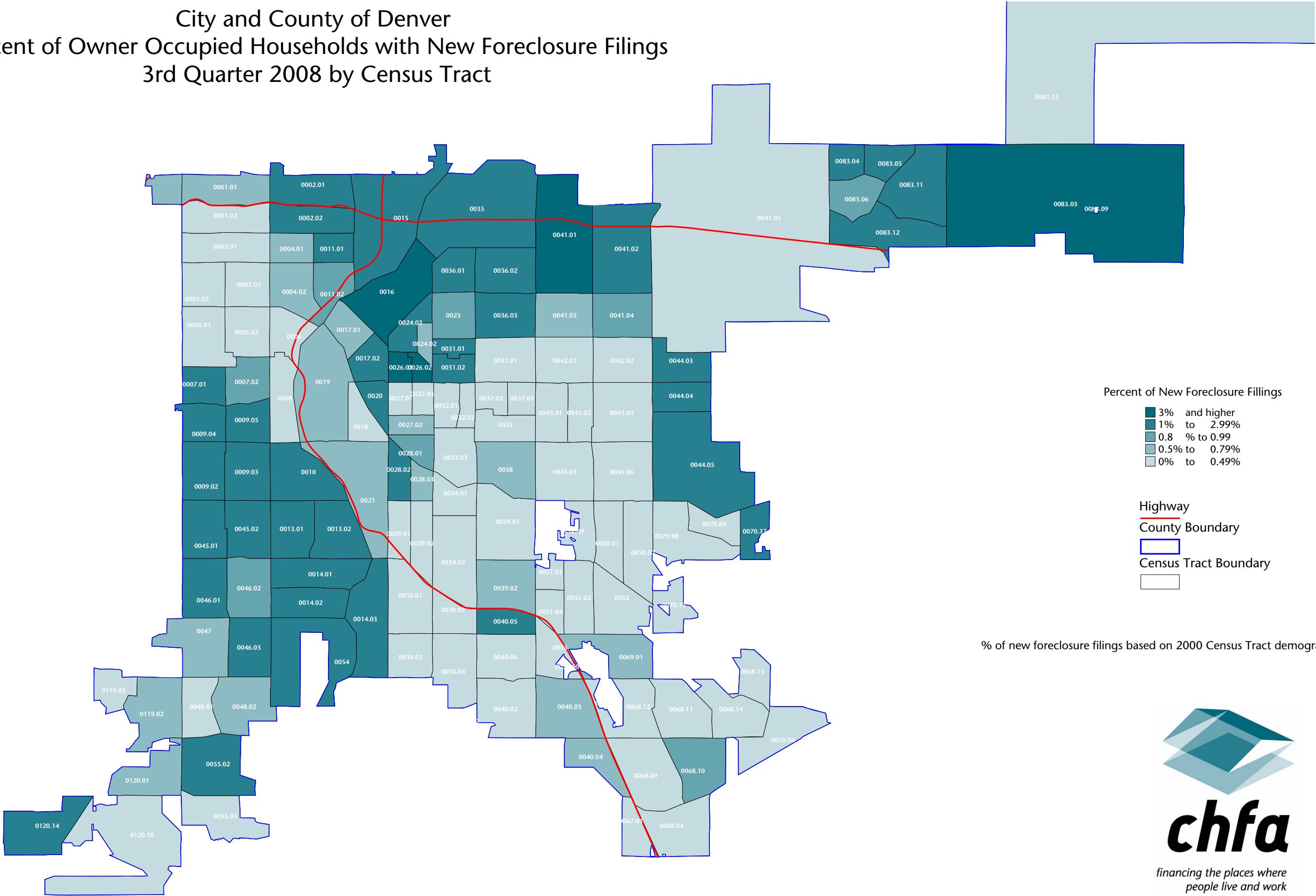


# City and County of Denver Percent of Owner Occupied Households with New Foreclosure Filings 3rd Quarter 2008 by Census Tract



| Public Trustee Data             |   |   | Census 2000 Data (note: using Census 2000 data overestimates % units with NED filings in high growth tracts) |                          |  |                                       |                          |  |                              |                                |   |  |                          |
|---------------------------------|---|---|--|--------------------------|--|---------------------------------------|--------------------------|--|------------------------------|--------------------------------|---|--|--------------------------|
| Census Tract<br>(Denver County) | # properties<br>with Notice of<br>Election and<br>Demand (NED)<br>filings Q3 2008 | % Owner<br>Occupied<br>Housing<br>Units with<br>NED filings | Total<br>Population  | %<br>Population<br>White | %<br>Population<br>African<br>American | %<br>Population<br>Native<br>American | %<br>Population<br>Asian | %<br>Population<br>Hispanic or<br>Latino | Average<br>Household<br>Size | # Occupied<br>Housing<br>Units | # Owner<br>Occupied<br>Housing<br>Units | # Renter<br>Occupied<br>Housing<br>Units | Median<br>Income<br>1999 |
| 000101                          | 6   | 0.7%  | 3,014  | 74.9%                    | 1.6%                                   | 1.3%                                  | 1.6%                     | 29.7%                                    | 2.29                         | 1,137                          | 844                                     | 293                                      | \$39,330                 |
| 000102                          | 4   | 0.4%  | 3,414  | 73.8%                    | 1.2%                                   | 1.4%                                  | 0.8%                     | 35.6%                                    | 2.27                         | 1,502                          | 1079                                    | 423                                      | \$41,958                 |
| 000201                          | 14  | 1.2%  | 4,374  | 53.2%                    | 1.1%                                   | 2.2%                                  | 1.0%                     | 64.1%                                    | 2.81                         | 1,500                          | 1159                                    | 341                                      | \$33,017                 |
| 000202                          | 11  | 1.1%  | 4,485  | 49.5%                    | 2.7%                                   | 2.4%                                  | 1.0%                     | 70.2%                                    | 2.89                         | 1,553                          | 998                                     | 555                                      | \$32,472                 |
| 000301                          | 0   | 0.0%  | 5,477  | 74.5%                    | 1.2%                                   | 1.6%                                  | 0.5%                     | 36.4%                                    | 2.21                         | 2,384                          | 1558                                    | 826                                      | \$40,107                 |
| 000302                          | 3   | 0.3%  | 3,660  | 79.8%                    | 1.4%                                   | 1.6%                                  | 1.7%                     | 28.2%                                    | 2.09                         | 1,718                          | 1138                                    | 580                                      | \$44,470                 |
| 000303                          | 0   | 0.0%  | 4,871  | 78.9%                    | 1.2%                                   | 1.6%                                  | 1.2%                     | 33.0%                                    | 2.09                         | 2,226                          | 1370                                    | 856                                      | \$38,614                 |
| 000401                          | 5   | 0.6%  | 3,740  | 53.8%                    | 1.2%                                   | 2.9%                                  | 1.0%                     | 64.2%                                    | 2.72                         | 1,372                          | 788                                     | 584                                      | \$36,923                 |
| 000402                          | 7   | 0.7%  | 7,012  | 59.0%                    | 2.0%                                   | 2.1%                                  | 0.7%                     | 62.0%                                    | 2.61                         | 2,503                          | 1032                                    | 1471                                     | \$32,065                 |
| 000501                          | 2   | 0.3%  | 1,943  | 81.9%                    | 0.7%                                   | 1.4%                                  | 2.1%                     | 33.0%                                    | 2.06                         | 943                            | 665                                     | 278                                      | \$42,896                 |
| 000502                          | 3   | 0.2%  | 6,138  | 64.7%                    | 2.3%                                   | 2.7%                                  | 4.0%                     | 46.6%                                    | 2.29                         | 2,649                          | 1335                                    | 1314                                     | \$35,017                 |
| 0006                            | 1   | 0.4%  | 3,330  | 53.2%                    | 1.2%                                   | 2.3%                                  | 0.7%                     | 82.6%                                    | 3.13                         | 1,065                          | 250                                     | 815                                      | \$28,988                 |
| 000701                          | 6   | 1.1%  | 4,413  | 61.6%                    | 1.3%                                   | 2.0%                                  | 1.0%                     | 59.7%                                    | 2.64                         | 1,648                          | 571                                     | 1077                                     | \$31,979                 |
| 000702                          | 4   | 0.9%  | 6,412  | 43.6%                    | 4.7%                                   | 2.8%                                  | 3.5%                     | 73.6%                                    | 3.21                         | 1,933                          | 457                                     | 1476                                     | \$25,011                 |
| 000800                          | 0   | 0.0%  | 1,496  | 30.4%                    | 17.9%                                  | 2.6%                                  | 13.0%                    | 52.6%                                    | 3.33                         | 449                            | 23                                      | 426                                      | \$7,411                  |
| 000902                          | 20  | 1.4%  | 5,558  | 59.8%                    | 1.0%                                   | 2.3%                                  | 1.1%                     | 67.9%                                    | 3.11                         | 1,788                          | 1414                                    | 374                                      | \$36,436                 |
| 000903                          | 22  | 1.8%  | 6,060  | 51.1%                    | 1.2%                                   | 1.9%                                  | 0.9%                     | 75.8%                                    | 3.35                         | 1,811                          | 1222                                    | 589                                      | \$34,821                 |
| 000904                          | 7   | 1.1%  | 5,610  | 53.7%                    | 2.3%                                   | 2.2%                                  | 1.4%                     | 78.1%                                    | 3.27                         | 1,717                          | 633                                     | 1084                                     | \$30,496                 |
| 000905                          | 15  | 1.8%  | 4,387  | 47.8%                    | 0.8%                                   | 2.1%                                  | 0.8%                     | 82.3%                                    | 3.69                         | 1,185                          | 840                                     | 345                                      | \$34,288                 |
| 0010                            | 10  | 1.6%  | 3,980  | 51.1%                    | 2.7%                                   | 3.4%                                  | 2.2%                     | 74.6%                                    | 3.25                         | 1,225                          | 629                                     | 596                                      | \$28,839                 |
| 001101                          | 5   | 1.0%  | 3,330  | 43.6%                    | 2.6%                                   | 2.9%                                  | 0.4%                     | 84.3%                                    | 3.46                         | 942                            | 490                                     | 452                                      | \$28,728                 |
| 001102                          | 5   | 1.0%  | 3,341  | 44.3%                    | 1.6%                                   | 2.3%                                  | 0.6%                     | 77.0%                                    | 3.04                         | 1,092                          | 503                                     | 589                                      | \$31,672                 |
| 001301                          | 13  | 1.2%  | 4,879  | 56.4%                    | 1.1%                                   | 1.0%                                  | 4.9%                     | 65.9%                                    | 3.07                         | 1,587                          | 1104                                    | 483                                      | \$38,953                 |
| 001302                          | 14  | 1.5%  | 3,785  | 61.7%                    | 0.9%                                   | 1.8%                                  | 1.1%                     | 64.4%                                    | 2.92                         | 1,293                          | 954                                     | 339                                      | \$36,045                 |
| 001401                          | 13  | 1.2%  | 5,708  | 64.3%                    | 2.1%                                   | 1.3%                                  | 6.1%                     | 61.9%                                    | 2.82                         | 2,021                          | 1108                                    | 913                                      | \$29,556                 |
| 001402                          | 15  | 1.7%  | 4,053  | 58.0%                    | 2.1%                                   | 2.4%                                  | 6.8%                     | 56.0%                                    | 2.94                         | 1,379                          | 891                                     | 488                                      | \$35,378                 |
| 001403                          | 5   | 1.0%  | 2,081  | 75.8%                    | 2.4%                                   | 1.7%                                  | 1.5%                     | 29.6%                                    | 2.36                         | 874                            | 493                                     | 381                                      | \$39,866                 |
| 0015                            | 7   | 1.2%  | 3,454  | 50.9%                    | 2.7%                                   | 1.8%                                  | 0.8%                     | 77.5%                                    | 3.57                         | 911                            | 571                                     | 340                                      | \$32,147                 |
| 0016                            | 13  | 3.2%  | 3,483  | 50.8%                    | 10.4%                                  | 2.4%                                  | 0.7%                     | 52.3%                                    | 2.55                         | 959                            | 410                                     | 549                                      | \$31,117                 |
| 001701                          | 4   | 0.6%  | 2,225  | 80.5%                    | 3.3%                                   | 0.7%                                  | 9.3%                     | 9.2%                                     | 1.36                         | 1,588                          | 692                                     | 896                                      | \$33,750                 |
| 001702                          | 5   | 1.3%  | 2,005  | 80.0%                    | 7.9%                                   | 1.2%                                  | 3.3%                     | 12.0%                                    | 1.32                         | 1,421                          | 376                                     | 1045                                     | \$30,607                 |
| 0018                            | 1   | 0.4%  | 3,532  | 65.0%                    | 3.6%                                   | 2.2%                                  | 2.5%                     | 47.6%                                    | 2.06                         | 1,718                          | 273                                     | 1445                                     | \$31,771                 |
| 0019                            | 2   | 0.8%  | 3,022  | 41.5%                    | 12.8%                                  | 3.0%                                  | 5.7%                     | 58.2%                                    | 2.93                         | 996                            | 266                                     | 730                                      | \$17,257                 |
| 0020                            | 3   | 1.7%  | 619  | 81.9%                    | 6.0%                                   | 1.5%                                  | 2.7%                     | 14.1%                                    | 1.42                         | 400                            | 178                                     | 222                                      | \$25,714                 |
| 0021                            | 7   | 0.7%  | 5,810  | 64.2%                    | 3.4%                                   | 2.7%                                  | 0.7%                     | 53.6%                                    | 2.37                         | 2,421                          | 969                                     | 1452                                     | \$31,719                 |
| 0023                            | 10  | 1.0%  | 5,462  | 31.1%                    | 44.8%                                  | 0.7%                                  | 0.6%                     | 32.6%                                    | 2.8                          | 1,927                          | 1026                                    | 901                                      | \$31,964                 |
| 002402                          | 2   | 0.7%  | 1,642  | 40.2%                    | 41.2%                                  | 2.0%                                  | 0.7%                     | 20.5%                                    | 2.23                         | 711                            | 280                                     | 431                                      | \$28,250                 |
| 002403                          | 7   | 2.1%  | 3,650  | 36.2%                    | 34.6%                                  | 1.5%                                  | 0.4%                     | 44.0%                                    | 2.28                         | 1,591                          | 333                                     | 1258                                     | \$17,626                 |
| 002601                          | 1   | 4.0%  | 2,472  | 72.3%                    | 8.9%                                   | 1.9%                                  | 4.2%                     | 19.0%                                    | 1.39                         | 1,468                          | 25                                      | 1443                                     | \$18,397                 |
| 002602                          | 5   | 3.2%  | 1,599  | 66.8%                    | 12.1%                                  | 1.1%                                  | 2.1%                     | 27.3%                                    | 1.67                         | 917                            | 156                                     | 761                                      | \$26,875                 |
| 002701                          | 1   | 0.3%  | 4,693  | 80.4%                    | 5.6%                                   | 1.5%                                  | 2.9%                     | 13.4%                                    | 1.3                          | 3,406                          | 397                                     | 3009                                     | \$25,777                 |
| 002702                          | 6   | 0.6%  | 5,100  | 84.4%                    | 4.5%                                   | 1.1%                                  | 3.5%                     | 9.5%                                     | 1.37                         | 3,654                          | 1002                                    | 2652                                     | \$34,190                 |
| 002703                          | 1   | 0.2%  | 5,194  | 80.2%                    | 5.9%                                   | 1.3%                                  | 2.1%                     | 16.3%                                    | 1.45                         | 3,569                          | 523                                     | 3046                                     | \$27,890                 |
| 002801                          | 6   | 0.9%  | 2,748  | 88.0%                    | 3.0%                                   | 0.7%                                  | 2.0%                     | 9.4%                                     | 1.64                         | 1,679                          | 677                                     | 1002                                     | \$38,278                 |
| 002802                          | 8   | 1.3%  | 4,540  | 78.9%                    | 3.0%                                   | 1.8%                                  | 1.8%                     | 21.4%                                    | 1.66                         | 2,717                          | 631                                     | 2086                                     | \$29,964                 |
| 002803                          | 3   | 0.5%  | 4,172  | 89.1%                    | 2.7%                                   | 0.7%                                  | 1.7%                     | 7.9%                                     | 1.38                         | 3,017                          | 550                                     | 2467                                     | \$36,630                 |
| 002901                          | 3   | 0.4%  | 2,650  | 88.0%                    | 1.8%                                   | 1.1%                                  | 1.0%                     | 12.7%                                    | 1.79                         | 1,480                          | 702                                     | 778                                      | \$45,670                 |
| 002902                          | 3   | 0.2%  | 3,669  | 93.8%                    | 0.9%                                   | 0.5%                                  | 1.7%                     | 5.4%                                     | 1.93                         | 1,900                          | 1273                                    | 627                                      | \$63,554                 |
| 003001                          | 5   | 0.3%  | 5,310  | 91.3%                    | 1.2%                                   | 1.1%                                  | 1.0%                     | 8.5%                                     | 1.97                         | 2,702                          | 1764                                    | 938                                      | \$49,444                 |
| 003002                          | 2   | 0.3%  | 2,689  | 88.7%                    | 1.5%                                   | 0.9%                                  | 1.4%                     | 9.6%                                     | 1.93                         | 1,295                          | 646                                     | 649                                      | \$43,427                 |
| 000303                          | 0   | 0.0%  | 3,181  | 85.5%                    | 2.7%                                   | 1.3%                                  | 4.7%                     | 6.9%                                     | 1.84                         | 1,244                          | 509                                     | 735                                      | \$37,138                 |
| 003004                          | 2   | 0.2%  | 5,515  | 87.7%                    | 2.3%                                   | 0.5%                                  | 4.2%                     | 6.1%                                     | 1.88                         | 2,680                          | 1,277                                   | 1,403                                    | \$40,286                 |
| 003101                          | 3   | 1.0%  | 1,596  | 43.3%                    | 44.0%                                  | 1.1%                                  | 0.7%                     | 15.3%                                    | 2.11                         | 725                            | 295                                     | 430                                      | \$31,971                 |
| 003102                          | 3   | 1.4%  | 2,690  | 65.5%                    | 20.4%                                  | 2.3%                                  | 1.6%                     | 13.4%                                    | 1.56                         | 1,524                          | 211                                     | 1313                                     | \$21,017                 |

| Public Trustee Data             |   |   | Census 2000 Data (note: using Census 2000 data overestimates % units with NED filings in high growth tracts) |                          |  |                                       |                          |  |                              |                                |   |  |                          |
|---------------------------------|---|---|--|--------------------------|--|---------------------------------------|--------------------------|--|------------------------------|--------------------------------|---|--|--------------------------|
| Census Tract<br>(Denver County) | # properties<br>with Notice of<br>Election and<br>Demand (NED)<br>filings Q3 2008 | % Owner<br>Occupied<br>Housing<br>Units with<br>NED filings | Total<br>Population  | %<br>Population<br>White | %<br>Population<br>African<br>American | %<br>Population<br>Native<br>American | %<br>Population<br>Asian | %<br>Population<br>Hispanic or<br>Latino | Average<br>Household<br>Size | # Occupied<br>Housing<br>Units | # Owner<br>Occupied<br>Housing<br>Units | # Renter<br>Occupied<br>Housing<br>Units | Median<br>Income<br>1999 |
| 003201                          | 4   | 0.4%  | 5,240  | 83.9%                    | 6.0%                                   | 1.7%                                  | 2.1%                     | 10.2%                                    | 1.49                         | 3,516                          | 941                                     | 2575                                     | \$33,689                 |
| 003202                          | 1   | 0.2%  | 3,044  | 84.7%                    | 6.7%                                   | 1.0%                                  | 2.0%                     | 7.3%                                     | 1.44                         | 1,982                          | 490                                     | 1492                                     | \$32,456                 |
| 003203                          | 3   | 0.3%  | 2,971  | 95.9%                    | 0.5%                                   | 0.1%                                  | 1.8%                     | 2.5%                                     | 2.25                         | 1,321                          | 1073                                    | 248                                      | \$99,109                 |
| 00300                           | 0   | 0.0%  | 2,785  | 94.5%                    | 1.1%                                   | 0.6%                                  | 1.5%                     | 3.6%                                     | 2.15                         | 1,294                          | 1023                                    | 271                                      | \$79,052                 |
| 003401                          | 1   | 0.1%  | 2,368  | 95.6%                    | 0.4%                                   | 0.4%                                  | 1.2%                     | 3.1%                                     | 1.74                         | 1,364                          | 1041                                    | 323                                      | \$80,338                 |
| 003402                          | 0   | 0.0%  | 4,282  | 94.4%                    | 0.6%                                   | 0.4%                                  | 1.6%                     | 3.5%                                     | 2.11                         | 2,026                          | 1652                                    | 374                                      | \$84,360                 |
| 0035                            | 14  | 1.3%  | 6,708  | 36.2%                    | 5.7%                                   | 2.0%                                  | 0.2%                     | 83.0%                                    | 3.83                         | 1,741                          | 1056                                    | 685                                      | \$30,709                 |
| 003601                          | 16  | 2.0%  | 5,662  | 33.5%                    | 21.8%                                  | 1.2%                                  | 0.5%                     | 71.0%                                    | 3.46                         | 1,632                          | 788                                     | 844                                      | \$30,114                 |
| 003602                          | 17  | 2.0%  | 5,172  | 21.4%                    | 39.8%                                  | 1.1%                                  | 2.2%                     | 50.2%                                    | 3.39                         | 1,522                          | 867                                     | 655                                      | \$27,972                 |
| 003603                          | 11  | 1.2%  | 3,375  | 17.5%                    | 65.1%                                  | 0.7%                                  | 0.9%                     | 21.7%                                    | 2.39                         | 1,411                          | 895                                     | 516                                      | \$30,828                 |
| 003701                          | 1   | 0.3%  | 2,123  | 78.9%                    | 11.1%                                  | 0.9%                                  | 2.5%                     | 10.0%                                    | 1.68                         | 1,153                          | 383                                     | 770                                      | \$36,445                 |
| 003702                          | 1   | 0.1%  | 4,484  | 82.4%                    | 7.1%                                   | 0.8%                                  | 2.3%                     | 10.7%                                    | 1.61                         | 2,738                          | 709                                     | 2029                                     | \$31,319                 |
| 003703                          | 2   | 0.4%  | 3,055  | 77.6%                    | 12.2%                                  | 1.7%                                  | 2.2%                     | 12.2%                                    | 1.79                         | 1,697                          | 552                                     | 1145                                     | \$36,948                 |
| 0038                            | 8   | 0.5%  | 5,028  | 93.1%                    | 1.1%                                   | 0.4%                                  | 2.4%                     | 4.0%                                     | 1.57                         | 3,198                          | 1494                                    | 1704                                     | \$58,080                 |
| 003901                          | 5   | 0.3%  | 3,675  | 96.2%                    | 0.6%                                   | 0.1%                                  | 1.2%                     | 2.5%                                     | 2.00                         | 1,833                          | 1691                                    | 142                                      | \$98,182                 |
| 003902                          | 8   | 0.5%  | 3,486  | 91.5%                    | 0.9%                                   | 0.5%                                  | 2.2%                     | 5.9%                                     | 1.89                         | 1,801                          | 1465                                    | 336                                      | \$59,128                 |
| 004002                          | 1   | 0.1%  | 3,044  | 94.9%                    | 0.9%                                   | 0.1%                                  | 1.6%                     | 4.0%                                     | 2.24                         | 1,351                          | 1248                                    | 103                                      | \$73,942                 |
| 004003                          | 9   | 0.6%  | 4,201  | 91.0%                    | 2.4%                                   | 0.9%                                  | 1.3%                     | 7.6%                                     | 2.14                         | 1,961                          | 1587                                    | 374                                      | \$52,016                 |
| 004004                          | 5   | 0.7%  | 1,703  | 92.3%                    | 2.4%                                   | 0.3%                                  | 1.6%                     | 3.8%                                     | 2.03                         | 832                            | 760                                     | 72                                       | \$65,057                 |
| 004005                          | 5   | 1.1%  | 2,730  | 83.6%                    | 3.2%                                   | 0.6%                                  | 6.5%                     | 8.6%                                     | 1.71                         | 1,561                          | 463                                     | 1098                                     | \$33,654                 |
| 004006                          | 3   | 0.3%  | 4,140  | 92.2%                    | 1.0%                                   | 0.4%                                  | 2.5%                     | 4.2%                                     | 2.03                         | 1,996                          | 1084                                    | 912                                      | \$47,656                 |
| 004101                          | 14  | 3.3%  | 3,289  | 15.7%                    | 68.6%                                  | 1.2%                                  | 0.5%                     | 25.3%                                    | 2.70                         | 1,188                          | 421                                     | 767                                      | \$25,817                 |
| 004102                          | 13  | 1.5%  | 4,535  | 15.6%                    | 71.0%                                  | 0.7%                                  | 0.4%                     | 22.7%                                    | 2.98                         | 1,445                          | 849                                     | 596                                      | \$33,589                 |
| 004103                          | 14  | 0.8%  | 5,283  | 39.3%                    | 51.4%                                  | 0.7%                                  | 1.0%                     | 7.0%                                     | 2.50                         | 2,116                          | 1844                                    | 272                                      | \$47,514                 |
| 004104                          | 12  | 0.8%  | 4,774  | 23.8%                    | 62.6%                                  | 0.7%                                  | 1.1%                     | 15.2%                                    | 2.60                         | 1,828                          | 1433                                    | 395                                      | \$41,180                 |
| 004105                          | 6   | *   | 2,575  | 44.3%                    | 33.2%                                  | 1.7%                                  | 0.8%                     | 33.6%                                    | 1.33                         | 3                              | 0                                       | 3  | \$0                      |
| 004201                          | 3   | 0.2%  | 4,574  | 84.2%                    | 7.4%                                   | 0.5%                                  | 1.7%                     | 8.7%                                     | 2.39                         | 1,899                          | 1474                                    | 425                                      | \$69,041                 |
| 004202                          | 3   | 0.2%  | 3,967  | 72.6%                    | 19.3%                                  | 0.5%                                  | 2.4%                     | 7.4%                                     | 2.24                         | 1,745                          | 1347                                    | 398                                      | \$56,582                 |
| 004301                          | 2   | 0.2%  | 4,985  | 75.6%                    | 8.6%                                   | 0.6%                                  | 7.9%                     | 11.0%                                    | 1.68                         | 2,948                          | 987                                     | 1961                                     | \$32,293                 |
| 004302                          | 0   | 0.0%  | 2,489  | 85.5%                    | 4.7%                                   | 1.0%                                  | 2.9%                     | 8.0%                                     | 2.00                         | 1,233                          | 872                                     | 361                                      | \$57,180                 |
| 004303                          | 5   | 0.3%  | 3,906  | 95.6%                    | 1.2%                                   | 0.0%                                  | 1.5%                     | 3.5%                                     | 2.47                         | 1,579                          | 1486                                    | 93                                       | \$108,236                |
| 004304                          | 7   | 0.4%  | 5,373  | 83.3%                    | 8.6%                                   | 0.6%                                  | 1.8%                     | 7.9%                                     | 1.96                         | 2,739                          | 1952                                    | 787                                      | \$55,901                 |
| 004306                          | 4   | 0.4%  | 4,800  | 80.9%                    | 9.4%                                   | 1.1%                                  | 2.5%                     | 7.5%                                     | 2.24                         | 2,098                          | 1128                                    | 970                                      | \$57,180                 |
| 004403                          | 15  | 1.5%  | 5,053  | 42.5%                    | 26.2%                                  | 1.8%                                  | 1.2%                     | 40.1%                                    | 2.70                         | 1,870                          | 975                                     | 895                                      | \$32,453                 |
| 004404                          | 9   | 1.3%  | 5,083  | 43.4%                    | 38.0%                                  | 1.5%                                  | 1.5%                     | 23.6%                                    | 2.32                         | 2,193                          | 693                                     | 1500                                     | \$26,283                 |
| 004405                          | 5   | 1.6%  | 2,025  | 67.4%                    | 19.0%                                  | 1.3%                                  | 2.0%                     | 11.2%                                    | 2.45                         | 823                            | 314                                     | 509                                      | \$50,057                 |
| 004501                          | 19  | 1.5%  | 7,342  | 50.6%                    | 1.2%                                   | 2.6%                                  | 1.2%                     | 75.4%                                    | 3.44                         | 2,137                          | 1251                                    | 886                                      | \$31,476                 |
| 004502                          | 16  | 1.5%  | 7,657  | 44.1%                    | 1.9%                                   | 2.5%                                  | 5.5%                     | 76.6%                                    | 3.62                         | 2,117                          | 1100                                    | 1017                                     | \$27,319                 |
| 004601                          | 24  | 1.5%  | 5,294  | 70.2%                    | 0.9%                                   | 2.8%                                  | 3.0%                     | 47.0%                                    | 2.84                         | 1,863                          | 1570                                    | 293                                      | \$42,418                 |
| 004602                          | 11  | 0.9%  | 6,938  | 55.3%                    | 2.2%                                   | 2.3%                                  | 5.4%                     | 61.6%                                    | 2.98                         | 2,255                          | 1261                                    | 994                                      | \$33,671                 |
| 004603                          | 25  | 1.6%  | 5,330  | 69.4%                    | 1.1%                                   | 2.0%                                  | 3.3%                     | 44.7%                                    | 2.74                         | 1,941                          | 1549                                    | 392                                      | \$41,438                 |
| 0047                            | 9   | 0.6%  | 5,891  | 71.5%                    | 1.3%                                   | 2.1%                                  | 5.3%                     | 41.1%                                    | 2.64                         | 2,229                          | 1503                                    | 726                                      | \$43,511                 |
| 004801                          | 2   | 0.2%  | 2,874  | 80.9%                    | 0.9%                                   | 0.9%                                  | 3.3%                     | 26.5%                                    | 2.70                         | 1,064                          | 991                                     | 73                                       | \$51,500                 |
| 004802                          | 8   | 0.7%  | 5,487  | 69.4%                    | 1.7%                                   | 1.5%                                  | 7.1%                     | 34.4%                                    | 2.38                         | 2,248                          | 1163                                    | 1085                                     | \$43,469                 |
| 0049                            | 1   | 0.2%  | 3,642  | 79.9%                    | 5.8%                                   | 0.7%                                  | 5.4%                     | 9.9%                                     | 1.73                         | 2,110                          | 642                                     | 1468                                     | \$38,205                 |
| 005001                          | 2   | 0.3%  | 2,588  | 75.5%                    | 12.8%                                  | 0.2%                                  | 3.1%                     | 9.8%                                     | 2.39                         | 1,012                          | 761                                     | 251                                      | \$52,069                 |
| 005002                          | 2   | 0.1%  | 6,898  | 71.0%                    | 13.0%                                  | 0.5%                                  | 7.4%                     | 11.1%                                    | 1.95                         | 3,525                          | 1434                                    | 2091                                     | \$40,509                 |
| 005102                          | 0   | 0.0%  | 3,498  | 86.3%                    | 3.3%                                   | 0.9%                                  | 2.9%                     | 10.4%                                    | 2.19                         | 1,578                          | 1212                                    | 366                                      | \$48,321                 |
| 005103                          | 0   | 0.0%  | 3,695  | 64.4%                    | 8.8%                                   | 1.1%                                  | 4.9%                     | 32.4%                                    | 2.07                         | 1,776                          | 167                                     | 1609                                     | \$30,760                 |
| 005104                          | 1   | 0.3%  | 3,180  | 76.0%                    | 8.4%                                   | 0.8%                                  | 5.0%                     | 18.9%                                    | 1.85                         | 1,622                          | 335                                     | 1287                                     | \$31,397                 |
| 0052                            | 3   | 0.3%  | 3,202  | 88.5%                    | 4.1%                                   | 0.7%                                  | 2.9%                     | 5.1%                                     | 2.37                         | 1,347                          | 1176                                    | 171                                      | \$65,122                 |
| 0053                            | 1   | 0.3%  | 1,353  | 88.1%                    | 2.7%                                   | 0.2%                                  | 4.1%                     | 6.0%                                     | 1.97                         | 627                            | 309                                     | 318                                      | \$39,489                 |
| 0054                            | 13  | 1.5%  | 5,854  | 56.2%                    | 2.5%                                   | 2.5%                                  | 6.0%                     | 60.0%                                    | 3.17                         | 1,847                          | 843                                     | 1004                                     | \$34,907                 |
| 005502                          | 4   | 1.2%  | 1,953  | 77.2%                    | 4.9%                                   | 1.4%                                  | 4.7%                     | 21.0%                                    | 2.32                         | 584                            | 340                                     | 244                                      | \$53,413                 |

| Public Trustee Data                 |   |   | Census 2000 Data (note: using Census 2000 data overestimates % units with NED filings in high growth tracts) |                    |                               |                              |                    |                                 |                        |                          |                                |                                 |                    |
|-------------------------------------|---|---|--|--------------------|-------------------------------|------------------------------|--------------------|---------------------------------|------------------------|--------------------------|--------------------------------|---------------------------------|--------------------|
| Census Tract (Denver County)        | # properties with Notice of Election and Demand (NED) filings Q3 2008 | % Owner Occupied Housing Units with NED filings | Total Population   | % Population White | % Population African American | % Population Native American | % Population Asian | % Population Hispanic or Latino | Average Household Size | # Occupied Housing Units | # Owner Occupied Housing Units | # Renter Occupied Housing Units | Median Income 1999 |
| 005503                              | 7   | 0.5%  | 4,858  | 80.6%              | 1.6%                          | 0.9%                         | 3.8%               | 21.7%                           | 2.65                   | 1,791                    | 1547                           | 244                             | \$51,932           |
| 006701                              | 0   | 0.0%  | 1,178  | 88.6%              | 2.0%                          | 0.2%                         | 3.0%               | 6.2%                            | 1.61                   | 706                      | 21                             | 685                             | \$51,122           |
| 006804                              | 2   | 0.3%  | 1,766  | 88.4%              | 3.3%                          | 0.1%                         | 3.1%               | 4.8%                            | 1.85                   | 955                      | 591                            | 364                             | \$65,518           |
| 006809                              | 6   | 0.3%  | 6,628  | 83.3%              | 7.8%                          | 0.5%                         | 2.9%               | 6.7%                            | 1.98                   | 3,351                    | 2014                           | 1337                            | \$50,043           |
| 006810                              | 13  | 0.8%  | 5,184  | 82.1%              | 8.5%                          | 0.3%                         | 3.0%               | 8.0%                            | 2.01                   | 2,583                    | 1607                           | 976                             | \$47,138           |
| 006811                              | 2   | 0.1%  | 6,351  | 79.3%              | 6.5%                          | 0.5%                         | 5.6%               | 11.2%                           | 1.91                   | 3,322                    | 1605                           | 1717                            | \$46,206           |
| 006812                              | 0   | 0.0%  | 3,184  | 90.8%              | 4.3%                          | 0.2%                         | 2.1%               | 4.2%                            | 1.78                   | 1,791                    | 1562                           | 229                             | \$39,149           |
| 006813                              | 3   | 0.4%  | 3,606  | 77.7%              | 10.5%                         | 0.4%                         | 4.6%               | 8.2%                            | 1.61                   | 2,240                    | 692                            | 1548                            | \$38,851           |
| 006814                              | 5   | 0.5%  | 5,607  | 68.8%              | 16.9%                         | 0.7%                         | 2.9%               | 13.1%                           | 2.23                   | 2,509                    | 1107                           | 1402                            | \$41,887           |
| 006901                              | 5   | 0.6%  | 5,815  | 71.1%              | 8.2%                          | 1.0%                         | 5.2%               | 22.1%                           | 1.91                   | 2,840                    | 905                            | 1935                            | \$34,155           |
| 007006                              | 0   | 0.0%  | 3,393  | 68.4%              | 10.2%                         | 0.8%                         | 10.1%              | 11.8%                           | 1.65                   | 2,051                    | 10                             | 2041                            | \$30,975           |
| 007013                              | 4   | 0.3%  | 3,341  | 85.6%              | 6.1%                          | 0.4%                         | 3.0%               | 6.4%                            | 1.70                   | 1,967                    | 1563                           | 404                             | \$56,512           |
| 007037                              | 6   | 1.4%  | 3,931  | 44.8%              | 17.6%                         | 1.7%                         | 2.7%               | 44.2%                           | 2.55                   | 1,539                    | 442                            | 1097                            | \$32,553           |
| 007088                              | 2   | 0.2%  | 4,629  | 72.9%              | 9.1%                          | 0.9%                         | 8.5%               | 9.9%                            | 1.72                   | 2,685                    | 946                            | 1739                            | \$49,352           |
| 007089                              | 1   | 0.0%  | 4,012  | 90.1%              | 6.6%                          | 0.3%                         | 1.0%               | 3.4%                            | 1.35                   | 2,969                    | 2248                           | 721                             | \$27,141           |
| 008303                              | 118   | 4.9%  | 8,822  | 51.3%              | 30.8%                         | 1.0%                         | 4.1%               | 16.5%                           | 2.84                   | 3,109                    | 2429                           | 680                             | \$59,571           |
| 008304                              | 9   | 1.3%  | 3,470  | 25.0%              | 44.2%                         | 0.8%                         | 2.9%               | 38.0%                           | 3.85                   | 902                      | 710                            | 192                             | \$40,652           |
| 008305                              | 9   | 1.3%  | 3,982  | 30.1%              | 36.3%                         | 1.2%                         | 1.4%               | 45.4%                           | 4.13                   | 964                      | 720                            | 244                             | \$42,818           |
| 008306                              | 8   | 0.9%  | 5,762  | 22.2%              | 48.2%                         | 0.9%                         | 1.6%               | 40.6%                           | 3.27                   | 1,764                    | 941                            | 823                             | \$37,548           |
| 008311                              | 46  | 2.1%  | 8,637  | 27.5%              | 44.1%                         | 0.9%                         | 3.6%               | 33.6%                           | 3.48                   | 2,485                    | 2201                           | 284                             | \$52,042           |
| 008312                              | 31  | 2.5%  | 6,063  | 21.5%              | 50.3%                         | 0.8%                         | 3.8%               | 30.6%                           | 3.26                   | 1,857                    | 1265                           | 592                             | \$41,776           |
| 008313                              | 2   | *   | 4  | 50.0%              | 25.0%                         | 0.0%                         | 0.0%               | 0.0%                            | 2.00                   | 2                        | 1                              | 1                               | \$31,250           |
| 010601                              | 2   | 0.6%  | 1,074  | 80.9%              | 0.8%                          | 0.9%                         | 2.2%               | 31.7%                           | 2.10                   | 512                      | 349                            | 163                             | \$39,375           |
| 011902                              | 8   | 0.5%  | 5,434  | 81.3%              | 1.4%                          | 1.0%                         | 4.1%               | 20.7%                           | 2.22                   | 2,449                    | 1458                           | 991                             | \$45,654           |
| 011903                              | 1   | 0.1%  | 2,194  | 78.0%              | 1.3%                          | 0.9%                         | 6.7%               | 23.3%                           | 2.42                   | 906                      | 703                            | 203                             | \$54,138           |
| 012001                              | 5   | 0.7%  | 1,958  | 87.9%              | 0.9%                          | 0.7%                         | 3.3%               | 15.6%                           | 2.17                   | 904                      | 728                            | 176                             | \$56,071           |
| 012010                              | 6   | 0.4%  | 4,958  | 89.7%              | 1.2%                          | 0.3%                         | 3.1%               | 8.6%                            | 2.03                   | 2,439                    | 1415                           | 1024                            | \$57,787           |
| 012014                              | 16  | 1.0%  | 4,859  | 84.3%              | 1.3%                          | 0.8%                         | 2.9%               | 17.6%                           | 2.42                   | 2,008                    | 1555                           | 453                             | \$57,705           |
| Total Denver County                 | 1,008   | 0.8%  | 554,636  | 65.3%              | 11.1%                         | 1.3%                         | 2.8%               | 31.7%                           | 2.27                   | 239,235                  | 125,539                        | 113,696                         | \$39,500           |
| Denver County 2006 Community Survey |   |   | 566,974  | 68.2%              | 9.9%                          | 1.0%                         | 3.1%               | 34.8%                           | 2.26                   | 246,047                  | 136,802                        | 109,245                         | \$40,900           |

\*These areas experienced housing growth between 2000 and 2006



## notice of election and demand data methodology

### Project Summary

To assist local governments in visualizing new quarterly residential foreclosure filings in their area, CHFA aggregated Public Trustee-reported Notice of Election and Demand (NED) filings and reported unpaid principal balance amounts by census tract. Census tract maps represent new residential foreclosure filings for the calendar quarter as a percent of owner-occupied households in that tract. Charts include NED filing summary data and Census 2000 data by census tract as well as the most recent Census American Community Survey for the county.

### Data Availability

After a mortgage loan is declared to be in default, a lender or servicer may start foreclosure proceedings. The first step in the foreclosure process is the filing of a Notice of Election and Demand (NED) with the county Public Trustee. Each county in Colorado has a Public Trustee who processes foreclosure actions and makes NED data available to the public. Several Colorado Public Trustees have their county data available on their websites. This data includes the property address and the reported unpaid principal balance amounts. For this project, CHFA staff downloaded the Public Trustee data from the various websites and performed data aggregation and mapping by census tract.

### Disclaimer

As disclaimed on the Public Trustee websites, Public Trustee data is deemed reliable; however, accuracy is not guaranteed. Such information was used by CHFA to produce these maps and charts. CHFA is not able to assert or guarantee the accuracy of the information it secured from the Public Trustee websites and furthermore acknowledges substantial limitations in the assumptions, aggregation, and methodology used to prepare these estimates. User accepts all risks of error and inaccuracy when using the estimates, information, or aggregates described in this project.

### Data Aggregation and Limitations of the Methodology

NED data includes commercial property, residential property, and vacant land.

The intent of this project was to focus on information concerning residential properties in the process of foreclosure. Duplicate filings were removed. Multiple foreclosures on one property were combined so that each property was reflected only once in the filing count. Vacant land, when identifiable, was excluded from the data aggregation. For commercial property, an assumption was made that the majority of commercial properties in foreclosure are valued at \$500,000 or more. Each NED filing greater than \$500,000 was compared to county assessor data, and commercial properties were excluded from the data. Properties under \$500,000 that had an LLC or other business entity listed as an owner were compared to assessor data and excluded from the data.

if they were commercial properties. It was not possible under budget and time restraints to analyze each property; therefore, it is possible that some vacant land and some commercial property foreclosures under \$500,000 are included in the data and identified as owner-occupied properties in foreclosure.

The number of NED filings in a census tract was compared to the number of owner-occupied housing units in the tract based on the 2000 Census data. It is important to interpret these results noting that there have been local housing changes since the 2000 Census. In particular, the foreclosure rate in high growth census tracts may overestimate the actual foreclosure rate in that tract.

As a point of reference for a quarterly foreclosure rate, the Mortgage Bankers Association National Delinquency Survey reported a 0.87 percent 1Q 2008 foreclosure started rate for Colorado. The MBA number represents the number of foreclosure starts in the quarter divided by the total number of loans serviced in Colorado.

For questions about the project or a more detailed methodology document, please contact Jerilynn Martinez at 303.297.7427 or [jmartinez@chfainfo.com](mailto:jmartinez@chfainfo.com).