



Department of
Development

Ted Strickland, Governor

Lee Fisher, Lt. Governor
Director, Ohio Department of Development

Areas Meeting The 120% Area Median Income Criterion for HERA Eligibility In Montgomery County

Key

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

0 1 2 4 6 Miles

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/commdevl/nsp_target.html](http://www.huduser.org/publications/commdevl/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



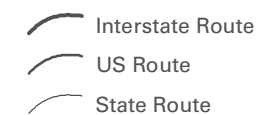
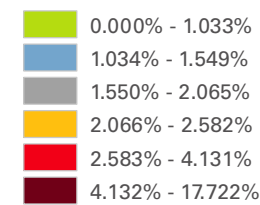
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Foreclosure Rate By ZIP Code Tabulation Area In Montgomery County 18-Month Average February 2007 - July 2008

Foreclosure Rate



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,
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December 2008



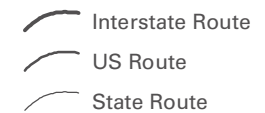
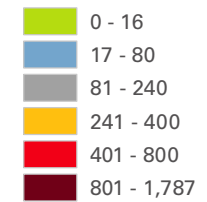
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Subprime Loan Originations By ZIP Code Tabulation Area In Montgomery County January 2005 - December 2006

Number of
Subprime Loans



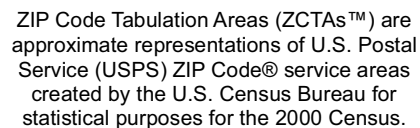
Statewide Number of Subprime
Loan Originations 159,926



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

[illegible]

HH - Unassigned water area

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

