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Douglas County foreclosure quick facts

SUMMARY FACTS

Number of foreclosure filings in Douglas County in 2010	2,403
Number of foreclosure sales in Douglas County in 2010	1,279
Annual growth rate in foreclosure filings	-10.3%
Annual growth rate foreclosure sales	21.7%
Douglas County share of Denver Metro Area foreclosure filings	10.5%
Residential share of all foreclosure filings in Douglas County	96.8%
Vacant land share of all foreclosure filings in Douglas County	2.4%
Commercial, Office, and Industrial share of all foreclosure filings in Douglas County	0.8%

Definitions and notes

ACRONYMS

APT = Apartments
COI = Commercial, Office, and Industrial
CONDO = Condominium
MFRES = Multifamily residential
RES = Residential
SFRES = Single family residential
TWNHS = Townhouse

CMP = Comprehensive Master Plan

PUA = Primary Urban Area
CPSUA = Castle Pines Separated Urban Area
PINSUA = Pinery Separated Urban Area
ROXSUA = Roxborough Separated Urban Area
MPAs = Municipal Planning Areas

INC = Incorporated area
UNINC = Unincorporated area

NOTES

Foreclosure filings are election and demand notices, or the initial foreclosure notice, and do not represent the number of foreclosures that have actually gone to sale.

Foreclosure sales are those foreclosed properties that have gone to auction sale.

The Denver Metro Area here refers to the 7-county Denver Metro Area, including Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, and Jefferson counties.

"Single family" housing (SFRES) refers to all single family detached housing. Housing that is sometimes referred to as single family attached units are all included in the multifamily housing type.

"Multifamily" housing (MFRES) includes all single family attached units, townhouses, condos, duplexes, triplexes, and apartments.

The term "townhouses" includes townhouses, duplexes, and triplexes.

Detached single occupancy condominiums are included in multifamily residential because of the nature of their collective ownership.

Urban refers to those bulk geographic areas designated for urban density in the Douglas County CMP. The Urban designations include the PUA, all SUAs, all MPAs, and all the incorporated areas.

Castle Pines, Castle Rock, Larkspur, Lone Tree, and Parker are entirely within Douglas County. Aurora and Littleton are only partially within Douglas County. The numbers shown here for Aurora and Littleton represent only the portions of those municipalities that are in Douglas County.

The unincorporated subdivisions of Stonegate, Cottonwood, Cottonwood South, and Compark are included in the PUA rather than the PARMPA.

Monthly foreclosure filings

Election and demand notices are the initial foreclosure filings and do not represent the number of foreclosures that actually have gone to sale. Foreclosure sales are illustrated on a later page.

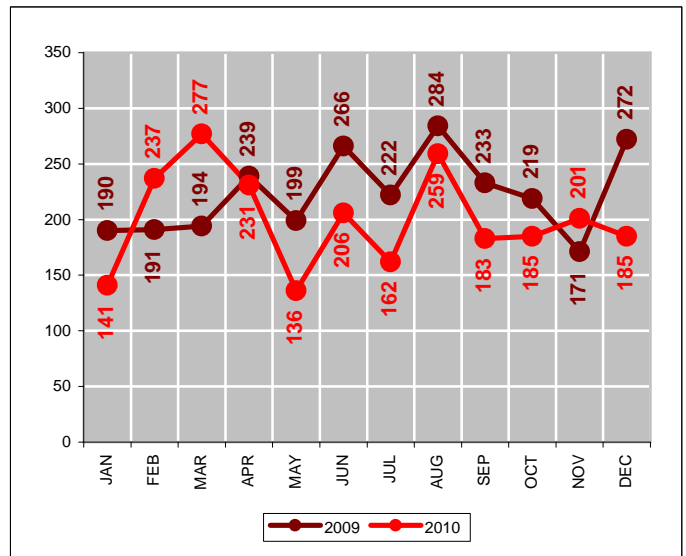
Foreclosure filings reached a new high in August 2009 with 284 election and demand notices in one month. The upward trend in foreclosure filings had been accelerating since the latter part of 2006. Foreclosure filings in 2010, totaling 2,403 filings, were 10% lower than in 2009.

MONTHLY FORECLOSURE FILINGS

	2007	2008	2009	2010
JANUARY	98	229	190	141
FEBRUARY	82	202	191	237
MARCH	148	234	194	277
APRIL	165	191	239	231
MAY	203	210	199	136
JUNE	129	169	266	206
JULY	148	176	222	162
AUGUST	161	111	284	259
SEPTEMBER	123	53	233	183
OCTOBER	161	225	219	185
NOVEMBER	274	122	171	201
DECEMBER	164	258	272	185
ANNUAL	1,856	2,180	2,680	2,403
GROWTH	37.9%	17.5%	22.9%	-10.3%

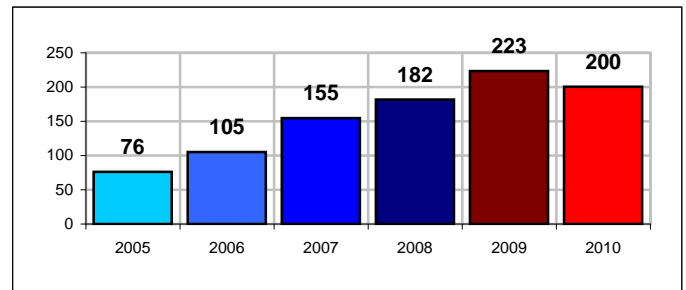
SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

2009 & 2010 ELECTION AND DEMAND NOTICES



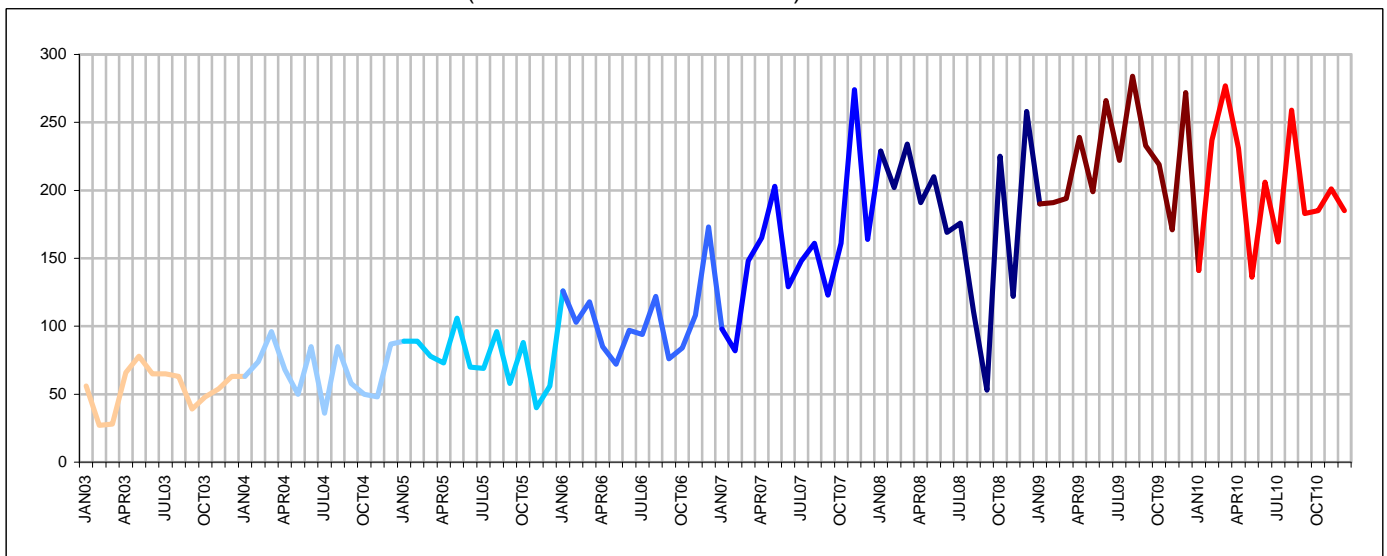
SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

MONTHLY AVERAGES



SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

MONTHLY FORECLOSURE FILINGS (ELECTION AND DEMAND)



SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

Monthly foreclosure sales

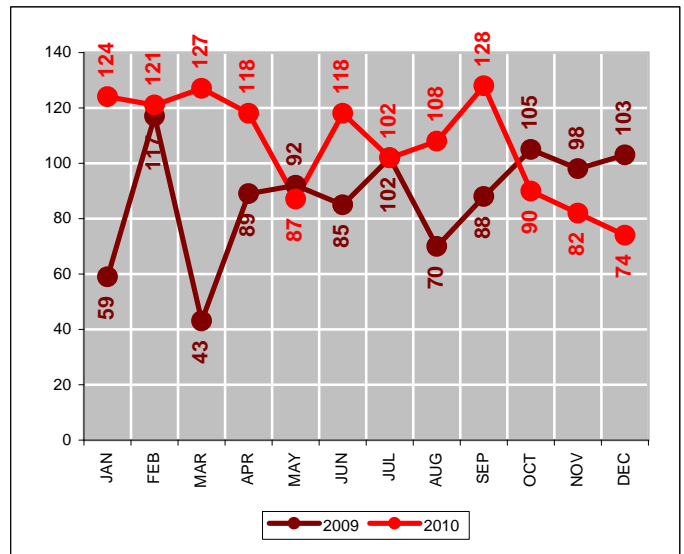
The number of properties in Douglas County going to foreclosure sale maintained a relatively constant pace from 2006 to 2009. In 2010, sales increased 22%, showing a monthly average of 107 sales. That's the highest foreclosure sales volume seen in the County.

MONTHLY FORECLOSURE SALES

	2007	2008	2009	2010
JANUARY	99	202	59	124
FEBRUARY	71	84	117	121
MARCH	58	34	43	127
APRIL	55	41	89	118
MAY	102	71	92	87
JUNE	99	88	85	118
JULY	98	93	102	102
AUGUST	100	93	70	108
SEPTEMBER	83	101	88	128
OCTOBER	93	124	105	90
NOVEMBER	87	67	98	82
DECEMBER	47	64	103	74
ANNUAL	992	1,062	1,051	1,279
GROWTH	28.1%	7.1%	-1.0%	21.7%

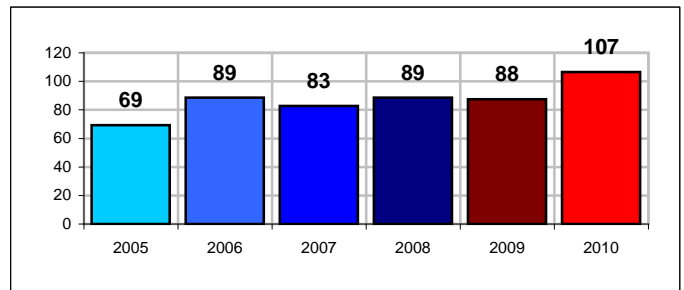
SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

FORECLOSURE SALES



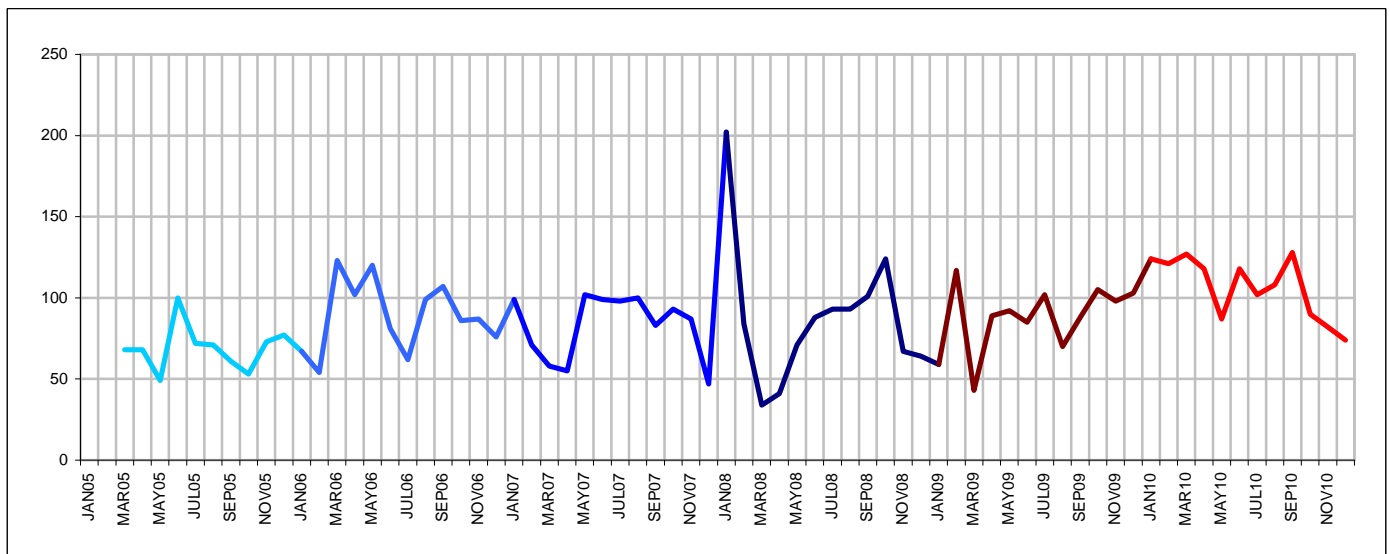
SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

MONTHLY AVERAGES



SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

MONTHLY FORECLOSURE SALES



SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

Quarterly foreclosure filings and sales

Looking at foreclosure activity in Douglas County on a quarterly basis emphasizes the acceleration of the foreclosure filings trend in contrast to the relative stability of the foreclosure sales trend.

Foreclosure filings peaked in 2009 at a quarterly average of 670 filings per quarter, then dropped to 601 per quarter in 2010. Foreclosure sales were flat from 2006 to 2009 on a quarterly average basis, but rose to 320 sales per quarter in 2010.

QUARTERLY FORECLOSURE FILINGS

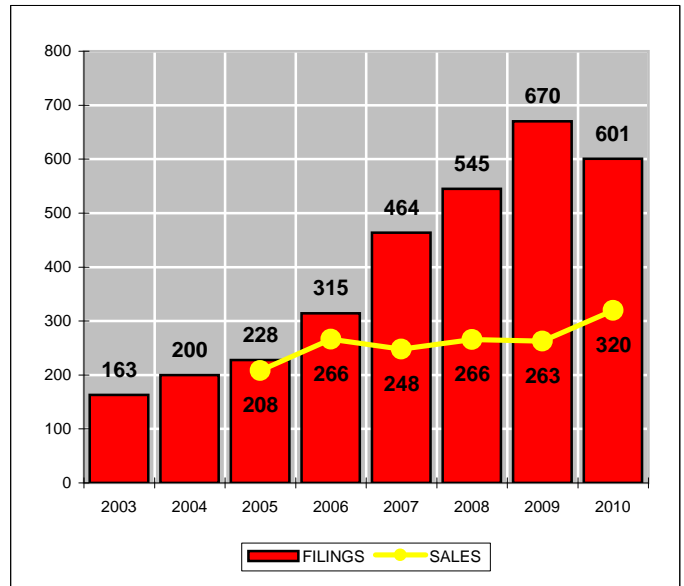
	Q1	Q2	Q3	Q4	AVE
2003	111	209	167	165	163
2004	233	203	179	185	200
2005	256	249	223	184	228
2006	347	254	292	365	315
2007	328	497	432	599	464
2008	665	570	340	605	545
2009	575	704	739	662	670
2010	655	573	604	571	601

QUARTERLY FORECLOSURE SALES

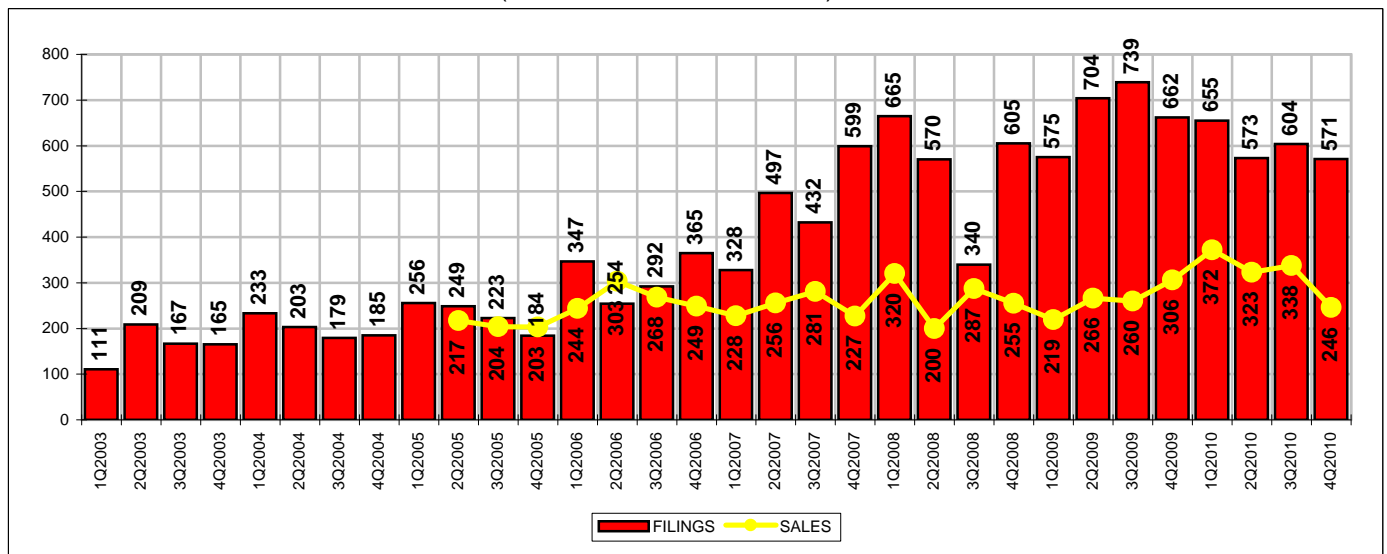
	Q1	Q2	Q3	Q4	AVE
2003	NA	NA	NA	NA	
2004	NA	NA	NA	NA	
2005	NA	217	204	203	208
2006	244	303	268	249	266
2007	228	256	281	227	248
2008	320	200	287	255	266
2009	219	266	260	306	263
2010	372	323	338	246	320

SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

QUARTERLY AVERAGES



QUARTERLY FORECLOSURE FILINGS (ELECTION AND DEMAND) AND SALES



SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

Annual foreclosure filings and sales

There were 2,403 foreclosure filings and 1,279 foreclosure sales in Douglas County during 2010.

Foreclosure filings in 2010 were down 10% from the level recorded in 2009. Foreclosure sales in 2010 were up 27% from the level seen in 2009.

Foreclosure filings in Douglas County were 1,033% higher in 2010 than that experienced in the year 2000.

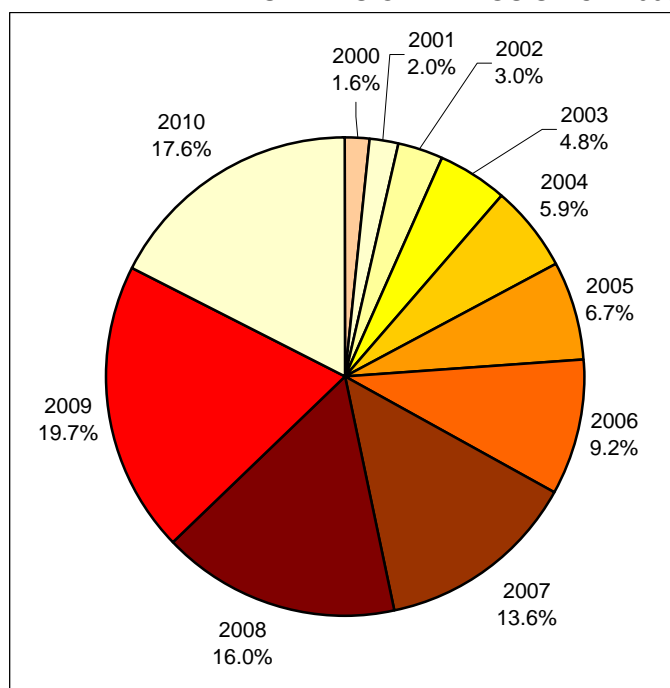
The volume of foreclosure filings recorded in Douglas County in 2010 made up 18% of all the foreclosure filings registered since the year 2000.

ANNUAL FORECLOSURE FILINGS AND SALES

	FILINGS	GROWTH	SALES	GROWTH
2000	212		NA	
2001	270	27.4%	NA	
2002	415	53.7%	NA	
2003	652	57.1%	NA	
2004	800	22.7%	NA	
2005	912	14.0%	NA	
2006	1,258	37.9%	1,064	
2007	1,856	47.5%	992	-6.8%
2008	2,180	17.5%	1,062	7.1%
2009	2,680	22.9%	1,051	-1.0%
2010	2,403	-10.3%	1,279	21.7%

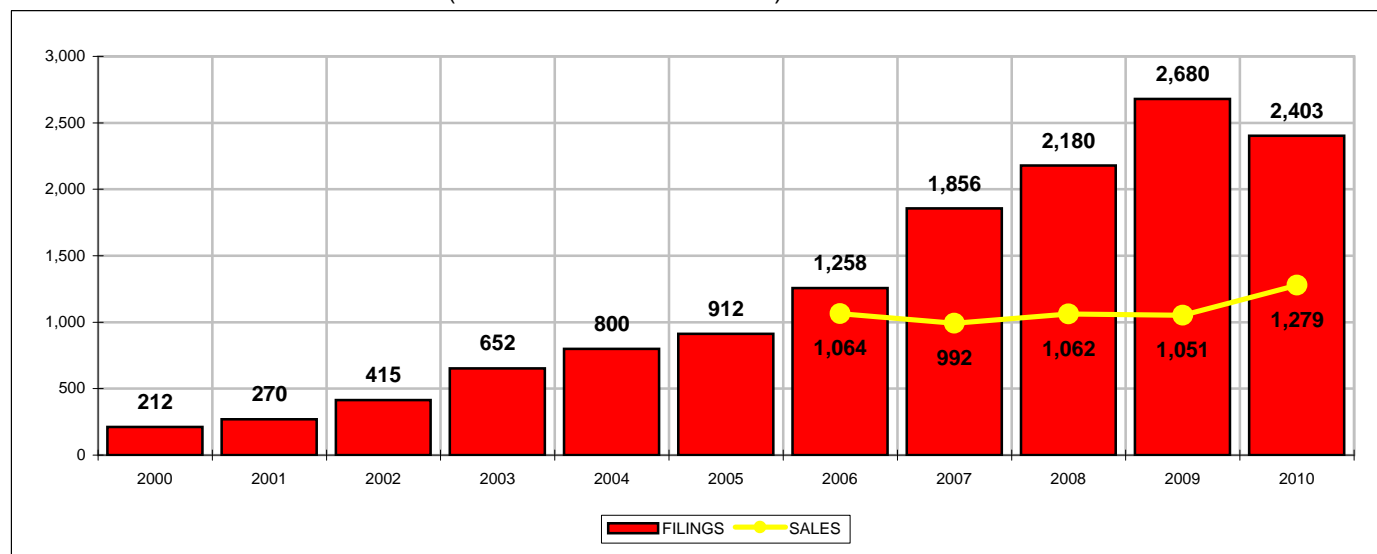
SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

SHARES OF FILINGS SINCE 2000



SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

ANNUAL FORECLOSURE FILINGS (ELECTION AND DEMAND) AND SALES

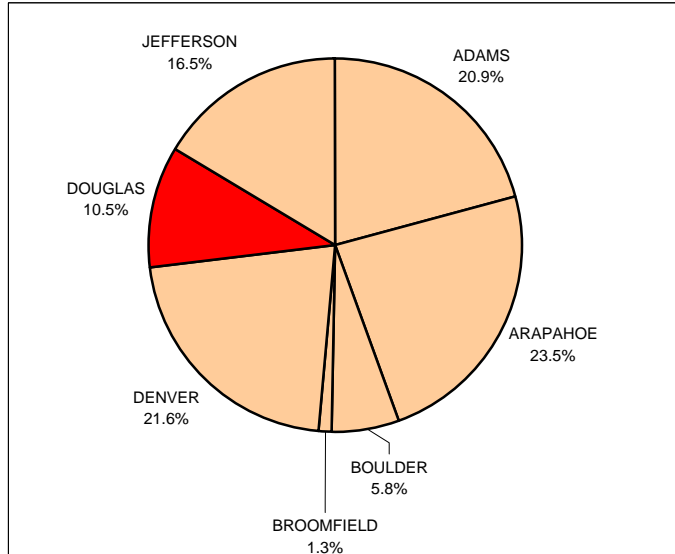


SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

Denver Metro Area foreclosure filings and sales

During 2010, a total of 10% of all the foreclosure filings in the 7-county Denver Metro Area were located in Douglas County. The County also posted 10% of the foreclosure sales in the Denver Metro Area in 2010.

2010 FORECLOSURE FILINGS



SOURCE: DIVISION OF HOUSING, COLORADO DEPARTMENT OF LOCAL AFFAIRS

FORECLOSURE FILINGS

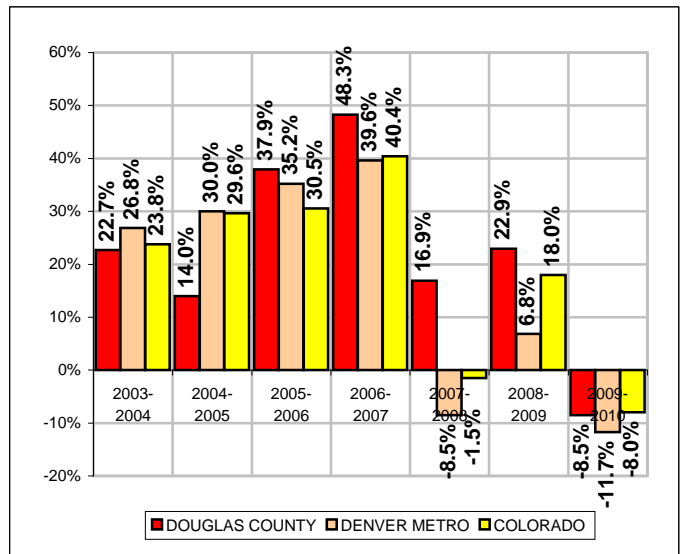
	2007	2008	2009	2010
ADAMS	6,246	5,558	5,647	4,891
ARAPAHOE	6,259	5,876	6,233	5,500
BOULDER	1,009	1,041	1,437	1,352
BROOMFIELD	246	273	337	296
DENVER	7,909	6,212	6,141	5,053
DOUGLAS	1,865	2,180	2,680	2,452
JEFFERSON	3,588	3,669	4,027	3,849
METRO AREA	27,122	24,809	26,502	23,393
STATE	39,920	39,333	46,394	42,692

FORECLOSURE SALES

	2007	2008	2009	2010
ADAMS	4,454	3,429	2,739	2,856
ARAPAHOE	4,177	3,376	2,840	3,212
BOULDER	577	469	499	616
BROOMFIELD	154	121	121	148
DENVER	5,079	4,362	3,108	2,880
DOUGLAS	992	1,069	1,051	1,279
JEFFERSON	2,180	1,754	1,643	2,007
METRO AREA	17,613	14,580	12,001	12,998
STATE	25,054	21,306	20,437	23,891

SOURCE: DIVISION OF HOUSING, COLORADO DEPARTMENT OF LOCAL AFFAIRS

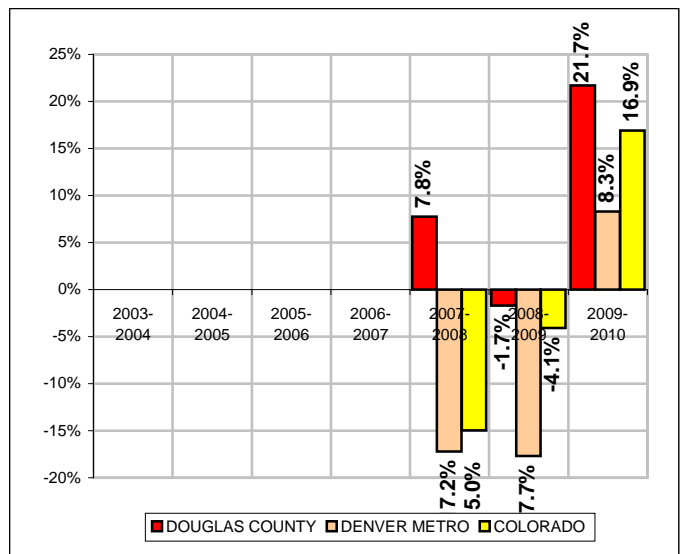
ANNUAL CHANGES IN FORECLOSURE FILINGS



SOURCE: DIVISION OF HOUSING, COLORADO DEPARTMENT OF LOCAL AFFAIRS

Douglas County has shown higher annual rates of growth in foreclosure filings than the overall Denver Metro Area and the State for five years in a row. In 2006, only 6% of the foreclosure filings in the 7-county Denver Metro Area were in Douglas County. By 2009 that number had grown to 10% of all foreclosure filings. Similarly, the Douglas County share of all foreclosure sales in the 7-county Denver Metro Area in 2007 stood at 6%. By 2010, that share had grown to 10%.

ANNUAL CHANGES IN FORECLOSURE SALES

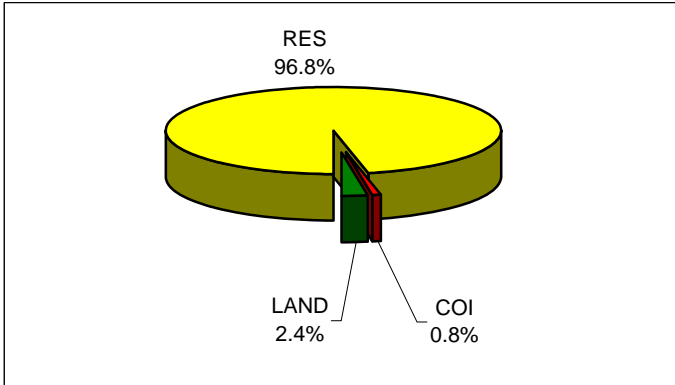


SOURCE: DIVISION OF HOUSING, COLORADO DEPARTMENT OF LOCAL AFFAIRS

Foreclosure filings property type

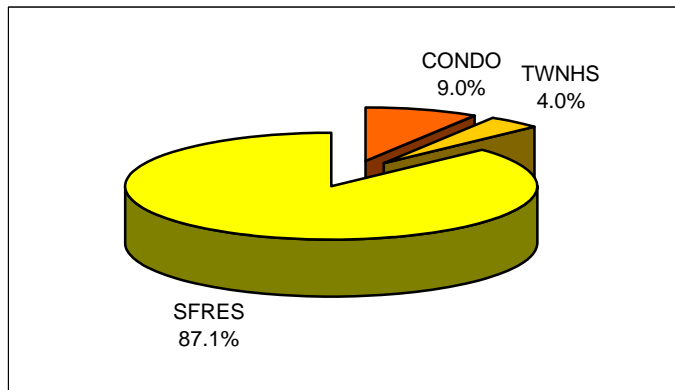
A total of 97% of all the foreclosure filings during 2009 in Douglas County were residential properties. Another 2% were various types of vacant land and 1% were commercial, office, or industrial properties.

2010 FORECLOSURE FILINGS BY PROPERTY TYPE



SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

2010 RESIDENTIAL FORECLOSURE FILINGS



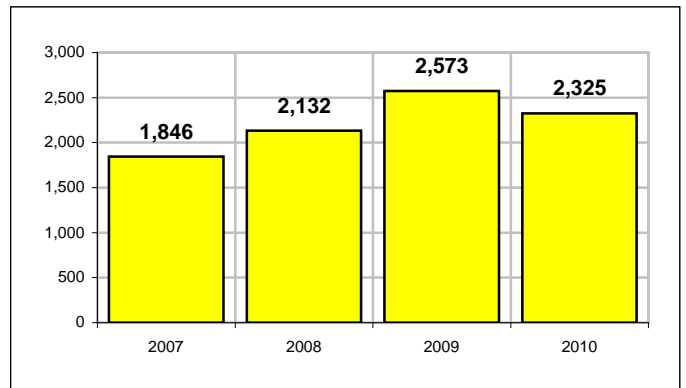
SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

Single family residences made up 87% of all residential foreclosure filings in Douglas County during 2010. Condominiums comprised 9% and townhouses represented 4%.

In 2010 there were 58 vacant land foreclosure filings. Of those, 50 were single family residential lots, 1 was a commercial lot and the rest were small representations in other categories.

Commercial, office, and industrial property foreclosures with an existing building on the property grew from 2 filings in 2007 to 21 filings in 2009, then dropped to 19 in 2010.

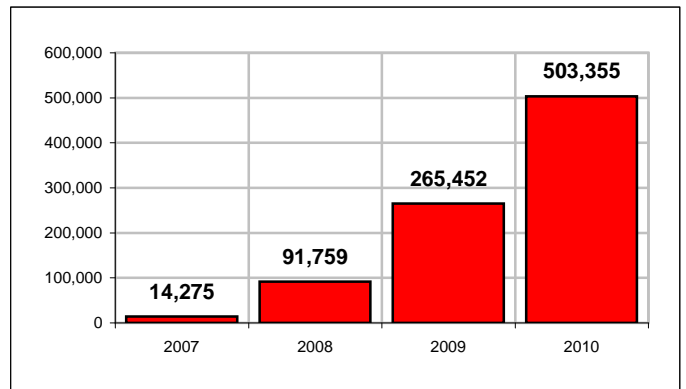
RESIDENTIAL FORECLOSURE TRENDS



SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

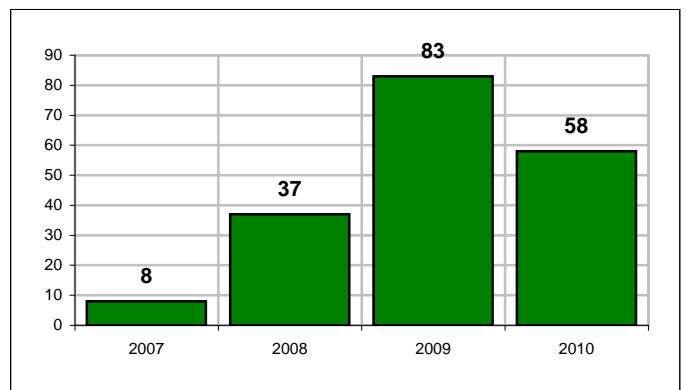
Residential foreclosure filings declined at a 9.6% rate from 2009 to 2010, slightly less than the overall 10.3% reduction for all foreclosure filings.

COI FORECLOSURE SQUARE FOOTAGE TRENDS



SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

VACANT LAND FORECLOSURE TRENDS

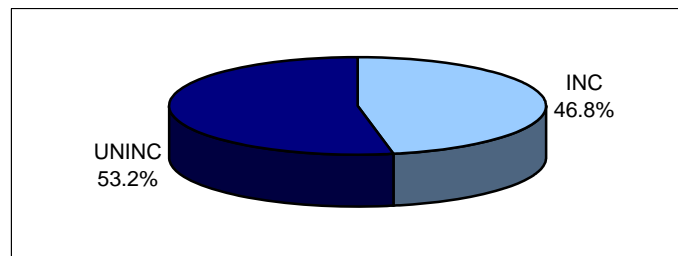


SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

Geographic summaries by master plan area

A total of 47% of all foreclosure filings in Douglas County during 2010 were located in the incorporated cities and towns whereas the incorporated areas comprise only 40% of the total housing stock of the County. The unincorporated area contained 53% of all foreclosure filings but has 60% of all housing stock in the County.

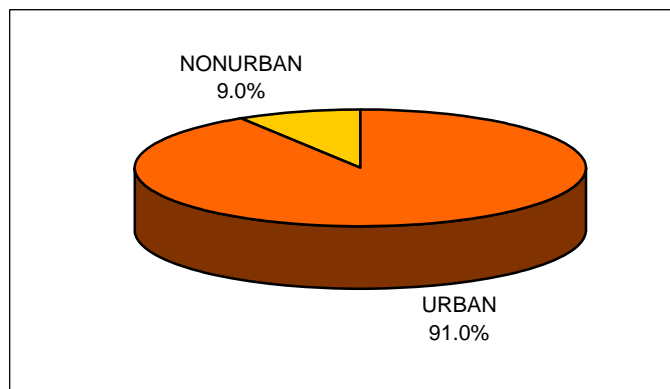
DISTRIBUTION BY JURISDICTION



SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

During 2010, 91% of all foreclosure filings were located in urban areas and 9% in nonurban areas.

DISTRIBUTION BY URBAN AREA



SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

Similarly, the PUA had 32% of the foreclosure filings during 2010 but contains 41% of all the housing stock in the County. A total of 24% of all foreclosure filings during 2010 were located in Castle Rock and 18% in Parker. Those incorporated towns contain 17% and 15%, respectively, of all the housing stock in the County.

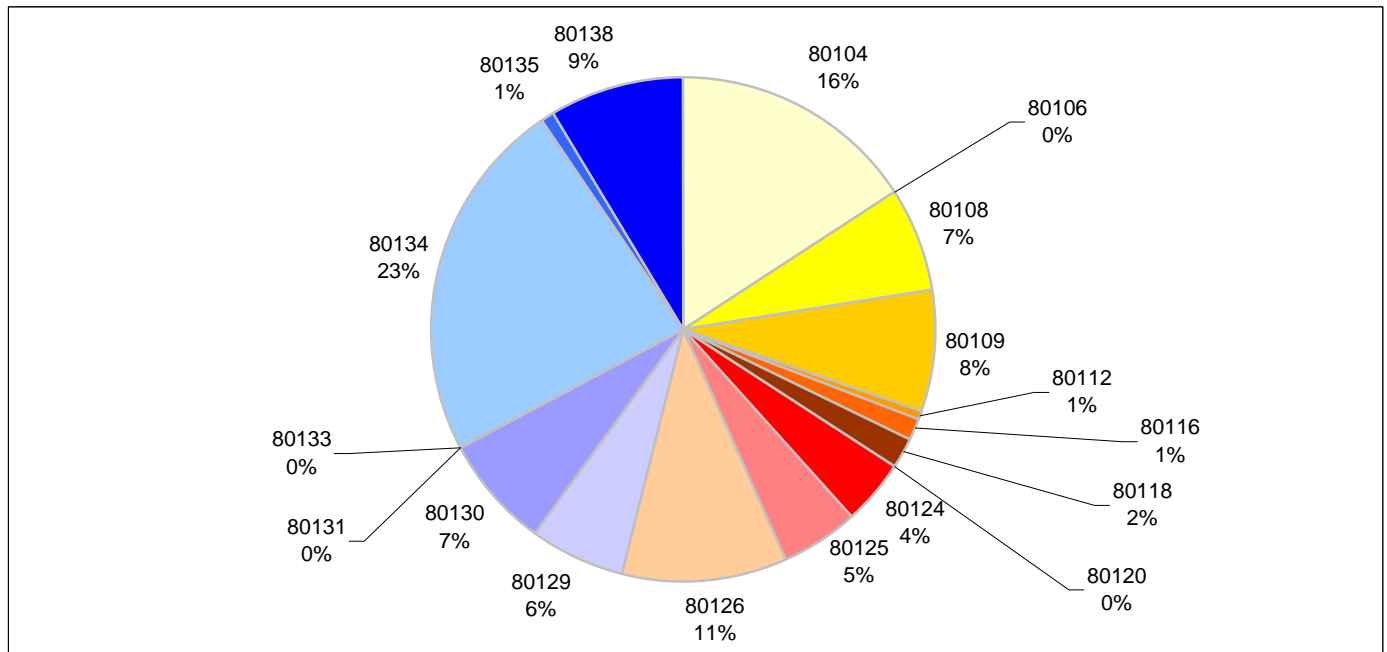
FORECLOSURE FILINGS BY MASTER PLAN AREA

	SHARE		FORECLOSURE FILINGS SHARE
	OF ALL HOUSING STOCK	FCLSR FILINGS	
PUA	41.4%	777	32.3%
CHATFIELD URBAN	0.0%	0	0.0%
CPSUA	1.4%	38	1.6%
PINSUA	3.8%	116	4.8%
ROXSUA	3.0%	105	4.4%
MPAs	0.8%	26	1.1%
NONURBAN	9.9%	215	8.9%
UNINC SUBTOTAL	60.3%	1277	53.1%
AURORA	0.1%	0	0.0%
CASTLE PINES NORTH	3.4%	61	2.5%
CASTLE ROCK	16.8%	580	24.1%
LARKSPUR	0.1%	1	0.0%
LITTLETON	0.0%	0	0.0%
LONE TREE	4.2%	57	2.4%
PARKER	15.1%	426	17.7%
INC SUBTOTAL	39.7%	1125	46.8%
NA		1	0.0%
COUNTY TOTAL		2403	

SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

Zip code summaries

2010 FORECLOSURE FILING DISTRIBUTION BY ZIP CODE



SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE

At 23%, the 80134 zip code had the largest share of foreclosure filings in Douglas County during 2010. The 80104 zip code has the second highest share with 16% of the foreclosure filings.

FORECLOSURE FILINGS BY ZIP CODE

	2007	2008	2009	2010
80104	314	322	418	378
80106	0	0	0	0
80108	121	192	221	161
80109	115	129	211	188
80112	6	12	17	15
80116	22	24	51	33
80118	37	50	60	47
80120	0	0	0	0
80124	72	89	133	96
80125	107	97	136	121
80126	203	205	247	255
80129	124	96	145	149
80130	120	144	165	169
80131	1	0	1	1
80133	0	0	0	1
80134	450	585	635	559
80135	20	23	30	24
80138	144	207	207	205
NA	0	5	3	1
TOTAL	1,856	2,180	2,680	2,403

SOURCE: DOUGLAS COUNTY PUBLIC TRUSTEE'S OFFICE