

Mapping New England

Mortgage Holders in Trouble

Median FICO Score by ZIP code, HAMP Loan Modification by Metro Area

The shades of color represent the ZIP code level median Fair Isaac Corporation (FICO) credit scores at mortgage origination for those borrowers who are delinquent 60 days or more as of April 2010. In New England, the delinquent borrowers with higher FICO scores tend to live in the coastal areas of Massachusetts, Rhode Island, and the Stamford-Bridgeport-Norwalk area of Connecticut.

The pie charts show the size of the federal Home Affordable Modification Program (HAMP) loan modifications in metropolitan areas and the type of modification (trial or permanent). Despite the fact that delinquent borrowers in the Stamford-Bridgeport-Norwalk area have high median FICO scores, they are less likely to have received permanent HAMP modifications as of April 2010. In contrast, almost half of the delinquent borrowers in the Portland metropolitan area have received such offers, the highest in the region.

Map: Kai-yan Lee
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