

State	Community	NSP Allocation	Local Foreclosure Rate	Local Abandonment Risk	Statewide Foreclosure Rate	Statewide Abandonment Risk
NJ	NEW JERSEY STATE PROGRAM	\$51,470,620	3.8%	Medium	4.0%	Low
NJ	BERGEN COUNTY	\$2,096,194	2.5%	Low	4.0%	Low
NJ	JERSEY CITY	\$2,153,431	6.0%	Medium	4.0%	Low
NJ	NEWARK	\$3,406,849	10.6%	Medium	4.0%	Low
NJ	PATERSON	\$2,266,641	10.1%	High	4.0%	Low
NJ	UNION COUNTY	\$2,601,755	4.8%	Medium	4.0%	Low

Note: Foreclosure start rate is sum of foreclosure starts over 18 months; estimated for local areas. Risk score based on vacancies in Census Tracts with high rates of high cost loans. See methodology.