



Foreclosure Hot Spots in Maryland

Second Quarter 2025

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
HOUSING AND ECONOMIC RESEARCH OFFICE
7800 HARKINS ROAD
LANHAM, MD 20706
WWW.DHCD.MARYLAND.GOV

WES MOORE, GOVERNOR
ARUNA MILLER, LT. GOVERNOR
JAKE DAY, SECRETARY
JULIA GLANZ, DEPUTY SECRETARY



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Executive Summary:

Foreclosure Hot Spots Analysis

Second Quarter 2025

Foreclosure hot spots are communities with at least 10 foreclosure events per quarter and foreclosure indices above 100, indicating foreclosure rates higher than the state average. These hot spots are grouped into three categories based on foreclosure severity as measured by a **Foreclosure Index**:

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

In total, **66 communities across Maryland** – just **12.9% of all communities statewide** – qualify as foreclosure hot spots. Yet these areas account for nearly **60% of all foreclosures**, impacting more than **455,000 households**. This demonstrates that foreclosure activity is **highly concentrated in a limited number of jurisdictions and neighborhoods** (Exhibit I – Statewide Foreclosure Hotspot Map). This overview provides insight into the foreclosure pressures affecting distinct areas.

Foreclosure Hot Spots Overview

Key Findings:

- **Foreclosure Concentration:** Hot spots represent only one in eight communities but generate most foreclosure events statewide
- **Epicenters of Stress: Prince George’s County, Baltimore County, and Baltimore City** dominate foreclosure activity, leading across multiple categories.
- **Dual Pattern of Risk:** Large suburban hubs (Upper Marlboro, Fort Washington, Owings Mills, Parkville) produce the highest foreclosure volumes, while smaller communities (White Plains, District Heights, Gwynn Oak) exhibit the most severe foreclosure intensity relative to their household base.
- **Geographic Reach:** High hot spots extend foreclosure stress into smaller counties such as Carroll, Dorchester, and St. Mary’s, proving that no region is insulated from risk.

Characteristics of Foreclosure Hot Spots in Maryland:

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

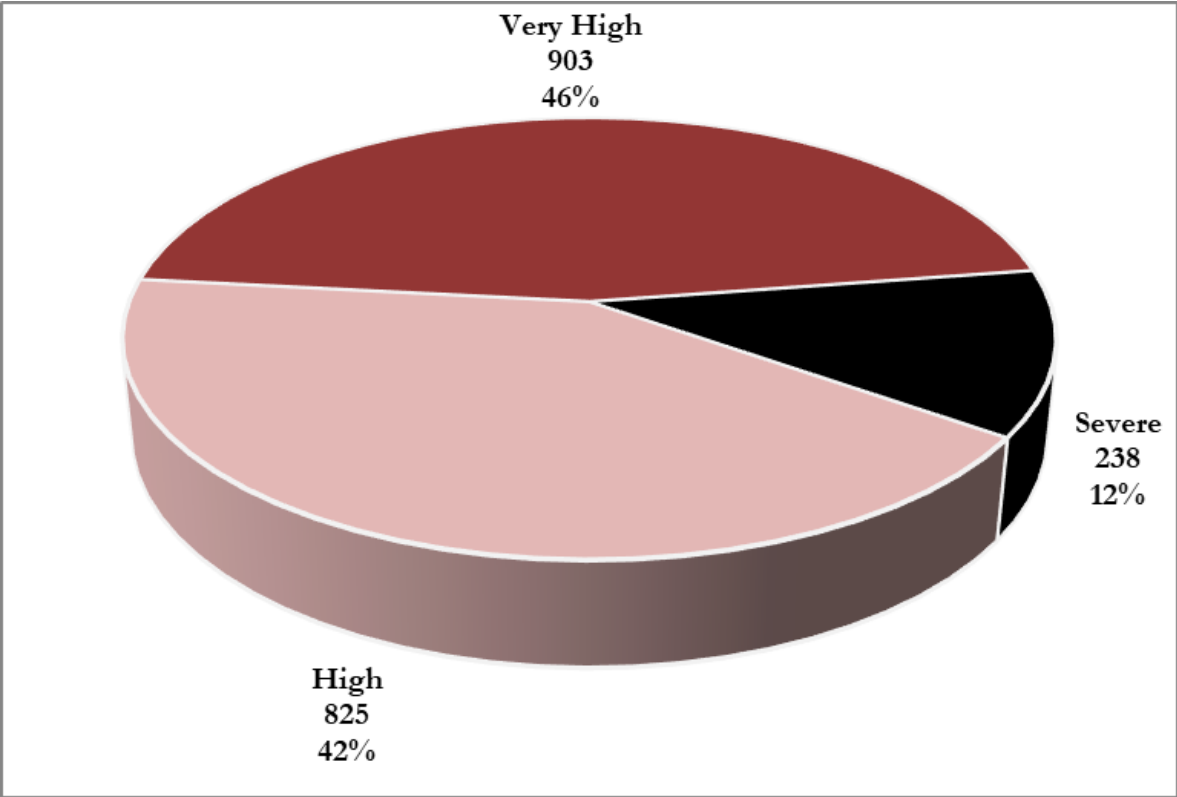
Second Quarter 2025

Category	High	Very High	Severe	All Hot Spots Communities
Number of Communities	36	24	6	66
% of Hot Spots Communities	54.5%	36.4%	9.1%	100.0%
% of All Communities	7.0%	4.7%	1.2%	12.9%
Foreclosures	825	903	238	1,966
% of Hot Spots Communities	42.0%	45.9%	12.1%	100.0%
% of All Communities	24.3%	26.6%	7.0%	57.9%
Average Foreclosure Rate	308	186	139	232
Average Foreclosure Index	143	236	317	190
Number of Households	254,089	168,249	33,021	455,360
% of Hot Spots Communities	55.8%	36.9%	7.3%	100.0%
% of All Communities	17.0%	11.3%	2.2%	30.5%

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

Chart 1. Foreclosure Hot Spots

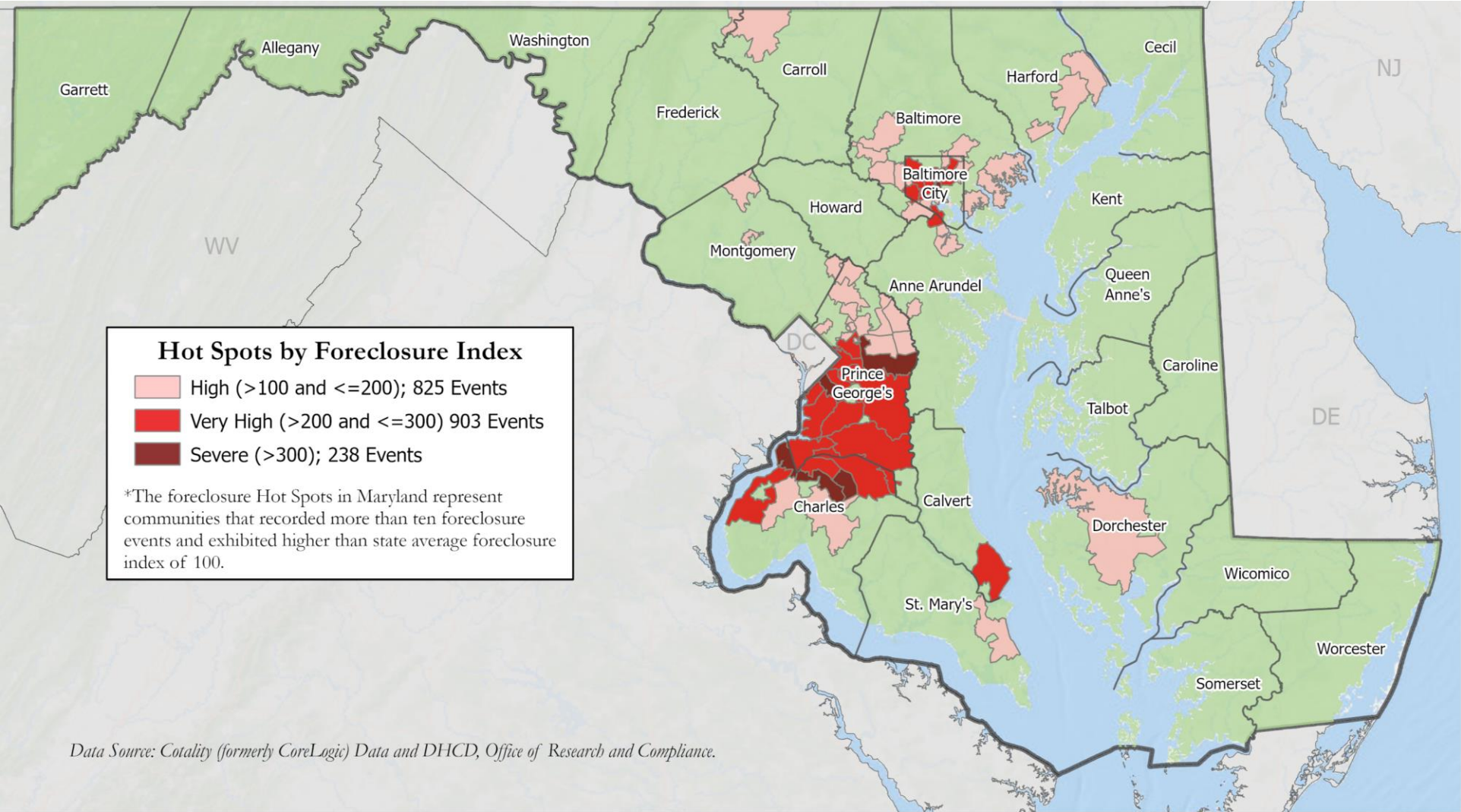
Second Quarter 2025



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

Foreclosure Hot Spots in Maryland (Exhibit I)

Second Quarter 2025



Hot Spots Analysis by Category

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

- **6 communities, 238 foreclosures.**
- Concentrated in **Prince George’s, Charles, and Baltimore City** with an average foreclosure index of **317**, more than triple the statewide norm.
- **Prince George’s** leads in volume (**Upper Marlboro – 86 foreclosures; Temple Hills – 62**) affecting over **21,000 households**.
- **Charles County** shows the sharpest intensity, with **White Plains** posting the **highest index statewide (395)** despite a small household base.
- **Baltimore City’s single community (11 foreclosures, index 330)** illustrates that even small clusters can face severe foreclosure stress.

Table 2. Severe Foreclosure Hot Spots by Jurisdiction

Second Quarter 2025

Jurisdiction	Foreclosure Events: Zip Codes	Foreclosure Events: Number	Foreclosure Events: % of Total	Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
Baltimore City	1	11	4.6%	133	330	1,466
Charles	3	79	33.2%	132	343	10,434
Prince George's	2	148	62.2%	143	308	21,121
Maryland	6	238	100.0%	139	317	33,021

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

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

- **24 communities, 903 foreclosures.**
- Spread across **five jurisdictions**, with an average foreclosure index of **236**.
- **Prince George’s County** dominates, accounting for **nearly half of foreclosures (451 across 10 communities)**. Large suburban areas (**Upper Marlboro, Fort Washington**) and smaller, high-intensity communities (**District Heights, Accokeek**) reflect both scale and severity.
- **Baltimore City** follows with **nine neighborhoods (321 foreclosures)**, including **Arlington and Carroll** for volume and **Walbrook and Franklin** for intensity.
- **Charles, Calvert, and Anne Arundel Counties** contribute smaller but notable suburban hot spots, reinforcing that distress is geographically diverse.

Table 3. Very High Foreclosure Hot Spots by Jurisdiction

Second 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	21	2.4%	196	225	4,160
Baltimore City	9	321	35.5%	198	224	63,439
Calvert	1	30	3.3%	200	220	6,006
Charles	3	80	8.9%	190	239	15,259
Prince George's	10	451	49.9%	176	258	79,385
Maryland	24	903	100.0%	186	236	168,249

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

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

- **36 communities, 825 foreclosures.**
- The most **geographically widespread**, spanning **10 jurisdictions** with an average foreclosure index of **143**.
- **Baltimore County** leads in volume (**314 foreclosures across 10 communities**), with **Owings Mills and Parkville** as key suburban centers and **Gwynn Oak** showing high intensity.
- **Prince George’s County** is second (**218 foreclosures across 10 communities**), led by **Mitchellville 20721 (index 198)**, Bowie, Laurel, and Lanham.
- **Baltimore City** contributes **94 foreclosures across four neighborhoods**, including **Raspeburg and Northwood**, where foreclosure indices are significantly elevated.
- **Anne Arundel (Glen Burnie), Harford (Edgewood), and Montgomery (Montgomery Village)** add important suburban stress points, while **smaller counties (Carroll, Charles, Dorchester, St. Mary’s)** reveal foreclosure pressures in rural and small-town contexts.

Table 4. High Foreclosure Hot Spots by Jurisdiction

Second Quarter 2025

Jurisdiction	Foreclosure Events: Zip Codes	Foreclosure Events: Number	Foreclosure Events: % of Total	Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
Anne Arundel	2	50	6.1%	287	149	14,339
Baltimore	10	314	38.0%	319	147	100,163
Baltimore City	4	94	11.4%	268	169	25,237
Carroll	1	11	1.4%	232	190	2,632
Charles	1	21	2.5%	267	164	5,617
Dorchester	1	12	1.5%	393	112	4,719
Harford	3	51	6.2%	333	130	16,964
Montgomery	3	41	5.0%	367	128	15,019
Prince George's	10	218	26.4%	297	146	64,693
St. Mary's	1	13	1.6%	362	122	4,705
Maryland	36	825	100.0%	308	143	254,089

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

Conclusion

Maryland's foreclosure landscape is both **concentrated and uneven**.

- **Severe and Very High hot spots** cluster in Prince George's, Baltimore City, and Charles County, where foreclosure pressure is acute and localized.
- **High hot spots**, though less intense, are more **geographically dispersed**, spanning urban, suburban, and rural areas.

Together, just **13% of communities produce nearly 60% of all foreclosures** statewide.

Charts

Severe Foreclosure Hot Spots in Maryland

Severe Foreclosure Hot Spots by Jurisdiction:

Overall Scope

- The state recorded **238 foreclosure events across 6 severe hot spot communities**, concentrated in just **3 jurisdictions**: Baltimore City, Charles County, and Prince George's County.
- These communities represent the **highest intensity of foreclosure stress**, with foreclosure indices averaging **317**, more than **three times the statewide average**.

Prince George's County - Epicenter of Severe Activity

- Prince George's leads by far, with **148 events (62.2% of the severe total)** across two ZIP codes.
- With **21,121 households**, its **average foreclosure index of 308** confirms severe distress, though slightly lower than Charles.

Charles County - High Intensity Despite Smaller Scale

- Charles accounts for **79 events (33.2%)** across three ZIP codes.
- Its **average foreclosure index of 343** is the highest of the group, indicating foreclosure rates more than **three times the state norm**, despite a smaller household base (10,434).

Baltimore City - Limited but Severe Pockets

- Baltimore City contributes just **11 events (4.6%)** in one ZIP code, but its **index of 330** signals concentrated foreclosure pressure within a relatively small pool of 1,466 households.

Severe Foreclosure Hot Spots by Community:

Overall Concentration

- Across six communities, **238 foreclosure events** were recorded, each with foreclosure indices above 300, confirming their classification as **Severe Hot Spots**.
- These communities combine both **large household bases with persistent stress** (e.g., Upper Marlboro, Temple Hills) and **smaller communities with disproportionately high foreclosure pressure** (e.g., White Plains, Bryans Road).

Prince George's County Communities - Largest Impact

- **Upper Marlboro (86 foreclosures, index 310)** leads the state in both volume and household exposure, affecting over **12,000 households**.
- **Temple Hills (62 foreclosures, index 306)** is the second-largest contributor, with nearly **9,000 households** impacted.
- Together, these two Prince George's communities account for **62% of all severe hot spot foreclosures**, cementing the county's role as the epicenter of severe foreclosure activity.

Charles County Communities - Intensity Over Scale

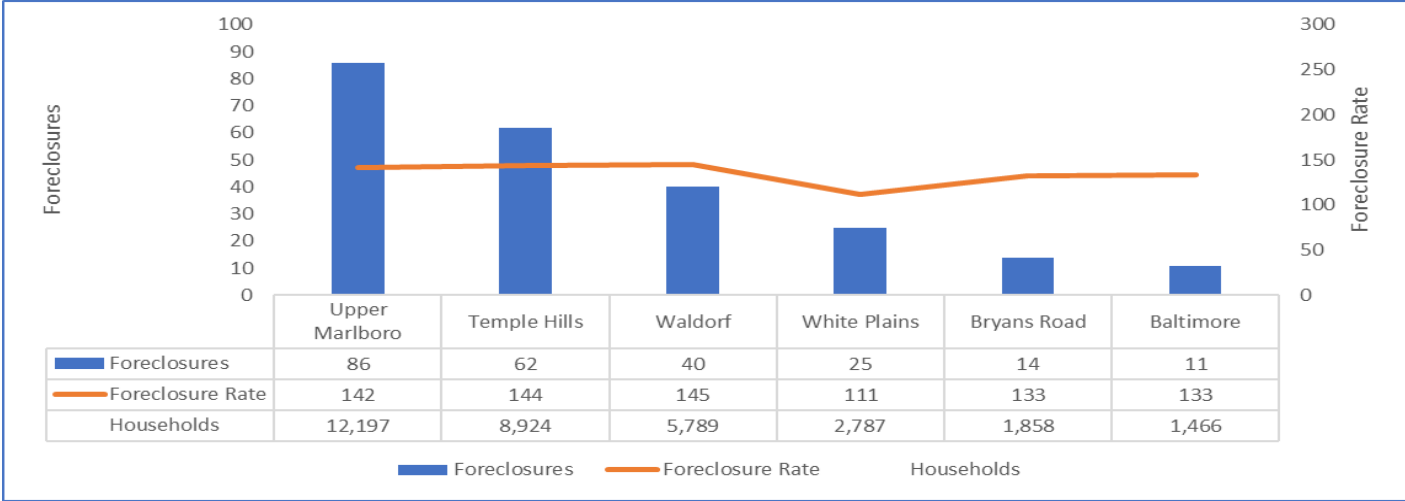
- **Waldorf (40 foreclosures, index 304)** posts the highest foreclosure count in Charles, with more than **5,700 households** affected.
- **White Plains (25 foreclosures, index 395)** shows the most extreme foreclosure intensity statewide, nearly **four times the state average**, despite a relatively small household base.
- **Bryans Road (14 foreclosures, index 332)** reflects similar disproportionate pressure within its 1,858 households.

Baltimore City - Smaller but Severe Pocket

- **Baltimore City (11 foreclosures, index 330)** represents a compact yet highly distressed cluster, with fewer households but foreclosure rates more than **three times the state norm**.

Chart 2. Property Foreclosures in Severe Hot Spots Communities

Second Quarter 2025



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

Severe foreclosure hot spots in Maryland are **highly concentrated but deeply impactful**. Prince George’s County leads in **volume of foreclosures**, while Charles County demonstrates **the highest foreclosure intensity relative to household size**. Baltimore City adds evidence that **even compact communities can face severe foreclosure stress**. Collectively, these findings highlight that foreclosure risks affect both **large suburban hubs and smaller, high-pressure communities**.

Very High Foreclosure Hot Spots in Maryland

Very High Foreclosure Hot Spots by Jurisdiction:

Overall Scope

- Maryland has **24 Very High Hot Spot communities** across five jurisdictions, generating **903 foreclosure events** - nearly half of all foreclosures in hot spot communities.
- With an **average foreclosure index of 236**, these communities experience foreclosure rates more than **double the statewide average**, affecting over **168,000 households**.

Prince George's County - Foreclosure Epicenter

- Prince George's leads in both scale and volume: **10 communities, 451 foreclosures (49.9% of the Very High total)**.
- Despite a slightly lower foreclosure rate (176), its **index of 258** reflects severe, widespread foreclosure stress across nearly **80,000 households**.

Baltimore City - High Urban Concentration

- Baltimore City contributes **321 foreclosures (35.5%)** across **nine ZIP codes**, the second-largest share after Prince George's.
- Its foreclosure index (**224**) mirrors intense stress spread across **63,000 households**, reinforcing the city's persistent foreclosure vulnerabilities.

Charles and Calvert Counties - Suburban Clusters

- **Charles County:** Three communities generated **80 foreclosures (8.9%)**, with a high foreclosure index (**239**) signaling above-average distress in its **15,259 households**.
- **Calvert County:** One community posted **30 foreclosures (3.3%)**, with a foreclosure rate of **200** and index of **220**, showing concentrated pressure in a smaller household base.

Anne Arundel County - Limited but Notable

- Anne Arundel's single community recorded **21 foreclosures (2.4%)**, yet with an index of **225**, confirming elevated distress despite a modest footprint.

Very High Foreclosure Hot Spots by Community:

Overall Concentration

- The **24 Very High Hot Spot communities** recorded **903 foreclosure events**, each with foreclosure indices between 200-300, confirming foreclosure rates more than double the state average.
- The pattern highlights both **large suburban communities with widespread distress** and **smaller clusters where concentrated events drive extreme foreclosure intensity**.

Prince George's County Communities - Largest Impact

- **Prince George's communities dominate**, with **10 communities producing 451 foreclosures**, nearly half of the statewide Very High total.
- **Upper Marlboro (81 foreclosures, index 270)** and **Fort Washington (72, index 208)** lead in scale, each affecting over **10,000 households**.
- Smaller communities like **District Heights (index 300)** and **Accokeek (297)** reveal the county's most intense foreclosure pressure, underscoring both volume and severity.

Baltimore City - Urban Concentrations

- **Nine communities in Baltimore City** contributed **321 foreclosures (35.5%)**.
- **Arlington (57 foreclosures, index 209)** and **Carroll (49, index 222)** were the largest contributors.
- Communities like **Walbrook (index 240)** and **Franklin (239)** highlight particularly intense pockets of foreclosure stress within smaller household bases.
- Taken together, Baltimore City reflects a **widespread but uneven foreclosure burden**, spread across diverse neighborhoods.

Charles County - Suburban Stress

- Three Charles communities together recorded **80 foreclosures (8.9%)**.
- **Indian Head (index 273)** stands out for its severity, despite only 17 foreclosures, while **Waldorf ZIPs 20601 and 20603** show steady foreclosure stress across larger household bases.

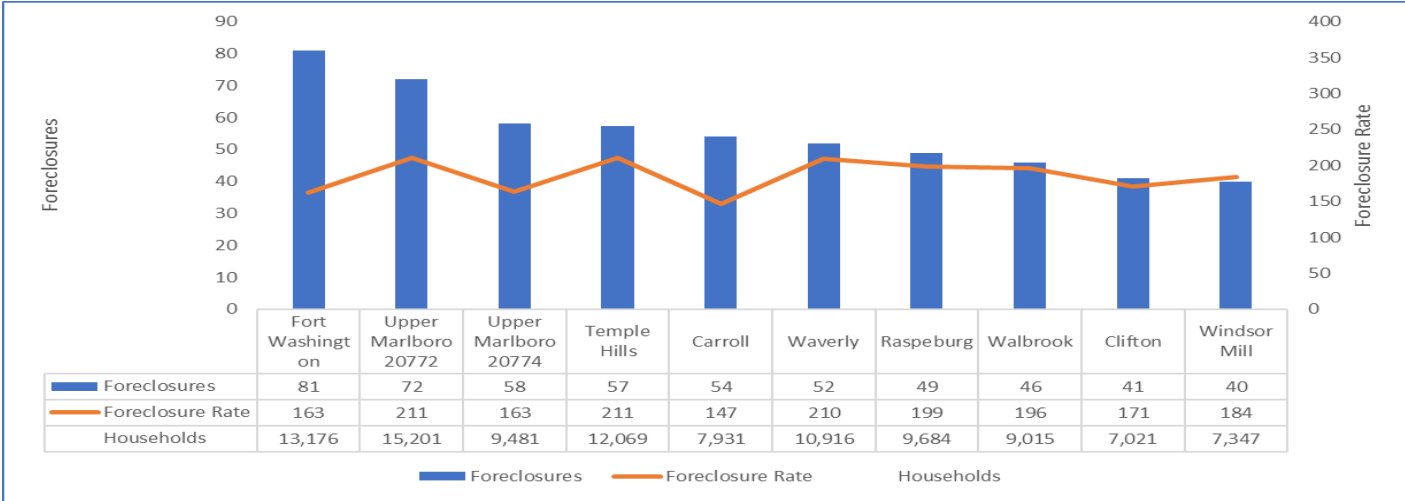
Calvert and Anne Arundel - Smaller but Significant

- **Lusby in Calvert (30 foreclosures, index 220)** and **Brooklyn in Anne Arundel (21 foreclosures, index 225)** represent single-community hot spots in their jurisdictions, each posting foreclosure rates well above the state average despite smaller scales.

Chart 3. Property Foreclosures in Very High Hot Spots Communities

Second Quarter 2025

Top 10 Communities



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

Very High Foreclosure Hot Spots are **concentrated yet diverse**:

- **Prince George’s County** dominates in both **scale and severity**, with large suburban hubs and smaller high-pressure communities alike driving nearly half of all foreclosures.
- **Baltimore City** mirrors this concentration in an urban context, with foreclosure activity spread across multiple neighborhoods but intensified in certain pockets.
- **Charles, Calvert, and Anne Arundel** contribute smaller clusters, demonstrating that foreclosure stress is **not limited to the state’s largest jurisdictions**.

Taken together, these 24 communities illustrate how foreclosure in Maryland is both **broad in geographic reach and acute in local intensity**.

High Foreclosure Hot Spots in Maryland

High Foreclosure Hot Spots by Jurisdiction:

Overall Scope

- Maryland has **36 High Foreclosure Hot Spot communities** across **10 jurisdictions**, generating **825 foreclosure events**—about **42% of all hot spot foreclosures**.
- These areas, with an **average foreclosure index of 143**, face foreclosure rates roughly **1.5 times the statewide average**, affecting over **254,000 households**.

Baltimore County - Largest Contributor

- **Baltimore County dominates** with **314 foreclosures (38.0%)** across 10 ZIP codes, reflecting both the largest volume and household base (**100,163 households**).
- Its average foreclosure rate (**319**) is among the highest, paired with an index of **147**, underscoring widespread but moderately elevated stress.

Prince George's County - Second Largest Share

- With **218 foreclosures (26.4%)** across 10 ZIP codes, Prince George's is the second-largest contributor in this category.
- Its foreclosure index (**146**) mirrors Baltimore County's, showing broad but steady foreclosure stress across **64,693 households**.

Baltimore City - Urban Concentration

- Baltimore City's **94 foreclosures (11.4%)** across four communities reflect **higher-than-average stress** with a foreclosure index of **169**, the highest among large jurisdictions in this group.

Other Suburban & Rural Jurisdictions - Smaller but Notable

- **Anne Arundel (50 foreclosures, 6.1%)** and **Harford (51 foreclosures, 6.2%)** reflect steady foreclosure activity, though with lower indices (149 and 130).
- **Montgomery County (41 foreclosures, 5.0%)** shows relatively low foreclosure intensity (index 128) despite a high average foreclosure rate of **367** per household base.
- **Smaller jurisdictions** such as **Carroll, Charles, Dorchester, and St. Mary's** contribute limited foreclosure volumes but still register indices confirming "High" stress levels.

High Foreclosure Hot Spots by Community:

Overall Scope

- **36 communities** across Maryland qualify as High Foreclosure Hot Spots, accounting for **825 foreclosure events**.
- These communities record foreclosure indices between **100–199**, indicating rates moderately above the statewide average but still signaling persistent stress.

Baltimore County - Broad Suburban Spread

- With **10 communities** in this category, Baltimore County dominates in breadth and volume.
- **Owings Mills (43 foreclosures, index 149)** and **Parkville (41, index 101)** stand out for scale, while **Gwynn Oak (37, index 192)** shows one of the highest foreclosure indices, reflecting concentrated intensity.
- Other communities like **Dundalk, Essex, and Middle River** post steady foreclosure activity across large household bases, underscoring widespread but moderate distress.

Baltimore City - Targeted Pockets of Stress

- Four city communities contributed **94 foreclosures**.
- **Raspeburg (36 foreclosures, index 189)** and **Northwood (index 173)** show higher-than-average foreclosure pressure relative to household size.
- Smaller communities like **Morrell Park (index 122)** illustrate more modest but still elevated foreclosure stress.

Prince George's County - Large Suburban Communities

- Ten Prince George's communities produced **218 foreclosures**.
- **Mitchellville 20721 (37 foreclosures, index 198)** posts the highest foreclosure intensity in this category, nearly double the statewide average.
- **Bowie, Laurel, and Lanham** add steady foreclosure volumes across larger household bases, while smaller areas like **Cheverly, Beltsville, and West Hyattsville** reflect more concentrated but still notable distress.

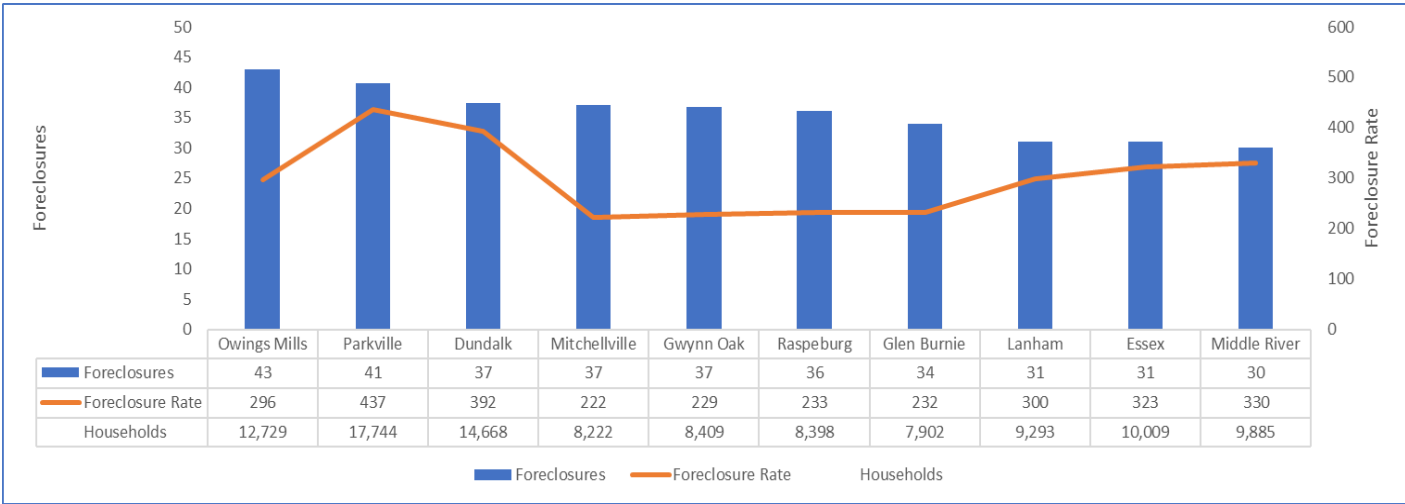
Anne Arundel, Harford, Montgomery, and Others - Smaller but Significant

- **Anne Arundel's Glen Burnie (34 foreclosures, index 189)** is the county's primary hot spot, with Crofton showing smaller but measurable stress.

- **Harford County** communities like **Edgewood (24 foreclosures, index 168)** show sustained foreclosure stress, while Havre de Grace and Aberdeen reflect moderate volumes but indices confirming “High” status.
- **Montgomery County’s three communities** together contribute 41 foreclosures, led by **Montgomery Village (19 foreclosures, index 103)**.
- **Smaller counties** (Carroll’s Taneytown, Charles’ La Plata, Dorchester’s Cambridge, St. Mary’s Lexington Park) each add one community to the High category, reinforcing the geographic reach of foreclosure stress into suburban and rural areas.

Chart 4. Property Foreclosures in High Hot Spots Communities

Second Quarter 2025
 Top 10 Communities



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

High Foreclosure Hot Spots are **more geographically widespread** than the Very High or Severe categories, spanning **10 jurisdictions and 36 communities**.

- **Baltimore and Prince George’s Counties dominate**, together accounting for nearly **two-thirds of foreclosure events** in this group.
- **Baltimore City** adds targeted urban pressure, while **Anne Arundel, Harford, and Montgomery** show that stress is embedded in key suburban corridors.

- Even **smaller rural and town communities** register as High Hot Spots, proving that foreclosure distress is not confined to metropolitan areas.

Overall, High Hot Spots reflect a **broad and dispersed layer of foreclosure risk**. While less intense than Severe or Very High areas, their scale and reach make them critical to track: they represent the **foundation of foreclosure vulnerability statewide**, where localized stress could escalate if economic or housing conditions worsen.