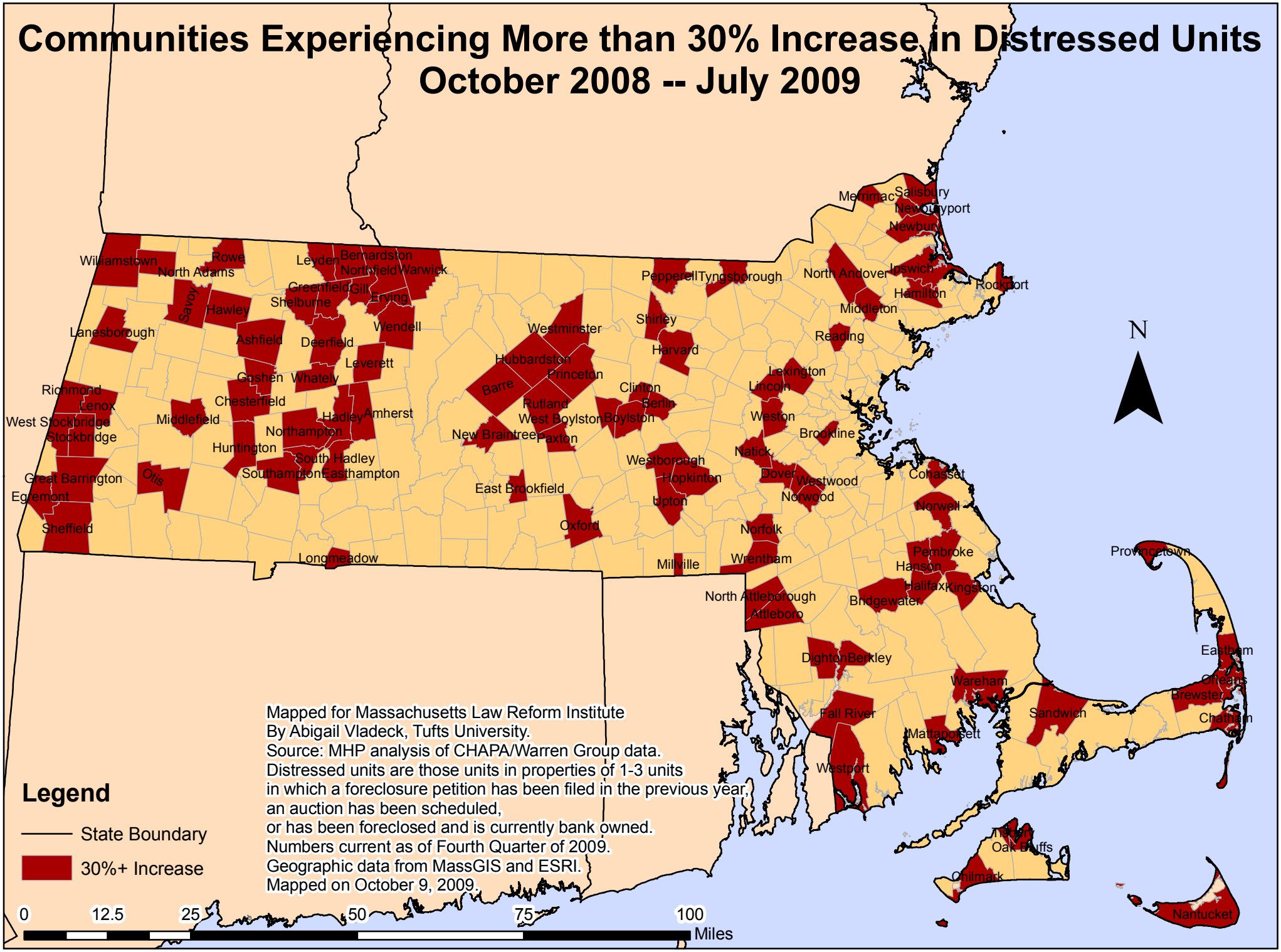Communities Experiencing More than 30% Increase in Distressed Units
October 2008 -- July 2009