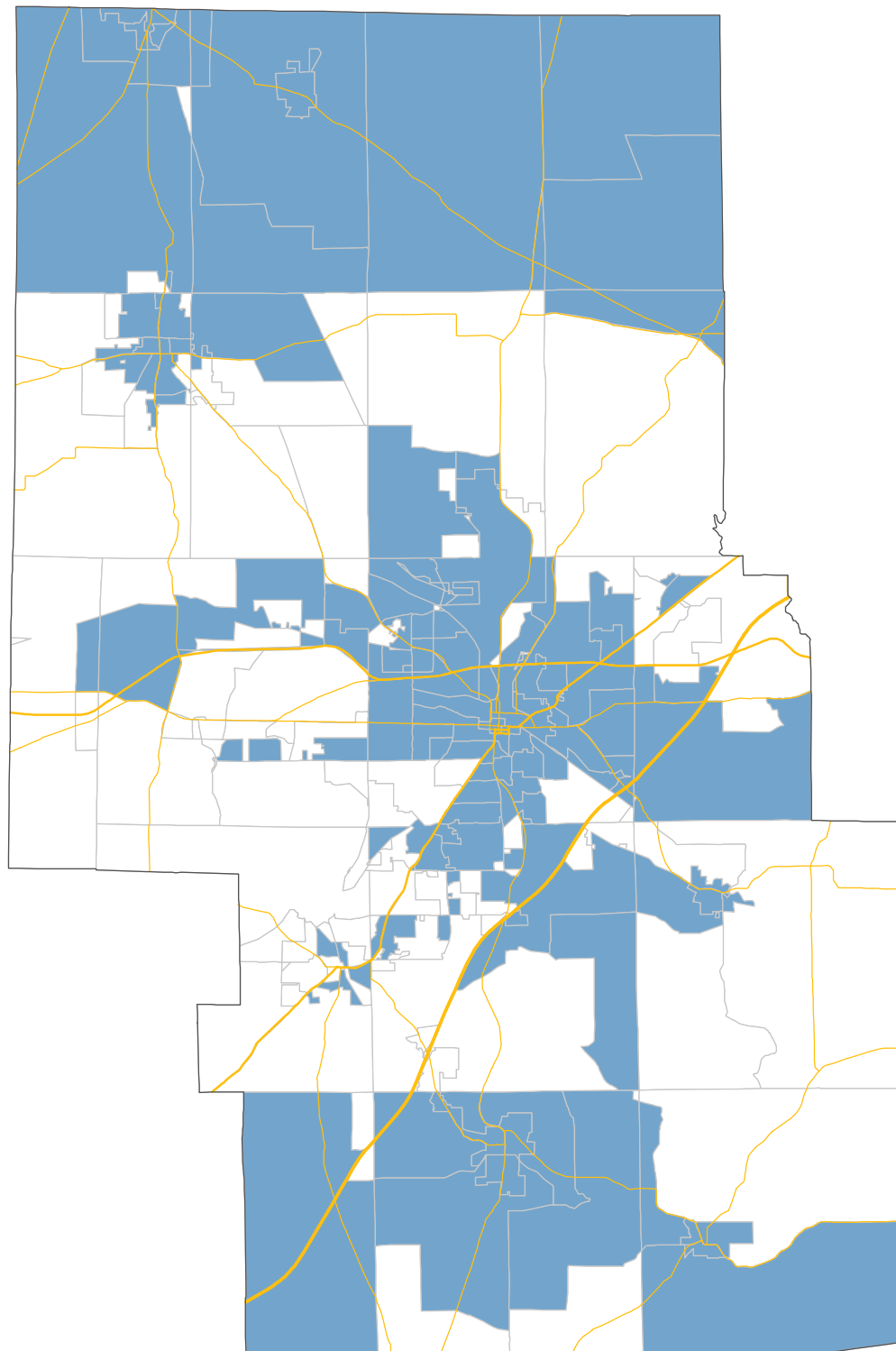


## Areas Meeting The 120% Area Median Income Criterion for HERA Eligibility In Richland County



### Key

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

0 1 2 4 6 8 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/commdev/nsp\\_target.html](http://www.huduser.org/publications/commdev/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

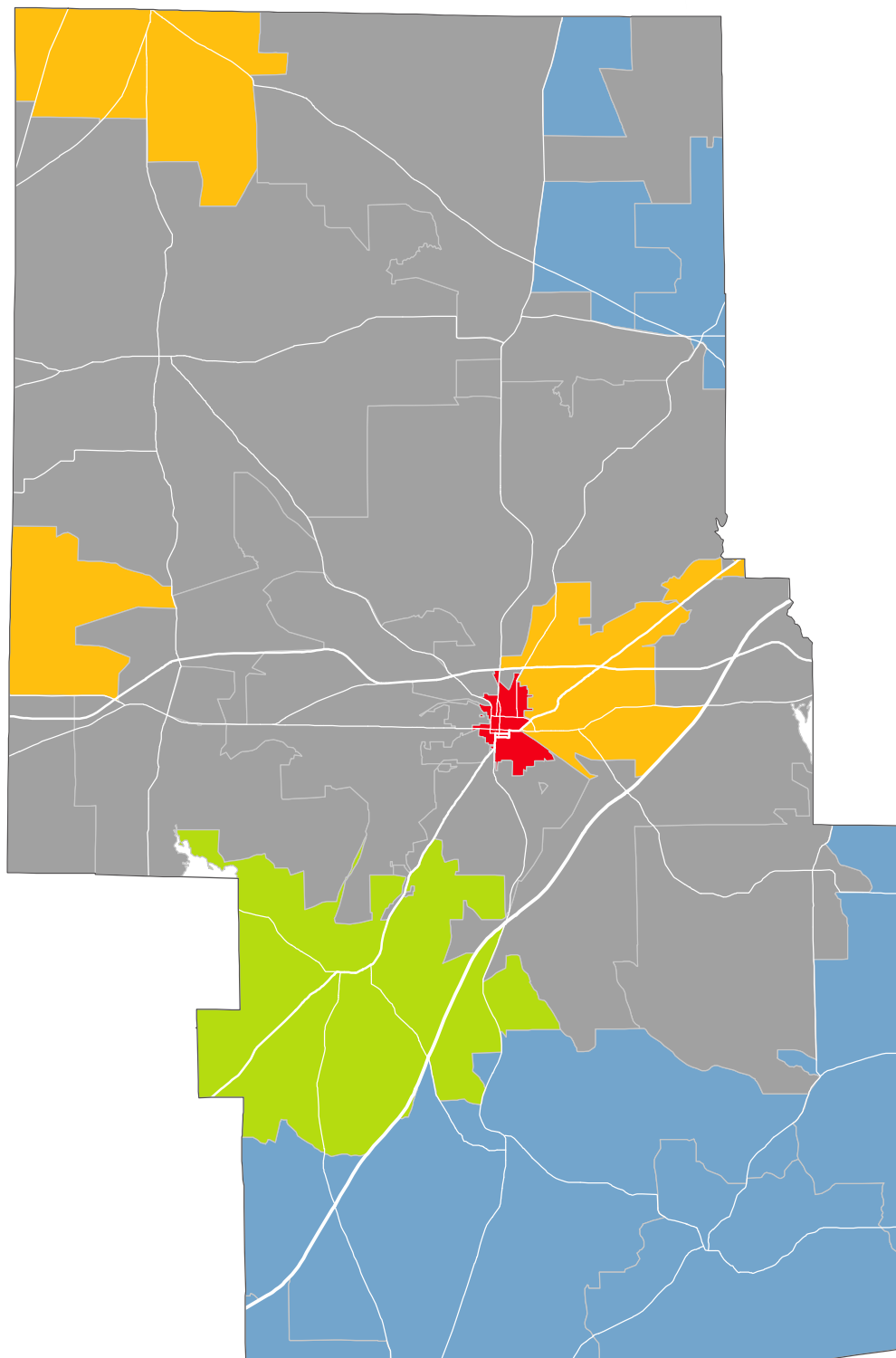


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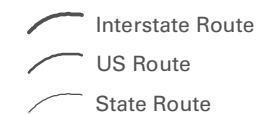
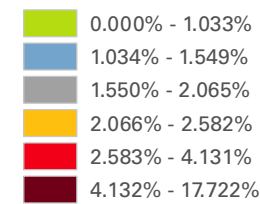
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Lee Fisher, Lt. Governor  
Director, Ohio Department of Development

**Foreclosure Rate By  
ZIP Code Tabulation Area  
In Richland 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,  
Policy Research and Strategic Planning  
December 2008



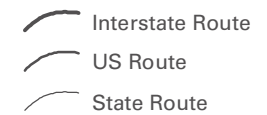
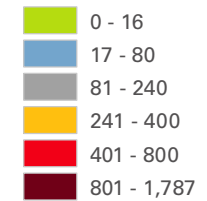
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Development

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Director, Ohio Department of Development

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

Number of  
Subprime Loans



Statewide Number of Subprime  
Loan Originations 159,926

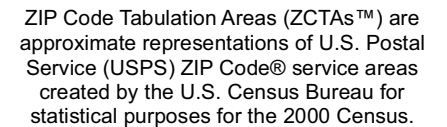


Subprime (Alt-A and BC) loan  
originations for the 24-month period  
from January 2005 through December  
2006 as reported by First American  
Core Logic

Source: First American Core Logic

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

Map of the study area showing the distribution of the two subspecies of the American oystercatcher. The map displays the coastline of the United States from the Gulf of Mexico to the Atlantic Ocean, with various regions labeled with numbers and letters. The legend indicates that 'a' represents the subspecies 44903 and 'b' represents the subspecies 44902. The map shows the distribution of these subspecies across the study area, with 'a' generally found in the northern and central regions and 'b' found in the southern regions. A scale bar at the bottom left indicates distances of 3, 4, and 5 miles.



HH - Unassigned water area

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

