

Reverse Mortgages

Are they right choice for you?
In MoneyWise



'Hooover'

Panthers' Brad Hoover is a fan favorite playing an old-school position: Fullback. **IN SPORTS**



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INSIDE

The Charlotte Observer

SUNDAY, DECEMBER 9, 2007

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C D E F

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2007 NORTH CAROLINA High School Football Playoffs



AP PHOTO

Patriots' Devonte Holloman finds a pass just out of reach.

New Bern 28 Independence 17

Penalties and dropped passes doomed the Patriots' bid for an eighth straight title, breaking their streak of 39 playoff wins.

Lincolnton 28 South Columbus 14

Western Alamance 62 North Gaston 36

Greensboro Dudley 28 Charlotte Catholic 20

Reidsville 28 Shelby 20

Complete coverage **IN SPORTS**

INSIDE

Local & State | 1B

Story brings help for injured soldier

John Hyland, the injured U.S. Army corporal featured in Saturday's

Observer, won't have to worry anymore about how to get home to spend the holidays with his family.



Deaths | 1B

Brennan gave women a voice

Louise Brennan, the former N.C. lawmaker credited with giving Mecklenburg women the courage and incentive to enter politics, died Saturday at 85.

Mostly cloudy
Low: 47. High: 64.
Overcast with unseasonable temperatures today and tonight. Partly cloudy, warmer Monday. **Forecast, 8B.**

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New suburbs in fast decay

Foreclosures in starter neighborhoods lead to vacancies and crime



CMPD officer Brent Hartley looks at a damaged vacant house in the Windy Ridge neighborhood.
TODD SUMLIN-tsumlin@charlotteobserver.com

Easy-credit loans meant overextended homebuyers, concentration of problems

BY LIZ CHANDLER AND TED MELLNIK
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A band of new suburban neighborhoods that held promise for thousands of Charlotte families is now struggling with crime, blight and falling home values.

These neighborhoods were hit hard by the wave of foreclosures rattling the nation. Damage is most visible in starter-home subdivisions across northern Charlotte, and in pockets in the east and southwest.

The best of them show subtle signs: Vacant houses. Overgrown weeds. Trash piled at the curb.

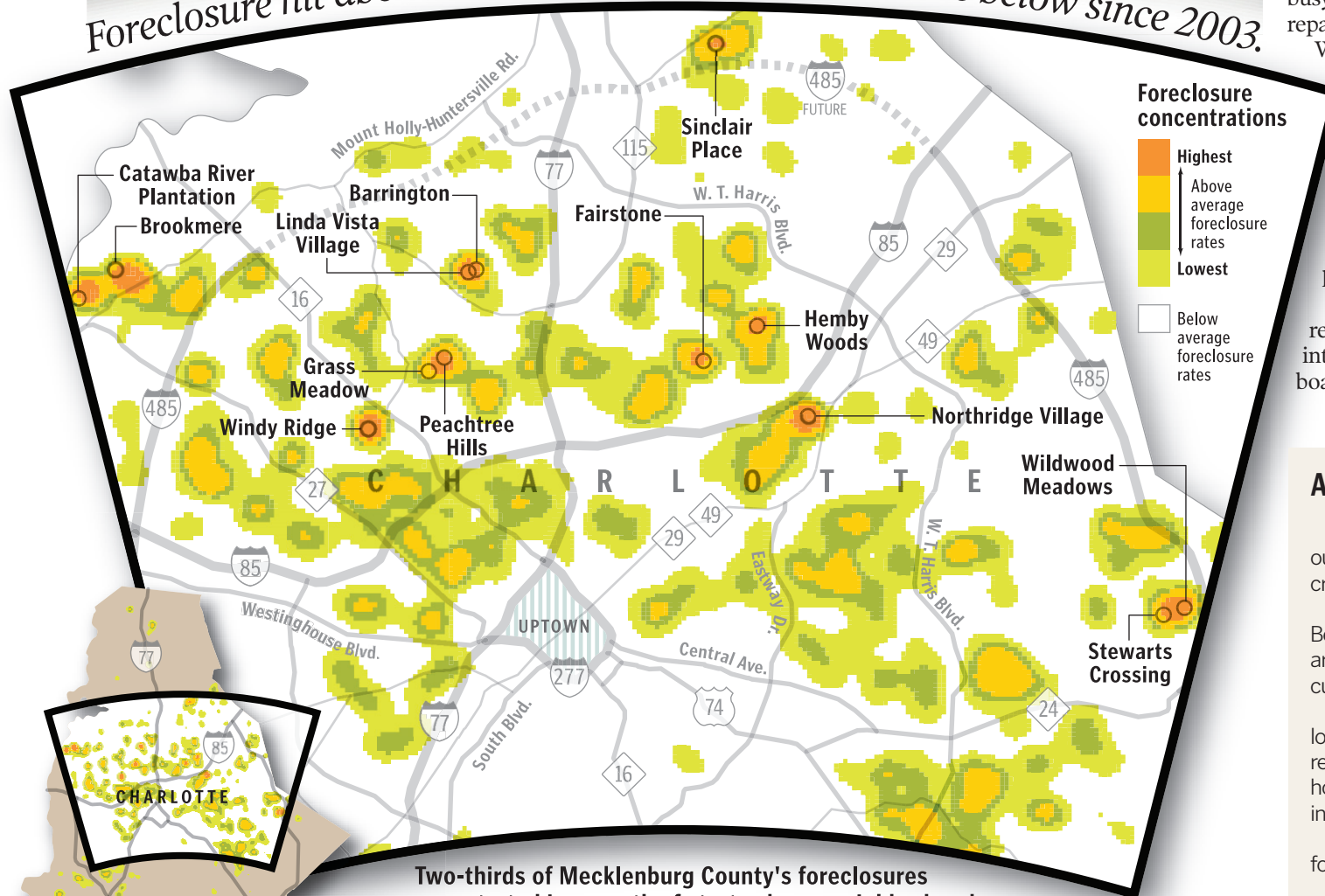
The worst of them already resemble decaying urban neighborhoods that keep police and housing inspectors busy — and cost Charlotte millions to repair.

While the crime rate citywide held steady, the rate in the heart of Charlotte's 10 highest-foreclosure areas rose 33 percent between 2003 and 2006, an Observer analysis found. All of them are suburban areas filled with starter-home subdivisions. They were built since 1997 with homes valued at \$150,000 or less.

Windy Ridge is 5 years old, but already 81 of its 132 homes have lapsed into foreclosure. Dozens stand boarded up or vacant, with windows

SEE FORECLOSURE | 13A

Foreclosure hit about 7,000 homes in the shaded areas below since 2003.



Two-thirds of Mecklenburg County's foreclosures are concentrated in a swath of starter-home neighborhoods mostly north of uptown Charlotte. The 13 neighborhoods named on the map are at the core of the highest concentrations. Now, some are struggling with rising crime and deteriorating conditions.

SOURCE: Observer analysis of Mecklenburg County property records

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ONLINE VIDEO: Residents and police discuss trouble in the suburbs



WWW.CHARLOTTE.COM/foreclosure

ONLINE MAP: Check foreclosures in your neighborhood

About the series

Today the Observer continues our series on the effects of easy credit on Charlotte's landscape.

In March: We examined how Beazer Homes used its mortgage arm to arrange loans that some customers couldn't afford.

In September: We wrote about a local real estate agency that received undisclosed bonuses from home builders to funnel buyers into starter-home developments.

Today: High concentrations of foreclosures harm neighborhoods.

Read the entire series at www.charlotte.com/foreclosure

NEXT SUNDAY: New houses still rising next to foreclosed homes.

25 DAYS TILL VOTING BEGINS

Huckabee surging; Dems' race tightens

McClatchy Newspapers
WASHINGTON — Former Arkansas Gov. Mike Huckabee has surged to a 12-point lead over former Massachusetts Gov. Mitt Romney among Republicans in Iowa, and he leads in South Carolina, too, according to a series of state-by-state polls for MSNBC and McClatchy Newspapers.

Huckabee, a former Arkansas governor who was struggling for recognition just weeks ago, leads Romney in Iowa by 32 percent to 20 percent. Romney had led there until the past few weeks. Iowa voters will caucus on Jan. 3.

Huckabee's strength rose most from self-described "born-again" Christians, who are expected to deliver about 40 percent of the state's Republican vote.

He leads in South Carolina, 20 percent to 17 percent over former New York Mayor Rudy Giu-

McClatchy-MSNBC Poll



liani, with Romney at 15 percent.

On the Democratic side, the poll found Sen. Hillary Clinton of New York retains an edge in Iowa, New Hampshire and South Carolina, but her lead in all three states is shrinking compared with earlier surveys.

The polls suggest that the Democratic race is so close that any of the top three candidates could win or finish third.

In South Carolina, where Democrats will vote Jan. 26, Clinton leads with 28 percent, Sen. Barack Obama of Illinois has 25 percent and former Sen. John Edwards of North Carolina has 18 percent. Some 24 percent of respondents were undecided.

For details on the poll, see 8A.

THE GIFT

25 STORIES FOR THE HOLIDAYS

Words to comfort mom and son



L.MUELLER - lmuller@charlotteobserver.com
This will be the first Christmas away from home for Ric Hill, 21, a Marine stationed in Iraq. His mother, Michelle Holley, lives in southwest Charlotte.

"The Gift" is a series about the things we've received, the things we've given, the things we remember. In big ways and small, they are gifts that have changed our lives.

BY AMY BALDWIN
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Michelle Holley is delaying Christmas. Her southwest Charlotte home shows no signs of the holidays. No decorations or nativity scene. And Holley's family won't exchange gifts until everyone can be there — that is until her son gets back from his first Marine deployment in Iraq, hopefully by spring or summer.

"I'm going to put up my Christmas tree when Ric comes home," she said.

While Holley isn't hitting the shopping malls, she had to get son Ric Hill, 21, at least one present. After all, it's his first Christmas away from home.

So, she sent him a gift that would tell him

SEE GIFT | 15A

Online Extras Read previous stories in this series, go to WWW.CHARLOTTE.COM/thegift