



# FORECLOSURE HOT SPOTS IN MARYLAND

FIRST QUARTER 2020

**MARCH 2020**

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**

HOUSING AND ECONOMIC RESEARCH OFFICE

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## FORECLOSURE HOT SPOTS

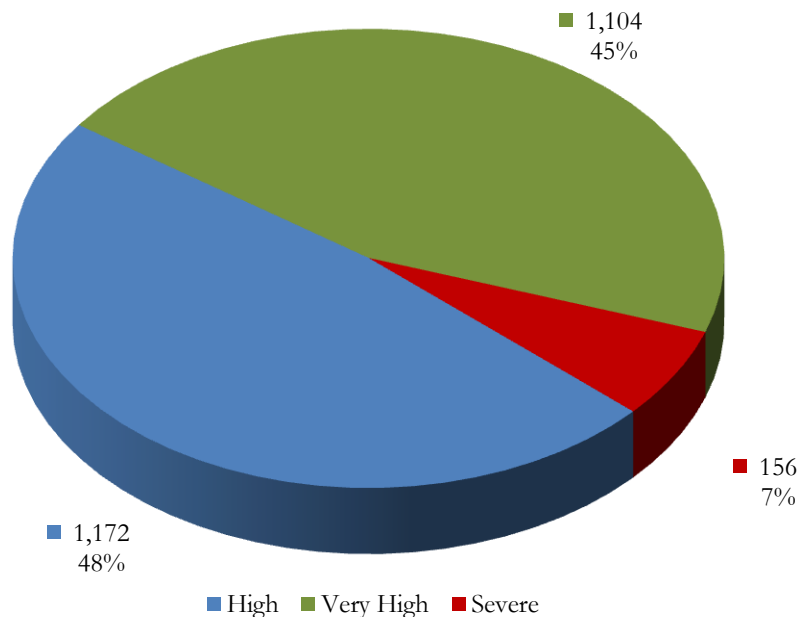
A foreclosure *hot spot* is defined as a community that had more than 10 foreclosure events in the given quarter and recorded a foreclosure concentration ratio of greater than 100. The concentration ratio, in turn, is measured by a foreclosure index. The index measures the extent to which a community's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

- For example, the White Plains community in Charles County (zip code 20695) recorded a total of 18 foreclosure events in the first quarter, resulting in a foreclosure rate of 155 homeowner households per foreclosure and a corresponding foreclosure index of 254. As a result, the foreclosure concentration in White Plains is 154 percent above the state average index of 100.

Overall, a total of 2,432 foreclosure events, accounting for 64.0 percent of all foreclosures in the first quarter, occurred in 72 hot spots communities across Maryland.

These communities recorded an average foreclosure rate of 216 homeowner households per foreclosure and an average foreclosure index of 182. Hot spots communities are further grouped into three broad categories: “high,” “very high,” and “severe” (Chart 1).

**CHART 1. FORECLOSURE HOT SPOTS**  
FIRST QUARTER 2020



Source: RealtyTrac and DHCD, Housing and Economic Research Office

## FORECLOSURE HOT SPOTS CATEGORIES

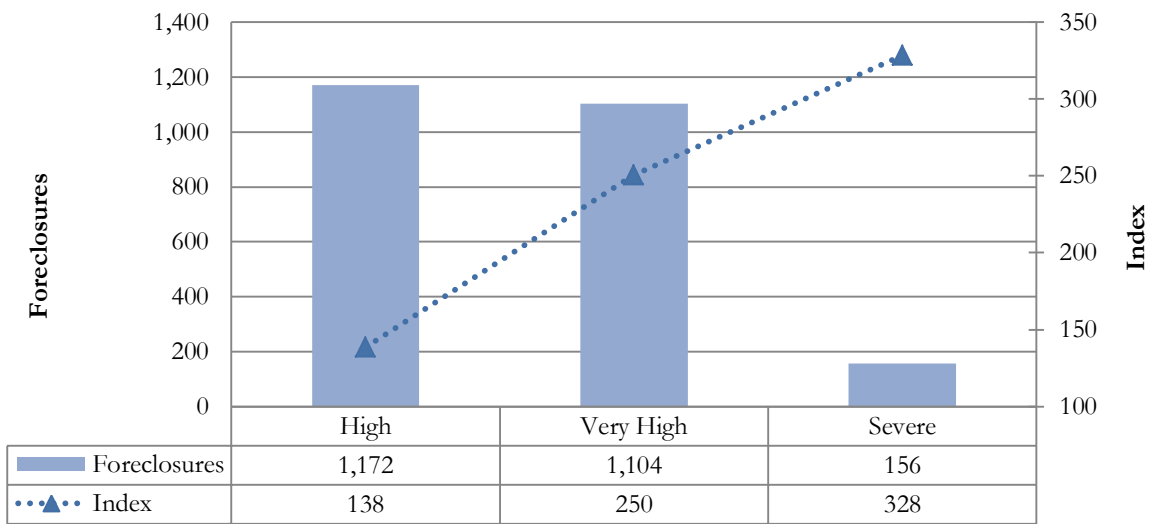
- *High* foreclosure communities post foreclosure indices that fall between 100 and 200. Jurisdictions with high foreclosure recorded a total of 1,172 foreclosures in 42 communities, accounting for 48.2 percent of foreclosures in all hot spots and 30.8 percent of all foreclosures statewide (Table 1, Chart 2). These communities recorded an average foreclosure rate of 284 and an average foreclosure index of 138.
- The *very high* group includes jurisdictions that post foreclosure indices between 200 and 300. Locations with a very high foreclosure recorded 1,104 events in 26 communities, representing 45.4 percent of foreclosures across all hot spots and 29.0 percent of foreclosures statewide. These communities had an average foreclosure rate of 157 and an average foreclosure index of 250.
- The *severe* foreclosure group consists of communities with foreclosure indices above 300. A total of 156 foreclosures in four communities accounted for 6.4 percent of all foreclosures in hot spots communities and 4.1 percent of foreclosures statewide. These communities recorded an average foreclosure rate of 120 and an average foreclosure index of 328.

**TABLE 1. CHARACTERISTICS OF FORECLOSURE HOT SPOTS**  
FIRST QUARTER 2020

Category	High	Very High	Severe	All Hot Spots Communities
Number of Communities	42	26	4	72
% of Hot Spots Communities	58.3%	36.1%	5.6%	100.0%
% of All Communities	8.1%	5.0%	0.8%	13.9%
Foreclosures	1,172	1,104	156	2,432
% of Hot Spots Communities	48.2%	45.4%	6.4%	100.0%
% of All Communities	30.8%	29.0%	4.1%	64.0%
Average Foreclosure Rate	284	157	120	216
Average Foreclosure Index	138	250	328	182
Number of Households	332,949	173,312	18,705	524,967
% of Hot Spots Communities	63.4%	33.0%	3.6%	100.0%
% of All Communities	22.3%	11.6%	1.3%	35.1%

Source: RealtyTrac and DHCD, Housing and Economic Research Office

**CHART 2. FORECLOSURES AND FORECLOSURE INDEX: HOT SPOTS COMMUNITIES**  
FIRST QUARTER 2020



Source: RealtyTrac and DHCD, Housing and Economic Research Office

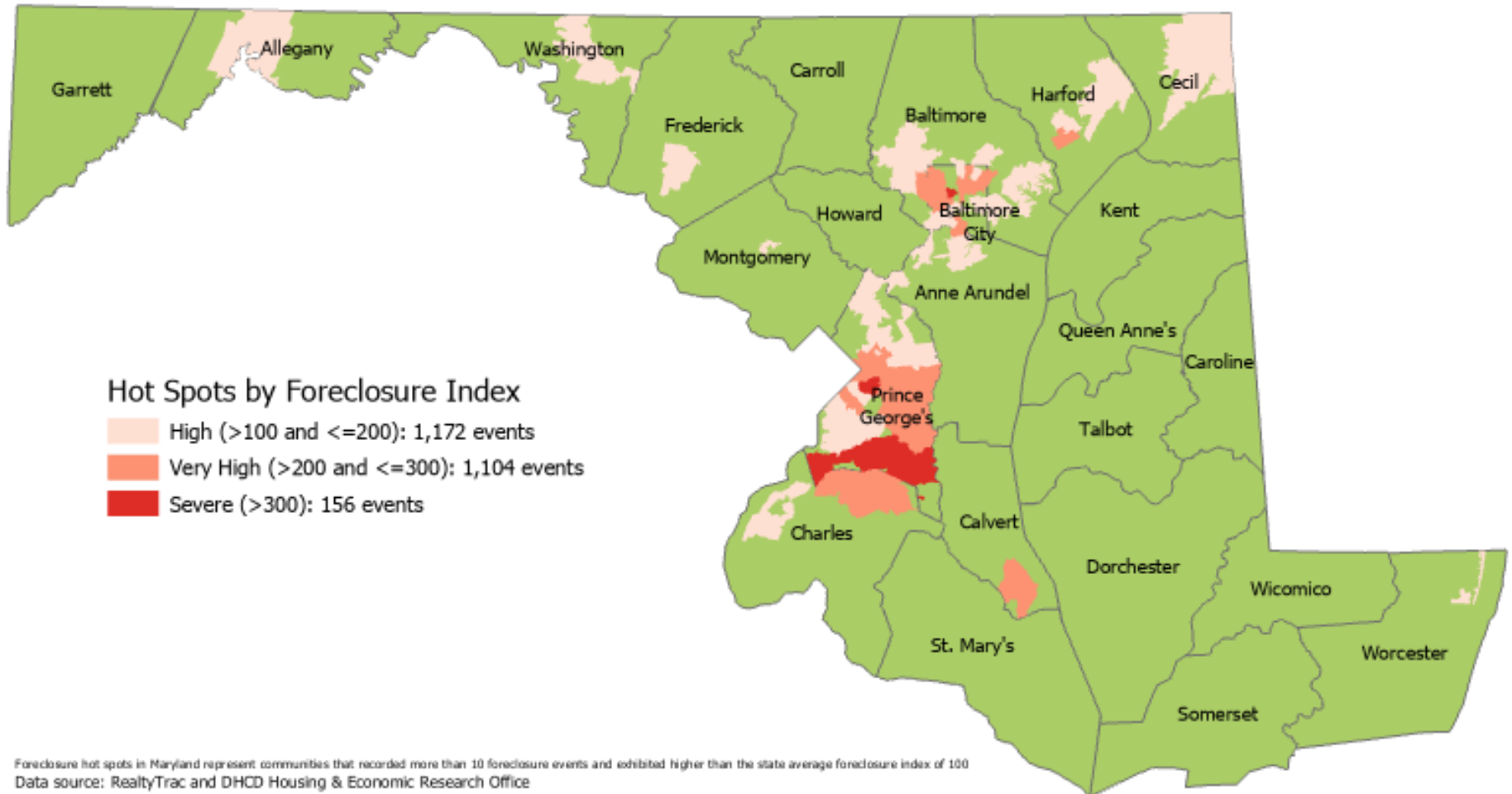
**TABLE 2. FORECLOSURE HOT SPOTS**  
FIRST QUARTER 2020

Does	Number of Zip Codes	Foreclosures		Rate	Index	Number of Households
		Events	Percent			
<b>Severe</b>						
Baltimore City	1	37	23.7%	129	305	4,767
Prince George's	3	119	76.3%	117	336	13,938
<b>Maryland</b>	<b>4</b>	<b>156</b>	<b>100.0%</b>	<b>120</b>	<b>328</b>	<b>18,705</b>
<b>Very High Foreclosures</b>						
Anne Arundel	1	25	2.3%	166	236	4,160
Baltimore	3	87	7.9%	158	249	13,800
Baltimore City	11	475	43.0%	150	263	71,172
Calvert	1	31	2.8%	194	203	6,006
Charles	4	129	11.7%	163	241	21,091
Harford	1	39	3.5%	161	244	6,285
Prince George's	5	317	28.7%	160	245	50,799
<b>Maryland</b>	<b>26</b>	<b>1,104</b>	<b>100.0%</b>	<b>157</b>	<b>250</b>	<b>173,312</b>
<b>High Foreclosures</b>						
Allegany	1	32	2.7%	380	104	12,147
Anne Arundel	4	92	7.8%	293	134	26,823
Baltimore	11	353	30.1%	297	132	105,031
Baltimore City	4	115	9.8%	252	156	28,963
Cecil	2	55	4.7%	298	132	16,406
Charles	1	12	1.0%	229	172	2,744
Frederick	1	23	2.0%	358	110	8,225
Harford	3	68	5.8%	284	139	19,296
Montgomery	1	24	2.0%	338	116	8,109
Prince George's	12	348	29.7%	251	157	87,416
Washington	1	36	3.1%	380	103	13,686
Worcester	1	14	1.2%	293	134	4,104
<b>Maryland</b>	<b>42</b>	<b>1,172</b>	<b>100.0%</b>	<b>284</b>	<b>138</b>	<b>332,949</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

# Foreclosure Hot Spots in Maryland

First Quarter 2020



## SEVERE FORECLOSURE HOT SPOTS

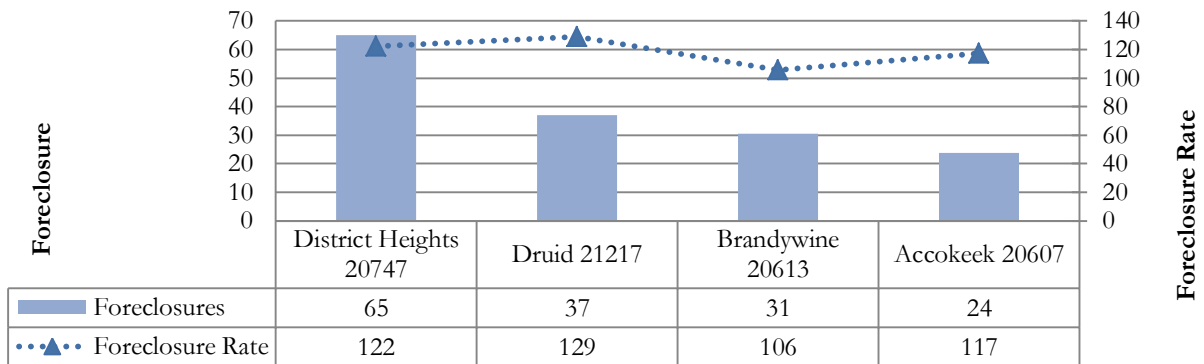
The severe group represents communities in which foreclosure indices exceeded 300. During the first quarter, four communities reported severe foreclosure concentrations with a total of 156 foreclosure events; this accounted for 6.4 percent of all foreclosures in hot spots communities and 4.1 percent of all foreclosures statewide (Table 3).

**TABLE 3. SEVERE FORECLOSURE HOT SPOTS BY JURISDICTION**  
FIRST QUARTER 2020

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Baltimore City	37	23.7%	129	305	4,767
Prince George's	119	76.3%	117	336	13,938
<b>Maryland</b>	<b>156</b>	<b>100.0%</b>	<b>120</b>	<b>328</b>	<b>18,705</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

**CHART 3. PROPERTY FORECLOSURES IN SEVERE HOT SPOTS COMMUNITIES**  
FIRST QUARTER 2020



Source: RealtyTrac and DHCD, Housing and Economic Research Office

**TABLE 4. SEVERE FORECLOSURE HOT SPOTS BY COMMUNITY**  
FIRST QUARTER 2020

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Baltimore City	21217	Druid	37	129	305
Prince George's	20613	Brandywine	31	106	373
Prince George's	20607	Accokeek	24	117	335
Prince George's	20747	District Heights	65	122	322
<b>All Communities</b>			<b>156</b>	<b>120</b>	<b>328</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

## VERY HIGH FORECLOSURE HOT SPOTS

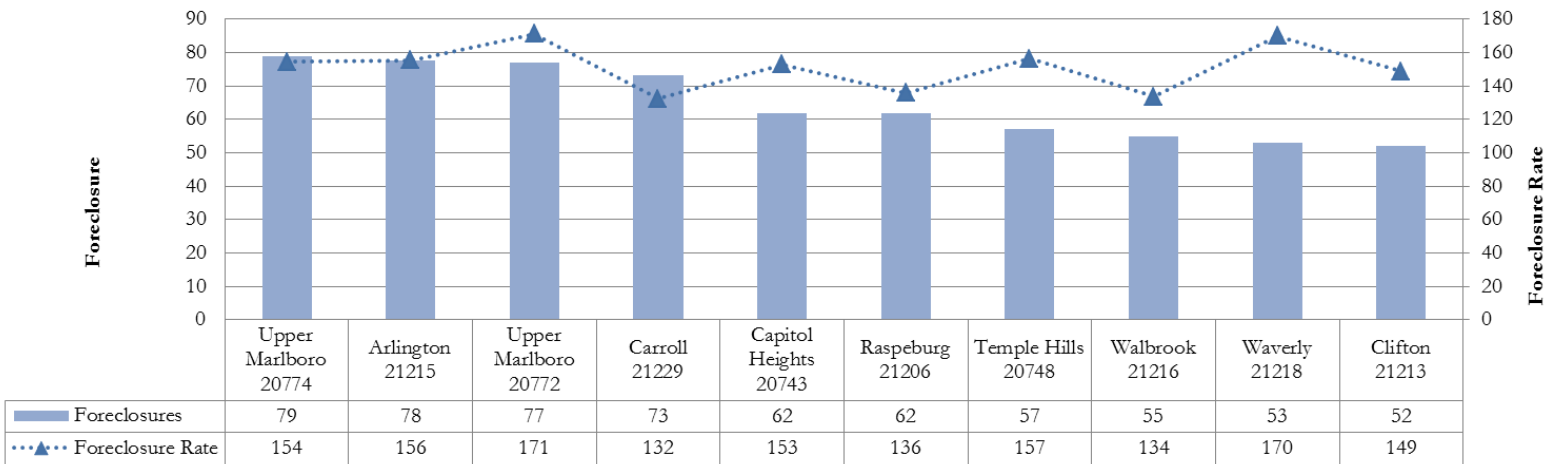
The very high group includes jurisdictions that posted foreclosure indices between 200 and 300. Jurisdictions with very high foreclosure notices recorded 1,104 events in 26 communities, representing 45.4 percent of foreclosures across all hot spots and 29.0 percent of foreclosures statewide. These communities had an average foreclosure rate of 157 and an average foreclosure index of 250 (Table 5).

**TABLE 5. VERY HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
FIRST QUARTER 2020

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	25	2.3%	166	236	4,160
Baltimore	87	7.9%	158	249	13,800
Baltimore City	475	43.0%	150	263	71,172
Calvert	31	2.8%	194	203	6,006
Charles	129	11.7%	163	241	21,091
Harford	39	3.5%	161	244	6,285
Prince George's	317	28.7%	160	245	50,799
<b>Maryland</b>	<b>1,104</b>	<b>100.0%</b>	<b>157</b>	<b>250</b>	<b>173,312</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

**CHART 4. PROPERTY FORECLOSURES IN TOP 10 VERY HIGH HOT SPOTS COMMUNITIES**  
FIRST QUARTER 2020



Source: RealtyTrac and DHCD, Housing and Economic Research Office



**TABLE 6. VERY HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
FIRST QUARTER 2020

<b>Jurisdiction</b>	<b>Zip Code</b>	<b>P.O. Name</b>	<b>Foreclosures</b>	<b>Rate</b>	<b>Index</b>
Anne Arundel	21225	Brooklyn	25	166	236
Baltimore	21207	Gwynn Oak	48	177	222
Baltimore	21206	Raspeburg	29	136	290
Baltimore	21229	Carroll	11	132	297
Baltimore City	21215	Arlington	78	156	253
Baltimore City	21229	Carroll	73	132	297
Baltimore City	21206	Raspeburg	62	136	290
Baltimore City	21216	Walbrook	55	134	294
Baltimore City	21218	Waverly	53	170	231
Baltimore City	21213	Clifton	52	149	264
Baltimore City	21223	Franklin	30	147	267
Baltimore City	21239	Northwood	28	188	210
Baltimore City	21207	Gwynn Oak	18	177	222
Baltimore City	21225	Brooklyn	15	166	236
Baltimore City	21202	Baltimore	11	133	295
Calvert	20657	Lusby	31	194	203
Charles	20602	Waldorf	41	141	278
Charles	20603	Waldorf	39	167	235
Charles	20601	Waldorf	31	192	205
Charles	20695	White Plains	18	155	254
Harford	21040	Edgewood	39	161	244
Prince George's	20774	Upper Marlboro	79	154	255
Prince George's	20772	Upper Marlboro	77	171	230
Prince George's	20743	Capitol Heights	62	153	257
Prince George's	20748	Temple Hills	57	157	251
Prince George's	20785	Cheverly	42	167	235
<b>All Communities</b>			<b>1,104</b>	<b>157</b>	<b>250</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

## HIGH FORECLOSURE HOT SPOTS

The high foreclosure communities posted foreclosure indices that fall between 100 and 200. Maryland jurisdictions with high foreclosure recorded a total of 1,172 foreclosures in 42 communities, accounting for 48.2 percent of foreclosures in all hot spots and 30.8 percent of all foreclosures statewide. These areas recorded an average foreclosure rate of 284 and an average foreclosure index of 138 (Table 7).

**TABLE 7. HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
FIRST QUARTER 2020

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Allegany	1	32	2.7%	380	104
Anne Arundel	4	92	7.8%	293	134
Baltimore	11	353	30.1%	297	132
Baltimore City	4	115	9.8%	252	156
Cecil	2	55	4.7%	298	132
Charles	1	12	1.0%	229	172
Frederick	1	23	2.0%	358	110
Harford	3	68	5.8%	284	139
Montgomery	1	24	2.0%	338	116
Prince George's	12	348	29.7%	251	157
Washington	1	36	3.1%	380	103
Worcester	1	14	1.2%	293	134
<b>Maryland</b>	<b>42</b>	<b>1,172</b>	<b>100.0%</b>	<b>284</b>	<b>138</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

**CHART 5. PROPERTY FORECLOSURES IN TOP 10 HIGH HOT SPOTS COMMUNITIES**  
FIRST QUARTER 2020



Source: RealtyTrac and DHCD, Housing and Economic Research Office

**TABLE 8. HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
FIRST QUARTER 2020

<b>Jurisdiction</b>	<b>Zip Code</b>	<b>P.O. Name</b>	<b>Foreclosures</b>	<b>Rate</b>	<b>Index</b>
Allegany	21502	Cumberland	32	380	104
Anne Arundel	21060	Glen Burnie	29	272	144
Anne Arundel	21076	Hanover	11	276	142
Anne Arundel	21061	Glen Burnie	41	285	138
Anne Arundel	20724	Laurel	11	392	100
Baltimore	21133	Randallstown	36	210	187
Baltimore	21222	Dundalk	65	224	175
Baltimore	21220	Middle River	42	235	167
Baltimore	21224	Highlandtown	12	284	138
Baltimore	21221	Essex	34	294	134
Baltimore	21227	Halethorpe	26	319	123
Baltimore	21244	Windsor Mill	20	345	114
Baltimore	21208	Pikesville	29	347	113
Baltimore	21212	Govans	11	356	110
Baltimore	21117	Owings Mills	33	386	102
Baltimore	21234	Parkville	45	393	100
Baltimore City	21230	Morrell Park	40	207	190
Baltimore City	21214	Hamilton	27	219	180
Baltimore City	21224	Highlandtown	33	284	138
Baltimore City	21212	Govans	15	356	110
Cecil	21921	Elkton	42	285	138
Cecil	21901	North East	13	340	116
Charles	20640	Indian Head	12	229	172
Frederick	21703	Frederick	23	358	110
Harford	21001	Aberdeen	24	248	158
Harford	21078	Havre de Grace	18	262	150
Harford	21009	Abingdon	26	331	119
Montgomery	20886	Montgomery Village	24	338	116
Prince George's	20716	Mitchellville	30	201	195
Prince George's	20735	Clinton	54	202	194
Prince George's	20746	Suitland	23	208	189
Prince George's	20720	Bowie	28	221	178
Prince George's	20745	Oxon Hill	22	221	178
Prince George's	20706	Lanham	39	238	165
Prince George's	20707	Laurel	25	279	141
Prince George's	20705	Beltsville	17	292	135
Prince George's	20744	Fort Washington	52	292	134
Prince George's	20721	Mitchellville	28	294	134
Prince George's	20784	Cheverly	18	307	128
Prince George's	20770	Greenbelt	12	368	107
Washington	21740	Hagerstown	36	380	103
Worcester	21842	Ocean City	14	293	134
<b>All Communities</b>			<b>1,172</b>	<b>284</b>	<b>138</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office