

WA State Foreclosures

Rates, Numbers, and Demographic Characteristics at the Zip Code Level

Prepared By: Maria Y. Rodriguez, MSW, Ph.C.

Date: February 27th, 2015

Abstract: The current report describes the development of the U.S. foreclosure crisis in Washington State between January 2008 and December 2013. Using foreclosure data from Realty Trac, Inc. and US Census zip code geographies, the following questions are posed:

- (1) What are the rates and numbers of foreclosures in Washington between 2008 and 2013?
- (2) What are the demographic characteristics of 'foreclosure hotspots' in Washington State?

The report describes the number and percentage of foreclosures for 737 zip codes across the state of Washington. It then offers maps and figures showing the demographic characteristics of the zip codes identified as 'foreclosure hotspots' based on the high rate of foreclosures in those zip codes during the period.

Summary

The foreclosure crisis of 2007 devastated an untold number of communities across the country. State and local governments have responded by enacting legislation with the dual aim of helping homeowners communicate with mortgage lenders and mitigating lender losses. In Washington State, the Foreclosure Fairness Act was passed in 2011. It offers free housing counseling, foreclosure mediation, and civil legal aid for distressed homeowners.¹ The program requires lenders to communicate these options to homeowners before initiating foreclosure proceedings, and requires lenders to participate in mediation if a homeowner is referred to the program.

Despite the legislative efforts of Washington State, its counties and municipalities, little work has been done to identify which communities have been hardest hit by the foreclosure crisis. Demographic characteristics of the most distressed communities would aid policy makers, advocates, and practitioners in identifying appropriate outreach methods for homeowners in need of services, thereby maximizing the benefit and reach of enacted programs, such as the Foreclosure Fairness Act.

Using data obtained from Realty Trac Inc. (2014), this report reviews the number of unique housing units in some stage of the foreclosure process for 737 zip codes within Washington State, from 2008 to 2013. As advocates across the state have noted, foreclosure is not merely an event occurring at one point in time, but rather a process. Foreclosure begins with notices sent to a homeowner and unfolds over a series of months, potentially culminating in a sale of the property. This is an important distinction from the mainstream definition of foreclosure as merely a seizure of property, as it underscores how foreclosure is a complex phenomenon, as opposed to a one-time occurrence as it is commonly described. Understanding *foreclosure as a process* is a central component for developing effective mitigation strategies for homeowners, as it suggests concurrent social-psychological trauma as a result of lender initiated seizure proceedings.

Combining Realty Trac Inc. data with American Community Survey (ACS) 2012 5-year data, the report then describes the demographic characteristics of WA zip codes with particular attention to the following variables:

1. Total Population
2. Percent Owner/Renter Occupied Households
3. Percent of Population below the Federal Poverty Line
4. Racial & Ethnic Composition
5. Median Age
6. Language Use
7. Male to Female Ratio

Attempting to identify the hardest hit communities, this report details the demographic and foreclosure characteristics of foreclosure hotspots. A 'foreclosure hotspot' is a zip code that, for at least four of the six years covered by this study, ranked among the top ten 10% of zip codes

¹ <http://www.commerce.wa.gov/Programs/housing/Foreclosure/Pages/default.aspx>

(measured by the percentage of unique housing units in some stage of the foreclosure process) experiencing foreclosures in that year.

Data and Methods:

The data used in this report were obtained from Realty Trac Inc.,² a propriety housing data company, which provides counts for housing units experiencing one of the following foreclosure events:

1. NOD – Notice of Default

A notice of default is typically the first step in the process of foreclosure in WA. A mortgage loan servicer notifies the property owner that payment has not been rendered on the mortgage loan and attempts to collect the payment(s) owed. A NOD is typically mailed 60 days after the first missed payment.

2. LIS – *Lis Pendens* (Litigation pending)

If a judicial action is commenced, including a judicial foreclosure, a *lis pendens*, a notice that litigation is pending, is often recorded. Judicial foreclosures are much less common in WA than non-judicial foreclosures conducted through trustees' sales.

3. NTS – Notice of Trustee's Sale

A notice of trustee's sale informs the homeowner a date has been set on which the property will be sold at auction by a trustee appointed by the mortgage lender. The date, time, and location of the auction are included in the notice. In WA, the NTS can be sent out as early as 30 days following the NOD and must be sent out at least 120 days before the scheduled trustee's sale.

4. NFS – Notice of Foreclosure

The notice of foreclosure accompanies the Notice of Trustee Sale and indicates the amount the homeowner must pay to reinstate the mortgage and the date by which it must be paid.

5. REO – Real Estate Owned

A real estate owned property (also referred to as bank owned property) is a foreclosed property that reverted back to the lender at public auction. Ownership of the property is then transferred to the bank.

The Realty Trac data quantify the number of occurrences of each of these 5 steps of the foreclosure process listed above for 737 zip codes in Washington State, between 2008 and 2013. The data also capture the number of unique properties in the counts. These figures were imported into the STATA statistical software package³ for data processing.

Washington state zip code geographies were mapped using US Census geographic shape files. Zip codes are not actual geographic boundaries, but rather road routes developed by the US Postal Service for mail delivery. As a result, the US census has developed Zip Code Tabulation Areas (ZCTAs)

² <http://www.realtytrac.com>

³ StataCorp. 2013. *Stata Statistical Software: Release 13*. College Station, TX: StataCorp LP.

in order to compile demographic information for these areas.⁴ ZCTAs are geographic representations of zip codes developed using census block group geographic boundaries, which are then aggregated to reflect the primary zip code coverage of a given area. ZCTAs are not exact replicas of US postal service zip codes, as postal zip codes are dynamic, changing with postal service mail delivery needs, generally on a monthly basis. However, in most cases, ZCTAs are reflective of the primary zip code in a given area.

Demographic information for ZCTAs was obtained from the American Community Survey (ACS) 2012 5-year estimates.⁵

A Note on Language: The maps contained herein include maps describing the percentage of the population who speak:

Languages other than English
Spanish Languages
Asian/Pacific Islander Languages
Indo-European Languages

The US Census measures language by aggregating many languages into one umbrella term. This is due to the sheer volume of languages spoken within the US. The above categories, then, contain the following languages:

Spanish “includes Spanish, Spanish Creole, & Ladino”. (Ryan 2013, pg. 2) ⁶.

Asian/Pacific Islander languages “include Chinese; Korean; Japanese; Vietnamese; Hmong; Khmer; Lao; Thai; Tagalog or Filipino; the Dravidian languages of India, such as Telugu, Tamil, and Malayalam; and other languages of Asia and the Pacific, including the Philippine, Polynesian, and Micronesian languages” (Ryan 2013, pg. 2).

Indo-European “includes most languages of Europe and the Indic languages of India. These include the Germanic languages, such as German, Yiddish, and Dutch; the Scandinavian languages, such as Swedish and Norwegian; the Romance languages, such as French, Italian, and Portuguese; the Slavic languages, such as Russian, Polish, and Serbo-Croatian; the Indic languages, such as Hindi, Gujarati, Punjabi, and Urdu; Celtic languages; Greek; Baltic languages; and Iranian languages” (Ryan 2013, pg. 2). Although English and Spanish are also Indo-European languages, they are reported separately in the ACS survey and in this report; thus, the percentages shown here for “Indo-European Languages” are for Indo-European languages other than English and Spanish.

Because the official language of the United States is English (as well as in most states), it is not included in these umbrella terms, but is captured separately, as English language proficiency (i.e. Speaks English “very well”, “well”, “not well”, “not at all”). As a result, there is not a direct correlation

⁴ See <https://www.census.gov/geo/reference/zctas.html> for more information on how ZCTAs are developed.

⁵ See <http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml> for ACS tables

⁶ Ryan, C. (2013). Language Use in the United States: 2011. U.S. Census Bureau

between ethnicity and languages spoken. For example, a zip code may have 15% of the population who speaks Spanish, but only by combining that with the percentage who identify as “Hispanic” and the level of English proficiency in that area would we have an appropriate estimate of the number of individuals who are Hispanic and speak Spanish as their primary language. The maps contained herein report both language and ethnicity, however, which allows for a visual representation of language diversity across the state.

Realty Trac data and ACS data were merged, and then imported into the Arc Gis 10.2⁷ software package to produce the maps contained herein.

General Overview:

Table 1 below provides an overview of the incidence of foreclosures in the state of Washington over the sample period. Table 2 offers the same data for the nation as comparison.

Table 1. Foreclosure Incidence in Washington State

Year	Population	Housing Units (HU)	Rate 1 in Every X	NOD	NTS	REO	Total	Unique HUs	%HUs in Foreclosure
2008	6,401,846	2,701,696	103.68	2,353	23,115	8,808	34,276	26,058	0.96%
2009	6,464,303	2,741,957	77.75	12	28,468	16,017	44,497	35,268	1.29%
2010	6,541,188	2,793,947	63.71	0	35,328	20,749	56,077	43,856	1.57%
2011	6,658,007	2,816,655	84.52	0	21,914	20,163	42,077	33,327	1.18%
2012	6,724,629	2,885,764	95.40	0	23,716	11,544	35,260	30,250	1.05%
2013	6,652,990	2,862,041	83.89	0	22,923	14,978	37,901	34,117	1.19%

Note: Realty Trac data shows no listed LIS or NFS notices for any year in the sample

Table 2. National Foreclosure Incidence

Year	Population (millions)	Housing Units (HU) (millions)	Rate 1 in every X	NOD	LIS	NTS	NFS	REO	Total	Unique HUs (millions)	% HU in Foreclosure
2008	299	126	54	625,763	665,416	731,468	294,645	866,409	3,183,701	2	1.84%
2009	302	128	45	674,653	796,997	1,161,968	405,649	918,376	3,957,643	3	2.21%
2010	304	129	45	512,045	662,499	1,121,829	478,764	1,050,500	3,825,637	3	2.23%
2011	307	130	69	407,368	407,385	823,250	256,541	804,423	2,698,967	2	1.45%
2012	309	132	72	246,406	460,145	634,050	293,089	671,251	2,304,941	2	1.39%
2013	316	131	96	115,819	387,946	334,971	329,968	462,970	1,631,674	1	1.04%

⁷ ESRI 2013. ArcGIS Desktop: Release 10.2. Redlands, CA: Environmental Systems Research Institute.

Table 3 lists the top 10% of zip codes experiencing high foreclosures, measured by the average annual percentage of unique homes in foreclosure, for the six-year period viewed as a whole.

Table 3: Top 10% of Zip Codes Experiencing Highest Avg % of Unique HU Foreclosures			
ZipCode	County	City	Avg %
98375	Pierce	Puyallup	6.37%
98421	Pierce	Tacoma	6.29%
98134	King	Seattle	6.21%
98360	Pierce	Orting	5.42%
98065	King	Snoqualmie	4.09%
98385	Pierce	South Prairie	3.98%
98424	Pierce	Tacoma	3.94%
98387	Pierce	Spanaway	3.72%
98258	Snohomish	Lake Stevens	3.68%
98252	Snohomish	Granite Falls	3.51%
98294	Snohomish	Sultan	3.40%
98404	Pierce	Tacoma	3.39%
98445	Pierce	Tacoma	3.01%
98349	Pierce	Lakebay	2.99%
98092	King	Auburn	2.98%
98597	Thurston	Yelm	2.96%
99001	Spokane	Airway Heights	2.93%
98329	Pierce	Gig Harbor	2.92%
98047	King	Pacific	2.83%
98235	Skagit	Clearlake	2.77%
98338	Pierce	Graham	2.77%
98374	Pierce	Puyallup	2.73%
98251	Snohomish	Gold Bar	2.72%
98323	Pierce	Carbonado	2.68%
98270	Snohomish	Marysville	2.64%
98327	Pierce	Dupont	2.64%
98662	Clark	Vancouver	2.57%
98001	King	Auburn	2.56%
98272	Snohomish	Monroe	2.53%
98675	Clark	Yacolt	2.53%
98580	Pierce	Roy	2.52%
98671	Clark	Washougal	2.49%
98405	Pierce	Tacoma	2.49%
98042	King	Kent	2.46%
98038	King	Maple Valley	2.44%

ZipCode	County	City	2008
98576	Thurston	Rainier	2.44%
98682	Clark	Vancouver	2.39%
98409	Pierce	Tacoma	2.36%
98303	Pierce	Anderson Island	2.35%
98607	Clark	Camas	2.35%
98373	Pierce	Puyallup	2.35%
98446	Pierce	Tacoma	2.35%
98328	Pierce	Eatonville	2.27%
98408	Pierce	Tacoma	2.27%
98321	Pierce	Buckley	2.19%
98237	Skagit	Concrete	2.18%
98223	Snohomish	Arlington	2.18%
98394	Pierce	Vaughn	2.14%
98649	Cowlitz	Toutle	2.09%
98604	Clark	Battle Ground	2.08%
98241	Snohomish	Darrington	2.08%
98354	Pierce	Milton	2.06%
98023	King	Federal Way	2.05%
98271	Snohomish	Marysville	2.04%
98569	Grays Harbor	Ocean Shores	2.03%
98168	King	Seattle	2.02%
98674	Cowlitz	Woodland	2.01%
98012	Snohomish	Bothell	2.00%
98616	Cowlitz	Cougar	1.95%
98513	Thurston	Olympia	1.93%
98625	Cowlitz	Kalama	1.92%
98178	King	Seattle	1.91%
98629	Clark	La Center	1.90%
98198	King	Seattle	1.90%
98205	Snohomish	Everett	1.89%
98642	Clark	Ridgefield	1.88%
98524	Mason	Allyn	1.88%
98686	Clark	Vancouver	1.86%
98422	Pierce	Tacoma	1.85%
98203	Snohomish	Everett	1.85%
98579	Thurston	Rochester	1.85%
98330	Pierce	Elbe	1.80%
98204	Snohomish	Everett	1.79%

Table 4 lists each zip code that, *for at least four of the six years in question, ranked among the top 10% of zip codes experiencing foreclosures in that year*. 2013 numbers sort the table, in order to provide a contemporary picture of foreclosures in Washington State. In total, 59 zip codes experienced four years or more of high foreclosures (about 8% of zip codes in the state).

Table 4: Zip Codes Experiencing 4 Years or More of High Foreclosure Rates

Zip Code	County	City	2008	2009	2010	2011	2012	2013
98421 ⁸	Pierce	Tacoma	0.00%	10.34%	10.00%	0.00%	7.41%	10.00%
98323	Pierce	Carbonado	2.10%	2.06%	2.01%	1.44%	2.72%	5.74%
98360	Pierce	Orting	5.77%	5.51%	7.03%	4.58%	4.56%	5.09%
98375	Pierce	Puyallup	9.77%	7.60%	7.85%	5.64%	3.31%	4.05%
98387	Pierce	Spanaway	3.35%	4.47%	3.97%	3.01%	3.51%	4.03%
98252	Snohomish	Granite Falls	2.42%	3.99%	4.36%	3.03%	3.64%	3.61%
98251	Snohomish	Gold Bar	1.72%	2.54%	3.21%	2.53%	2.76%	3.56%
98294	Snohomish	Sultan	1.82%	3.92%	4.49%	3.32%	3.39%	3.49%
98404	Pierce	Tacoma	4.06%	3.68%	3.82%	2.41%	2.96%	3.43%
98349	Pierce	Lakebay	2.72%	3.21%	4.25%	2.35%	1.98%	3.40%
98258	Snohomish	Lake Stevens	1.97%	3.50%	4.88%	5.21%	3.17%	3.35%
98580	Pierce	Roy	2.17%	2.54%	3.04%	2.10%	2.12%	3.16%
98597	Thurston	Yelm	3.26%	3.68%	3.30%	2.25%	2.10%	3.15%
98338	Pierce	Graham	2.42%	2.93%	3.21%	2.38%	2.53%	3.13%
98409	Pierce	Tacoma	2.33%	2.52%	2.18%	1.75%	2.29%	3.07%
98445	Pierce	Tacoma	2.63%	3.47%	3.77%	2.47%	2.68%	3.06%
98576	Thurston	Rainier	2.57%	3.29%	2.36%	1.62%	1.89%	2.91%
98446	Pierce	Tacoma	1.89%	2.25%	2.83%	1.90%	2.32%	2.89%
98329	Pierce	Gig Harbor	3.57%	3.42%	3.29%	2.34%	2.10%	2.83%
98321	Pierce	Buckley	1.39%	1.67%	2.45%	2.22%	2.60%	2.81%
98328	Pierce	Eatonville	1.95%	2.41%	2.65%	1.94%	1.87%	2.77%
98374	Pierce	Puyallup	2.53%	2.74%	3.41%	2.60%	2.39%	2.74%
98270	Snohomish	Marysville	1.61%	2.64%	3.45%	2.82%	2.68%	2.66%
98675	Clark	Yacolt	2.21%	2.56%	3.28%	2.39%	2.10%	2.63%
98405	Pierce	Tacoma	2.65%	2.93%	2.87%	1.90%	2.00%	2.58%
98424	Pierce	Tacoma	2.39%	6.32%	5.36%	4.42%	2.58%	2.55%
98042	King	Kent	1.73%	2.96%	3.18%	2.35%	2.07%	2.47%
98272	Snohomish	Monroe	1.73%	2.43%	3.65%	2.53%	2.46%	2.39%
98373	Pierce	Puyallup	1.92%	2.56%	2.84%	2.26%	2.12%	2.37%
98047	King	Pacific	2.32%	4.12%	3.11%	2.81%	2.37%	2.27%
98001	King	Auburn	1.77%	3.07%	3.42%	2.74%	2.09%	2.24%
98223	Snohomish	Arlington	1.22%	2.27%	2.63%	2.33%	2.38%	2.22%
98205	Snohomish	Everett	1.57%	2.15%	2.61%	1.71%	1.13%	2.18%

⁸ This zip code represents the Port Of Tacoma, which has a population of approximately 25 residents and 10 housing units.

ZipCode	County	City	2008	2009	2010	2011	2012	2013
98237	Skagit	Concrete	1.80%	2.16%	3.36%	1.98%	1.67%	2.12%
98023	King	Federal Way	1.51%	2.25%	2.60%	2.15%	1.71%	2.11%
98092	King	Auburn	2.59%	3.86%	4.19%	3.09%	2.02%	2.11%
98385	Pierce	South Prairie	4.26%	4.17%	5.10%	6.12%	2.16%	2.07%
98303	Pierce	Anderson Island	3.71%	2.66%	2.60%	1.65%	1.46%	2.01%
98271	Snohomish	Marysville	1.54%	1.91%	2.65%	2.17%	1.98%	1.97%
98178	King	Seattle	1.50%	2.04%	2.33%	1.90%	1.75%	1.95%
98682	Clark	Vancouver	2.15%	3.50%	3.04%	2.02%	1.72%	1.93%
98038	King	Maple Valley	2.03%	2.77%	3.29%	2.70%	2.02%	1.85%
98203	Snohomish	Everett	1.10%	2.01%	2.39%	1.84%	1.93%	1.81%
98168	King	Seattle	1.40%	2.32%	2.63%	2.11%	1.86%	1.80%
98662	Clark	Vancouver	2.19%	3.23%	2.97%	3.09%	2.15%	1.79%
98065	King	Snoqualmie	3.16%	5.38%	6.61%	6.29%	1.36%	1.75%
98327	Pierce	Dupont	2.75%	3.36%	4.03%	2.72%	1.44%	1.57%
98290	Snohomish	Snohomish	0.95%	2.01%	2.47%	1.83%	1.76%	1.57%
98604	Clark	Battle Ground	1.56%	3.06%	2.63%	2.11%	1.62%	1.53%
98674	Cowlitz	Woodland	1.86%	2.19%	2.99%	1.93%	1.56%	1.51%
98607	Clark	Camas	2.64%	3.85%	2.95%	1.96%	1.26%	1.41%
98629	Clark	La Center	1.82%	2.39%	2.69%	1.31%	1.84%	1.35%
98671	Clark	Washougal	3.12%	4.14%	3.02%	1.91%	1.54%	1.22%
98569	Grays Harbor	Ocean Shores	1.89%	2.06%	3.62%	2.67%	0.84%	1.08%
98625	Cowlitz	Kalama	1.19%	2.95%	3.11%	1.87%	1.32%	1.07%
98134	King	Seattle	3.70%	3.70%	14.81%	14.29%	0.42%	0.32%

Note: Sorted by 2013 percentages

Tables 5-10 list the zip codes that were among the top 10% of zip codes experiencing foreclosures for each year of the sample period, measured by the percentage of unique homes in some stage of the foreclosure process during that year.

Table 5: Top 10% of Zip Codes Experiencing High Foreclosures (2008)

ZipCode	County	City	2008
98375	Pierce	Puyallup	9.77%
98330	Pierce	Elbe	5.88%
98360	Pierce	Orting	5.77%
99001	Spokane	Airway Heights	5.76%
98394	Pierce	Vaughn	4.41%
98385	Pierce	South Prairie	4.26%
98404	Pierce	Tacoma	4.06%
98303	Pierce	Anderson Island	3.71%
98134	King	Seattle	3.70%
98329	Pierce	Gig Harbor	3.57%
98387	Pierce	Spanaway	3.35%
98597	Thurston	Yelm	3.26%
98065	King	Snoqualmie	3.16%
98671	Clark	Washougal	3.12%
98327	Pierce	Dupont	2.75%
98349	Pierce	Lakebay	2.72%
98405	Pierce	Tacoma	2.65%
98607	Clark	Camas	2.64%
98445	Pierce	Tacoma	2.63%
98092	King	Auburn	2.59%
98576	Thurston	Rainier	2.57%
98374	Pierce	Puyallup	2.53%
98498	Pierce	Lakewood	2.52%
98338	Pierce	Graham	2.42%
98252	Snohomish	Granite Falls	2.42%
98424	Pierce	Tacoma	2.39%
98513	Thurston	Olympia	2.33%
98409	Pierce	Tacoma	2.33%
98047	King	Pacific	2.32%
98592	Mason	Union	2.24%
98675	Clark	Yacolt	2.21%
98662	Clark	Vancouver	2.19%
98580	Pierce	Roy	2.17%
98682	Clark	Vancouver	2.15%
98642	Clark	Ridgefield	2.13%
98323	Pierce	Carbonado	2.10%

ZipCode	County	City	2008
98351	Pierce	Longbranch	2.06%
98038	King	Maple Valley	2.03%
98335	Pierce	Gig Harbor	1.99%
98258	Snohomish	Lake Stevens	1.97%
98283	Skagit	Rockport	1.96%
98328	Pierce	Eatonville	1.95%
99023	Spokane	Mica	1.95%
98373	Pierce	Puyallup	1.92%
98569	Grays Harbor	Ocean Shores	1.89%
98446	Pierce	Tacoma	1.89%
98674	Cowlitz	Woodland	1.86%
98629	Clark	La Center	1.82%
98294	Snohomish	Sultan	1.82%
98237	Skagit	Concrete	1.80%
98422	Pierce	Tacoma	1.80%
98001	King	Auburn	1.77%
98579	Thurston	Rochester	1.77%
98686	Clark	Vancouver	1.77%
98408	Pierce	Tacoma	1.73%
98272	Snohomish	Monroe	1.73%
98042	King	Kent	1.73%
98333	Pierce	Fox Island	1.72%
98251	Snohomish	Gold Bar	1.72%
98621	Wahkiakum	Grays River	1.69%
98444	Pierce	Tacoma	1.64%
98270	Snohomish	Marysville	1.61%
98626	Cowlitz	Kelso	1.60%
98205	Snohomish	Everett	1.57%
98604	Clark	Battle Ground	1.56%
98271	Snohomish	Marysville	1.54%
98528	Mason	Belfair	1.53%
98685	Clark	Vancouver	1.53%
98572	Lewis	Pe Ell	1.52%
98023	King	Federal Way	1.51%
98178	King	Seattle	1.50%

**Table 6: Top 10% of Zip Codes Experiencing
Highest % of Foreclosures (2009)**

ZipCode	County	City	2009
98421 ⁹	Pierce	Tacoma	10.34%
98375	Pierce	Puyallup	7.60%
98424	Pierce	Tacoma	6.32%
98360	Pierce	Orting	5.51%
98065	King	Snoqualmie	5.38%
98387	Pierce	Spanaway	4.47%
98385	Pierce	South Prairie	4.17%
98671	Clark	Washougal	4.14%
98047	King	Pacific	4.12%
98252	Snohomish	Granite Falls	3.99%
98294	Snohomish	Sultan	3.92%
98092	King	Auburn	3.86%
98607	Clark	Camas	3.85%
98134	King	Seattle	3.70%
98597	Thurston	Yelm	3.68%
98404	Pierce	Tacoma	3.68%
98682	Clark	Vancouver	3.50%
98258	Snohomish	Lake Stevens	3.50%
98445	Pierce	Tacoma	3.47%
98329	Pierce	Gig Harbor	3.42%
98327	Pierce	Dupont	3.36%
98576	Thurston	Rainier	3.29%
98662	Clark	Vancouver	3.23%
98349	Pierce	Lakebay	3.21%
98686	Clark	Vancouver	3.08%
98001	King	Auburn	3.07%
98604	Clark	Battle Ground	3.06%
98042	King	Kent	2.96%
98625	Cowlitz	Kalama	2.95%
98338	Pierce	Graham	2.93%
98405	Pierce	Tacoma	2.93%
98038	King	Maple Valley	2.77%
98374	Pierce	Puyallup	2.74%
98303	Pierce	Anderson Island	2.66%
98270	Snohomish	Marysville	2.64%
98539	Lewis	Doty	2.63%
98642	Clark	Ridgefield	2.62%
98394	Pierce	Vaughn	2.59%

⁹ This zip code represents the Port Of Tacoma, which has a population of approximately 25 residents and 10 housing units.

ZipCode	County	City	2009
98675	Clark	Yacolt	2.56%
98373	Pierce	Puyallup	2.56%
98251	Snohomish	Gold Bar	2.54%
98580	Pierce	Roy	2.54%
98409	Pierce	Tacoma	2.52%
98272	Snohomish	Monroe	2.43%
98328	Pierce	Eatonville	2.41%
98629	Clark	La Center	2.39%
98524	Mason	Allyn	2.33%
98513	Thurston	Olympia	2.32%
98168	King	Seattle	2.32%
98223	Snohomish	Arlington	2.27%
98446	Pierce	Tacoma	2.25%
98010	King	Black Diamond	2.25%
98023	King	Federal Way	2.25%
98601	Clark	Amboy	2.23%
98012	Snohomish	Bothell	2.23%
98674	Cowlitz	Woodland	2.19%
99001	Spokane	Airway Heights	2.19%
98296	Snohomish	Snohomish	2.19%
98235	Skagit	Clearlake	2.17%
98665	Clark	Vancouver	2.17%
98237	Skagit	Concrete	2.16%
98205	Snohomish	Everett	2.15%
98645	Cowlitz	Silverlake	2.09%
98422	Pierce	Tacoma	2.09%
98208	Snohomish	Everett	2.08%
98333	Pierce	Fox Island	2.07%
98323	Pierce	Carbonado	2.06%
98569	Grays Harbor	Ocean Shores	2.06%
98178	King	Seattle	2.04%
98051	King	Ravensdale	2.03%
98603	Cowlitz	Ariel	2.03%
98290	Snohomish	Snohomish	2.01%
98203	Snohomish	Everett	2.01%

Table 7: Top 10% of Zip Codes Experiencing High Foreclosures (2010)

ZipCode	County	City	2010
98134	King	Seattle	14.81%
98421	Pierce	Tacoma	10.00%
98375	Pierce	Puyallup	7.85%
98360	Pierce	Orting	7.03%
98065	King	Snoqualmie	6.61%
98424	Pierce	Tacoma	5.36%
98385	Pierce	South Prairie	5.10%
98258	Snohomish	Lake Stevens	4.88%
98294	Snohomish	Sultan	4.49%
98252	Snohomish	Granite Falls	4.36%
98349	Pierce	Lakebay	4.25%
98092	King	Auburn	4.19%
98327	Pierce	Dupont	4.03%
98387	Pierce	Spanaway	3.97%
98404	Pierce	Tacoma	3.82%
98445	Pierce	Tacoma	3.77%
98272	Snohomish	Monroe	3.65%
98569	Grays Harbor	Ocean Shores	3.62%
99154	Lincoln	Mohler	3.57%
98524	Mason	Allyn	3.50%
98270	Snohomish	Marysville	3.45%
98001	King	Auburn	3.42%
98374	Pierce	Puyallup	3.41%
98237	Skagit	Concrete	3.36%
98597	Thurston	Yelm	3.30%
98038	King	Maple Valley	3.29%
98329	Pierce	Gig Harbor	3.29%
98675	Clark	Yacolt	3.28%
98251	Snohomish	Gold Bar	3.21%
98338	Pierce	Graham	3.21%
98042	King	Kent	3.18%
98047	King	Pacific	3.11%
98625	Cowlitz	Kalama	3.11%
98580	Pierce	Roy	3.04%
98682	Clark	Vancouver	3.04%
98671	Clark	Washougal	3.02%
98674	Cowlitz	Woodland	2.99%
98662	Clark	Vancouver	2.97%
98607	Clark	Camas	2.95%

ZipCode	County	City	2010
98012	Snohomish	Bothell	2.92%
98405	Pierce	Tacoma	2.87%
98330	Pierce	Elbe	2.86%
98373	Pierce	Puyallup	2.84%
98333	Pierce	Fox Island	2.84%
98446	Pierce	Tacoma	2.83%
98359	Kitsap	Olalla	2.78%
98603	Cowlitz	Ariel	2.76%
98010	King	Black Diamond	2.72%
98204	Snohomish	Everett	2.71%
98629	Clark	La Center	2.69%
98616	Cowlitz	Cougar	2.67%
98328	Pierce	Eatonville	2.65%
98271	Snohomish	Marysville	2.65%
98223	Snohomish	Arlington	2.63%
98168	King	Seattle	2.63%
98604	Clark	Battle Ground	2.63%
98205	Snohomish	Everett	2.61%
98303	Pierce	Anderson Island	2.60%
98023	King	Federal Way	2.60%
98601	Clark	Amboy	2.59%
98593	Lewis	Vader	2.59%
98342	Kitsap	Indianola	2.56%
98394	Pierce	Vaughn	2.53%
98056	King	Renton	2.52%
98198	King	Seattle	2.48%
98290	Snohomish	Snohomish	2.47%
98351	Pierce	Longbranch	2.46%
98321	Pierce	Buckley	2.45%
98296	Snohomish	Snohomish	2.42%
98203	Snohomish	Everett	2.39%
98576	Thurston	Rainier	2.36%
98178	King	Seattle	2.33%
98208	Snohomish	Everett	2.32%

Table 8: Top 10% of Zip Codes Experiencing High Foreclosures (2011)

ZipCode	County	City	2011
98134	King	Seattle	14.29%
98025	King	Hobart	9.09%
98065	King	Snoqualmie	6.29%
98385	Pierce	South Prairie	6.12%
98375	Pierce	Puyallup	5.64%
98616	Cowlitz	Cougar	5.26%
98258	Snohomish	Lake Stevens	5.21%
99001	Spokane	Airway Heights	5.14%
98360	Pierce	Orting	4.58%
98424	Pierce	Tacoma	4.42%
98235	Skagit	Clearlake	4.26%
99020	Spokane	Marshall	4.00%
98294	Snohomish	Sultan	3.32%
98662	Clark	Vancouver	3.09%
98092	King	Auburn	3.09%
98252	Snohomish	Granite Falls	3.03%
98387	Pierce	Spanaway	3.01%
98649	Cowlitz	Toutle	2.98%
98270	Snohomish	Marysville	2.82%
98047	King	Pacific	2.81%
98001	King	Auburn	2.74%
98327	Pierce	Dupont	2.72%
98038	King	Maple Valley	2.70%
98569	Grays Harbor	Ocean Shores	2.67%
98811	Chelan	Ardenvoir	2.63%
98374	Pierce	Puyallup	2.60%
98251	Snohomish	Gold Bar	2.53%
98272	Snohomish	Monroe	2.53%
98012	Snohomish	Bothell	2.47%
98445	Pierce	Tacoma	2.47%
98404	Pierce	Tacoma	2.41%
98675	Clark	Yacolt	2.39%
98338	Pierce	Graham	2.38%
98204	Snohomish	Everett	2.37%
98349	Pierce	Lakebay	2.35%
98042	King	Kent	2.35%
98329	Pierce	Gig Harbor	2.34%
98223	Snohomish	Arlington	2.33%
98581	Cowlitz	Ryderwood	2.29%

ZipCode	County	City	2011
99401	Asotin	Anatone	2.27%
98373	Pierce	Puyallup	2.26%
98597	Thurston	Yelm	2.25%
98321	Pierce	Buckley	2.22%
98068	King	Snoqualmie Pass	2.19%
98271	Snohomish	Marysville	2.17%
98241	Snohomish	Darrington	2.15%
98023	King	Federal Way	2.15%
98354	Pierce	Milton	2.14%
98168	King	Seattle	2.11%
98604	Clark	Battle Ground	2.11%
98580	Pierce	Roy	2.10%
98198	King	Seattle	2.07%
98530	Thurston	Bucoda	2.06%
98682	Clark	Vancouver	2.02%
98034	King	Kirkland	1.99%
98237	Skagit	Concrete	1.98%
98607	Clark	Camas	1.96%
98296	Snohomish	Snohomish	1.95%
98328	Pierce	Eatonville	1.94%
98674	Cowlitz	Woodland	1.93%
98593	Lewis	Vader	1.92%
98671	Clark	Washougal	1.91%
98056	King	Renton	1.91%
98178	King	Seattle	1.90%
98405	Pierce	Tacoma	1.90%
98446	Pierce	Tacoma	1.90%
98359	Kitsap	Olalla	1.89%
98011	King	Bothell	1.89%
98625	Cowlitz	Kalama	1.87%
98043	Snohomish	Mountlake Terrace	1.86%
98663	Clark	Vancouver	1.84%
98203	Snohomish	Everett	1.84%
98290	Snohomish	Snohomish	1.83%

Table 9: Top 10% of Zip Codes Experiencing High Foreclosures (2012)

ZipCode	County	City	2012
98421	Pierce	Tacoma	7.41%
98235	Skagit	Clearlake	6.67%
98263	Skagit	Lyman	5.71%
98360	Pierce	Orting	4.56%
98583	Grays Harbor	Satsop	4.26%
98255	Skagit	Hamilton	4.20%
98252	Snohomish	Granite Falls	3.64%
98241	Snohomish	Darrington	3.52%
98387	Pierce	Spanaway	3.51%
98294	Snohomish	Sultan	3.39%
98375	Pierce	Puyallup	3.31%
98408	Pierce	Tacoma	3.25%
98418	Pierce	Tacoma	3.25%
98258	Snohomish	Lake Stevens	3.17%
98404	Pierce	Tacoma	2.96%
98391	Pierce	Bonney Lake	2.94%
98251	Snohomish	Gold Bar	2.76%
98323	Pierce	Carbonado	2.72%
98445	Pierce	Tacoma	2.68%
98270	Snohomish	Marysville	2.68%
98321	Pierce	Buckley	2.60%
98424	Pierce	Tacoma	2.58%
98338	Pierce	Graham	2.53%
98272	Snohomish	Monroe	2.46%
98374	Pierce	Puyallup	2.39%
98649	Cowlitz	Toutle	2.39%
98223	Snohomish	Arlington	2.38%
98047	King	Pacific	2.37%
98446	Pierce	Tacoma	2.32%
98409	Pierce	Tacoma	2.29%
98354	Pierce	Milton	2.24%
98385	Pierce	South Prairie	2.16%
98662	Clark	Vancouver	2.15%
98373	Pierce	Puyallup	2.12%
98580	Pierce	Roy	2.12%
98266	Whatcom	Maple Falls	2.11%
98597	Thurston	Yelm	2.10%
98329	Pierce	Gig Harbor	2.10%
98675	Clark	Yacolt	2.10%

ZipCode	County	City	2012
98001	King	Auburn	2.09%
98042	King	Kent	2.07%
98057	King	Renton	2.07%
98530	Thurston	Bucoda	2.04%
98589	Thurston	Tenino	2.02%
98038	King	Maple Valley	2.02%
98092	King	Auburn	2.02%
98405	Pierce	Tacoma	2.00%
98276	Whatcom	Nooksack	1.99%
98349	Pierce	Lakebay	1.98%
98271	Snohomish	Marysville	1.98%
98087	Snohomish	Lynnwood	1.97%
98536	Grays Harbor	Copalis Crossing	1.96%
98203	Snohomish	Everett	1.93%
98528	Mason	Belfair	1.92%
98292	Snohomish	Stanwood	1.91%
98576	Thurston	Rainier	1.89%
98328	Pierce	Eatonville	1.87%
98168	King	Seattle	1.86%
98629	Clark	La Center	1.84%
98208	Snohomish	Everett	1.82%
98030	King	Kent	1.81%
98444	Pierce	Tacoma	1.79%
98043	Snohomish	Mountlake Terrace	1.79%
98010	King	Black Diamond	1.78%
98290	Snohomish	Snohomish	1.76%
98178	King	Seattle	1.75%
98201	Snohomish	Everett	1.75%
98584	Mason	Shelton	1.72%
98682	Clark	Vancouver	1.72%
98023	King	Federal Way	1.71%
98055	King	Renton	1.68%
98237	Skagit	Concrete	1.67%
98351	Pierce	Longbranch	1.66%

Table 10: Top 10% of Zip Codes Experiencing High Foreclosures (2013)

ZipCode	County	City	2013
98421 ¹⁰	Pierce	Tacoma	10.00%
98438	Pierce	McChord AFB	8.33%
98323	Pierce	Carbonado	5.74%
98360	Pierce	Orting	5.09%
98418	Pierce	Tacoma	4.39%
98375	Pierce	Puyallup	4.05%
98387	Pierce	Spanaway	4.03%
98252	Snohomish	Granite Falls	3.61%
98251	Snohomish	Gold Bar	3.56%
98294	Snohomish	Sultan	3.49%
98404	Pierce	Tacoma	3.43%
98349	Pierce	Lakebay	3.40%
98408	Pierce	Tacoma	3.38%
98258	Snohomish	Lake Stevens	3.35%
99023	Spokane	Mica	3.23%
98276	Whatcom	Nooksack	3.20%
98580	Pierce	Roy	3.16%
98597	Thurston	Yelm	3.15%
98338	Pierce	Graham	3.13%
98391	PIERCE	Bonney Lake	3.12%
98409	Pierce	Tacoma	3.07%
98445	Pierce	Tacoma	3.06%
98576	Thurston	Rainier	2.91%
98558	Pierce	Mckenna	2.90%
98446	Pierce	Tacoma	2.89%
98241	Snohomish	Darrington	2.85%
98329	Pierce	Gig Harbor	2.83%
98321	Pierce	Buckley	2.81%
98263	Skagit	Lyman	2.78%
98328	Pierce	Eatonville	2.77%
98374	Pierce	Puyallup	2.74%
99018	Spokane	Latah	2.70%
98824	Grant	George	2.70%
98270	Snohomish	Marysville	2.66%
98675	Clark	Yacolt	2.63%
98390	Pierce	Sumner	2.62%
98649	Cowlitz	Toutle	2.61%
98405	Pierce	Tacoma	2.58%

¹⁰ This zip code represents the Port Of Tacoma, which has a population of approximately 25 residents and 10 housing units.

ZipCode	County	City	2013
98424	Pierce	Tacoma	2.55%
98354	Pierce	Milton	2.50%
98042	King	Kent	2.47%
98645	Cowlitz	Silverlake	2.41%
98272	Snohomish	Monroe	2.39%
98373	Pierce	Puyallup	2.37%
98589	Thurston	Tenino	2.32%
99039	Spokane	Waverly	2.27%
98047	King	Pacific	2.27%
98001	King	Auburn	2.24%
98223	Snohomish	Arlington	2.22%
98205	Snohomish	Everett	2.18%
98579	Thurston	Rochester	2.17%
98584	Mason	Shelton	2.17%
98530	Thurston	Bucoda	2.16%
98528	Mason	Belfair	2.14%
98030	King	Kent	2.13%
98237	Skagit	Concrete	2.12%
98023	King	Federal Way	2.11%
98092	King	Auburn	2.11%
98385	Pierce	South Prairie	2.07%
99207	Spokane	Spokane	2.06%
98422	Pierce	Tacoma	2.04%
98538	Lewis	Curtis	2.03%
98303	Pierce	Anderson Island	2.01%
98614	Pacific	Chinook	2.01%
98536	Grays Harbor	Copalis Crossing	2.00%
98198	King	Seattle	1.98%
98513	Thurston	Olympia	1.97%
98271	Snohomish	Marysville	1.97%
98178	King	Seattle	1.95%
98444	Pierce	Tacoma	1.95%
98292	Snohomish	Stanwood	1.94%
98682	Clark	Vancouver	1.93%
98031	King	Kent	1.92%

Tables 11-17 present the zip codes from Table 4 ('foreclosure hotspots' experiencing four years or more of high foreclosure percentages), divided by county.