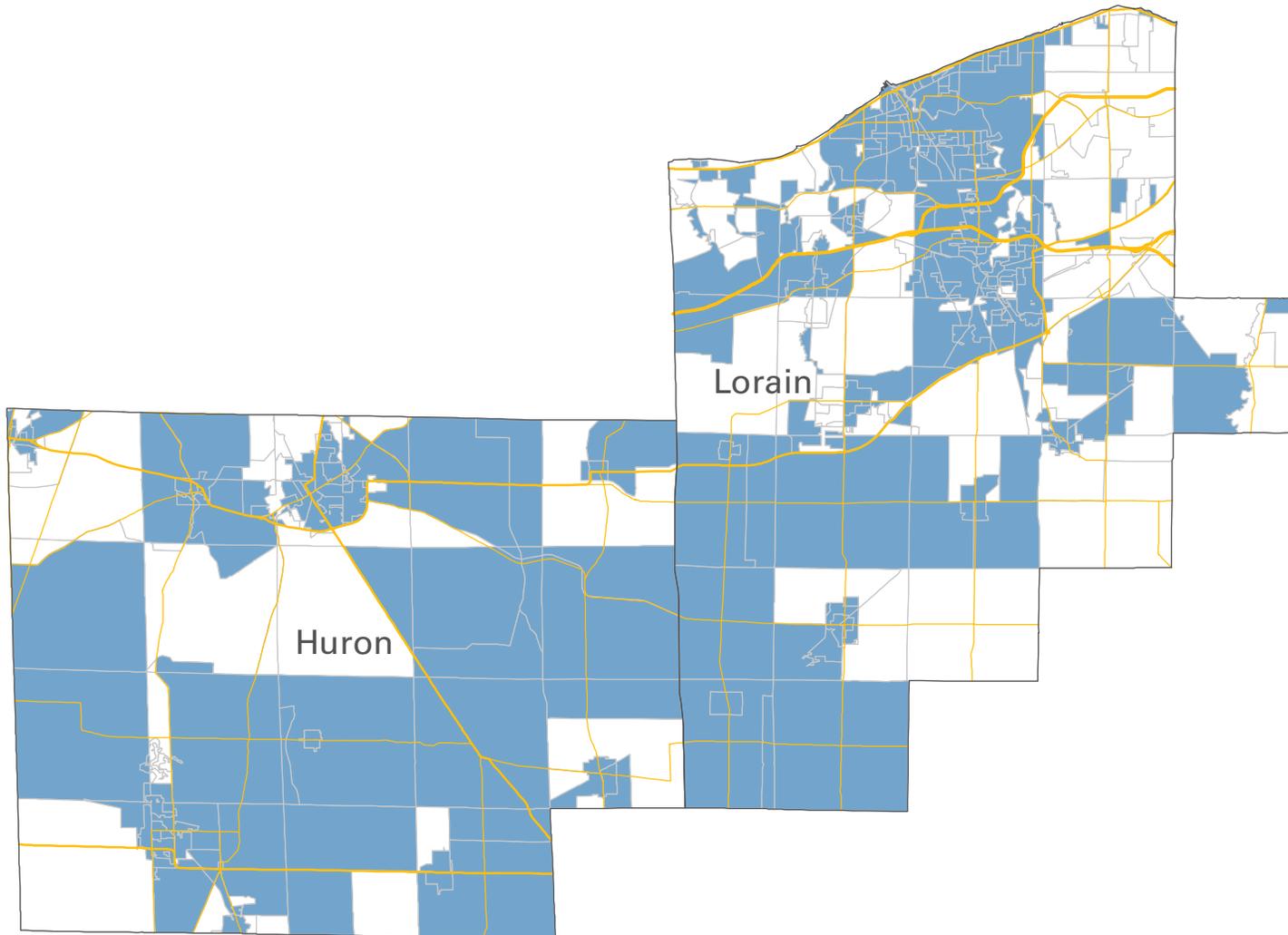


**Areas Meeting The 120%  
Area Median Income  
Criterion for HERA  
Eligibility  
In Region 4**



**Key**

- Qualifying Area
- Non-qualifying Area
- Interstate Route
- US Route
- State Route

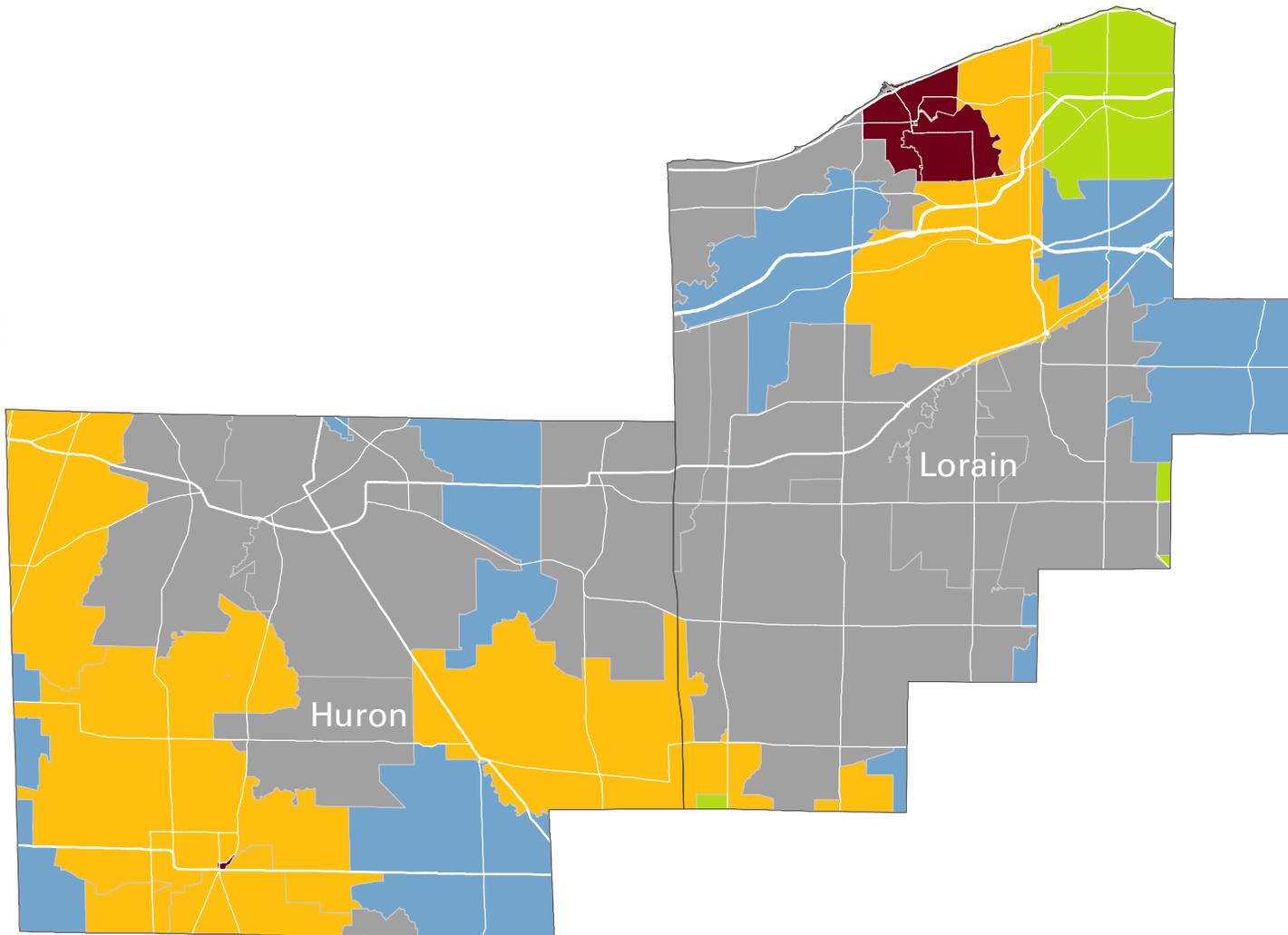


The Housing and Economic Recovery Act of 2008 (HERA) specifies that all of the funds appropriated under the Neighborhood Stabilization Program shall be used with respect to individuals and families whose income does not exceed 120 percent of area median income. This map shows every Census Block Group (part) and whether or not it qualifies as an area of low-, moderate, and middle-income (LMMH) benefit, where more than 51 percent of the people in the area had incomes in 2000 less than 120 percent of Area Median Income

Source:  
Neighborhood Stabilization Program Targeting, [www.huduser.org/publications/commddevl/nsp\\_target.html](http://www.huduser.org/publications/commddevl/nsp_target.html); geographic data from [www.huduser.org/geo/summarylevel.asp](http://www.huduser.org/geo/summarylevel.asp)

Prepared by:  
Ohio Department of Development,  
Policy Research and Strategic Planning  
December 2008

**Foreclosure Rate By  
ZIP Code Tabulation Area  
In Region 4  
18-Month Average  
February 2007 - July 2008**



**Foreclosure Rate**

- 0.000% - 1.033%
- 1.034% - 1.549%
- 1.550% - 2.065%
- 2.066% - 2.582%
- 2.583% - 4.131%
- 4.132% - 17.722%

- Interstate Route
- US Route
- State Route

Statewide Foreclosure Rate 2.06548%

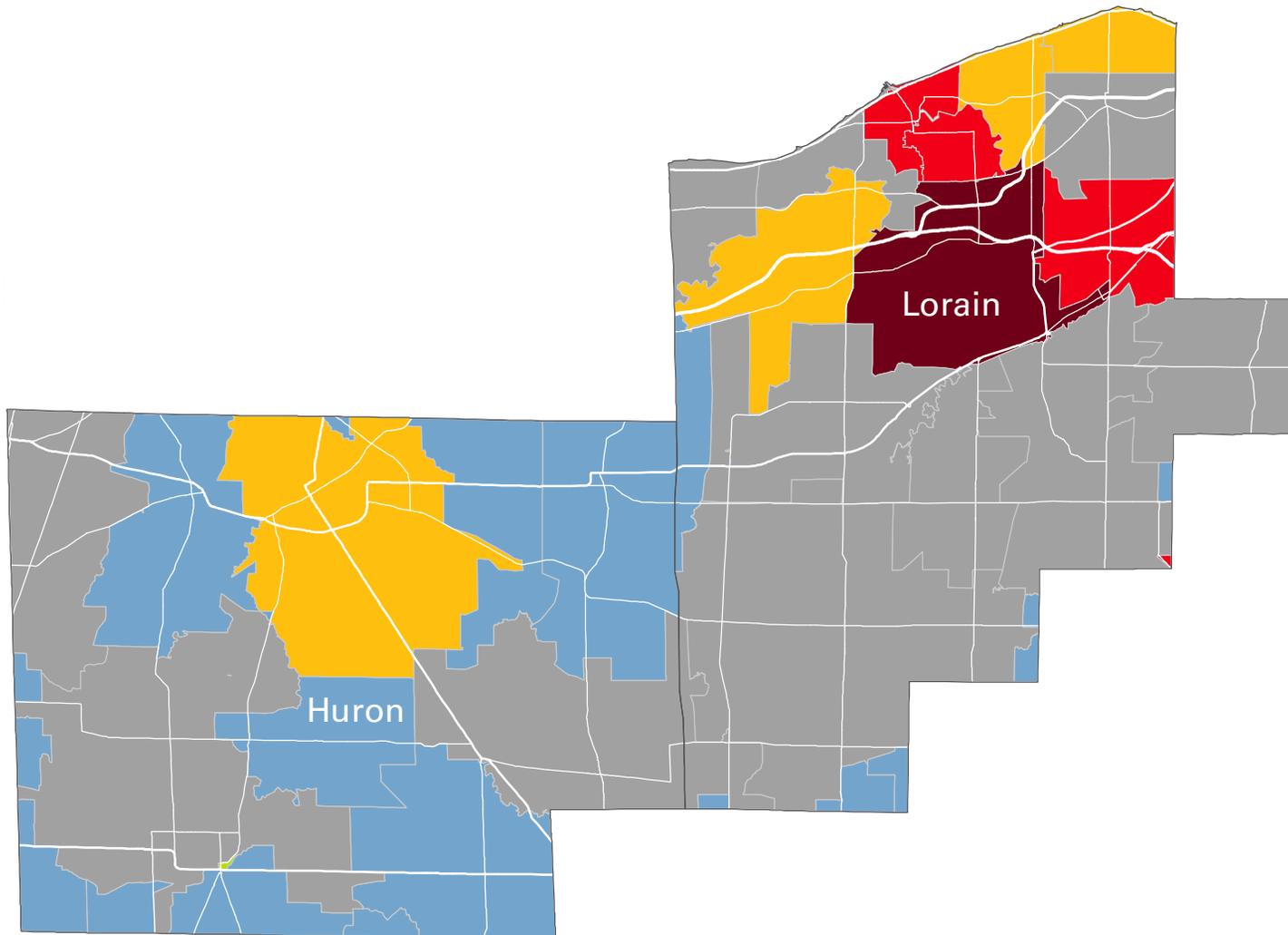


Foreclosures as a percentage of all active loans based on average monthly inventory for the 18-month period from February 2007 through July 2008 as reported by First American Core Logic

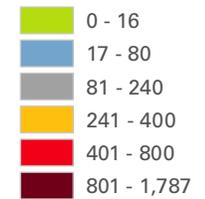
Source: First American Core Logic

Prepared by:  
Ohio Department of Development,  
Policy Research and Strategic Planning  
December 2008

**Subprime Loan Originations By ZIP Code Tabulation Area In Region 4**  
January 2005 - December 2006



Number of Subprime Loans



Statewide Number of Subprime Loan Originations 159,926

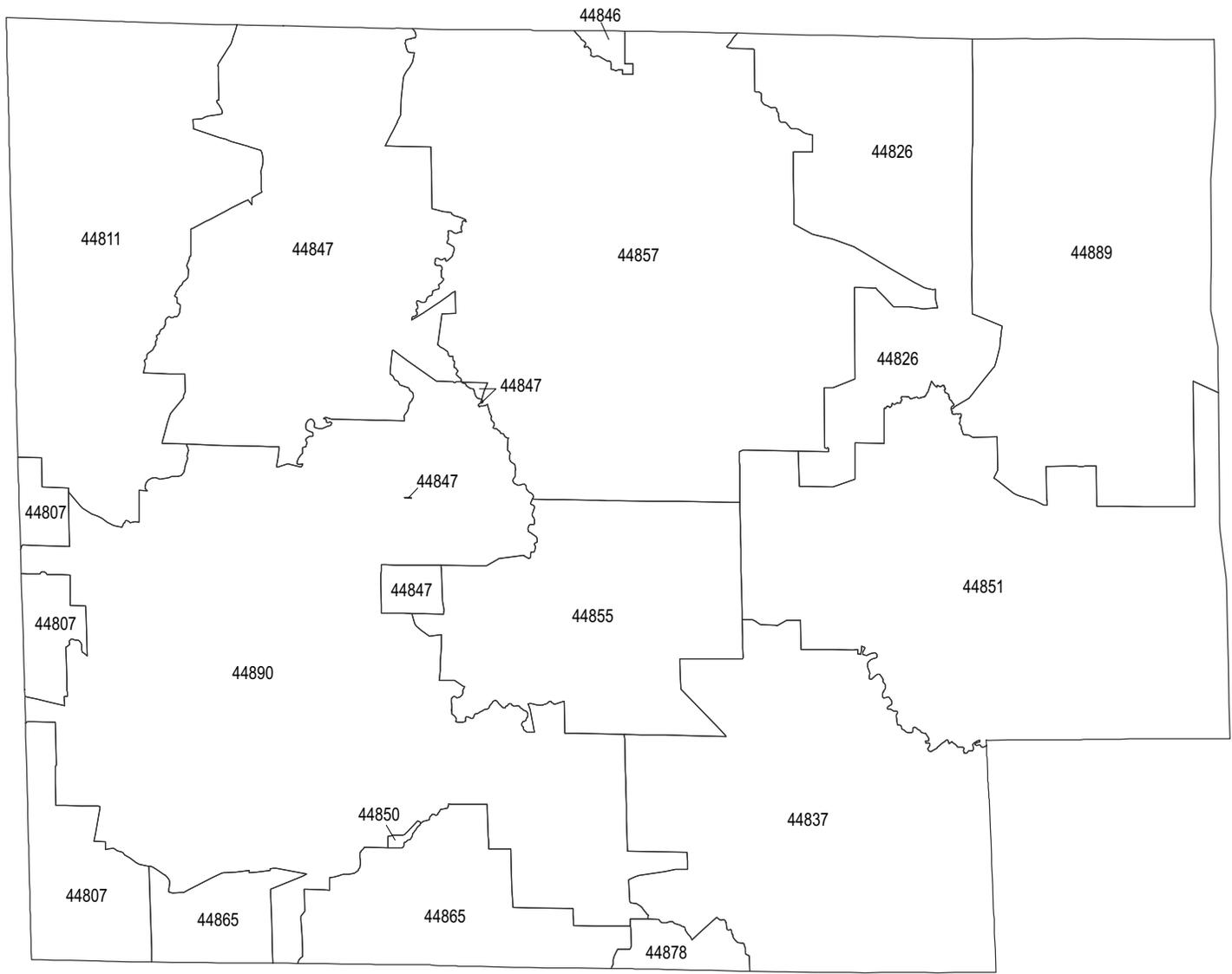


Subprime (Alt-A and BC) loan originations for the 24-month period from January 2005 through December 2006 as reported by First American Core Logic

Source: First American Core Logic

Prepared by:  
Ohio Department of Development,  
Policy Research and Strategic Planning  
December 2008

# Huron County, Ohio Census 2000 ZCTAs™ ZIP Code Tabulation Areas



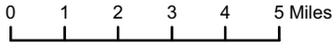
ZIP Code Tabulation Areas (ZCTAs™) are approximate representations of U.S. Postal Service (USPS) ZIP Code® service areas created by the U.S. Census Bureau for statistical purposes for the 2000 Census.

XX - ZCTAs™ for which no 5-digit ZIP Code® available

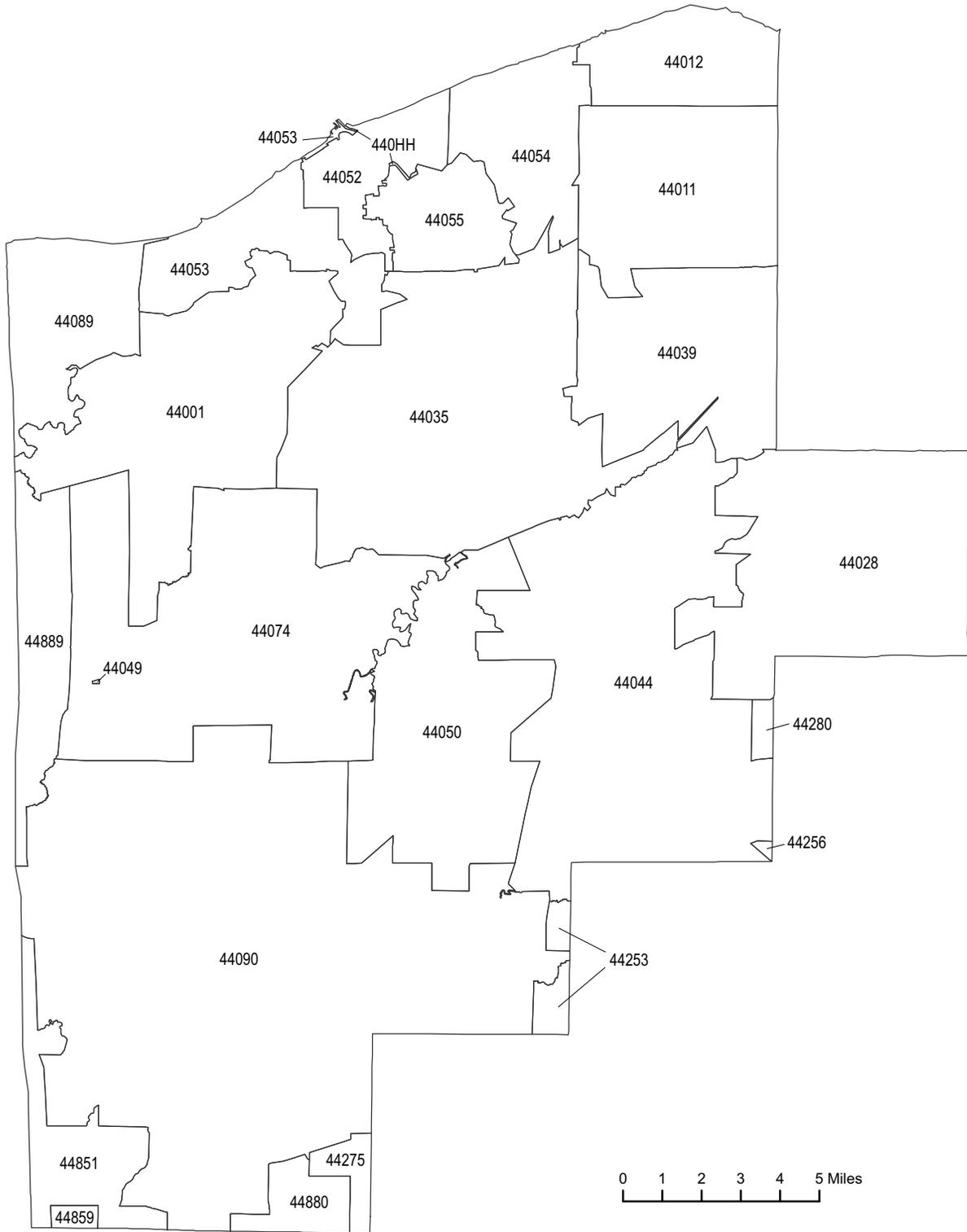
HH - Unassigned water area

Source:  
UA Census 2000 TIGER/Line® Files /  
prepared by the U.S. Census Bureau -  
Washington, DC; 2002.

Prepared by:  
Ohio Department of Development,  
Office of Strategic Research (January 2006)



# Lorain County, Ohio Census 2000 ZCTAs™ ZIP Code Tabulation Areas



ZIP Code Tabulation Areas (ZCTAs™) are approximate representations of U.S. Postal Service (USPS) ZIP Code® service areas created by the U.S. Census Bureau for statistical purposes for the 2000 Census.

XX - ZCTAs™ for which no 5-digit ZIP Code® available

HH - Unassigned water area

Source:  
UA Census 2000 TIGER/Line® Files / prepared by the U.S. Census Bureau - Washington, DC; 2002.

Prepared by:  
Ohio Department of Development,  
Office of Strategic Research (August 2005)

