



Division of Housing 4th Quarter 2013 Foreclosure Report

The Colorado Division of Housing is a division of the Colorado Department of Local Affairs

February 13, 2014

Summary and Methods

In response to recommendations from the Colorado Blue Ribbon Panel on Housing and the Colorado Foreclosure Prevention Task Force, the Colorado Division of Housing has compiled the attached information regarding foreclosures in Colorado.

During the 2009 legislative session, the legislature passed, and the governor signed, House Bill 1197 which mandates that the foreclosure totals contained in this report be considered the official foreclosure statistics of the state of Colorado. The legislation also required that statistics on cures now be included and that Public Trustees submit the required information to the Division of Housing.

These statistics have been collected to provide as accurate a view as possible of foreclosures in Colorado and to determine which regions of the state are most heavily impacted by foreclosures. The data is provided on a county-by-county basis and is based on foreclosure data reported by the Public Trustee's office of each county.

This report seeks to provide two essential pieces of information:

Foreclosure Filing Statistics:

The recording of the notice of election and demand (NED) is the event that begins the foreclosure process. In general, when a borrower is at least 3 months delinquent and in default, the lender will file an NED with the public trustee and the borrower will receive notice of the initial sale date. This notice will be sent from the public trustee's office in the county in which the property is located, and at this point, the property is in foreclosure.

The Public Trustee filings provide an objective measure of how many foreclosure proceedings have been initiated in a given county. Such filings can be "cured" and "withdrawn" before the property is sold at auction, meaning that not all foreclosure filings result in a final foreclosure sale. However, Public Trustee numbers are a useful indicator of the number of loans in a county that have become seriously delinquent, and they provide insights into the overall health of the real estate market within that county.

We should note that in addition to single-family homes, condominiums, and townhomes, NED statistics include filings on agricultural, industrial, commercial, and multifamily properties. Vacant land is included as well.

Foreclosure Sale Statistics: Approximately 110-125 days after the initial filing, the property may be sold at the Public Trustee auction to a third party or to the mortgage company. Once the foreclosure sale takes place, eviction proceedings will proceed during the next several weeks.

As listed below, the foreclosure filings number and the foreclosure auction sales number are two independent numbers. In other words, the properties that went to final sale during the current quarter are not the same properties which entered the foreclosure process the same quarter. For example, among properties that went to sale during a given quarter, a large portion of those foreclosures were filed at least four months earlier, meaning a foreclosure filing and foreclosure sale do not occur within the same quarter. The period between the foreclosure filing and the foreclosure sale at auction is legally at least 110 days, but in some cases, this period may actually last much longer.

Why are both numbers important?

The foreclosure filings number provides a view of how many borrowers have become seriously delinquent on their loans. Foreclosure filings provide a good guide to foreclosure activity in a given county, and while a property may be withdrawn from the foreclosure process after a filing is made, the filings statistics nevertheless indicate where borrowers are delinquent and in default.

The foreclosure sale numbers generally indicate how many borrowers have lost all equity in the property as the result of it being sold to another party at auction, including the mortgage company, an investor, or others. Many households in the foreclosure process lose their properties through a variety of processes such as short sales and deed-in-lieu-of-foreclosure agreements. Losing the property through a foreclosure sale, however, is generally most damaging to the credit of the borrower, and foreclosure (unless the property is sold at auction for more than the value of the loan) does not allow for the borrower to preserve any of the equity he or she might still have in that property.

Study Findings

During the fourth quarter of 2013, Colorado public trustees reported 2,981 foreclosure filings and 1,650 sales at auction (completed foreclosures). During the fourth quarter of 2012, there were 5,685 filings and 3,760 sales. Comparing year-over-year for the fourth quarter, foreclosure filings fell 47.6 percent and completed foreclosures fell 56.1 percent.

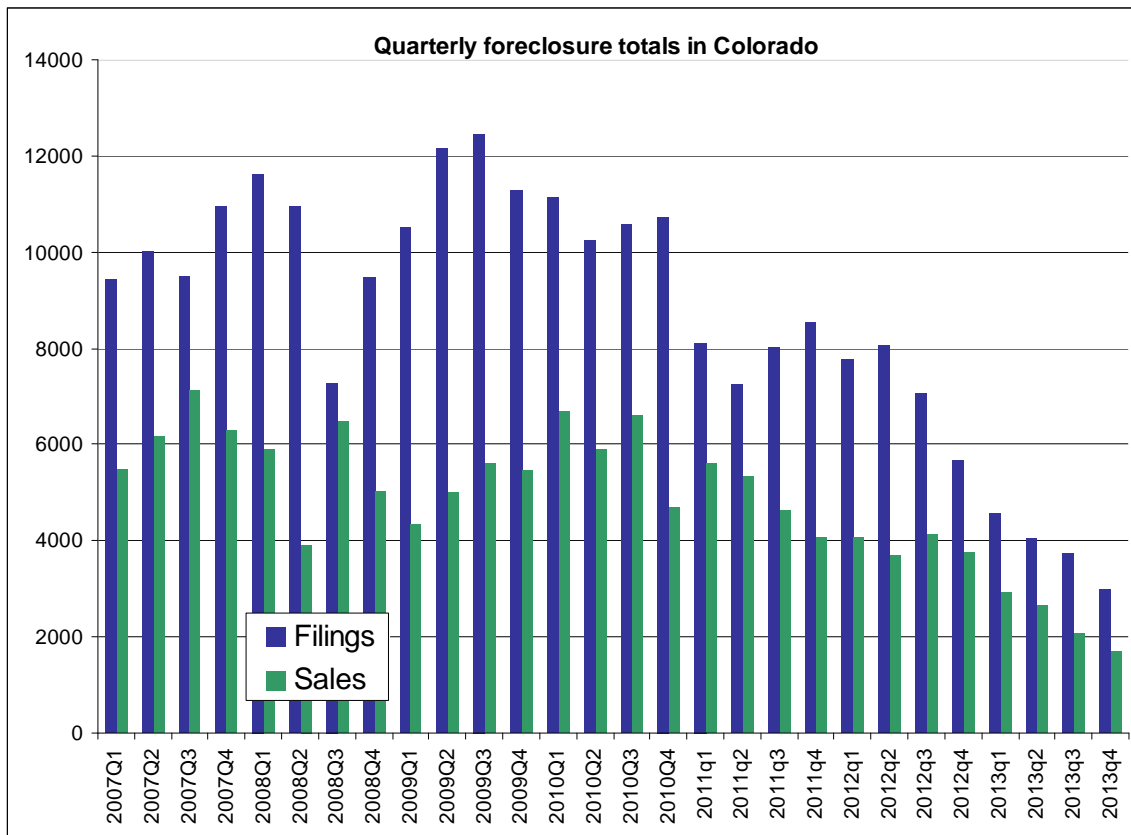
Comparing the fourth quarter of 2013 to the third quarter of 2013, foreclosure filings fell 20.4 percent from 3,747 to 2,981. Foreclosure sales fell 20.5 percent from 2,075 to 1,650 during the same period.

Comparing totals for the full year, foreclosure filings were down 46.3 percent from 2012 to 2013 dropping from 28,579 during 2012 to 15,333 during 2013. Foreclosure sales at auction fell 41.4 percent during the same period, dropping from 15,903 sales during 2012 to 9,318 during 2013.

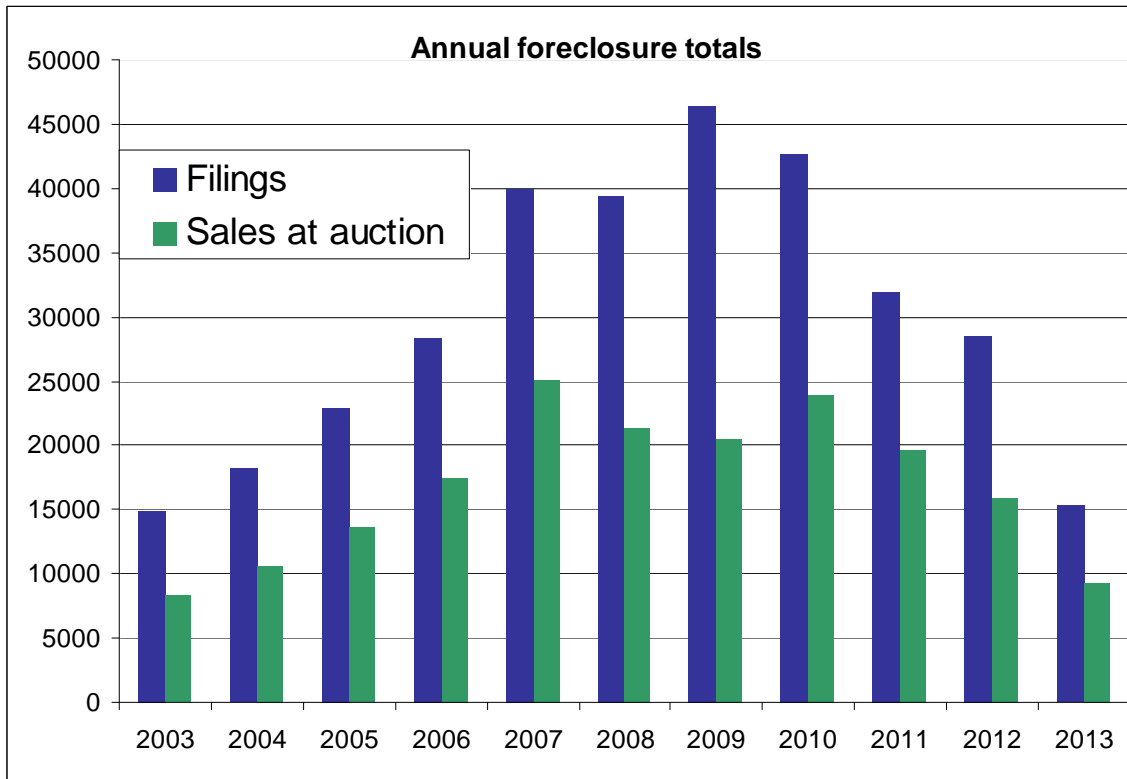
During the fourth quarter of 2013, foreclosure filings and sales both showed a continued trend of declining foreclosure activity.

Below is a time series showing quarterly totals in foreclosure filings and sales. The large dip in sales shown during the second quarter of 2008 can be attributed to a change in the foreclosure time line that took effect on January 1, 2008 and led to a large temporary dip in the number of foreclosure sales during March, April, and May of that year. Both foreclosure filings and sales hit the lowest level recorded since the survey was begun in 2007.

Graph 1: Quarterly Foreclosure Filings vs. Sales at Auction:



Graph 2: Annual Foreclosure Totals:



Note: Annual totals are available since 2003, but quarterly totals are only available since 2007.

Table 1: Foreclosure Filings

Year	Foreclosure Filings
2003	14,858
2004	18,127
2005	22,894
2006	28,435
2007	39,920
2008	39,333
2009	46,394
2010	42,692
2011	31,975
2012	28,579
2013	15,333

Table 2: Foreclosure Sales at Auction

Year	Foreclosure Sales
2003	8,239
2004	10,566
2005	13,642
2006	17,451
2007	25,054
2008	21,306
2009	20,437
2010	23,891
2011	19,617
2012	15,903
2013	9,318

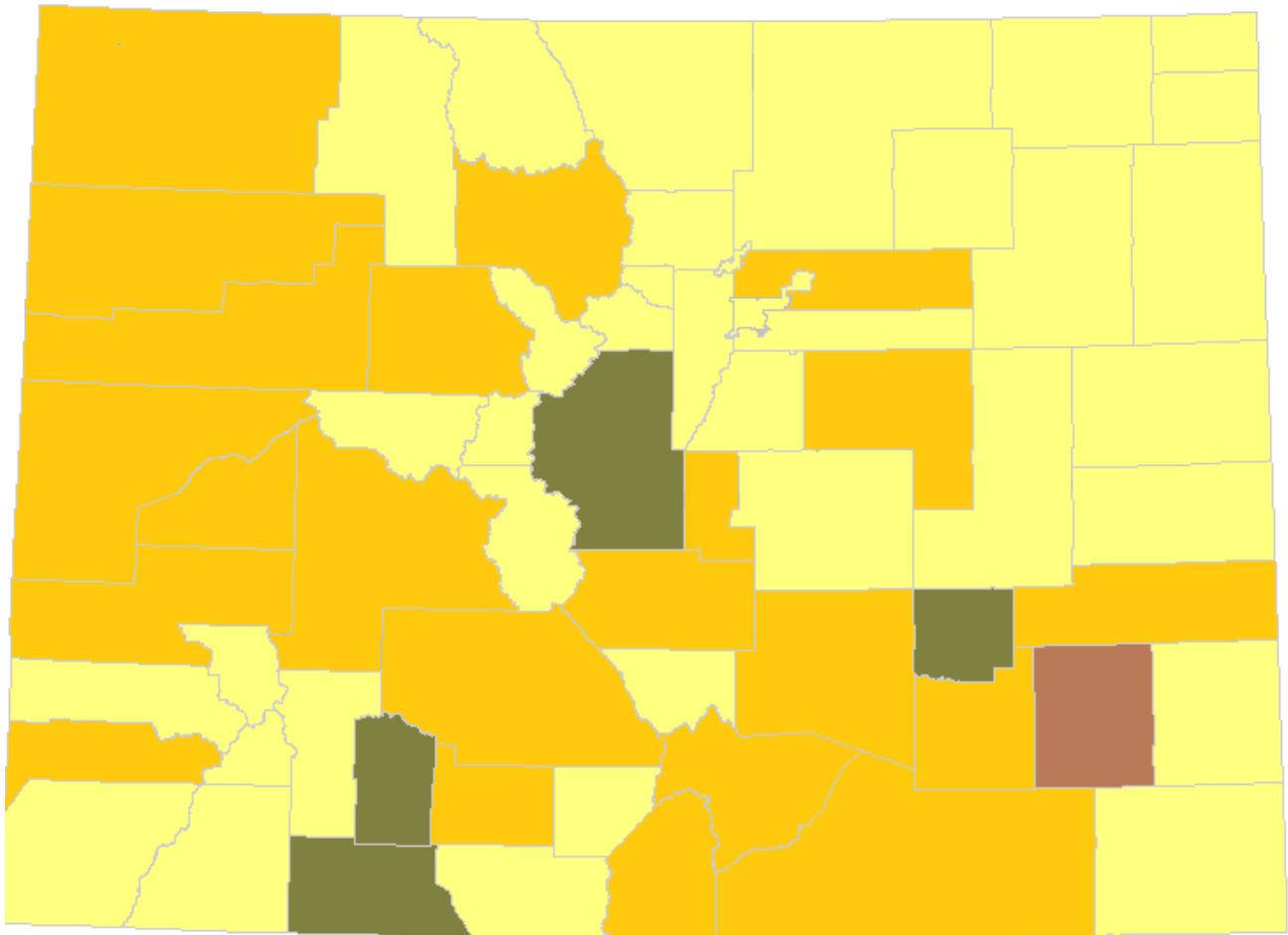
County Statistics

Trends in different counties throughout the state vary considerably. The 12 metropolitan counties in Colorado now account for slightly more than 81 percent of all foreclosure filings activity in Colorado. However, in 2007 the 12 metropolitan counties accounted for more than 90 percent of foreclosure activity in Colorado, indicating that foreclosure activity outside the metropolitan areas has become relatively more common.

Aggregate statewide totals and trends do not necessarily reflect changes in foreclosure totals at the county level as county-level changes were not uniform throughout the state.

The map below shows foreclosure rates in each county. Categories reflect proportions of households completing the foreclosure process.

Map 1: Foreclosure rates in Colorado counties, 4th Quarter 2013



Foreclosure rates are split into 4 categories: 1. (burgundy) More than 0.5 percent of all households. 2. (green) From .25 up to and including .50 percent of all households. 3. (orange) From 0.1 up to and including 0.25 percent of all households. 4. (yellow) 0.1 percent, or less, of all households.

Rates of foreclosure for each county are listed in Table 3 of the appendix.

Statewide, there was approximately 1 completed foreclosure (foreclosure sale) per 1,225 households for the fourth quarter of 2013. The map shows that there are few hot spots for foreclosure left in Colorado, and those that remain, such as Bent County, are likely to see quickly-falling foreclosure rates in 2014.

Only Mesa County was found among the counties with the top ten foreclosure rates. Most of the counties in the top ten were mountain and rural counties including Archuleta, Park, and Gunnison counties.

Mesa and Pueblo counties reported the highest foreclosure rates of the metropolitan counties. Pueblo reported a foreclosure rate of one foreclosure per 522 households while Mesa County reported a rate of 1 foreclosure per 446 households. See Table 3 for full listing.

Boulder County reported the lowest foreclosure rate among metropolitan counties with 1 completed foreclosure per 4,109 households.

It is important to note that counties with small populations are also prone to very volatile foreclosure rates as a small rise or fall in the total number of foreclosures can significantly change the foreclosure rate in a small county for a quarter.

Future Outlook

Foreclosure activity decreased significantly during 2013 and brought Colorado to the lowest foreclosure levels experienced since 2004. If current economic conditions persist in 2014, the next year will continue to see declines, albeit foreclosures will likely fall more slowly in 2014 than 2013.

Economic trends that greatly influence foreclosure activity in Colorado during 2014 will likely originate outside the state. Factors such as the national economy and U.S. monetary policy will affect demand for homes and employment trends within the state.

Foreclosure rates overall are at approximately 10-year lows, and appear to be returning to what could be considered “normal” foreclosure rates.

Methods

The Colorado Division of Housing has sought to collect foreclosure information on all 64 counties. Data is collected directly from the Public Trustee’s office in each county. Some numbers in this report reflect corrections made to statistics reported in earlier reports.

The per-household calculation for each county is based on 2012 (the most recent year available) estimates of occupied households provided by the Colorado State Demographer.

The household number is that of “total occupied housing units” in each county. Owner-occupant totals are only available for a minority of Colorado counties, so for purposes of consistency across all counties, occupied housing unit totals are used.

The Colorado Division of Housing wishes to acknowledge the invaluable assistance of Carol Snyder, the former Public Trustee of Adams County, Robert Sagel, the Public Trustee of Morgan County, and the Public Trustee Association, although neither Ms. Snyder, Mr. Sagel, nor the Association bear any responsibility for any errors or for the conclusions and analysis contained in this summary.

Table 3: Foreclosure rates based on the number of occupied housing units per completed foreclosure and percentage of all occupied housing units. 2012 household numbers are the most recent available.

County	Households	2013 4th Q Foreclosure Sales	Foreclosure Rate by Percentage	Foreclosure Rate by No. of Households per Completed Foreclosure
Bent	1,744	22	1.26%	79
Archuleta	5,293	18	0.34%	294
Park	7,110	23	0.32%	309
Crowley	1,274	4	0.31%	319
Mineral	353	1	0.28%	353
Dolores	871	2	0.23%	436
Mesa	58,375	131	0.22%	446
Gunnison	6,566	14	0.21%	469
Moffat	5,208	11	0.21%	473
Teller	9,841	19	0.19%	518
Pueblo	63,675	122	0.19%	522
Costilla	1,582	3	0.19%	527
Rio Grande	4,746	9	0.19%	527
Elbert	8,454	16	0.19%	528
Garfield	20,637	37	0.18%	558
Grand	6,153	11	0.18%	559
Delta	12,521	22	0.18%	569
Otero	7,663	13	0.17%	589
Las Animas	6,158	10	0.16%	616
Kiowa	625	1	0.16%	625
Fremont	16,680	26	0.16%	642
Rio Blanco	2,686	4	0.15%	672
Montrose	16,288	24	0.15%	679
Huerfano	3,059	4	0.13%	765
Eagle	19,130	22	0.12%	870
Saguache	2,763	3	0.11%	921
Adams	160,058	172	0.11%	931
Custer	1,915	2	0.10%	958
Ouray	2,034	2	0.10%	1017
Kit Carson	3,067	3	0.10%	1022

Sedgwick	1,081	1	0.09%	1081
Routt	9,776	9	0.09%	1086
Pitkin	8,175	7	0.09%	1168
Summit	11,826	10	0.08%	1183
Weld	93,286	74	0.08%	1261
Yuma	3,944	3	0.08%	1315
El Paso	245,223	177	0.07%	1385
La Plata	21,546	15	0.07%	1436
Morgan	10,311	7	0.07%	1473
Conejos	3,105	2	0.06%	1553
Arapahoe	232,959	147	0.06%	1585
Douglas	106,541	66	0.06%	1614
Denver	278,571	169	0.06%	1648
Montezuma	10,488	6	0.06%	1748
San Miguel	3,559	2	0.06%	1780
Washington	1,933	1	0.05%	1933
Jefferson	223,195	113	0.05%	1975
Logan	7,989	4	0.05%	1997
Clear Creek	4,170	2	0.05%	2085
Prowers	4,878	2	0.04%	2439
Gilpin	2,471	1	0.04%	2471
Chaffee	7,696	3	0.04%	2565
Lake	2,947	1	0.03%	2947
Larimer	124,784	41	0.03%	3044
Broomfield	22,351	6	0.03%	3725
Boulder	123,281	30	0.02%	4109
Alamosa	6,074	0	0.00%	n/a
Baca	1,659	0	0.00%	n/a
Cheyenne	810	0	0.00%	n/a
Hinsdale	337	0	0.00%	n/a
Jackson	618	0	0.00%	n/a
Lincoln	1,934	0	0.00%	n/a
Philips	1,801	0	0.00%	n/a
San Juan	335	0	0.00%	n/a
Total	2,020,762	1650	0.08%	1225

Table 4: Cures (Foreclosures cured through the Public Trustee office in each county.)

Counties	2012	2012	2012	2012	2013	2013	2013	2013
	1st Q cures	2nd Q cures	3rd Q cures	4th Q cures	1st Q cures	2nd Q cures	3rd Q cures	4th Q cures
Adams	29	36	28	29	36	23	31	28
Alamosa	0	0	0	0	0	0	0	0
Arapahoe	41	51	35	36	34	30	48	20
Archuleta	1	1	2	3	0	1	0	1
Baca	0	1	0	0	0	0	0	1
Bent	0	0	0	0	0	1	0	0
Broomfield	0	2	3	3	3	2	1	0
Boulder	21	18	15	19	17	18	14	15
Chaffee	0	2	0	1	0	0	4	1
Cheyenne	0	0	0	0	0	0	0	0
Clear Creek	0	2	1	0	0	0	0	3
Conejos	0	2	0	0	1	1	0	0
Costilla	1	0	0	0	0	0		0
Crowley	0	1		0	1	0	0	0
Custer	1	0	0	0	0	0	0	0
Delta	1	5	5	3	2	4	1	13
Denver	62	60	40	52	49	41	28	38
Dolores	0	0	1	0	0	0	0	1
Douglas	32	29	25	19	27	13	16	22
Eagle	4	4	4	4	9	6	4	2
Elbert	3	4	1	2	1	1	2	2
El Paso	50	52	39	35	53	37	32	21
Fremont	4	3	3	1	3	2	3	1
Garfield*	7	6	6	3	1	7	3	2
Gilpin	0	2	1	2	0	0	1	1
Grand	2	4	4	3	0	2	2	0
Gunnison	2	0	1	1	3	0	1	0
Hinsdale	0	0	0	0	0	0		0
Huerfano	1	1	0	0	2	0	2	1
Jackson	0	0	0	0	0	0	0	0
Jefferson	43	53	32	23	46	41	30	28
Kiowa	0	0	0	0	0	0	1	0
Kit Carson	1	0	0	0	0	1	0	0
La Plata	2	4	4	6	2	2	3	4
Lake	0	0	0	0	0	0	0	0
Larimer	32	27	30	30	17	15	16	11
Las Animas	1	0	2	0	4	0	2	0
Lincoln	2	0	0	0	1	0	0	1
Logan	1	2	2	0	4	1	1	2
Mesa	11	8	6	7	12	13	11	8
Mineral	0	0	1	0	0	0		1
Moffat	0	1	4	1	1	0	0	2
Montezuma		1	2	6	0	1		1
Montrose	6	2	4	2	4	3	2	3
Morgan	4	2	2	1	3	2	1	0
Otero		3	1	0	0	1	0	0

Ouray	0	0	0	0	0	0	0	0
Park	0	1	4	2	3	3	0	1
Philips	0	0	0	0	0	0	0	0
Pitkin	1	3	2	1	0	2	4	1
Prowers	0	0	0	0	0	0	0	0
Pueblo	19	14	17	10	13	18	4	14
Rio Blanco	1	1	2	0	0	2	0	0
Rio Grande	1	1	1	0	0	0	0	0
Routt	0	0	3	0	0	2	2	0
Saguache	0	0	0	0	0	0	0	0
San Juan	0	0	2	0	0	0	0	0
San Miguel	1	0	1	2	0	2	1	0
Sedgwick	0	0	0	0	0	0	0	0
Summit	8	6	2	2	4	4	2	1
Teller	1	5	1	5	1	1	1	3
Washington	0	0	0	1	0	0	1	0
Weld	22	2	22	19	18	14	13	15
Yuma	1	1	1	2	0	3	1	1
Totals	420	423	362	336	375	320	289	270

Table 5: Percent change in year-over-year foreclosure filings and sales:

Counties	2012 4Q Filings	2013 4Q Filings	YOY change	2012 4Q Sales	2013 4Q Sales	YOY change
Adams	664	272	-59.0	430	172	-60.0
Alamosa	12	18	50.0	5	0	-100.0
Arapahoe	693	249	-64.1	402	147	-63.4
Archuleta	26	15	-42.3	17	18	5.9
Baca	4	1	-75.0	1	0	-100.0
Bent	3	3	0.0	2	22	1000.0
Boulder	147	57	-61.2	96	30	-68.8
Broomfield	37	25	-32.4	26	6	-76.9
Chaffee	14	6	-57.1	3	3	0.0
Cheyenne	0	0	n/a	1	0	-100.0
Clear Creek	13	6	-53.8	5	2	-60.0
Conejos	2	4	100.0	1	2	100.0
Costilla	0	3	n/a	0	3	n/a
Crowley	4	3	-25.0	3	4	33.3
Custer	7	3	-57.1	4	2	-50.0
Delta	56	30	-46.4	38	22	-42.1
Denver	588	311	-47.1	418	169	-59.6
Dolores	1	3	200.0	1	2	100.0
Douglas	281	176	-37.4	166	66	-60.2
Eagle	80	42	-47.5	48	22	-54.2
Elbert	38	20	-47.4	14	16	14.3
El Paso	652	354	-45.7	498	177	-64.5
Fremont	76	42	-44.7	53	26	-50.9
Garfield	98	61	-37.8	75	37	-50.7
Gilpin	10	3	-70.0	9	1	-88.9
Grand	30	21	-30.0	28	11	-60.7
Gunnison	35	19	-45.7	15	14	-6.7
Hinsdale	0	0	n/a	0	0	n/a
Huerfano	11	7	-36.4	8	4	-50.0
Jackson	1	1	0.0	0	0	n/a
Jefferson	523	216	-58.7	304	113	-62.8
Kiowa	0	0	n/a	0	1	n/a
Kit Carson	4	2	-50.0	3	3	0.0
La Plata	40	22	-45.0	26	15	-42.3
Lake	6	5	-16.7	12	1	-91.7
Larimer	221	100	-54.8	130	41	-68.5
Las Animas	18	28	55.6	11	10	-9.1
Lincoln	3	0	-100.0	3	0	-100.0
Logan	13	11	-15.4	7	4	-42.9
Mesa	272	194	-28.7	202	131	-35.1
Mineral	0	3	n/a	0	1	n/a
Moffat	12	21	75.0	16	11	-31.3
Montezuma	22	19	-13.6	21	6	-71.4
Montrose	58	43	-25.9	35	24	-31.4

Morgan	27	16	-40.7		14	7	-50.0
Otero	23	11	-52.2		17	13	-23.5
Ouray	2	5	150.0		4	2	-50.0
Park	31	22	-29.0		37	23	-37.8
Philips	0	2	n/a		1	0	-100.0
Pitkin	33	15	-54.5		10	7	-30.0
Prowers	6	6	0.0		5	2	-60.0
Pueblo	281	232	-17.4		172	122	-29.1
Rio Blanco	5	5	0.0		12	4	-66.7
Rio Grande	14	12	-14.3		10	9	-10.0
Routt	37	30	-18.9		36	9	-75.0
Saguache	5	8	60.0		2	3	50.0
San Juan	1	0	-100.0		1	0	-100.0
San Miguel	19	6	-68.4		11	2	-81.8
Sedgwick	1	2	100.0		0	1	n/a
Summit	48	32	-33.3		25	10	-60.0
Teller	49	36	-26.5		33	19	-42.4
Washington	4	3	-25.0		1	1	0.0
Weld	313	115	-63.3		225	74	-67.1
Yuma	11	4	-63.6		7	3	-57.1
Totals	5685	2981	-47.6		3760	1650	-56.1

Table 6: Percent change from 3rd Q 2013 to 4th Q 2013:

Counties	2013 3rd Q Filings	2013 4th Q Filings	Percent Change		2013 3rd Q Sales	2013 4th Q Sales	Percent Change
Adams	416	272	-34.6		223	172	-22.9
Alamosa	6	18	200.0		3	0	-100.0
Arapahoe	424	249	-41.3		238	147	-38.2
Archuleta	14	15	7.1		12	18	50.0
Baca	3	1	-66.7		1	0	-100.0
Bent	2	3	50.0		4	22	450.0
Boulder	97	57	-41.2		32	30	-6.3
Broomfield	15	25	66.7		17	6	-64.7
Chaffee	5	6	20.0		5	3	-40.0
Cheyenne	0	0	n/a		0	0	n/a
Clear Creek	11	6	-45.5		8	2	-75.0
Conejos	0	4	n/a		4	2	-50.0
Costilla	3	3	0.0		0	3	n/a
Crowley	3	3	0.0		1	4	300.0
Custer	2	3	50.0		1	2	100.0
Delta	39	30	-23.1		33	22	-33.3
Denver	448	311	-30.6		183	169	-7.7
Dolores	2	3	50.0		2	2	0.0
Douglas	166	176	6.0		64	66	3.1
Eagle	53	42	-20.8		28	22	-21.4
Elbert	26	20	-23.1		8	16	100.0
El Paso	458	354	-22.7		247	177	-28.3
Fremont	45	42	-6.7		31	26	-16.1
Garfield	55	61	10.9		53	37	-30.2
Gilpin	7	3	-57.1		6	1	-83.3
Grand	14	21	50.0		24	11	-54.2
Gunnison	18	19	5.6		7	14	100.0
Hinsdale	1	0	-100.0		1	0	-100.0
Huerfano	7	7	0.0		4	4	0.0
Jackson	0	1	n/a		0	0	n/a
Jefferson	304	216	-28.9		173	113	-34.7
Kiowa	1	0	-100.0		0	1	n/a
Kit Carson	5	2	-60.0		1	3	200.0
La Plata	33	22	-33.3		17	15	-11.8
Lake	4	5	25.0		3	1	-66.7
Larimer	139	100	-28.1		63	41	-34.9
Las Animas	13	28	115.4		15	10	-33.3
Lincoln	3	0	-100.0		6	0	-100.0
Logan	14	11	-21.4		8	4	-50.0
Mesa	207	194	-6.3		104	131	26.0
Mineral	1	3	200.0		0	1	n/a
Moffat	9	21	133.3		14	11	-21.4
Montezuma	16	19	18.8		9	6	-33.3

Montrose	42	43	2.4		24	24	0.0
Morgan	20	16	-20.0		10	7	-30.0
Otero	13	11	-15.4		9	13	44.4
Ouray	4	5	25.0		4	2	-50.0
Park	29	22	-24.1		21	23	9.5
Philips	0	2	n/a		2	0	-100.0
Pitkin	7	15	114.3		6	7	16.7
Prowers	1	6	500.0		4	2	-50.0
Pueblo	203	232	14.3		144	122	-15.3
Rio Blanco	5	5	0.0		3	4	33.3
Rio Grande	10	12	20.0		10	9	-10.0
Routt	39	30	-23.1		13	9	-30.8
Saguache	2	8	300.0		9	3	-66.7
San Juan	0	0	n/a		1	0	-100.0
San Miguel	6	6	0.0		6	2	-66.7
Sedgwick	2	2	0.0		4	1	-75.0
Summit	22	32	45.5		15	10	-33.3
Teller	36	36	0.0		16	19	18.8
Washington	2	3	50.0		1	1	0.0
Weld	214	115	-46.3		119	74	-37.8
Yuma	1	4	300.0		1	3	200.0
Totals	3747	2981	-20.4		2075	1650	-20.5

Table 7: Foreclosure totals for full year, compared. (Q1+Q2+Q3+Q4):

Counties	1stQ+2ndQ+3	1stQ+2ndQ+3	YOY Change	1stQ+2ndQ+3	1stQ+2ndQ+3	YOY Change
	rdQ+4thQ	rdQ+4thQ		rdQ+4thQ	rdQ+4thQ	
	2012 Filings	2013 Filings		2012 Sales	2013 Sales	
Adams	3182	1636	-48.6	1782	963	-46.0
Alamosa	70	40	-42.9	25	14	-44.0
Arapahoe	3589	1700	-52.6	1827	999	-45.3
Archuleta	125	61	-51.2	78	66	-15.4
Baca	9	6	-33.3	4	3	-25.0
Bent	21	16	-23.8	16	32	100.0
Boulder	789	389	-50.7	372	201	-46.0
Broomfield	210	109	-48.1	96	52	-45.8
Chaffee	53	29	-45.3	24	24	0.0
Cheyenne	4	0	-100.0	1	2	100.0
Clear Creek	51	47	-7.8	44	25	-43.2
Conejos	18	16	-11.1	5	12	140.0
Costilla	18	15	-16.7	1	3	200.0
Crowley	17	18	5.9	10	12	20.0
Custer	32	11	-65.6	15	13	-13.3
Delta	244	136	-44.3	151	127	-15.9
Denver	3064	1616	-47.3	1605	806	-49.8
Dolores	10	7	-30.0	4	6	50.0
Douglas	1534	769	-49.9	691	344	-50.2
Eagle	455	208	-54.3	304	134	-55.9
Elbert	198	90	-54.5	102	57	-44.1
El Paso	3354	1861	-44.5	1823	1198	-34.3
Fremont	295	201	-31.9	213	158	-25.8
Garfield	566	290	-48.8	350	196	-44.0
Gilpin	56	29	-48.2	30	23	-23.3
Grand	168	79	-53.0	123	67	-45.5
Gunnison	137	71	-48.2	87	52	-40.2
Hinsdale	2	3	50.0	0	3 n/a	
Huerfano	52	32	-38.5	34	28	-17.6
Jackson	5	1	-80.0	3	0	-100.0
Jefferson	2650	1303	-50.8	1335	711	-46.7
Kiowa	0	2 n/a		1	1	0.0
Kit Carson	23	13	-43.5	19	9	-52.6
La Plata	212	128	-39.6	126	73	-42.1
Lake	41	25	-39.0	39	18	-53.8
Larimer	1078	557	-48.3	559	295	-47.2
Las Animas	96	86	-10.4	74	67	-9.5
Lincoln	21	8	-61.9	17	17	0.0
Logan	59	48	-18.6	33	35	6.1
Mesa	1246	781	-37.3	847	564	-33.4
Mineral	4	4	0.0	0	1 n/a	
Moffat	93	71	-23.7	71	43	-39.4
Montezuma	113	72	-36.3	90	42	-53.3
Montrose	271	186	-31.4	186	117	-37.1
Morgan	123	74	-39.8	66	43	-34.8

Otero	93	58	-37.6		69	46	-33.3
Ouray	39	18	-53.8		23	14	-39.1
Park	207	112	-45.9		150	85	-43.3
Philips	8	9	12.5		8	5	-37.5
Pitkin	113	56	-50.4		44	35	-20.5
Prowers	23	24	4.3		15	15	0.0
Pueblo	1182	835	-29.4		779	577	-25.9
Rio Blanco	39	22	-43.6		28	15	-46.4
Rio Grande	55	45	-18.2		31	35	12.9
Routt	230	134	-41.7		122	73	-40.2
Saguache	28	21	-25.0		19	20	5.3
San Juan	5	2	-60.0		6	6	0.0
San Miguel	89	36	-59.6		47	25	-46.8
Sedgwick	4	11	175.0		6	6	0.0
Summit	264	136	-48.5		169	85	-49.7
Teller	223	123	-44.8		144	75	-47.9
Washington	11	12	9.1		6	8	33.3
Weld	1576	820	-48.0		938	525	-44.0
Yuma	32	15	-53.1		16	12	-25.0
Totals	28579	15333	-46.3		15903	9318	-41.4

Table 8: Foreclosure totals in each county for past 5 quarters:

Counties	2012 4th Q Filings	2013 1st Q Filings	2013 2ndQ Filings	2013 3rdQ Filings	2013 4thQ Filings		2012 4th Q Sales	2013 1st Q Sales	2013 2nd Q Sales	2013 3rd Q Sales	2013 4th Q Sales
Adams	664	476	472	416	272		430	276	292	223	172
Alamosa	12	10	6	6	18		5	8	3	3	0
Arapahoe	693	524	503	424	249		402	323	291	238	147
Archuleta	26	15	17	14	15		17	22	14	12	18
Baca	4	0	2	3	1		1	2	0	1	0
Bent	3	2	9	2	3		2	2	4	4	22
Boulder	147	124	111	97	57		96	68	71	32	30
Broomfield	37	41	28	15	25		26	18	11	17	6
Chaffee	14	6	12	5	6		3	6	10	5	3
Cheyenne	0	0	0	0	0		1	1	1	0	0
Clear Creek	13	17	13	11	6		5	6	9	8	2
Conejos	2	10	2	0	4		1	3	3	4	2
Costilla	0	5	4	3	3		0	0	0	0	3
Crowley	4	8	4	3	3		3	2	5	1	4
Custer	7	1	5	2	3		4	8	2	1	2
Delta	56	33	34	39	30		38	40	32	33	22
Denver	588	480	377	448	311		418	239	215	183	169
Dolores	1	1	1	2	3		1	1	1	2	2
Douglas	281	220	198	166	176		166	124	90	64	66
Eagle	80	69	44	53	42		48	52	32	28	22
Elbert	38	28	16	26	20		14	17	16	8	16
El Paso	652	549	500	458	354		498	412	362	247	177
Fremont	76	75	39	45	42		53	46	55	31	26
Garfield	98	94	80	55	61		75	61	45	53	37
Gilpin	10	7	12	7	3		9	12	4	6	1
Grand	30	28	16	14	21		28	21	11	24	11
Gunnison	35	17	17	18	19		15	12	19	7	14
Hinsdale	0	1	1	1	0		0	1	1	1	0
Huerfano	11	12	6	7	7		8	7	13	4	4
Jackson	1	0	0	0	1		0	0	0	0	0
Jefferson	523	429	354	304	216		304	219	206	173	113
Kiowa	0	0	1	1	0		0	0	0	0	1
Kit Carson	4	4	2	5	2		3	3	2	1	3

La Plata	40	30	43	33	22		26	26	15	17	15
Lake	6	12	4	4	5		12	7	7	3	1
Larimer	221	182	136	139	100		130	123	68	63	41
Las Animas	18	32	13	13	28		11	19	23	15	10
Lincoln	3	2	3	3	0		3	5	6	6	0
Logan	13	11	12	14	11		7	13	10	8	4
Mesa	272	182	198	207	194		202	161	168	104	131
Mineral	0	0	0	1	3		0	0	0	0	1
Moffat	12	26	15	9	21		16	6	12	14	11
Montezuma	22	20	17	16	19		21	18	9	9	6
Montrose	58	52	49	42	43		35	39	30	24	24
Morgan	27	21	17	20	16		14	13	13	10	7
Otero	23	23	11	13	11		17	12	12	9	13
Ouray	2	2	7	4	5		4	5	3	4	2
Park	31	36	25	29	22		37	23	18	21	23
Philips	0	5	2	0	2		1	1	2	2	0
Pitkin	33	19	15	7	15		10	16	6	6	7
Prowers	6	11	6	1	6		5	3	6	4	2
Pueblo	281	201	199	203	232		172	156	155	144	122
Rio Blanco	5	4	8	5	5		12	6	2	3	4
Rio Grande	14	11	12	10	12		10	7	9	10	9
Routt	37	38	27	39	30		36	30	21	13	9
Saguache	5	7	4	2	8		2	3	5	9	3
San Juan	1	1	1	0	0		1	1	4	1	0
San Miguel	19	15	9	6	6		11	10	7	6	2
Sedgwick	1	1	6	2	2		0	1	0	4	1
Summit	48	46	36	22	32		25	25	35	15	10
Teller	49	23	28	36	36		33	18	22	16	19
Washington	4	4	3	2	3		1	4	2	1	1
Weld	313	261	230	214	115		225	169	163	119	74
Yuma	11	7	3	1	4		7	3	5	1	3
Totals	5685	4571	4025	3747	2981		3760	2935	2658	2075	1650