



# FORECLOSURE HOT SPOTS IN MARYLAND

SECOND QUARTER 2018

**JULY 2018**

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**

HOUSING AND ECONOMIC RESEARCH OFFICE

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## FORECLOSURE HOT SPOTS

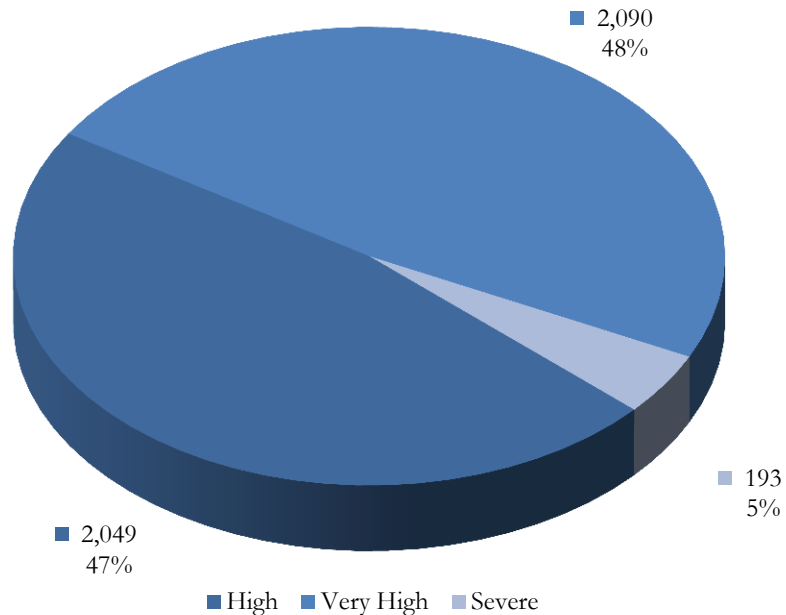
A foreclosure *Hot Spot* is defined as a community that had more than ten foreclosure events in the given quarter and recorded a foreclosure concentration ratio of greater than 100. The concentration ratio, in turn, is measured by a foreclosure index. The index measures the extent to which a community's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

- For example, the Capitol Heights community in Prince George's County (zip code 20743) recorded a total of 139 foreclosure events in the second quarter, resulting in a foreclosure rate of 68 homeowner households per foreclosure and a corresponding foreclosure index of 323. As a result, the foreclosure concentration in Capitol Heights is 223 percent above the state average index of 100.

Overall, a total of 4,331 foreclosure events, accounting for 63.7 percent of all foreclosures in the second quarter, occurred in 82 *Hot Spots* communities across Maryland.

These communities recorded an average foreclosure rate of 124 homeowner households per foreclosure and an average foreclosure index of 178. The *Hot Spots* communities are further grouped into three broad categories: "high," "very high," and "severe" (Chart 1).

**CHART 1. FORECLOSURE HOT SPOTS**  
SECOND QUARTER 2018



Source: RealtyTrac and DHCD, Housing and Economic Research Office

## FORECLOSURE HOT SPOTS CATEGORIES

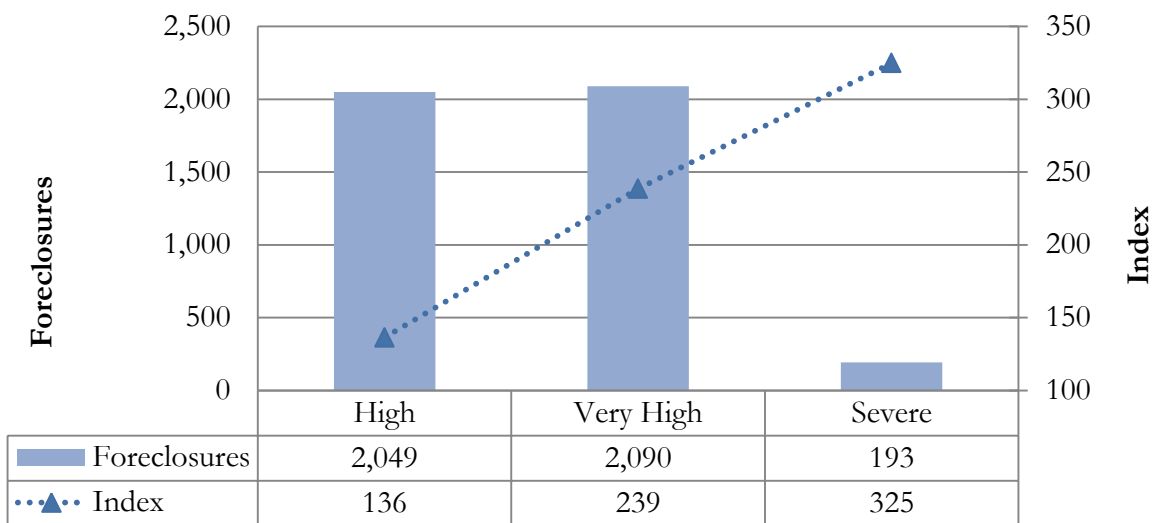
- The “high” foreclosure communities posted foreclosure indices that fall between 100 and 200. Jurisdictions with a “high” foreclosure problems recorded a total of 2,049 foreclosures in 48 communities, accounting for 47.3 percent of foreclosures in all Hot Spots and 30.2 percent of all foreclosures statewide (Table 1, Chart 2). These communities recorded an average foreclosure rate of 161 and an average foreclosure index of 136.
- The “very high” group includes jurisdictions that posted foreclosure indices of between 200 and 300. Locations with a “very high” foreclosure problem recorded 2,090 events in 31 communities, representing 48.2 percent of foreclosures across all Hot Spots and 30.7 percent of foreclosures statewide. These communities had an average foreclosure rate of 92 and an average foreclosure index of 239.
- The “severe” foreclosure group consists of communities with foreclosure indices above 300. A total of 193 foreclosures in three communities, accounting for 4.4 percent of all foreclosures in Hot Spots communities and 2.8 percent of foreclosures statewide. These communities recorded an average foreclosure rate of 68 and an average foreclosure index of 325.

**TABLE 1. CHARACTERISTICS OF FORECLOSURE HOT SPOTS**  
SECOND QUARTER 2018

Category	High	Very High	Severe	All Hot Spots Communities
Number of Communities	48	31	3	82
% of <i>Hot Spots</i> Communities	58.5%	37.8%	3.7%	100.0%
% of <i>All</i> Communities	9.2%	6.0%	0.6%	15.8%
Foreclosures	2,049	2,090	193	4,331
% of <i>Hot Spots</i> Communities	47.3%	48.2%	4.4%	100.0%
% of <i>All</i> Communities	30.2%	30.7%	2.8%	63.7%
Average Foreclosure Rate	161	92	68	124
Average Foreclosure Index	136	239	325	178
Number of Households	330,610	192,740	13,043	536,394
% of <i>Hot Spots</i> Communities	61.6%	35.9%	2.4%	100.0%
% of <i>All</i> Communities	22.1%	12.9%	0.9%	35.9%

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

**CHART 2. FORECLOSURES AND FORECLOSURE INDEX: HOT SPOTS COMMUNITIES**  
 SECOND QUARTER 2018



Source: RealtyTrac and DHCD, Housing and Economic Research Office

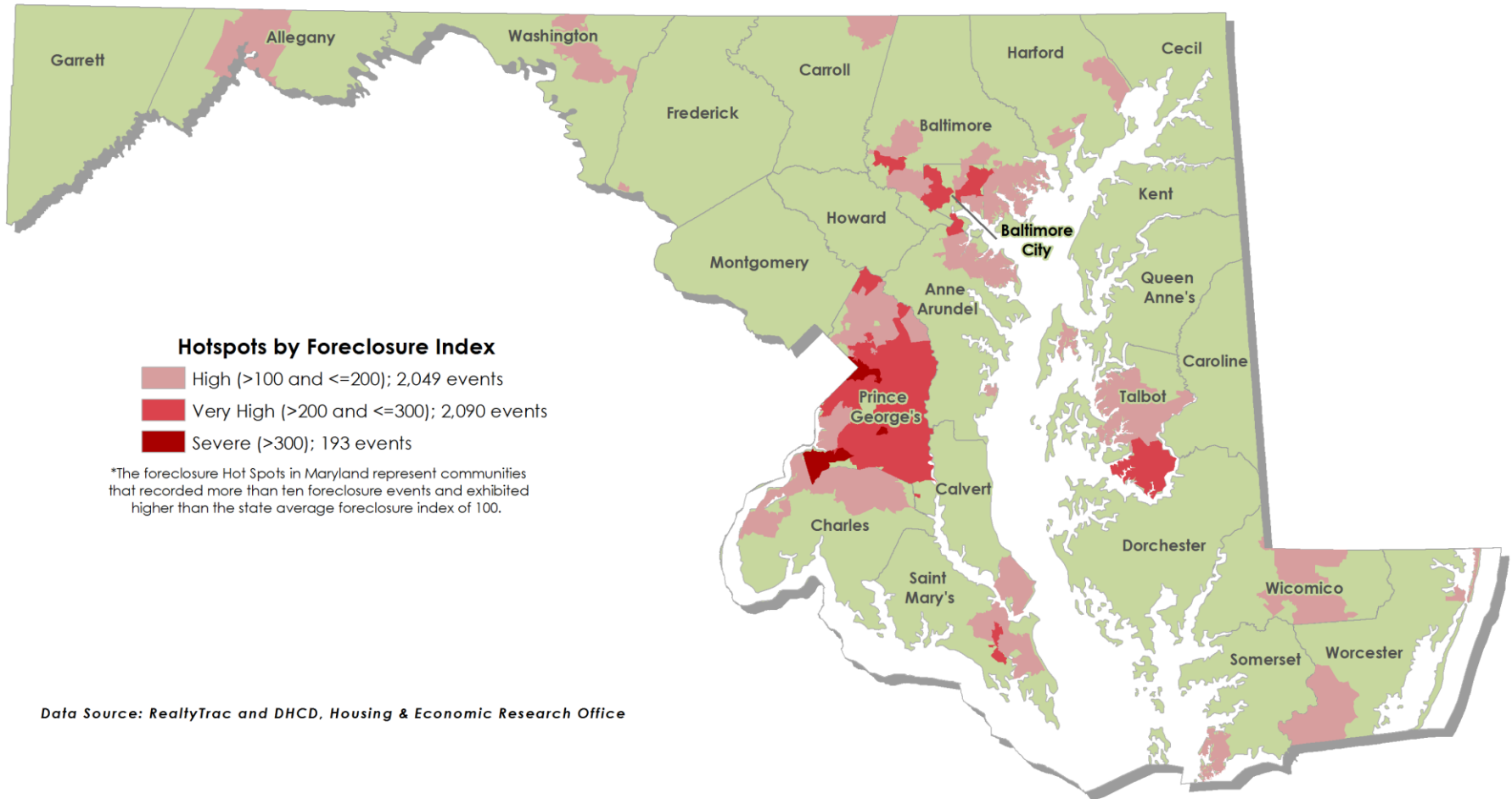
**TABLE 2. FORECLOSURE *HOT SPOTS***  
SECOND QUARTER 2018

Jurisdiction	Number of Zip Codes	Foreclosures		Rate	Index	Number of Households
		Events	Percent			
<b><i>Severe</i></b>						
Prince George's	3	193	100.0%	68	325	13,043
<b><i>Maryland</i></b>	<b><i>3</i></b>	<b><i>193</i></b>	<b><i>100.0%</i></b>	<b><i>68</i></b>	<b><i>325</i></b>	<b><i>13,043</i></b>
<b><i>Very High Foreclosures</i></b>						
Anne Arundel	1	39	1.9%	107	205	4,160
Baltimore	3	134	6.4%	96	228	12,945
Baltimore City	11	720	34.5%	93	235	67,320
Prince George's	15	1180	56.5%	91	243	106,846
St. Mary's	1	16	0.8%	92	240	1,469
<b><i>Maryland</i></b>	<b><i>31</i></b>	<b><i>2,090</i></b>	<b><i>100.0%</i></b>	<b><i>92</i></b>	<b><i>239</i></b>	<b><i>192,741</i></b>
<b><i>High Foreclosures</i></b>						
Allegany	1	66	3.2%	184	120	12,147
Anne Arundel	3	213	10.4%	180	122	38,266
Baltimore	10	576	28.1%	161	137	92,646
Baltimore City	5	218	10.6%	135	163	29,424
Calvert	1	38	1.9%	158	139	6,006
Carroll	1	11	0.6%	207	107	2,343
Charles	6	143	7.0%	179	123	25,693
Harford	2	77	3.8%	143	154	11,001
Prince George's	11	420	20.5%	150	146	63,179
Queen Anne's	1	12	0.6%	174	126	2,089
St. Mary's	2	46	2.2%	163	135	7,492
Talbot	1	34	1.7%	195	113	6,640
Washington	1	95	4.6%	144	153	13,686
Wicomico	2	79	3.9%	200	110	15,895
Worcester	1	20	1.0%	205	107	4,104
<b><i>Maryland</i></b>	<b><i>48</i></b>	<b><i>2,049</i></b>	<b><i>100.0%</i></b>	<b><i>161</i></b>	<b><i>136</i></b>	<b><i>330,610</i></b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

# Foreclosure Hot Spots in Maryland

Second Quarter 2018



## SEVERE FORECLOSURE HOT SPOTS

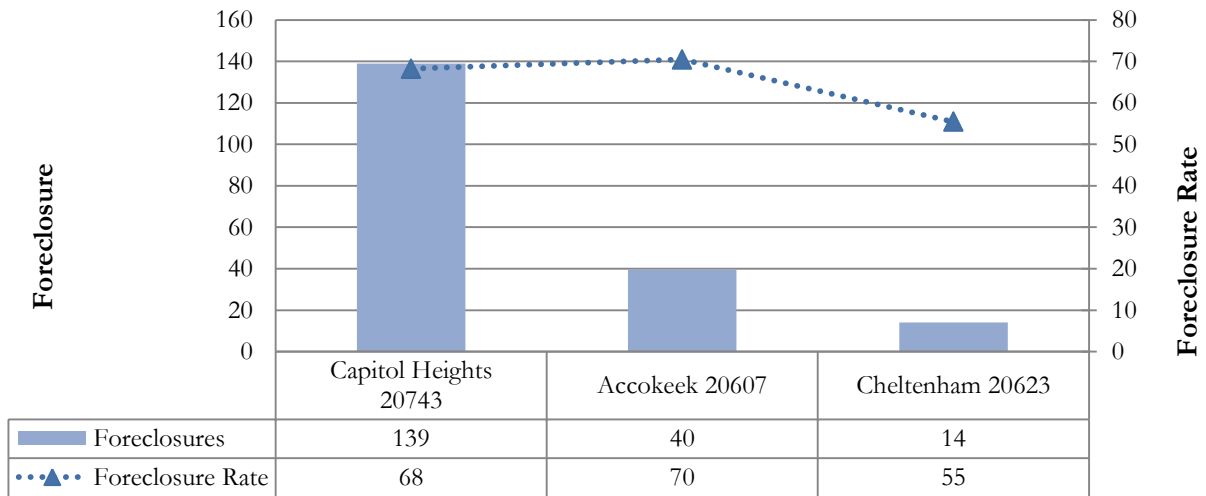
The “severe” group represents communities in which the foreclosure indices exceeded 300. During the second quarter, three communities in Prince George’s County reported “severe” foreclosure concentrations. These communities reported a total of 193 foreclosure events, accounting for 4.4 percent of all foreclosures in Hot Spots communities and 2.8 percent of all foreclosures statewide (Table 3). These communities had an average foreclosure rate of 68 and an average foreclosure index of 325.

**TABLE 3. SEVERE FORECLOSURE HOT SPOTS BY JURISDICTION**  
SECOND QUARTER 2018

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Prince George’s	193	100.0%	68	325	13,043
<b>Maryland</b>	<b>193</b>	<b>100.0%</b>	<b>68</b>	<b>325</b>	<b>13,043</b>

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

**CHART 3. PROPERTY FORECLOSURES IN “SEVERE” HOT SPOTS COMMUNITIES**  
SECOND QUARTER 2018



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

**TABLE 4. SEVERE FORECLOSURE HOT SPOT BY COMMUNITY**  
SECOND QUARTER 2018

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Prince George's	20623	Cheltenham	14	55	397
Prince George's	20743	Capitol Heights	139	68	323
Prince George's	20607	Accokeek	40	70	312
<b>All Communities</b>			<b>193</b>	<b>68</b>	<b>325</b>

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

## VERY HIGH FORECLOSURE HOT SPOTS

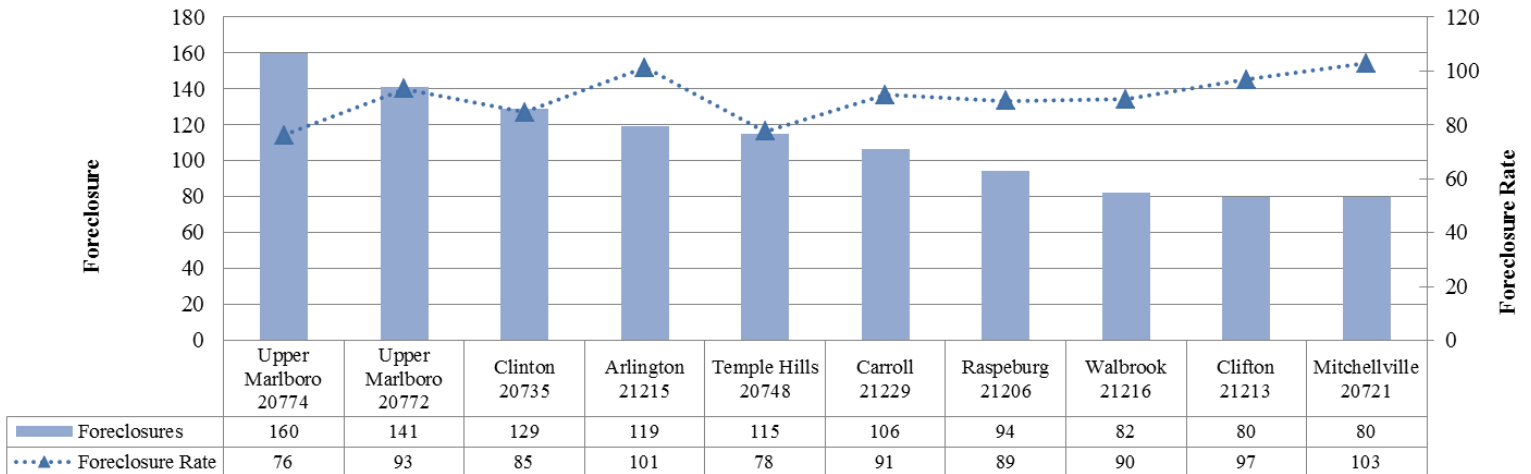
The “very high” group includes jurisdictions that posted foreclosure indices of between 200 and 300. Jurisdictions with a “very high” foreclosure notices recorded 2,090 events in 31 communities, representing 48.2 percent of foreclosures across all Hot Spots and 30.7 percent of foreclosures statewide. These communities had an average foreclosure rate of 92 and an average foreclosure index of 239 (Table 5).

**TABLE 5. VERY HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
SECOND QUARTER 2018

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	39	1.9%	107	205	4,160
Baltimore	134	6.4%	96	228	12,945
Baltimore City	720	34.5%	93	235	67,320
Prince George's	1,180	56.5%	91	243	106,846
St. Mary's	16	0.8%	92	240	1,469
<b>Maryland</b>	<b>2,090</b>	<b>100.0%</b>	<b>92</b>	<b>239</b>	<b>192,740</b>

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

**CHART 4. PROPERTY FORECLOSURES IN TOP TEN “VERY HIGH” HOT SPOTS COMMUNITIES**  
SECOND QUARTER 2018



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



**TABLE 6. VERY HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
SECOND QUARTER 2018

<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	39	107	205
Baltimore	21133	Randallstown	74	102	216
Baltimore	21206	Raspeburg	45	89	248
Baltimore	21229	Carroll	16	91	241
Baltimore City	21215	Arlington	119	101	217
Baltimore City	21229	Carroll	106	91	241
Baltimore City	21206	Raspeburg	94	89	248
Baltimore City	21216	Walbrook	82	90	246
Baltimore City	21213	Clifton	80	97	227
Baltimore City	21223	Franklin	59	75	294
Baltimore City	21214	Hamilton	57	104	212
Baltimore City	21217	Druid	52	92	240
Baltimore City	21205	Clifton East End	30	101	218
Baltimore City	21225	Brooklyn	23	107	205
Baltimore City	21202	Baltimore	17	86	255
Prince George's	20774	Upper Marlboro	160	76	289
Prince George's	20772	Upper Marlboro	141	93	235
Prince George's	20735	Clinton	129	85	260
Prince George's	20748	Temple Hills	115	78	284
Prince George's	20721	Mitchellville	80	103	214
Prince George's	20747	District Heights	78	102	216
Prince George's	20785	Cheverly	78	90	244
Prince George's	20707	Laurel	67	104	212
Prince George's	20720	Bowie	63	98	224
Prince George's	20716	Mitchellville	60	101	218
Prince George's	20745	Oxon Hill	57	85	257
Prince George's	20784	Cheverly	51	108	203
Prince George's	20746	Suitland	50	96	230
Prince George's	20613	Brandywine	40	81	272
Prince George's	20710	Bladensburg	11	75	292
St. Mary's	20634	Great Mills	16	92	240
<b>All Communities</b>			<b>2,090</b>	<b>92</b>	<b>239</b>

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

## HIGH FORECLOSURE HOT SPOTS

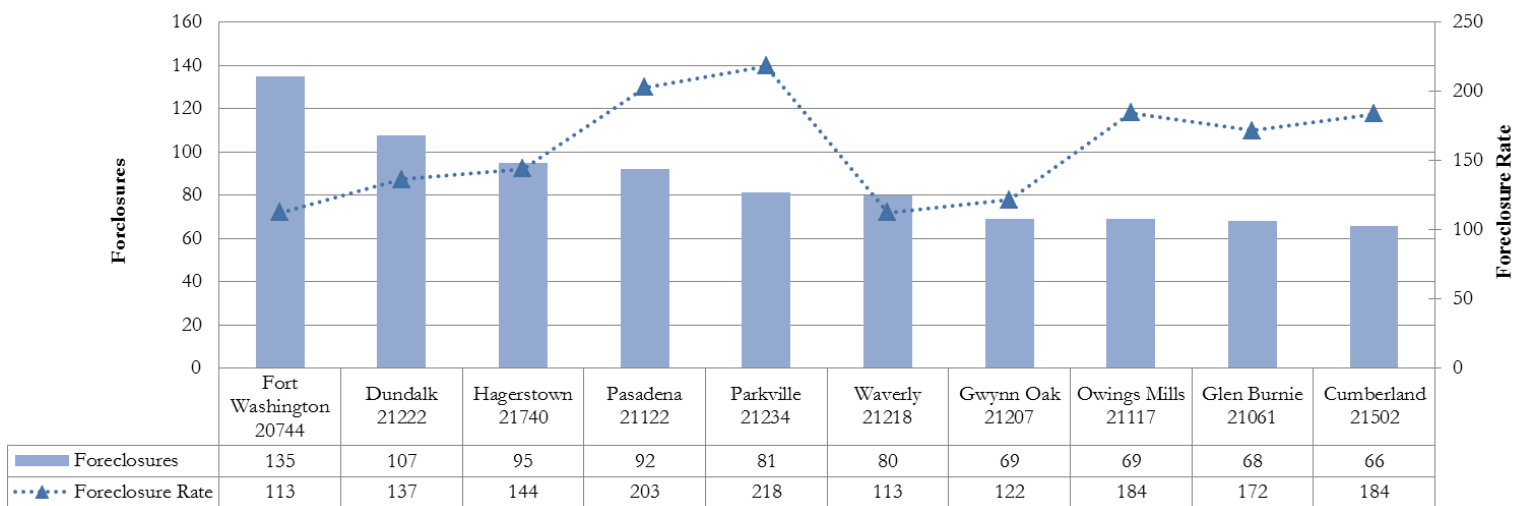
The “high” foreclosure communities posted foreclosure indices that fall between 100 and 200. Maryland jurisdictions with a “high” foreclosure problem recorded a total of 2,049 foreclosures in 48 communities, accounting for 47.3 percent of foreclosures in all Hot Spots and 30.2 percent of all foreclosures statewide. These areas recorded an average foreclosure rate of 161 and an average foreclosure index of 136 (Table 7).

**TABLE 7. HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
SECOND QUARTER 2018

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Allegany	66	3.2%	184	120	12,147
Anne Arundel	213	10.4%	180	122	38,266
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Source: RealtyTrac and DHCD, Housing and Economic Research Office

**CHART 5. PROPERTY FORECLOSURES IN TOP TEN “HIGH” HOT SPOTS COMMUNITIES**  
SECOND QUARTER 2018



Source: RealtyTrac and DHCD, Housing and Economic Research Office

**TABLE 8. HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
SECOND QUARTER 2018

<b>Jurisdiction</b>	<b>Zip Code</b>	<b>P.O. Name</b>	<b>Foreclosures</b>	<b>Rate</b>	<b>Index</b>
Allegany	21502	Cumberland	66	184	120
Anne Arundel	21060	Glen Burnie	53	149	148
Anne Arundel	21061	Glen Burnie	68	172	128
Anne Arundel	21122	Pasadena	92	203	108
Baltimore	21239	Northwood	15	121	182
Baltimore	21244	Windsor Mill	57	121	182
Baltimore	21207	Gwynn Oak	69	122	181
Baltimore	21222	Dundalk	107	137	161
Baltimore	21224	Highlandtown	20	168	131
Baltimore	21237	Rosedale	42	169	130
Baltimore	21221	Essex	59	170	130
Baltimore	21220	Middle River	56	177	125
Baltimore	21117	Owings Mills	69	184	119
Baltimore	21234	Parkville	81	218	101
Baltimore City	21218	Waverly	80	113	195
Baltimore City	21239	Northwood	44	121	182
Baltimore City	21207	Gwynn Oak	27	122	181
Baltimore City	21224	Highlandtown	56	168	131
Baltimore City	21231	Patterson	12	210	105
Calvert	20657	Lusby	38	158	139
Carroll	21102	Manchester	11	207	107
Charles	20602	Waldorf	38	152	144
Charles	20616	Bryans Road	12	155	142
Charles	20603	Waldorf	35	186	118
Charles	20601	Waldorf	31	192	115
Charles	20695	White Plains	14	199	111
Charles	20640	Indian Head	13	211	104
Harford	21040	Edgewood	51	123	179
Harford	21078	Havre de Grace	26	181	121
Prince George's	20744	Fort Washington	135	113	195
Prince George's	20769	Glenn Dale	16	114	193
Prince George's	20705	Beltsville	43	115	191
Prince George's	20708	Laurel	25	156	141
Prince George's	20770	Greenbelt	26	170	130
Prince George's	20737	Riverdale	18	175	126
Prince George's	20706	Lanham	53	175	125
Prince George's	20715	Bowie	45	184	119
Prince George's	20781	Hyattsville	12	193	114
Prince George's	20740	College Park	25	203	108
Prince George's	20782	West Hyattsville	22	216	102
Queen Anne's	21619	Chester	12	174	126
St. Mary's	20653	Lexington Park	32	147	150
St. Mary's	20619	California	14	199	111
Talbot	21601	Easton	34	195	113
Washington	21740	Hagerstown	95	144	153
Wicomico	21801	Salisbury	35	198	111
Wicomico	21804	Salisbury	44	202	109
Worcester	21842	Ocean City	20	205	107
<b>All Communities</b>			<b>2,049</b>	<b>161</b>	<b>136</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office