

COMMUNITY INDICATORS

# County Civil Court Data Is The Key To Understanding Foreclosure Issues

**Community Indicators** are intended to stimulate thoughtful dialogue about your community. They can help identify potential issues, opportunities and problems facing your community. This communication piece is also intended to increase use and understanding of readily accessible demographic data on the web.

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An analysis of civil foreclosure court cases in Wisconsin provides the most accurate assessment of the foreclosure issue within the State of Wisconsin. The number of civil cases involving a home foreclosure in 2007 was up about 26.4% in Wisconsin over 2006. For a ten minute tutorial on how to access this data on-line, see: [http://www.uwex.edu/li/camtasia/foreclosures/foreclosure\\_filings.html](http://www.uwex.edu/li/camtasia/foreclosures/foreclosure_filings.html)

An analysis of civil court cases involving a home foreclosure indicate that the number of properties facing foreclosure in Wisconsin are up about 26.3% in 2007 over 2006. While that would indicate a dramatic increase, it is substantially less than the 131% increase in foreclosure **filings** reported for the state by RealtyTrac<sup>1</sup>. In 2007, there was one foreclosure case for every 166 housing units in Wisconsin (A total of 19,267 properties in civil court).

That rate varies from a low in Menominee County of 1 property per 554 housing units to a high of 1 property per 68 housing units in St. Croix County.

2007

# of Housing Units Per Foreclosure Case (Unique Properties)

**Top Ten Wisconsin Counties**

St. Croix  
Pierce  
Milwaukee  
Kenosha  
Rock  
Polk  
Walworth  
Waupaca  
Racine  
Columbia

68  
82  
85  
91  
91  
92  
103  
110  
110  
110

**Bottom Ten Wisconsin Counties**

Iron  
Dane  
Vilas  
Door  
Crawford  
Florence  
Vernon  
Forest  
Bayfield  
Menominee

255  
257  
264  
275  
283  
308  
334  
357  
436  
554

<sup>1</sup> 1-29-08 RealtyTrac Press Release,  
<http://www.realtytrac.com/ContentManagement/pressrelease.aspx?ChannelID=9&ItemID=3988&acct=64847>

While the media has relied heavily on private sector data sources such as RealtyTrac and Foreclosure.com to report on the foreclosure crises, there is often a misunderstanding of what these data sources are reporting. When foreclosure filings are reported, that includes default notices, auction sale notices and bank repossessions. Typically there are numerous filings for the same property and often numerous lenders filing for the same property. In other words, the number of filings is not a good indication of the number of properties facing foreclosure. Secondly, these firms cater to individuals interested in purchasing foreclosed properties and the amount of time devoted to collecting this information varies from County to County.

In the last year, eleven counties had a drop in the number of properties involved in a civil foreclosure case. The vast majority however, had substantial increases with 25 of Wisconsin's 72 counties experiencing an increase of over 25%.

**2006-2007**

**% Increase in Foreclosure Cases (Unique Properties)**

<b>Top Ten Wisconsin Counties</b>		<b>Bottom Ten Wisconsin Counties</b>	
Washburn	84.8%	Buffalo	-3.0%
Iron	71.4%	Crawford	-3.0%
Iowa	56.1%	Forest	-3.8%
Milwaukee	51.4%	Bayfield	-6.3%
Kewaunee	51.0%	Price	-10.4%
Pepin	45.0%	Shawano	-10.7%
Langlade	44.6%	Jackson	-12.0%
Adams	43.8%	Vernon	-26.8%
Taylor	43.8%	Ashland	-28.3%
Pierce	43.6%	Menominee	-33.3%

When examined over a longer period of time, the growth in foreclosure cases is more dramatic. Sixty two of Wisconsin's Counties had an increase of over 100% during that seven year time frame with Richland County experiencing the fastest growth (533%).

**2000-2007**

**% Increase in Foreclosure Cases (Unique Properties)**

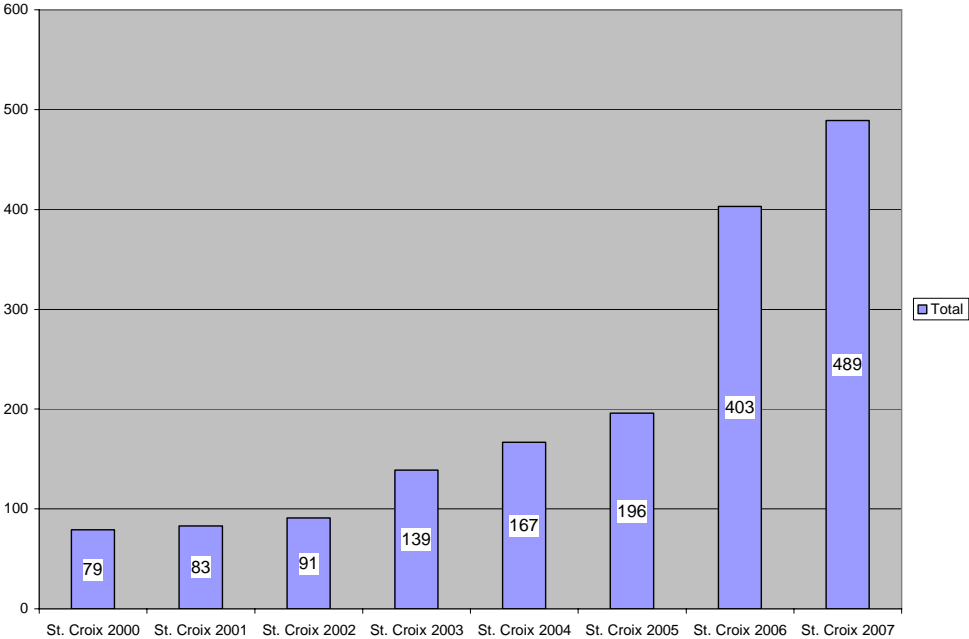
<b>Top Ten Wisconsin Counties</b>		<b>Bottom Ten Wisconsin Counties</b>	
Richland	533.30%	Price	95.50%
St. Croix	519.00%	Marquette	94.60%
Calumet	485.00%	Bayfield	87.50%
Pierce	478.80%	Washington	86.20%
Lafayette	360.00%	Sauk	78.90%
Brown	354.10%	Iron	71.40%
Polk	349.20%	Vernon	70.80%
Washburn	347.40%	Forest	56.30%
Green	346.20%	Ashland	52.00%
Iowa	345.00%	Florence	50.00%

To view an Excel Worksheet with foreclosure case data for 71 of Wisconsin's Counties (Portage does not enter Civil case data into the CCAP system), see:  
[http://www.uwex.edu/ces/cced/economics/communityindicators/documents/foreclosure\\_data\\_final.xls](http://www.uwex.edu/ces/cced/economics/communityindicators/documents/foreclosure_data_final.xls)

This worksheet includes pivot charts which calculate:  
 -The number of foreclosure cases by county (2000-2007)  
 -% Change in Foreclosure cases (2000-2007 & 2006-2007)  
 -Housing units per foreclosure case  
 -County Rankings

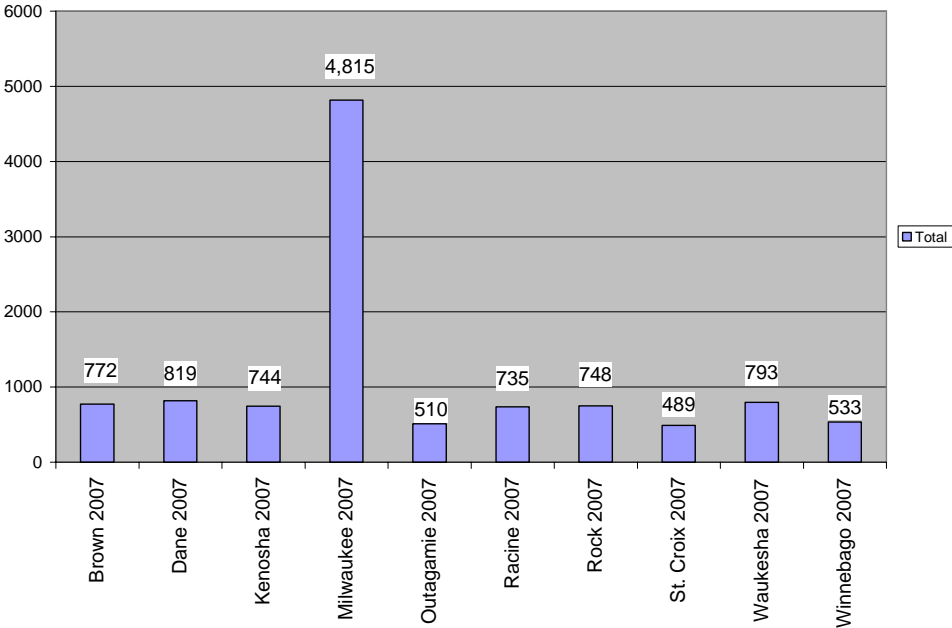
In the case of rural counties like Richland, the number of foreclosure cases was relatively small in 2000 (9) but grew to 57 properties by 2007. In the case of St. Croix County, there has been a steady growth in the number of properties with a civil foreclosure case.

**Number of Properties Involved In A Civil Foreclosure Case  
St. Croix County (2000-2007)**

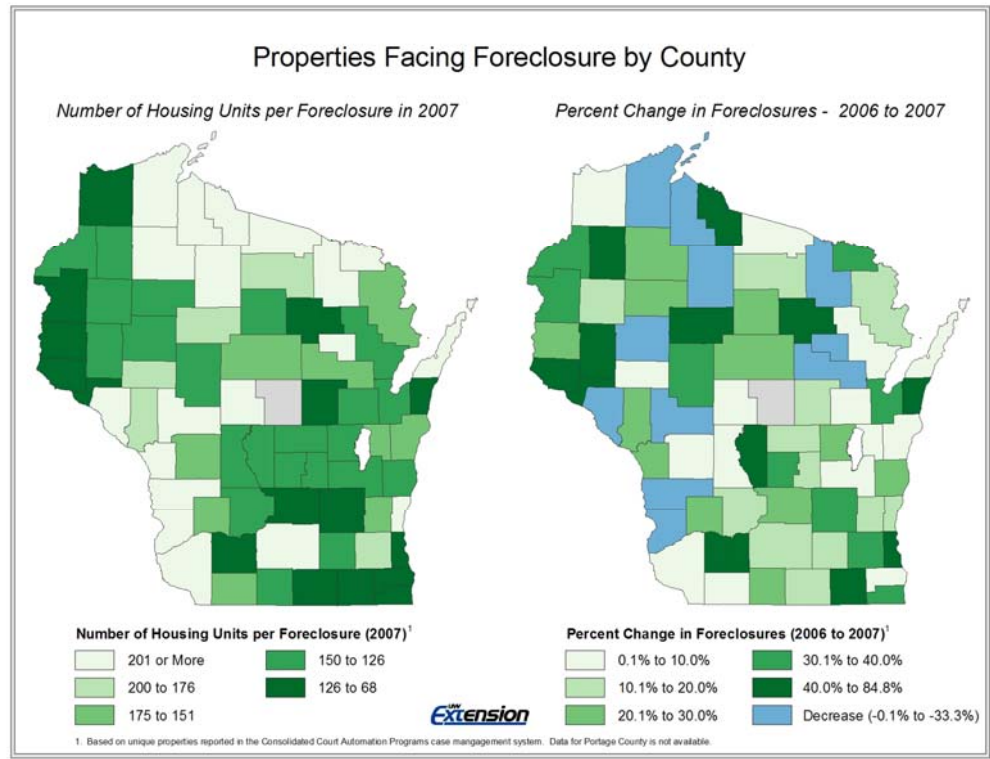


Expressed in terms of housing units per foreclosure, there is one foreclosure for every 152 housing units in Richland County (2007), while there was one foreclosure case for every 68 housing units in St. Croix County.

**Number of Properties Involved In a Civil Foreclosure Case (2007)**



Southeast Wisconsin has a number of Counties with both a high rate of foreclosure and volume. The Counties of Milwaukee, Kenosha, Racine, Rock and Waukesha, had a combined total of 7,835 properties facing foreclosure (41% of the total number for the 71 counties reporting civil cases on the CCAP system).



This data has been extracted from the cases entered into Wisconsin's Consolidated Court Automation Programs (CCAP). Multiple cases for the same properties were eliminated so that only unique properties were examined for this analysis. Portage County does not enter data on civil cases and thus is not part of this analysis. Obviously, not all civil cases result in a foreclosure. A further analysis of the cases would provide information on the actual number of foreclosures.

While private sector data on foreclosure filings might be the only source of data to do comparisons between States, the CCAP data is the most reliable, unbiased data for providing insights into the actual number of properties facing foreclosure.