



# FORECLOSURE HOT SPOTS IN MARYLAND

FOURTH QUARTER 2017

**JANUARY 2018**

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**

HOUSING AND ECONOMIC RESEARCH OFFICE

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## FORECLOSURE HOT SPOTS

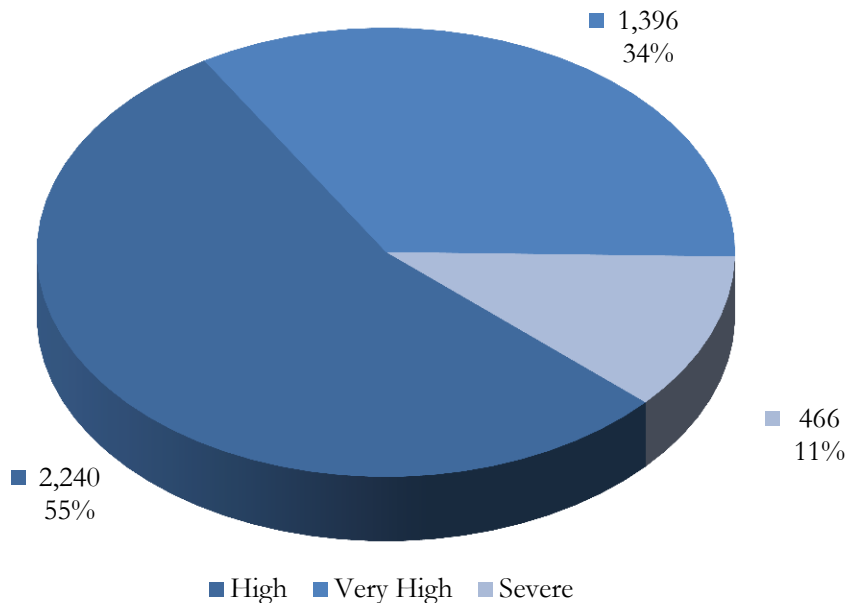
A foreclosure *Hot Spot* is defined as a community that had more than ten foreclosure events in the given quarter and recorded a foreclosure concentration ratio of greater than 100. The concentration ratio, in turn, is measured by a foreclosure index. The index measures the extent to which a community's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

- For example, the Capitol Heights community in Prince George's (zip code 20743) recorded a total of 138 foreclosure events in the fourth quarter, resulting in a foreclosure rate of 69 homeowner households per foreclosure and a corresponding foreclosure index of 327. As a result, the foreclosure concentration in Capitol Heights is 227.1 percent above the state average index of 100.

Overall, a total of 4,101 foreclosure events, accounting for 61.6 percent of all foreclosures in the fourth quarter, occurred in 83 *Hot Spots* communities across Maryland.

These communities recorded an average foreclosure rate of 125 homeowner households per foreclosure and an average foreclosure index of 179. The *Hot Spots* communities are further grouped into three broad categories: "high," "very high," and "severe" (Chart 1).

**CHART 1. FORECLOSURE HOT SPOTS**  
FOURTH QUARTER 2017



Source: RealtyTrac and DHCD, Housing and Economic Research Office

## FORECLOSURE HOT SPOTS CATEGORIES

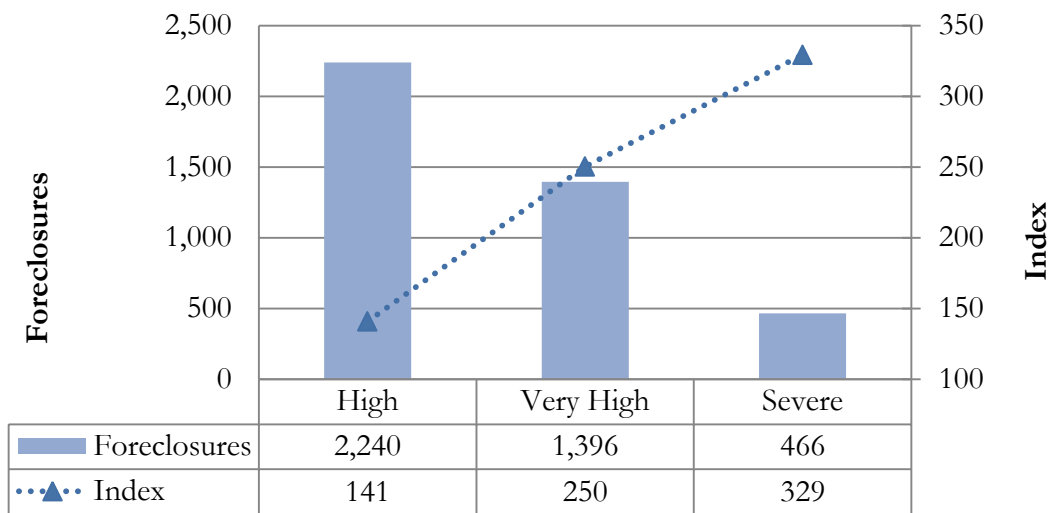
- The “high” foreclosure communities posted foreclosure indices that fall between 100 and 200. Jurisdictions with a “high” foreclosure problems recorded a total of 2,240 foreclosures in 57 communities, accounting for 54.6 percent of foreclosures in all Hot Spots and 33.7 percent of all foreclosures statewide (Table 1, Chart 2). These communities recorded an average foreclosure rate of 160 and an average foreclosure index of 141.
- The “very high” group includes jurisdictions that posted foreclosure indices of between 200 and 300. Locations with a “very high” foreclosure problem recorded 1,396 events in 21 communities, representing 34.0 percent of foreclosures across all *Hot Spots* and 21.0 percent of foreclosures statewide. These communities had an average foreclosure rate of 90 and an average foreclosure index of 250.
- The “severe” foreclosure group consists of communities with foreclosure indices above 300. A total of 466 foreclosures in five communities, accounting for 11.4 percent of all foreclosures in *Hot Spots* communities and 7.0 percent of foreclosures statewide. These communities recorded an average foreclosure rate of 68 and an average foreclosure index of 329.

**TABLE 1. CHARACTERISTICS OF FORECLOSURE HOT SPOTS**  
FOURTH QUARTER 2017

Category	High	Very High	Severe	All <i>Hot Spots</i> Communities
Number of Communities	57	21	5	83
% of <i>Hot Spots</i> Communities	68.7%	25.3%	6.0%	100.0%
% of <i>All</i> Communities	11.0%	4.0%	1.0%	16.0%
Foreclosures	2,240	1,396	466	4,101
% of <i>Hot Spots</i> Communities	54.6%	34.0%	11.4%	100.0%
% of <i>All</i> Communities	33.7%	21.0%	7.0%	61.6%
Average Foreclosure Rate	160	90	68	125
Average Foreclosure Index	141	250	329	179
Number of Households	357,511	125,314	31,764	514,589
% of <i>Hot Spots</i> Communities	69.5%	24.4%	6.2%	100.0%
% of <i>All</i> Communities	23.9%	8.4%	2.1%	34.4%

*Source: RealtyTrac and DHCD, Housing and Economic Research Office*

**CHART 2. FORECLOSURES AND FORECLOSURE INDEX: HOT SPOTS COMMUNITIES**  
 FOURTH QUARTER 2017



Source: RealtyTrac and DHCD, Housing and Economic Research Office

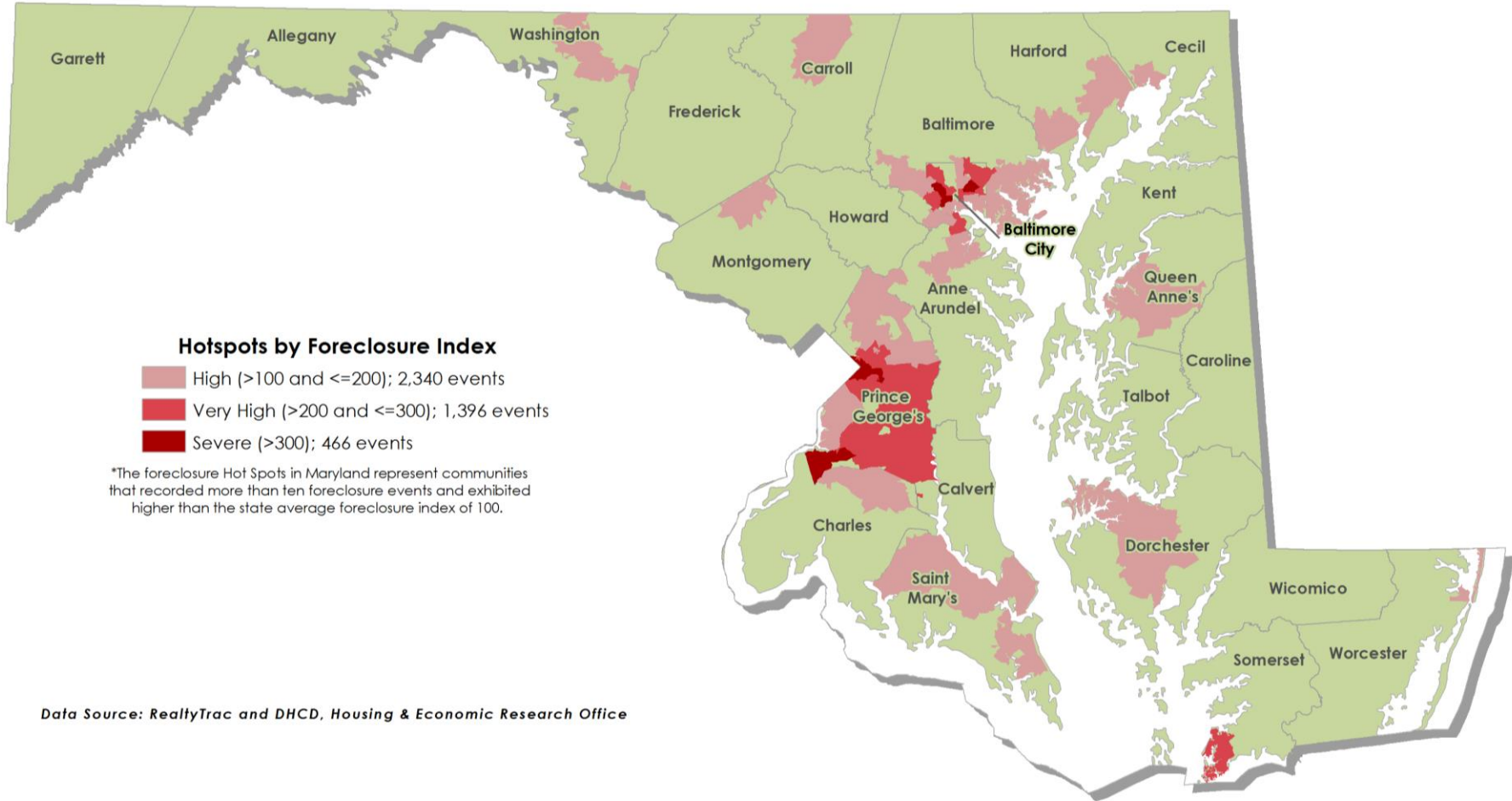
**TABLE 2. FORECLOSURE *HOT SPOTS***  
FOURTH QUARTER 2017

Jurisdiction	Number of Zip Codes	Foreclosures		Rate	Index	Number of Households
		Events	Percent			
<b><i>Severe</i></b>						
Baltimore City	3	285	61.2%	68	329	19,497
Prince George's	2	181	38.8%	68	331	12,267
<b><i>Maryland</i></b>	<b><i>5</i></b>	<b><i>466</i></b>	<b><i>100.0%</i></b>	<b><i>68</i></b>	<b><i>329</i></b>	<b><i>31,764</i></b>
<b><i>Very High Foreclosures</i></b>						
Anne Arundel	1	39	2.8%	107	209	4,160
Baltimore	3	88	6.3%	83	272	7,247
Baltimore City	9	615	44.1%	86	260	53,094
Prince George's	7	638	45.7%	93	242	59,243
St. Mary's	1	16	1.1%	98	229	1,569
<b><i>Maryland</i></b>	<b><i>21</i></b>	<b><i>1,396</i></b>	<b><i>100.0%</i></b>	<b><i>90</i></b>	<b><i>250</i></b>	<b><i>125,314</i></b>
<b><i>High Foreclosures</i></b>						
Anne Arundel	4	184	8.2%	173	130	31,880
Baltimore	11	543	24.3%	153	147	83,177
Baltimore City	6	247	11.0%	153	147	37,864
Calvert	1	32	1.4%	188	120	6,006
Carroll	1	29	1.3%	214	105	6,203
Cecil	1	11	0.5%	172	131	1,893
Charles	3	92	4.1%	199	113	18,304
Frederick	1	21	0.9%	225	100	4,719
Harford	1	12	0.5%	117	192	1,402
Prince George's	5	172	7.7%	177	127	30,514
Queen Anne's	2	32	1.4%	202	111	6,454
Somerset	14	633	28.3%	146	153	92,767
St. Mary's	1	13	0.6%	221	102	2,878
Washington	4	88	3.9%	177	127	15,659
Wicomico	1	107	4.8%	128	176	13,686
Worcester	1	22	1.0%	187	120	4,104
<b><i>Maryland</i></b>	<b><i>57</i></b>	<b><i>2,240</i></b>	<b><i>100.0%</i></b>	<b><i>160</i></b>	<b><i>141</i></b>	<b><i>357,511</i></b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

# DISTRIBUTION OF FORECLOSURE *HOT SPOTS* MAP

## FOURTH QUARTER 2017



Data Source: RealtyTrac and DHCD, Housing & Economic Research Office

## SEVERE FORECLOSURE HOT SPOTS

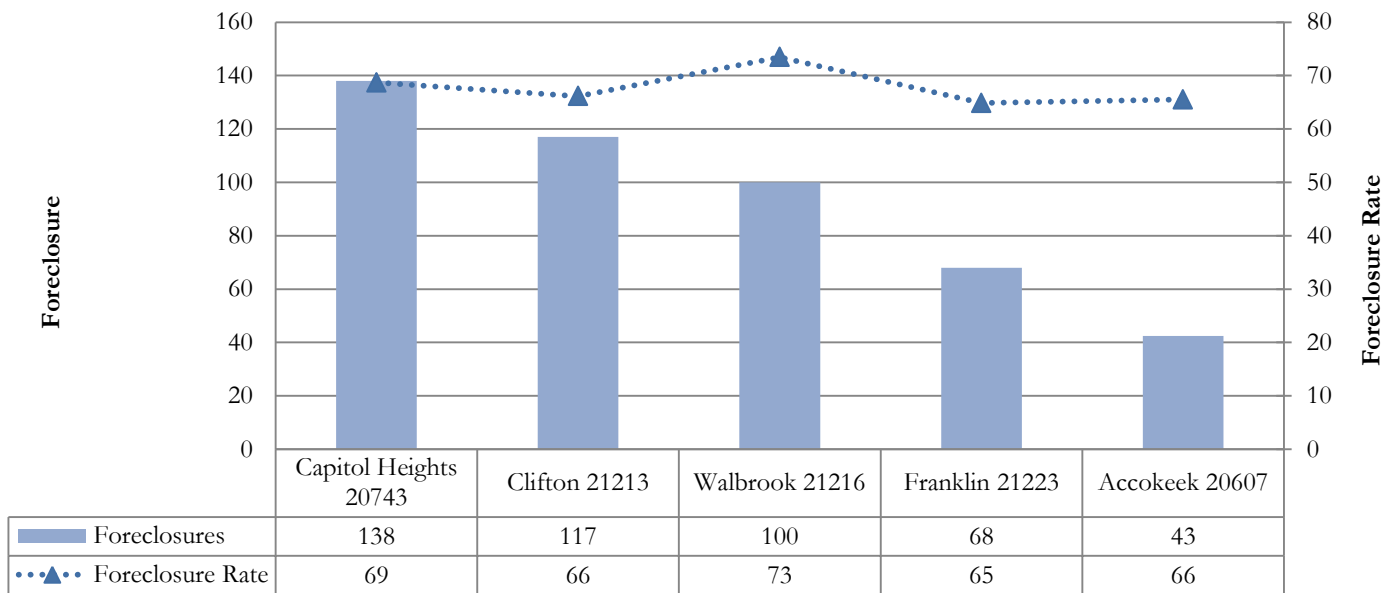
The “severe” group represents communities in which the foreclosure indices exceeded 300. During the fourth quarter, three communities in Baltimore City and two communities in Prince George’s County reported “severe” foreclosure concentrations. These communities reported a total of 466 foreclosure events, accounting for 11.4 percent of all foreclosures in *Hot Spots* communities and 7.0 percent of all foreclosures statewide (Table 3).

**TABLE 3. SEVERE FORECLOSURE HOT SPOTS BY JURISDICTION**  
FOURTH QUARTER 2017

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Baltimore City	285	61.2%	68	329	19,497
Prince George's	181	38.8%	68	331	12,267
<b>Maryland</b>	<b>466</b>	<b>100.0%</b>	<b>68</b>	<b>329</b>	<b>31,764</b>

*Source: RealtyTrac and DHCD, Housing and Economic Research Office*

**CHART 3. PROPERTY FORECLOSURES IN “SEVERE” HOT SPOTS COMMUNITIES**  
FOURTH QUARTER 2017



*Source: RealtyTrac and DHCD, Housing and Economic Research Office*

**TABLE 4. SEVERE FORECLOSURE HOT SPOT BY COMMUNITY**  
FOURTH QUARTER 2017

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Baltimore City	21223	Franklin	68	65	346
Baltimore City	21213	Clifton	117	66	340
Baltimore City	21216	Walbrook	100	73	306
Prince George's	20607	Accokeek	43	66	343
Prince George's	20743	Capitol Heights	138	69	327
<b>All Communities</b>			<b>466</b>	<b>68</b>	<b>329</b>

*Source: RealtyTrac and DHCD, Housing and Economic Research Office*

## VERY HIGH FORECLOSURE HOT SPOTS

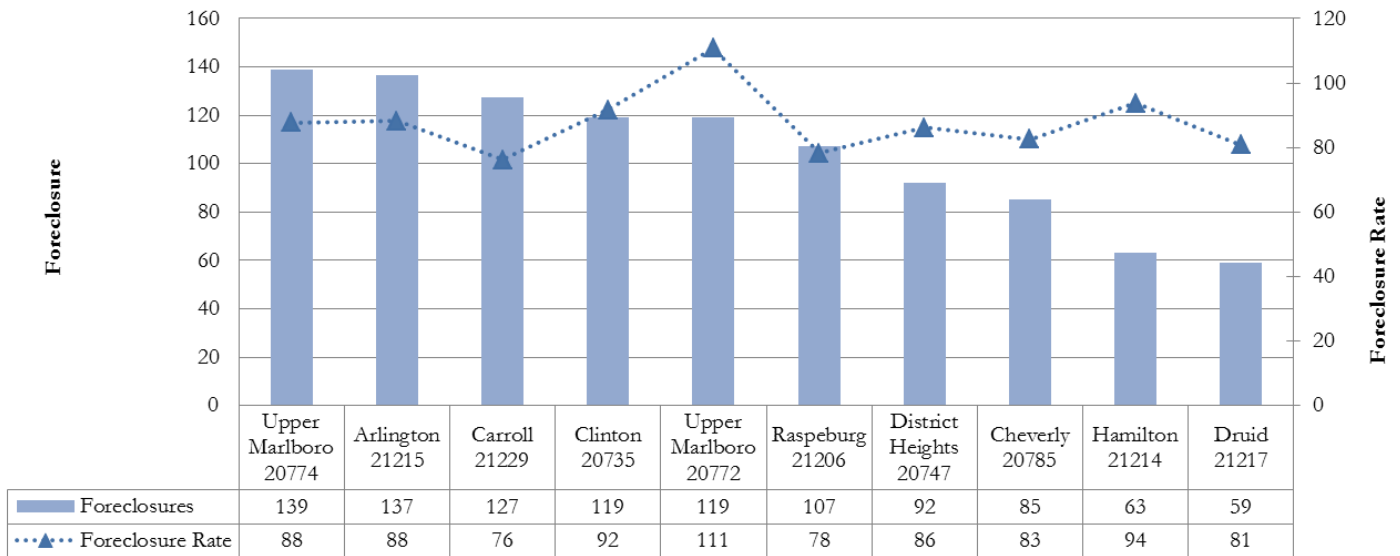
The “very high” group includes jurisdictions that posted foreclosure indices of between 200 and 300. Jurisdictions with “very high” foreclosure notices recorded 1,396 events in 21 communities, representing 34.0 percent of foreclosures across all *Hot Spots* and 21.0 percent of foreclosures statewide. These communities had an average foreclosure rate of 90 and an average foreclosure index of 250 (Table 5).

**TABLE 5. VERY HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
FOURTH QUARTER 2017

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	39	2.8%	107	209	4,160
Baltimore	88	6.3%	83	272	7,247
Baltimore City	615	44.1%	86	260	53,094
Prince George's	638	45.7%	93	242	59,243
Somerset	16	1.1%	98	229	1,569
<b>Maryland</b>	<b>1,396</b>	<b>100.0%</b>	<b>90</b>	<b>250</b>	<b>125,314</b>

*Source: RealtyTrac and DHCD, Housing and Economic Research Office*

**CHART 4. PROPERTY FORECLOSURES IN TOP 10 “VERY HIGH” HOT SPOTS COMMUNITIES**  
FOURTH QUARTER 2017



*Source: RealtyTrac and DHCD, Housing and Economic Research Office*



**TABLE 6. VERY HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
FOURTH QUARTER 2017

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Anne Arundel	21225	Brooklyn	39	107	209
Baltimore	21206	Raspeburg	51	78	287
Baltimore	21229	Carroll	19	76	295
Baltimore	21239	Northwood	18	102	221
Baltimore City	21215	Arlington	137	88	255
Baltimore City	21229	Carroll	127	76	295
Baltimore City	21206	Raspeburg	107	78	287
Baltimore City	21214	Hamilton	63	94	240
Baltimore City	21217	Druid	59	81	278
Baltimore City	21239	Northwood	52	102	221
Baltimore City	21205	Clifton East End	29	105	215
Baltimore City	21225	Brooklyn	23	107	209
Baltimore City	21202	Baltimore	18	81	276
Prince George's	20774	Upper Marlboro	139	88	256
Prince George's	20735	Clinton	119	92	245
Prince George's	20772	Upper Marlboro	119	111	203
Prince George's	20747	District Heights	92	86	261
Prince George's	20785	Cheverly	85	83	272
Prince George's	20746	Suitland	50	96	235
Prince George's	20613	Brandywine	34	94	239
Somerset	21817	Crisfield	16	98	229
<b>All Communities</b>			<b>1,396</b>	<b>90</b>	<b>250</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

## HIGH FORECLOSURE HOT SPOTS

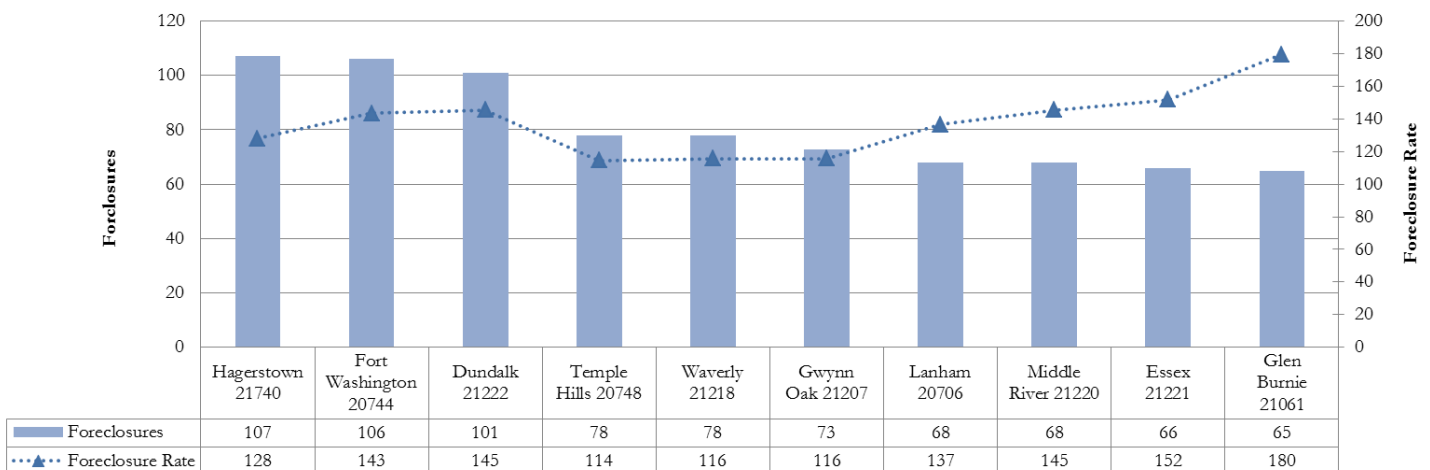
The “high” foreclosure communities posted foreclosure indices that fall between 100 and 200. Maryland jurisdictions with a “high” foreclosure problem recorded a total of 2,240 foreclosures in 57 communities, accounting for 54.6 percent of foreclosures in all *Hot Spots* and 33.7 percent of all foreclosures statewide. These areas recorded an average foreclosure rate of 160 and an average foreclosure index of 141 (Table 7).

**TABLE 7. HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
FOURTH QUARTER 2017

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	184	8.2%	173	130	31,880
Baltimore	543	24.3%	153	147	83,177
Baltimore City	247	11.0%	153	147	37,864
Calvert	32	1.4%	188	120	6,006
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Charles	92	4.1%	199	113	18,304
Dorchester	21	0.9%	225	100	4,719
Frederick	12	0.5%	117	192	1,402
Harford	172	7.7%	177	127	30,514
Montgomery	32	1.4%	202	111	6,454
Prince George's	633	28.3%	146	153	92,767
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Washington	107	4.8%	128	176	13,686
Worcester	22	1.0%	187	120	4,104
<b>Maryland</b>	<b>2,240</b>	<b>100.0%</b>	<b>160</b>	<b>141</b>	<b>357,511</b>

*Source: RealtyTrac and DHCD, Housing and Economic Research Office*

**CHART 5. PROPERTY FORECLOSURES IN TOP 10 “HIGH” HOT SPOTS COMMUNITIES**  
FOURTH QUARTER 2017



*Source: RealtyTrac and DHCD, Housing and Economic Research Office*

**TABLE 8. HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
FOURTH QUARTER 2017

<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	60	132	171
Anne Arundel	21061	Glen Burnie	65	180	125
Anne Arundel	20724	Laurel	22	196	115
Anne Arundel	21144	Severn	37	216	104
Baltimore	21207	Gwynn Oak	73	116	194
Baltimore	21222	Dundalk	101	145	155
Baltimore	21220	Middle River	68	145	155
Baltimore	21133	Randallstown	51	148	152
Baltimore	21221	Essex	66	152	148
Baltimore	21237	Rosedale	43	161	139
Baltimore	21244	Windsor Mill	40	172	130
Baltimore	21227	Halethorpe	47	176	128
Baltimore	21224	Highlandtown	19	177	127
Baltimore	21212	Govans	21	185	121
Baltimore	21219	Sparrows Point	14	224	100
Baltimore City	21218	Waverly	78	116	194
Baltimore City	21207	Gwynn Oak	28	116	194
Baltimore City	21231	Patterson	16	158	143
Baltimore City	21224	Highlandtown	53	177	127
Baltimore City	21212	Govans	29	185	121
Baltimore City	21230	Morrell Park	43	193	117
Calvert	20657	Lusby	32	188	120
Carroll	21158	Westminster	29	214	105
Cecil	21903	Perryville	11	172	131
Charles	20603	Waldorf	34	192	117
Charles	20601	Waldorf	31	192	117
Charles	20602	Waldorf	27	214	105
Dorchester	21613	Cambridge	21	225	100
Frederick	21716	Brunswick	12	117	192
Harford	21040	Edgewood	45	140	161
Harford	21009	Abingdon	49	176	128
Harford	21078	Havre de Grace	26	181	124
Harford	21001	Aberdeen	29	206	109
Harford	21085	Joppa	23	212	106
Montgomery	20871	Clarksburg	16	181	124
Montgomery	20872	Damascus	16	223	101
Prince George's	20748	Temple Hills	78	114	196
Prince George's	20720	Bowie	54	115	196
Prince George's	20716	Mitchellville	49	123	182
Prince George's	20706	Lanham	68	137	164
Prince George's	20744	Fort Washington	106	143	157
Prince George's	20721	Mitchellville	57	144	156
Prince George's	20745	Oxon Hill	33	148	152
Prince George's	20784	Cheverly	36	153	146
Prince George's	20707	Laurel	43	161	139
Prince George's	20705	Beltsville	30	166	136
Prince George's	20737	Riverdale	17	185	122
Prince George's	20770	Greenbelt	21	210	107
Prince George's	20708	Laurel	18	217	103

**TABLE 8. HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
FOURTH QUARTER 2017

<b>Jurisdiction</b>	<b>Zip Code</b>	<b>P.O. Name</b>	<b>Foreclosures</b>	<b>Rate</b>	<b>Index</b>
Prince George's	20740	College Park	23	220	102
Queen Anne's	21617	Centreville	13	221	102
St. Mary's	20634	Great Mills	11	134	168
St. Mary's	20653	Lexington Park	29	162	139
St. Mary's	20636	Hollywood	17	171	131
St. Mary's	20659	Mechanicsville	31	211	107
Washington	21740	Hagerstown	107	128	176
Worcester	21842	Ocean City	22	187	120
<b><i>All Communities</i></b>			<b><i>2,240</i></b>	<b><i>160</i></b>	<b><i>141</i></b>

*Source: RealtyTrac and DHCD, Housing and Economic Research Office*