



## Tennessee Foreclosure Trends: 2012

### How many/where/patterns

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The data from the RealtyTrac® *US Foreclosure Market Report* indicates that the number of properties with foreclosure filings in Tennessee declined from 26,161 in 2011 to 25,615 in 2012, a two percent decrease compared to the previous year and a 35 percent decline compared to 2010. Tennessee had one foreclosure filing for every 110 households in 2012.

Total foreclosure filings in the four counties with the highest number (Davidson, Knox, Rutherford, and Shelby) accounted for 45 percent of the total foreclosure filings in the state in 2012. Robertson County, with one filing for every 68 households, had the highest foreclosure rate in the state. Foreclosure filings in Robertson County increased by nine percent compared to 2011. Shelby County was the county with the highest number of properties with foreclosure filings in the state, with 5,568 properties. In Shelby County, the total volume of foreclosure filings declined by two percent compared to 2011.

Davidson County followed Shelby with 2,908 properties with foreclosure filings. In Davidson County, the total number of properties with foreclosure filings declined by four percent from 2011 and by 31 percent from 2010. The county with the third highest number of properties with foreclosure filings was Knox (1,679), followed by Rutherford County (1,392). In Knox County, the number of properties with foreclosure filings decreased by 12 percent compared to the previous year and by 35 percent compared to 2010, while in Rutherford County the number of properties with foreclosure filings increased by one percent compared to 2011 and declined by 29 percent compared to 2010.

Forty-three (43) counties recorded declines in foreclosure filings from last year, while 50 counties had increases. Two counties (Hancock and Clay) did not see any change in the number of properties with foreclosure filings. The most substantial decline among the counties with 100 or more properties with foreclosure filings was in Sevier County where the foreclosure filings declined from 1,050 in 2011 to 554 in 2012, a 33 percent decline. The largest foreclosure filings increase among the counties with 100 or more filings was in Hamblen County where the total number of properties with foreclosure filings increased to 271 in 2012 from 182 in 2011, a 49 percent increase. The foreclosure filings in the county declined by 33 percent compared to 2010.

**Total Number of Properties with Foreclosure Filings-Tennessee Counties - 2012**

County Name	2012			2011	2010	Percent Changes	
	Total Number of Properties with Foreclosure Filings	1/every X Housing Unit (Rate)	Ranking among all counties*			Total Number of Properties with Foreclosure Filings	Total Number of Properties with Foreclosure Filings
Anderson	288	121	30	368	295	-22%	-2%
Bedford	229	80	6	192	237	19%	-3%
Benton	31	290	82	35	57	-11%	-46%
Bledsoe	19	301	85	15	26	27%	-27%
Blount	348	159	54	367	458	-5%	-24%
Bradley	385	108	19	296	530	30%	-27%
Campbell	174	115	24	167	182	4%	-4%
Cannon	50	121	31	39	73	28%	-32%
Carroll	98	135	39	75	136	31%	-28%
Carter	105	264	80	87	129	21%	-19%
Cheatham	221	71	2	207	290	7%	-24%
Chester	55	127	36	42	60	31%	-8%
Claiborne	80	186	68	76	132	5%	-39%
Clay	9	476	90	9	8	0%	13%
Cocke	103	170	62	94	163	10%	-37%
Coffee	169	139	42	137	217	23%	-22%
Crockett	43	149	45	38	73	13%	-41%
Cumberland	177	159	55	155	154	14%	15%
Davidson	2,908	98	12	3,030	4,221	-4%	-31%
Decatur	23	299	84	27	29	-15%	-21%
Dekalb	56	168	61	61	55	-8%	2%
Dickson	221	94	11	216	303	2%	-27%
Dyer	133	126	35	130	193	2%	-31%
Fayette	146	107	18	152	101	-4%	45%
Fentress	61	147	44	38	72	61%	-15%
Franklin	86	217	74	102	149	-16%	-42%
Gibson	159	138	41	180	281	-12%	-43%
Giles	90	154	50	114	119	-21%	-24%
Grainger	55	198	71	50	107	10%	-49%
Greene	197	163	56	206	317	-4%	-38%
Grundy	27	237	77	29	51	-7%	-47%
Hamblen	271	99	15	182	407	49%	-33%
Hamilton	1,230	123	33	1,418	2,070	-13%	-41%
Hancock	2	1,812	95	2	7	0%	-71%
Hardeman	72	151	46	88	126	-18%	-43%
Hardin	80	174	64	52	92	54%	-13%
Hawkins	161	167	58	127	233	27%	-31%
Haywood	72	115	25	69	65	4%	11%

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Henderson	81	158	53	48	89	69%	-9%
Henry	102	167	59	81	97	26%	5%
Hickman	110	94	10	124	155	-11%	-29%
Houston	12	349	87	16	23	-25%	-48%
Humphreys	53	167	60	41	73	29%	-27%
Jackson	10	584	92	20	22	-50%	-55%
Jefferson	218	108	20	190	275	15%	-21%
Johnson	37	242	78	27	61	37%	-39%
Knox	1,679	116	26	1,904	2,595	-12%	-35%
Lake	12	217	73	17	12	-29%	0%
Lauderdale	62	182	67	65	173	-5%	-64%
Lawrence	133	137	40	115	145	16%	-8%
Lewis	46	119	27	40	47	15%	-2%
Lincoln	114	134	38	125	119	-9%	-4%
Loudon	200	109	21	290	347	-31%	-42%
Macon	63	157	52	37	91	70%	-31%
Madison	415	101	16	424	575	-2%	-28%
Marion	59	220	75	50	79	18%	-25%
Marshall	145	90	9	205	247	-29%	-41%
Maury	462	76	5	502	776	-8%	-40%
Mcminn	196	119	28	173	276	13%	-29%
Mcnaury	105	114	22	99	135	6%	-22%
Meigs	37	152	48	42	65	-12%	-43%
Monroe	182	114	23	178	255	2%	-29%
Montgomery	576	122	32	505	743	14%	-22%
Moore	6	486	91	14	8	-57%	-25%
Morgan	33	270	81	37	64	-11%	-48%
Obion	95	154	51	51	121	86%	-21%
Overton	27	381	88	26	36	4%	-25%
Perry	6	767	93	10	21	-40%	-71%
Pickett	4	866	94	2	8	100%	-50%
Polk	65	123	34	81	78	-20%	-17%
Putnam	154	207	72	185	260	-17%	-41%
Rhea	87	165	57	96	177	-9%	-51%
Roane	198	130	37	197	261	1%	-24%
Robertson	384	68	1	352	479	9%	-20%
Rutherford	1,392	74	4	1,380	1,962	1%	-29%
Scott	25	396	89	32	23	-22%	9%

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Sequatchie	65	98	14	56	112	16%	-42%
Sevier	554	101	17	821	1,050	-33%	-47%
Shelby	5,568	72	3	5,688	10,522	-2%	-47%
Smith	60	142	43	56	92	7%	-35%
Stewart	23	295	83	25	41	-8%	-44%
Sullivan	431	171	63	447	383	-4%	13%
Sumner	792	83	8	676	976	17%	-19%
Tipton	289	80	7	230	294	26%	-2%
Trousdale	28	120	29	29	24	-3%	17%
Unicoi	38	232	76	24	53	58%	-28%
Union	48	187	69	65	84	-26%	-43%
Van Buren	15	178	65	11	17	36%	-12%
Warren	94	190	70	66	136	42%	-31%
Washington	319	179	66	277	413	15%	-23%
Wayne	21	347	86	25	32	-16%	-34%
Weakley	63	246	79	65	74	-3%	-15%
White	76	151	47	104	101	-27%	-25%
Williamson	446	154	49	628	1,035	-29%	-57%
Wilson	466	98	13	415	576	12%	-19%
<b>Tennessee</b>	<b>25,615</b>	<b>110</b>		<b>26,161</b>	<b>39,206</b>	<b>-2%</b>	<b>-35%</b>
<b>National</b>	<b>1,836,634</b>	<b>72</b>		<b>1,887,777</b>	<b>2,871,891</b>	<b>-3%</b>	<b>-36%</b>

\*County ranking is based on the rate of foreclosure filings, a rank of one means the county had the highest ratio of foreclosure to number of households.

Source: RealtyTrac®