Starts</b>	<b>2009 YTD FC Starts</b> Jan. - April	<b>Δ FC Starts 2006-07</b>	<b>Δ FC Starts 2007-08</b>	<b>Δ FC Starts 1998-2008</b>	<b>2008 FC per Capita</b>	<b>Spillover Effect</b>
Ashe	16	55	93	83	32	24%	-11%	419%	0.32%	\$ -
Avery	31	208	50	59	38	2%	18%	90%	0.32%	\$ -
Buncombe	283	690	697	833	270	13%	20%	194%	0.36%	\$ 23,543,327
Burke	104	422	414	438	87	-2%	6%	321%	0.49%	\$ 2,664,435
Cherokee	42	82	102	159	69	73%	56%	279%	0.58%	\$ -
Clay	13	17	31	48	33	94%	55%	269%	0.45%	\$ -
Graham	5	8	8	23	4	60%	188%	360%	0.28%	
Haywood	83	199	300	252	102	50%	-16%	204%	0.44%	\$ 2,501,091
Henderson	123	304	263	379	117	-4%	44%	208%	0.36%	\$ 8,530,708
Jackson	28	65	212	211	83	49%	0%	150%	0.57%	\$ -
Macon	26	109	88	153	43	38%	74%	488%	0.34%	\$ -
Madison	20	59	62	78	23	17%	26%	290%	0.23%	\$ 113,504
McDowell	67	153	141	173	46	-10%	23%	158%	0.73%	\$ -
Mitchell	20	44	49	62	8	17%	27%	210%	0.39%	\$ -
Polk	14	54	61	75	27	9%	23%	436%	0.39%	\$ -
Rutherford	108	292	352	353	103	28%	0%	227%	0.56%	\$ -
Swain	7	12	31	39	15	-6%	26%	457%	0.28%	\$ -
Transylvania	32	85	86	117	41	19%	36%	266%	0.38%	\$ -
Watauga	121	107	184	231	69	72%	26%	91%	0.51%	\$ -
Yancey	21	34	48	62	21	17%	29%	195%	0.33%	\$ -
Twenty County Summary	1,164	2,999	3,272	3,828	1,231	19%	17%	229%	0.42%	\$ 37,353,065
North Carolina	16,661	44,338	49,695	53,995	16,433	9.3%	8.7%	224%	0.58%	\$ 861,356,278

	NC Top 20 ≥20% incr	NC Top 21 ≥20% incr	NC Top 20 ≥300% incr	NC Top 20 ≥.60%
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Population estimates: <http://demog.state.nc.us/>  
Foreclosure information: NC Courts, Administrative Office of the Courts  
CIVIL VCAP SP CASES WITH A FORE-FORECLOSURE ISSUE TYPE

Spillover effects: Subprime Spillover: Foreclosures Cost neighbors...  
- no data because not included in a Metropolitan Statistical Area (MSA),