



# FORECLOSURE HOT SPOTS IN MARYLAND

THIRD QUARTER 2022

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**

HOUSING AND ECONOMIC RESEARCH OFFICE

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## FORECLOSURE HOT SPOTS

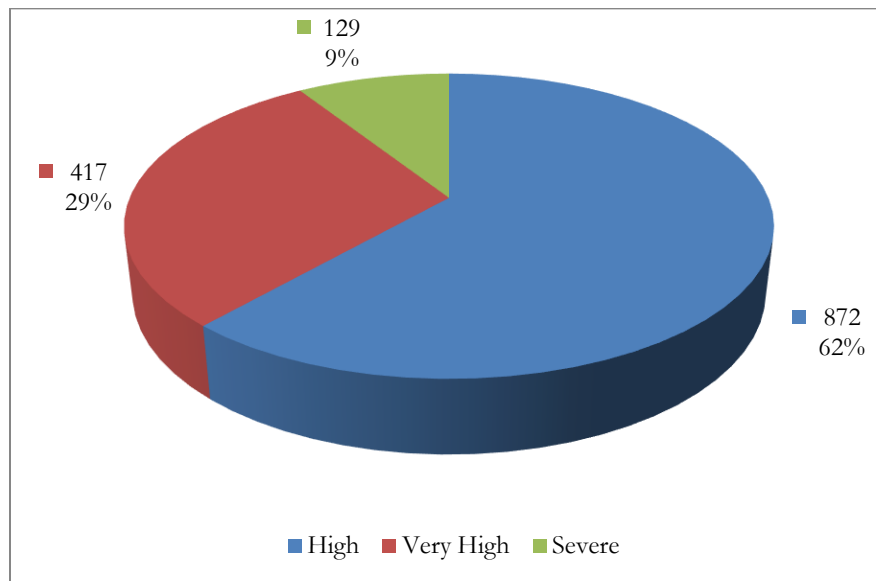
A foreclosure *hot spot* is defined as a community that had more than 10 foreclosure events in the given quarter and recorded a foreclosure concentration ratio of greater than 100. The concentration ratio, in turn, is measured by a foreclosure index. The index measures the extent to which a community's foreclosure rate exceeds or falls short of the state average foreclosure rate.

For example, the Cumberland community in Allegany (zip code 21502) recorded a total of 27 foreclosure events in the third quarter, resulting in a foreclosure rate of 450 homeowner households per foreclosure and a corresponding foreclosure index of 136. As a result, the foreclosure concentration in Cumberland is 36 percent above the state average index of 100.

Overall, a total of 1,418 foreclosure events—accounting for 58 percent of all foreclosures in the third quarter—occurred in 67 hot spot communities across Maryland.

These communities recorded an average foreclosure rate of 367 homeowner households per foreclosure and an average foreclosure index of 167. Hot spots communities are further grouped into three broad categories: “high,” “very high,” and “severe” (Chart 1).

**CHART 1. FORECLOSURE HOT SPOTS**  
THIRD QUARTER 2022



Source: Realty Trac and DHCD, Housing and Economic Research Office

## FORECLOSURE HOT SPOTS CATEGORIES

- *High* foreclosure communities post foreclosure indices that fall between 100 and 200. There were 872 high foreclosure events recorded across 46 communities, representing 68.7 percent of foreclosures across all hot spots and 8.8 percent of foreclosures statewide (Table 1, Chart 2). These communities had an average foreclosure rate of 445 and an average foreclosure index of 137.
- The *very high* group includes jurisdictions that post foreclosure indices between 200 and 300. Locations with a very high foreclosure recorded 417 events in 16 communities, representing 23.9 percent of foreclosures across all hot spots and 3.1 percent of foreclosures statewide (Table 1, Chart 2). These communities had an average foreclosure rate of 270 and an average foreclosure index of 226.
- The *severe* foreclosure group consists of communities with foreclosure indices above 300. Five severe foreclosure communities recorded 129 foreclosure events, representing 7.5 percent of foreclosures across all hot spots and one percent of foreclosures in Maryland. (Table 1, Chart 2). Severe foreclosures had an average rate of 153 and an average index of 400.

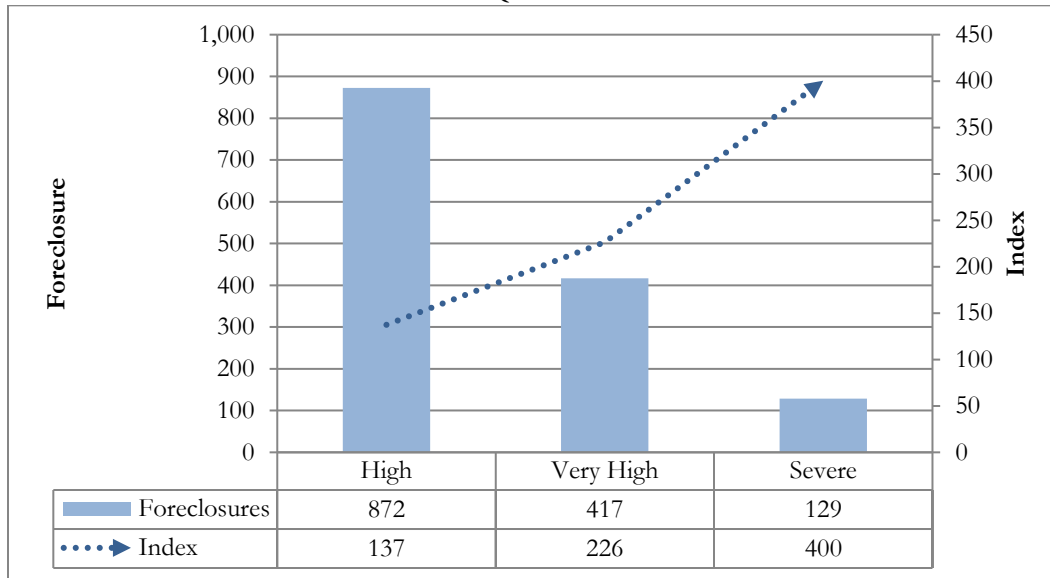
### Characteristics of Foreclosure Hot Spots in Maryland

Table 1. Foreclosure Events in Maryland and U.S.

Category	High	Very High	Severe	<i>All Hot Spots Communities</i>
Number of Communities	46	16	5	67
% of <i>Hot Spots</i> Communities	68.7%	23.9%	7.5%	100.0%
% of <i>All</i> Communities	8.8%	3.1%	1.0%	12.9%
Foreclosures	872	417	129	1,418
% of <i>Hot Spots</i> Communities	61.5%	29.4%	9.1%	100.0%
% of <i>All</i> Communities	35.7%	17.1%	5.3%	58.0%
Average Foreclosure Rate	445	270	153	367
Average Foreclosure Index	137	226	400	167
Number of Households	388,576	112,689	19,669	520,934
% of <i>Hot Spots</i> Communities	74.6%	21.6%	3.8%	100.0%
% of <i>All</i> Communities	26.0%	7.5%	1.3%	34.8%

*Source: Realty Trac and DHCD, Office of Research*

**CHART 2. FORECLOSURES AND FORECLOSURE INDEX: HOT SPOTS COMMUNITIES**  
THIRD QUARTER 2022



Source: Realty Trac and DHCD, Housing and Economic Research Office

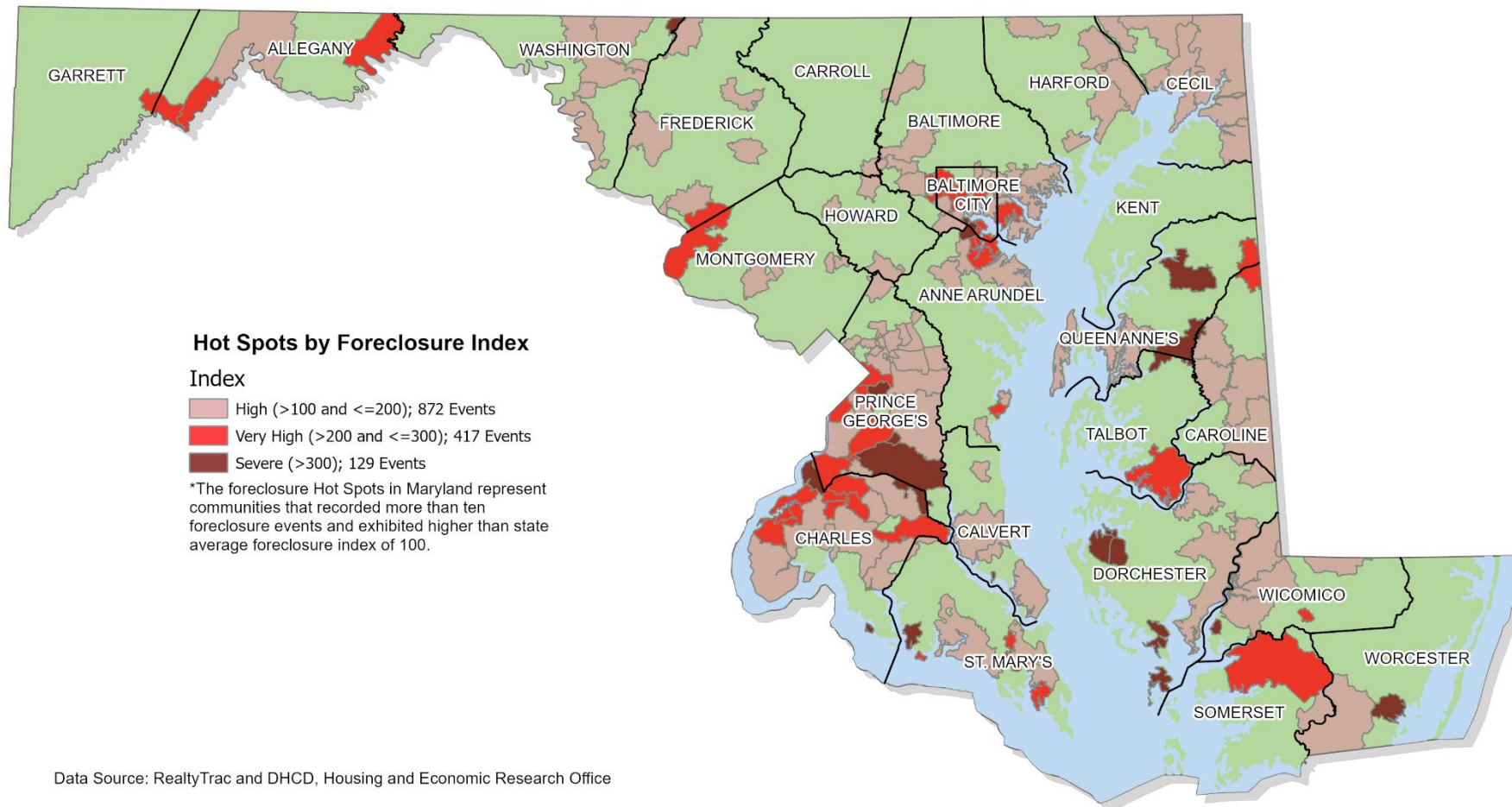
**Table 2. Foreclosure Hot Spots**  
Third Quarter 2022

Jurisdiction	Zip	Foreclosures		Rate	Index	Households
	Codes	Events	Percent			
<b>High Foreclosures</b>						
Allegany	1	27	3.1%	450	136	12,147
Anne Arundel	3	73	8.4%	526	120	38,364
Baltimore	8	139	15.9%	478	131	66,357
Baltimore City	7	139	15.9%	402	154	55,915
Calvert	1	17	1.9%	353	173	6,006
Cecil	2	31	3.6%	529	127	16,406
Charles	3	41	4.7%	425	143	17,396
Harford	3	40	4.6%	424	144	16,964
Howard	1	14	1.6%	515	119	7,197
Montgomery	2	41	4.7%	531	116	21,764
Prince George's	12	249	28.6%	415	149	103,537
St. Mary's	1	13	1.5%	362	169	4,705
Washington	2	48	5.5%	455	129	21,819
<b>Maryland</b>	<b>46</b>	<b>872</b>	<b>100.0%</b>	<b>445</b>	<b>137</b>	<b>388,576</b>
<b>Very High Foreclosures</b>						
Anne Arundel	1	28	6.7%	282	217	7,902
Baltimore	2	80.19	19.2%	288	212	23,077
Baltimore City	6	153.7	36.9%	258	237	39,606
Charles	2	33	7.9%	281	226	9,269
Prince George's	5	121.87	29.2%	269	237	32,835
<b>Maryland</b>	<b>16</b>	<b>417</b>	<b>100.0%</b>	<b>270</b>	<b>226</b>	<b>112,689</b>
<b>Severe Foreclosures</b>						
Anne Arundel	1	21	16.0%	202	303	4,160
Baltimore City	1	12	9.6%	202	303	2,499
Charles	1	21	16.3%	88	692	1,858
Prince George's	2	75	58.0%	149	450	11,152
<b>Maryland</b>	<b>5</b>	<b>129</b>	<b>100.0%</b>	<b>153</b>	<b>400</b>	<b>19,669</b>

Source: RealtyTrac and DHCD, Office of Research

# Foreclosure Hot Spots in Maryland

## Third Quarter 2022



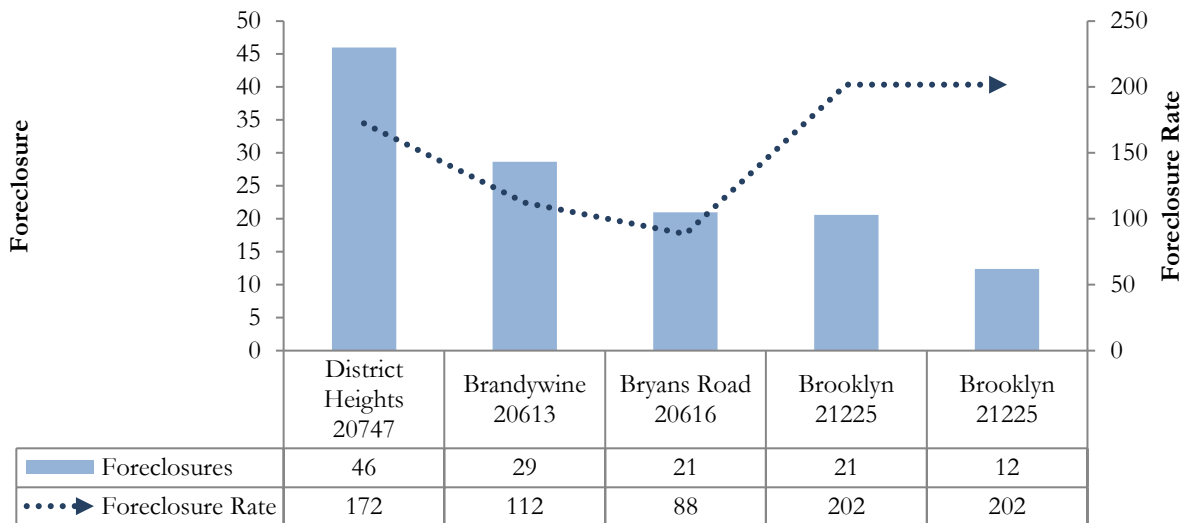
## SEVERE FORECLOSURE HOT SPOTS

The severe group includes jurisdictions that posted foreclosure indices above 300. Four jurisdictions with severe foreclosure notices recorded 129 events across five communities, representing 7.5 percent of foreclosures across all hot spots and one percent of foreclosures statewide. These communities had an average foreclosure rate of 153 and an average foreclosure index of 400 (Table 3).

**TABLE 3. SEVERE FORECLOSURE HOT SPOTS BY JURISDICTION**  
THIRD QUARTER 2022

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	21	16.0%	202	303	4,160
Baltimore City	12	9.6%	202	303	2,499
Charles	21	16.3%	88	692	1,858
Prince George's	75	58.0%	149	450	11,152
<b>Maryland</b>	<b>129</b>	<b>100.0%</b>	<b>153</b>	<b>400</b>	<b>19,669</b>

**CHART 3. PROPERTY FORECLOSURES IN SEVERE HOT SPOTS COMMUNITIES**  
THIRD QUARTER 2022



Source: Realty Trac and DHCD, Housing and Economic Research Office

**TABLE 4. SEVERE FORECLOSURE HOT SPOTS BY COMMUNITY**  
THIRD QUARTER 2022

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Anne Arundel	21225	Brooklyn	21	202	303
Baltimore City	21225	Brooklyn	12	202	303
Charles	20616	Bryans Road	21	88	692
Prince George's	20613	Brandywine	29	112	545
Prince George's	20747	District Heights	46	172	355
<b>All Communities</b>			<b>129</b>	<b>153</b>	<b>400</b>

Source: Realty Trac and DHCD, Housing and Economic Research Office

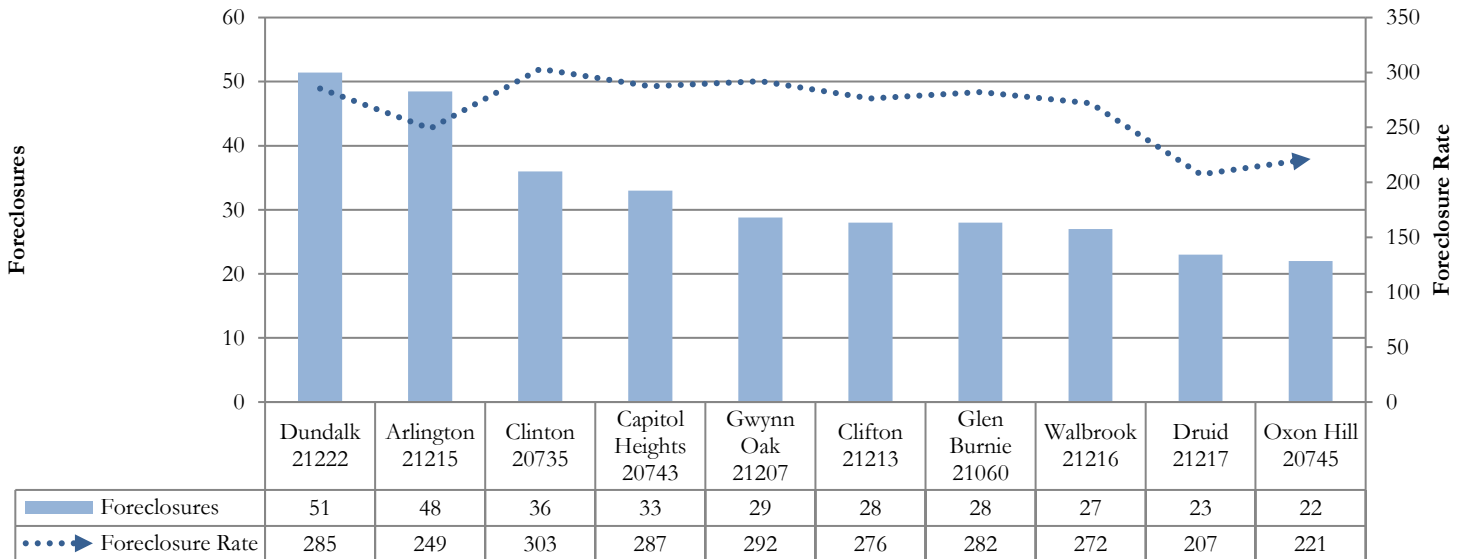
## VERY HIGH FORECLOSURE HOT SPOTS

The very high group includes jurisdictions that posted foreclosure indices between 200 and 300. Five jurisdictions with very high foreclosure notices recorded 417 events in 16 communities, representing 23.9 percent of foreclosures across all hot spots and 3.1 percent of foreclosures statewide. This community had an average foreclosure rate of 270 and an average foreclosure index of 226 (Table 5).

**TABLE 5. VERY HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
THIRD QUARTER 2022

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	28	6.7%	282	217	7,902
Baltimore	80	19.2%	288	212	23,077
Baltimore City	154	36.9%	258	237	39,606
Charles	33	7.9%	281	226	9,269
Prince George's	122	29.2%	269	237	32,835
<b>Maryland</b>	<b>417</b>	<b>100.0%</b>	<b>270</b>	<b>226</b>	<b>112,689</b>

**CHART 4. PROPERTY FORECLOSURES IN VERY HIGH HOT SPOTS COMMUNITIES**  
THIRD QUARTER 2022  
TOP 10 COMMUNITIES



Source: Realty Trac and DHCD, Housing and Economic Research Office

**TABLE 6. VERY HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
**THIRD QUARTER 2022**

<b>Jurisdiction</b>	<b>Zip Code</b>	<b>P.O. Name</b>	<b>Foreclosures</b>	<b>Rate</b>	<b>Index</b>
Anne Arundel	21060	Glen Burnie	28	282	217
Baltimore	21222	Dundalk	51	285	214
Baltimore	21207	Gwynn Oak	29	292	210
Baltimore City	21215	Arlington	48	249	246
Baltimore City	21213	Clifton	28	276	221
Baltimore City	21216	Walbrook	27	272	225
Baltimore City	21217	Druid	23	207	295
Baltimore City	21223	Franklin	16	276	222
Baltimore City	21207	Gwynn Oak	11	292	210
Charles	20603	Waldorf	22	297	206
Charles	20640	Indian Head	11	249	245
Prince George's	20735	Clinton	36	303	202
Prince George's	20743	Capitol Heights	33	287	213
Prince George's	20745	Oxon Hill	22	221	276
Prince George's	20746	Suitland	20	239	256
Prince George's	20607	Accokeek	11	256	239
<b>All Communities</b>			<b>417</b>	<b>270</b>	<b>226</b>

Source: Realty Trac and DHCD, Housing and Economic Research Office



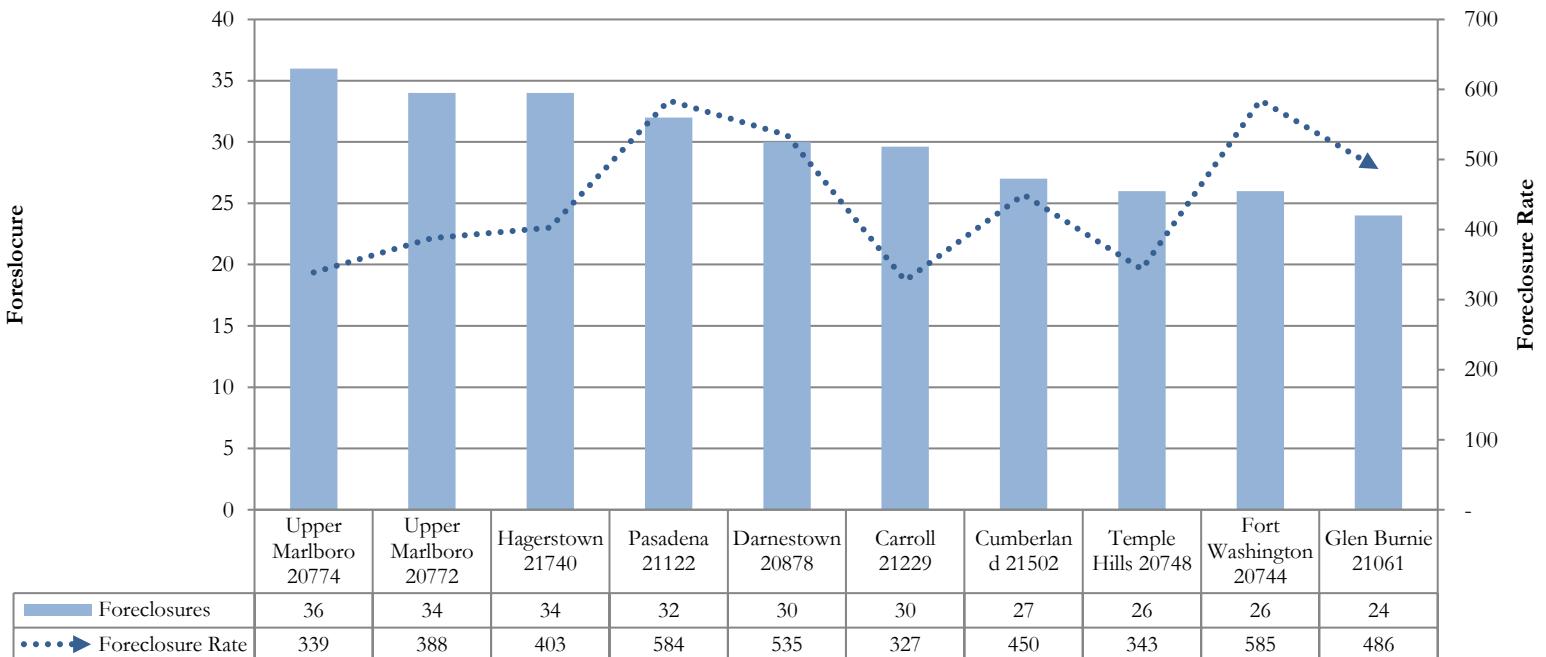
## HIGH FORECLOSURE HOT SPOTS

The high group includes jurisdictions that posted foreclosure indices between 100 and 200. Thirteen jurisdictions with high foreclosure notices recorded 872 events in 46 communities, representing 68.7 percent of foreclosures across all hot spots and 8.8 percent of foreclosures statewide. These communities had an average foreclosure rate of 445 and an average foreclosure index of 137 (Table 7).

**TABLE 7. HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
THIRD QUARTER 2022

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Allegany	27	3.1%	450	136	12,147
Anne Arundel	73	8.4%	526	120	38,364
Baltimore	139	15.9%	478	131	66,357
Baltimore City	139	15.9%	402	154	55,915
Calvert	17	1.9%	353	173	6,006
Cecil	31	3.6%	529	127	16,406
Charles	41	4.7%	425	143	17,396
Harford	40	4.6%	424	144	16,964
Howard	14	1.6%	515	119	7,197
Montgomery	41	4.7%	531	116	21,764
Prince George's	249	28.6%	415	149	103,537
St. Mary's	13	1.5%	362	169	4,705
Washington	48	5.5%	455	129	21,819
<b>Maryland</b>	<b>872</b>	<b>100.0%</b>	<b>445</b>	<b>137</b>	<b>388,576</b>

**CHART 5. PROPERTY FORECLOSURES IN HIGH HOT SPOTS COMMUNITIES**  
THIRD QUARTER 2022  
TOP 10 COMMUNITIES



Source: Realty Trac and DHCD, Housing and Economic Research Office

**TABLE 8. HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
THIRD QUARTER 2022

<b>Jurisdiction</b>	<b>Zip Code</b>	<b>P.O. Name</b>	<b>Foreclosures</b>	<b>Rate</b>	<b>Index</b>
Allegany	21502	Cumberland	27	450	136
Anne Arundel	21144	Severn	17	471	130
Anne Arundel	21061	Glen Burnie	24	486	126
Anne Arundel	21122	Pasadena	32	584	105
Baltimore	21244	Windsor Mill	19	363	169
Baltimore	21206	Raspeburg	10	386	159
Baltimore	21220	Middle River	22	449	136
Baltimore	21221	Essex	21	477	128
Baltimore	21133	Randallstown	15	504	122
Baltimore	21117	Owings Mills	24	530	115
Baltimore	21237	Rosedale	13	531	115
Baltimore	21227	Halethorpe	14	575	107
Baltimore City	21214	Hamilton	19	311	197
Baltimore City	21229	Carroll	30	327	187
Baltimore City	21206	Raspeburg	22	386	159
Baltimore City	21239	Northwood	13	396	155
Baltimore City	21218	Waverly	20	451	136
Baltimore City	21224	Highlandtown	20	456	134
Baltimore City	21230	Morrell Park	15	553	111
Calvert	20657	Lusby	17	353	173
Cecil	21901	North East	11	402	152
Cecil	21921	Elkton	20	599	102
Charles	20601	Waldorf	17	354	173
Charles	20602	Waldorf	13	445	137
Charles	20646	La Plata	11	511	120
Harford	21001	Aberdeen	15	398	154
Harford	21078	Havre de Grace	11	429	143
Harford	21040	Edgewood	14	449	136
Howard	20723	Scaggsville	14	515	119
Montgomery	20877	Montgomery Village	11	520	118
Montgomery	20878	Darnestown	30	535	114
Prince George's	20785	Cheverly	21	334	183
Prince George's	20774	Upper Marlboro	36	339	181
Prince George's	20748	Temple Hills	26	343	178
Prince George's	20782	West Hyattsville	13	365	168
Prince George's	20721	Mitchellville	22	374	164
Prince George's	20772	Upper Marlboro	34	388	158
Prince George's	20784	Cheverly	14	395	155
Prince George's	20707	Laurel	14	484	127
Prince George's	20706	Lanham	19	489	125
Prince George's	20716	Mitchellville	12	504	122
Prince George's	20720	Bowie	12	517	118
Prince George's	20744	Fort Washington	26	585	105
St. Mary's	20653	Lexington Park	13	362	169
Washington	21740	Hagerstown	34	403	152
Washington	21742	Hagerstown	14	581	105

Source: Realty Trac and DHCD, Housing and Economic Research Office