Mortgage Delinquencies, Foreclosures, and Vacancies in Omaha, NE

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Federal Reserve Bank of Kansas City

Affordable Housing Round Table Luncheon
Omaha, NE
May 2, 2011
## Mortgage Situation

<table>
<thead>
<tr>
<th>Status of Mortgage Pool</th>
<th>Nebraska</th>
<th>Omaha Metro</th>
<th>Omaha City</th>
<th>USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delinquent 30 days</td>
<td>2.1</td>
<td>2.1</td>
<td>2.4</td>
<td>2.6</td>
</tr>
<tr>
<td>Delinquent 60 days</td>
<td>0.8</td>
<td>0.9</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Delinquent 90 days +</td>
<td>1.6</td>
<td>1.8</td>
<td>2.0</td>
<td>3.3</td>
</tr>
<tr>
<td>In Foreclosure Process</td>
<td>1.3</td>
<td>1.3</td>
<td>1.4</td>
<td>3.8</td>
</tr>
<tr>
<td>SERIOUSLY DELINQUENT</td>
<td>2.9</td>
<td>3.1</td>
<td>3.4</td>
<td>7.0</td>
</tr>
<tr>
<td>TOTAL PAST DUE</td>
<td>5.8</td>
<td>6.0</td>
<td>6.8</td>
<td>10.8</td>
</tr>
</tbody>
</table>

Data Source: Lender Processing Services, Inc. (March 2011 data)
Omaha Area
Serious Delinquencies
(March, 2011)

Douglas County, NE
(2002 and 2005 vintages)

Legend
- < 2%
- 2% - 4%
- 4% - 6%
- 6% - 8%
- > 8%
- No Information

Source: Lender Processing Services, Inc.
Vacancy Rates
Omaha Metropolitan Area
(September, 2010)

- 8,734 residential structures identified as vacant in Sep. 2010 using USPS data (estimate).

- The vacancy rate in Sep. 2010 was 7.9 percent.
Change in Vacancy Rates 2007 – 2010

- Omaha (city) vacancies increased by about 1,226 (16.3 percent)
- The Omaha (city) vacancy rate increased from 5.4 percent to 7.9 percent
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