



Foreclosure Hot Spots in Maryland

First Quarter 2025

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Executive Summary:

Foreclosure Hot Spots Analysis

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Foreclosure activity in Maryland is **highly concentrated**, with a small share of communities accounting for a disproportionate number of events. A total of **66 communities** have been identified as **Foreclosure Hot Spots**—defined as:

1. Communities with **more than 10 foreclosure events per quarter**, and
2. A **foreclosure concentration ratio**—measured by the Foreclosure Index—**above 100**, indicating rates above the state average.

Hot spots are further characterized by foreclosure severity as measured by a **Foreclosure Index**, which compares local foreclosure rates to the state average:

- **High:** Index 100 - 200
- **Very High:** Index 200 - 300
- **Severe:** Index above 300

The identified 66 communities fall into one of these categories (Exhibit I – Statewide Foreclosure Hotspot Map), spanning urban, suburban, and rural parts of the state. This overview provides insight into the foreclosure pressures affecting distinct areas.

Foreclosure Hot Spots Overview

Key Findings:

- **Foreclosure Concentration:** These 66 hot spot communities represent **just 12.9% of all communities**, yet account for **57.7% of all statewide foreclosures**.
- **Disproportionate Impact:** Hot spots are home to **31% of all homeowner households**, highlighting significant foreclosure burdens concentrated in limited geographic areas.

- **Severity Spectrum:**
 - **High** (Index 100–200): 39 communities | 947 foreclosures
 - **Very High** (Index 200–300): 23 communities | 775 foreclosures
 - **Severe** (Index >300): 4 communities | 176 foreclosures

Characteristics of Foreclosure Hot Spots in Maryland:

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

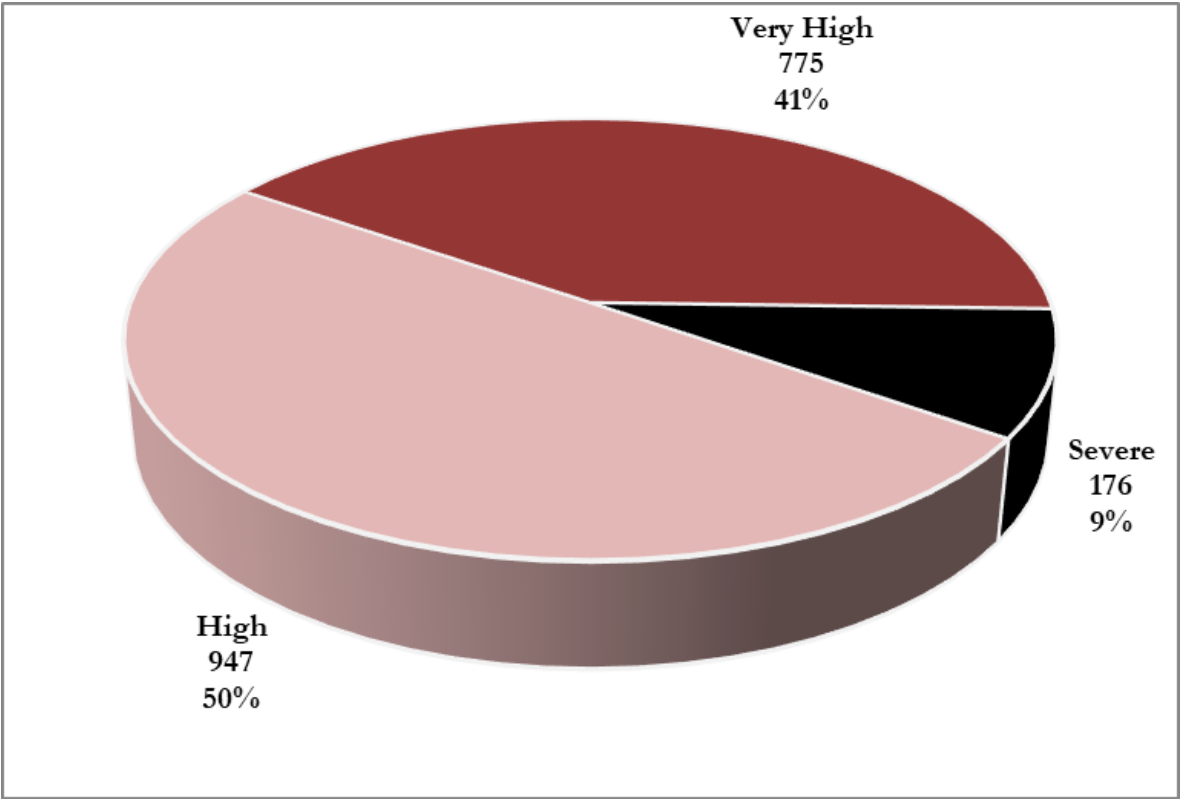
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Category	High	Very High	Severe	All Hot Spots Communities
Number of Communities	39	23	4	66
% of Hot Spots Communities	59.1%	34.8%	6.1%	100.0%
% of All Communities	7.6%	4.5%	0.8%	12.9%
Foreclosures	947	775	176	1,898
% of Hot Spots Communities	49.9%	40.8%	9.3%	100.0%
% of All Communities	28.8%	23.6%	5.4%	57.7%
Average Foreclosure Rate	301	197	142	244
Average Foreclosure Index	151	231	319	186
Number of Households	285,227	152,915	25,070	463,212
% of Hot Spots Communities	61.6%	33.0%	5.4%	100.0%
% of All Communities	19.1%	10.2%	1.7%	31.0%

Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

Chart 1. Foreclosure Hot Spots

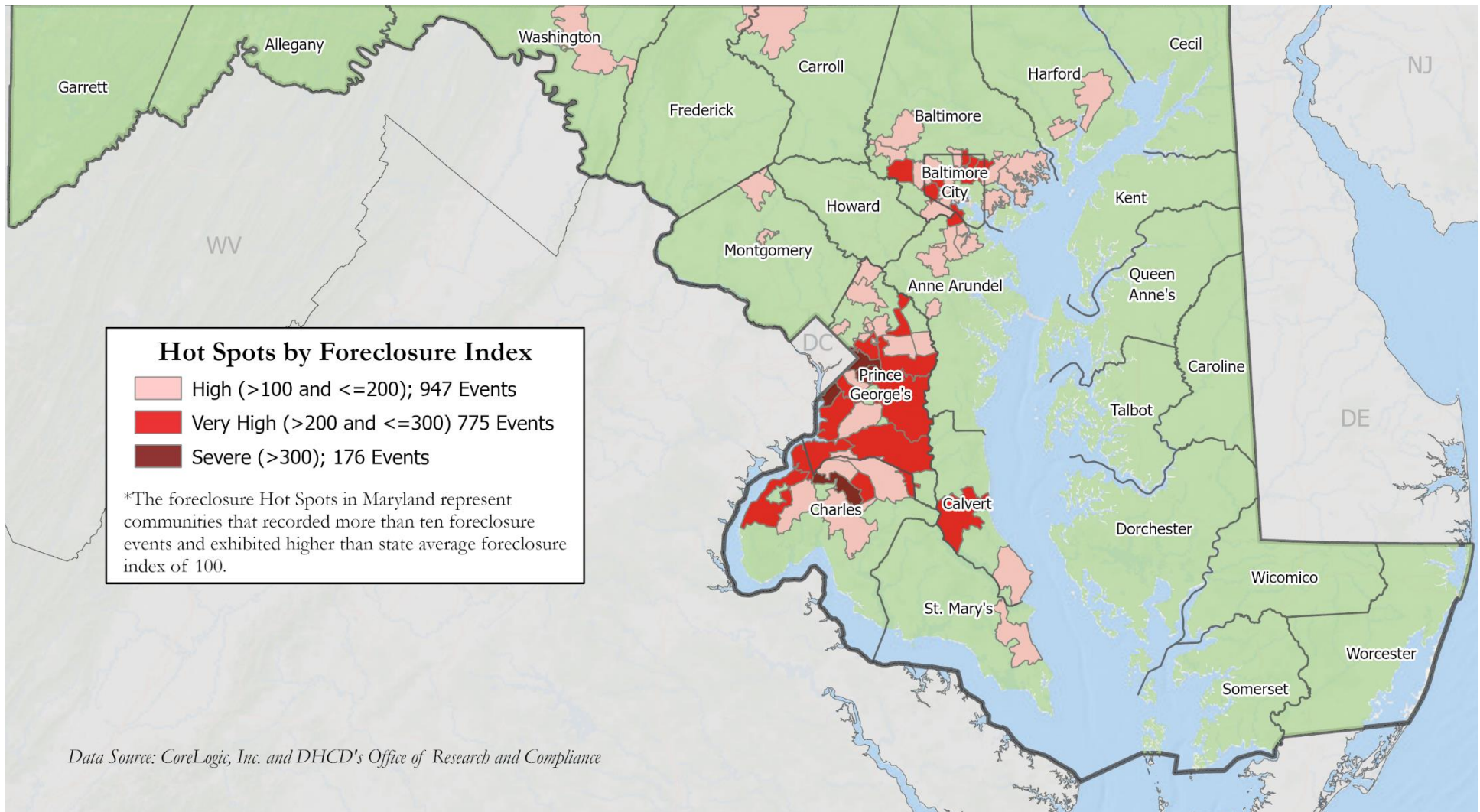
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Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

Foreclosure Hot Spots in Maryland (Exhibit I)

First Quarter 2025



Hot Spots Analysis by Category

Severe Hot Spots (Table 1, Table 2, Chart 2)

- Only **four ZIP codes** fall in this category, yet they account for **176 foreclosure events** and an average index of **319**.
- Nearly **90% of activity is concentrated in Prince George's County** (Capitol Heights, District Heights, Oxon Hill), with one additional community in Charles County (White Plains).
- These communities exhibit extreme foreclosure pressure.

Table 2. Severe Foreclosure Hot Spots by Jurisdiction

First Quarter 2025

Jurisdiction	Foreclosure Events: Zip Codes	Foreclosure Events: Number	Foreclosure Events: % of Total	Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
Charles	1	22	12.5%	127	359	2,787
Prince George's	3	154	87.5%	145	314	22,283
Maryland	4	176	100.0%	142	319	25,070

Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

Very High Hot Spots (Table 1, Table 3, Chart 3)

- Comprising **23 ZIP codes**, this category includes **775 foreclosure events** with an average index of **231**.
- **Baltimore City** (278 events) and **Prince George's County** (350) dominate this group, highlighting broad foreclosure vulnerability across both suburban and urban areas.
- Smaller communities in **Baltimore, Calvert, and Charles Counties** also show significant risk per household.

Table 3. Very High Foreclosure Hot Spots by Jurisdiction

First Quarter 2025

Jurisdiction	Foreclosure Events: Zip Codes	Foreclosure Events: Number	Foreclosure Events: % of Total	Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
Anne Arundel	1	20	2.6%	208	219	4,160
Baltimore	2	52	6.7%	208	219	10,854
Baltimore City	8	278	35.8%	201	224	55,862
Calvert	1	15	1.9%	195	233	2,923
Charles	3	60	7.7%	173	270	10,391
Prince George's	8	350	45.2%	196	235	68,725
Maryland	23	775	100.0%	197	231	152,915

Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

High Hot Spots (Table 1, Table 4, Chart 4)

- The largest category by count, **39 ZIP codes**, generated **947 foreclosure events**—half of all statewide foreclosure activity.
- **Baltimore County and Prince George's County** again lead in volume, followed by **Anne Arundel, Baltimore City, and Charles County**.
- Communities like **Arlington, Clinton, Dundalk, and Glen Burnie** show both high foreclosure volumes and indices near 200, while places like **Hagerstown and Taneytown** highlight **acute risk in smaller jurisdictions**.

Table 4. High Foreclosure Hot Spots by Jurisdiction

First Quarter 2025

Jurisdiction	Foreclosure Events: Zip Codes	Foreclosure Events: Number	Foreclosure Events: % of Total	Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
Anne Arundel	4	102	10.8%	333	139	34,009
Baltimore	9	257	27.2%	320	140	82,432
Baltimore City	6	136	14.3%	282	161	38,230
Calvert	1	23	2.4%	261	174	6,006
Carroll	1	10	1.1%	251	181	2,632
Charles	3	64	6.8%	283	159	18,132
Harford	2	36	3.8%	340	133	12,248
Montgomery	2	33	3.5%	354	132	11,665
Prince George's	9	233	24.6%	264	171	61,481
St. Mary's	1	19	2.0%	248	184	4,705
Washington	1	33	3.5%	415	110	13,686
Maryland	39	947	100.0%	301	151	285,227

Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

Conclusion

Maryland's foreclosure hot spots present a **multi-dimensional housing challenge**, driven by both high-volume urban distress and concentrated rural and suburban pressures. The data highlights three critical insights:

1. **Foreclosure activity is highly localized**, with a small subset of ZIP codes accounting for most of the distress.
2. **Baltimore City and Prince George's County** consistently appear across all severity levels, signaling entrenched and widespread vulnerability.
3. **Smaller jurisdictions and communities**, including those in **Calvert, Charles, and Washington Counties**, exhibit disproportionately high foreclosure rates and indices, often masked by low raw volumes.

Charts

Severe Foreclosure Hot Spots in Maryland

Severe Foreclosure Hot Spots by Jurisdiction:

- Concentrated in Prince George's County:**
 Of the 176 foreclosure events recorded in the state's **severe hot spots**, **Prince George's County accounts for 87.5% (154 events)** across **three ZIP codes**, making it the clear epicenter of severe foreclosure activity.
- Charles County Represents a Smaller Share:**
 The remaining **12.5% of events (22 foreclosures)** occurred in a **single ZIP code** in **Charles County**, indicating a more localized but still acute level of distress.
- Higher Foreclosure Concentration Despite Lower Rates:**
 Although the **average foreclosure rate** in these areas is **moderate (142 per 10,000 households)**, the **average foreclosure index is high at 319**, reflecting how some of these areas exceed the statewide average and stressing the severity of the crisis.
- Household Exposure:**
 The **25,070 homeowner households** in these four ZIP codes represent just **1.7% of all communities statewide** yet bear a disproportionate foreclosure burden.

Severe Foreclosure Hot Spots by Community:

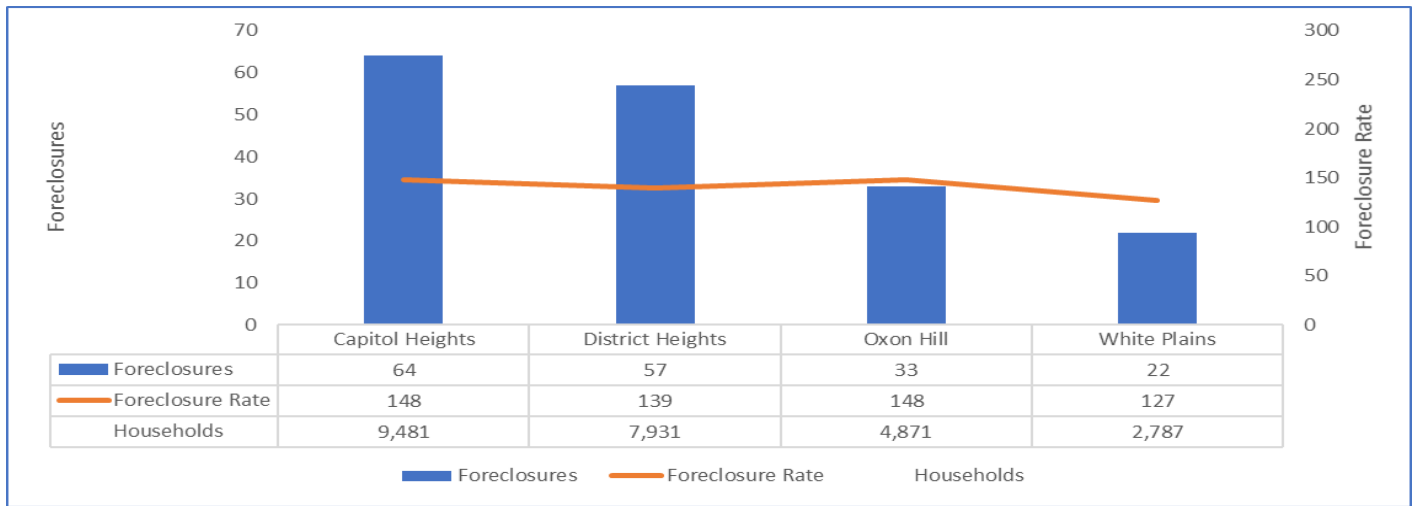
- Three Prince George's Communities Dominate:**
 Nearly **90% of all severe-category foreclosures** are concentrated in **Capitol Heights, District Heights, and Oxon Hill**, which together account for **154 out of 176 total events**. These communities exhibit high foreclosure rates (139–148 per 10,000 households) and foreclosure indices over **300**, signaling severe distress.
- Capitol Heights Leads in Volume:**
 With **64 foreclosure events**, Capitol Heights (ZIP 20743) has the highest foreclosure count among all severe hot spot communities, impacting nearly **1 in every 150 homeowners**.
- District Heights and Oxon Hill Follow Closely:**
 District Heights (20747) and Oxon Hill (20745) also show sustained distress, with foreclosure indices of **327 and 308**, respectively, significantly above the state benchmark.

- **Charles County's White Plains Stands Out:**

Though smaller in household count (**2,787**), **White Plains (20695)** registers a high foreclosure index of **359**, indicating disproportionately high foreclosure activity relative to its size.

Chart 2. Property Foreclosures in Severe Hot Spots Communities

First Quarter 2025



Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

Severe foreclosure distress is sharply focused in a few densely populated communities, particularly in **Prince George's County**. Capitol Heights, District Heights, and Oxon Hill together form a clear cluster of urgent concern. Meanwhile, White Plains in **Charles County**, though smaller, also demands attention due to its extreme foreclosure concentration.

Very High Foreclosure Hot Spots in Maryland

Very High Foreclosure Hot Spots by Jurisdiction:

- **Prince George's County Leads in Volume:**
With **350 foreclosure events across eight ZIP codes**, **Prince George's accounts for 45.2%** of all foreclosures in this category, highlighting it as the dominant contributor among Very High Hot Spots.
- **Baltimore City Also Heavily Impacted:**
Baltimore City follows with **278 foreclosures (35.8%) across eight ZIP codes**, indicating broad and widespread distress across urban neighborhoods.
- **Other Jurisdictions Have Smaller Footprints:**
 - **Charles County** reported **60 foreclosures across three ZIP codes**, with a notably **high average foreclosure index of 270**, suggesting deeper distress relative to volume.
 - **Anne Arundel and Baltimore County** each had foreclosure indices of **219**, consistent with the category threshold.
 - **Calvert County**, while contributing only **15 events**, showed a relatively high index of **233** given its smaller homeowner base.
- **Statewide Profile:**
A total of **775 foreclosure events** occurred across **23 ZIP codes** classified as Very High Hot Spots, impacting **152,915 homeowner households**. The average **foreclosure index of 231** reflects how significantly some of these areas exceed the state average, despite having only about **10% of all communities**.

Very High Foreclosure Hot Spots by Community:

- **Prince George's County Dominates in Volume and Breadth:**
Prince George's Communities collectively account for the largest share of foreclosure events in this category, with standouts including:
 - **Fort Washington** (74 foreclosures),
 - **Temple Hills** (53, with the **highest foreclosure index at 270**),
 - **Upper Marlboro 20772** (71), and

- **Upper Marlboro 20774 (57).**

These communities demonstrate both **high foreclosure volumes and elevated indices**, confirming widespread and intense pressure across the county.

- **Baltimore City Exhibits Dense Clusters of Distress:**

Six neighborhoods in Baltimore City report **double-digit foreclosure counts**, with **Carroll (51)** and **Waverly (44)** leading the list.

- Foreclosure indices range from **208 to 248**, indicating **consistently elevated risk** spread across the city's residential fabric.

- **Baltimore County and Anne Arundel Contribute Modestly but Meaningfully:**

- **Windsor Mill** (33 foreclosures) and **Raspeburg** (19) in Baltimore County show foreclosure rates just over 200 per 10,000 households, placing them firmly in the "Very High" band.
- **Brooklyn (Anne Arundel)**, while smaller in count (20 events), matches others in index and rate, reinforcing regional vulnerability.

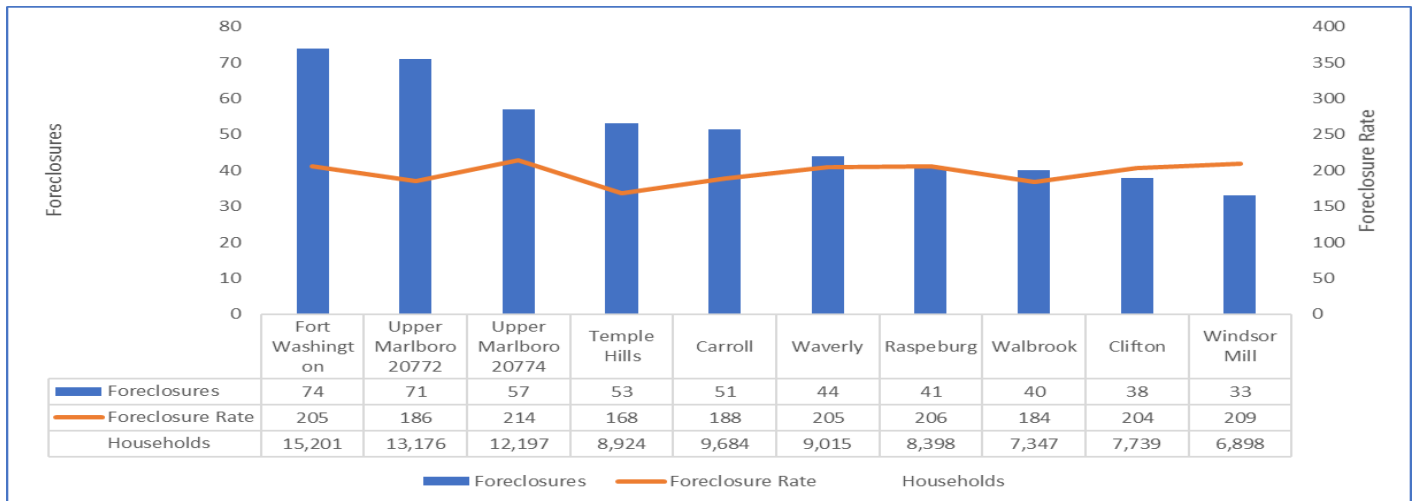
- **Calvert and Charles Show Elevated Index Despite Lower Counts:**

Smaller communities such as **Bryans Road, Indian Head, and Prince Frederick** report lower foreclosure volumes but disproportionately **high indices (233–294)**, revealing acute foreclosure pressure in **less populous areas**.

Chart 3. Property Foreclosures in Very High Hot Spots Communities

First Quarter 2025

Top 10 Communities



Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

Very High Foreclosure Hot Spots span both urban centers and smaller suburban or semi-rural communities. While **Prince George's County** and **Baltimore City** account for over **80%** of foreclosure events in this category, communities in **Baltimore, Calvert, and Charles counties** reveal significant stress per household.

High Foreclosure Hot Spots in Maryland

High Foreclosure Hot Spots by Jurisdiction:

- The **High Foreclosure Hot Spots** category spans **39 ZIP codes**, accounting for **947 foreclosure events**—the largest share (50%) among all hot spot categories. These areas exhibit **foreclosure indices between 100 and 200**, indicating elevated but less extreme levels of distress relative to the state average.
- **Widespread Distribution Across Jurisdictions:**
 - **Baltimore County** leads with **257 foreclosure events (27.2%)** across **nine ZIP codes**, followed by **Prince George’s County** with **233 events (24.6%)**. These two jurisdictions alone account for more than **half of the state’s high-category foreclosures**, highlighting their continued housing vulnerability.
 - **Baltimore City** ranks third with **136 events (14.3%)**, reflecting continued elevated risk across multiple urban neighborhoods.
 - **Anne Arundel (102 events)** and **Charles County (64)** also post notable totals, rounding out the jurisdictions with the most concentrated high-category foreclosure activity.
- **Notable Index and Rate Variability:**
 - **Washington County** reports the **highest average foreclosure rate (415 per 10,000 households)**, despite a relatively low count of **33 events**, reflecting an **intensely localized problem** within a smaller population.
 - **Calvert, Carroll, and St. Mary’s Counties** each report lower foreclosure counts but **higher foreclosure indices (174–184)**, indicating **above-average foreclosure burdens per household**.
 - **Harford and Montgomery Counties**, though better known for housing stability, each report over **30 events**, with foreclosure indices just above 130, showing that no region is entirely immune.

High Foreclosure Hot Spots by Community:

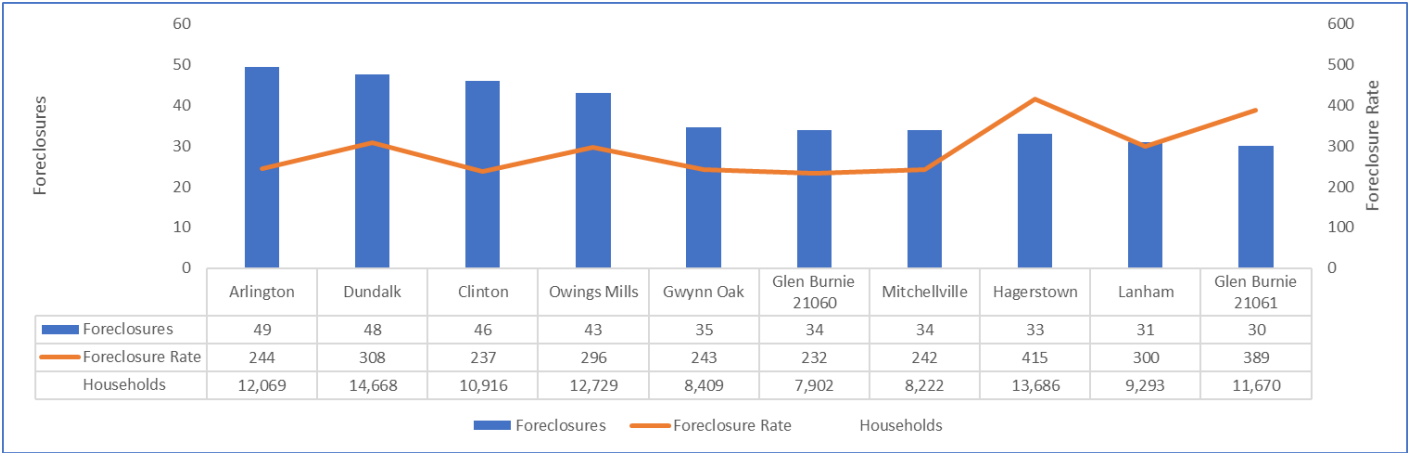
- The **High Foreclosure Hot Spots** category spans a broad range of communities across the state, reflecting a geographically dispersed but significant level of foreclosure distress. These areas have foreclosure indices between **100 and 200**, indicating rates that are **above the state average but below the thresholds for Very High or Severe** categories.

- **Concentrated Activity in Key Communities:**
 - **Dundalk (Baltimore County)** leads in foreclosure volume with **48 events**, followed closely by **Arlington (Baltimore City)** with **49**, and **Clinton (Prince George’s County)** with **46**—all reflecting large populations and sustained foreclosure pressures.
 - Several communities in **Prince George’s**, such as **Mitchellville (20716 and 20721)**, and **Suitland** report **indices at or near 200**, placing them at the upper end of the “High” category and on the verge of Very High status.
- **Broad Urban and Suburban Reach**
 - **Baltimore County** shows a wide distribution of affected communities— **Essex, Gwynn Oak, Halethorpe, Middle River, and Randallstown**—all with elevated rates and indices between **110 and 187**.
 - In **Baltimore City**, neighborhoods like **Druid, Franklin, and Morrell Park** all record rates near or above 300, signaling persistent distress across historically vulnerable areas.
- **Pockets of Elevated Risk in Smaller Counties:**
 - Communities like **Lexington Park (St. Mary’s), Lusby (Calvert), and Taneytown (Carroll)** each have **fewer than 25 foreclosures** but show **high foreclosure indices (174–184)** relative to their smaller household bases.
 - **Hagerstown (Washington County)** stands out with **the highest foreclosure rate (415)** in this category, despite a moderate foreclosure count—emphasizing a **localized crisis in a lower-density area**.
- **Repeat Community Patterns:**
 - Several communities such as **Glen Burnie (Anne Arundel)** and **Govans (appearing under both Baltimore County and Baltimore City)** are listed multiple times, highlighting **inter-jurisdictional data overlaps** or shared ZIPs experiencing distress from both urban and suburban edges.

Chart 4. Property Foreclosures in High Hot Spots Communities

First Quarter 2025

Top 10 Communities



Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

Overall, High Foreclosure Hot Spots are geographically widespread and impact both urban centers and suburban communities. **Baltimore County and Prince George’s County** drive much of the volume, while smaller jurisdictions like **Washington, Carroll, and St. Mary’s Counties** exhibit **pockets of disproportionately high foreclosure risk**.