



Foreclosure Hot Spots in Maryland

Third Quarter 2025

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Table of Contents

Executive Summary:	1
Foreclosure Hot Spots Overview	1
Hot Spots Analysis by Category	5
Charts.....	9
Severe Foreclosure Hot Spots in Maryland	9
Very High Foreclosure Hot Spots in Maryland	12
High Foreclosure Hot Spots in Maryland.....	15

Executive Summary:

Foreclosure Hot Spots Analysis

Third 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

Maryland's foreclosure hot spots reveal a **highly concentrated yet structurally widespread pattern** (Exhibit I – Statewide Foreclosure Hotspot Map) of housing distress. Although only **13.1% of all communities** meet the hot-spot threshold, these areas account for **58.4% of all foreclosures**, emphasizing their disproportionate role in shaping the state's foreclosure environment. Distress manifests across the three tiers -Severe, Very High, and High with each reflecting different degrees of concentration but collectively illustrating a foreclosure landscape that is both deep and broad. This overview provides insight into the foreclosure pressures affecting distinct areas.

Foreclosure Hot Spots Overview

Key Findings:

- **Deep but uneven concentration:** Severe hot spots are few but exhibit extremely high foreclosure indices, while Very High and High categories broaden the geographic footprint substantially.
- **Persistent regional patterns:** **Baltimore City, Baltimore County, and Prince George's County** consistently emerge as the core drivers across all severity tiers.
- **Scale of exposure grows with breadth:** As intensity declines from Severe to High, household exposure increases dramatically.

- **Urban, suburban, and rural impact:** Elevated foreclosure activity is not limited to city centers; it extends into large suburbs and smaller towns.

Characteristics of Foreclosure Hot Spots in Maryland:

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

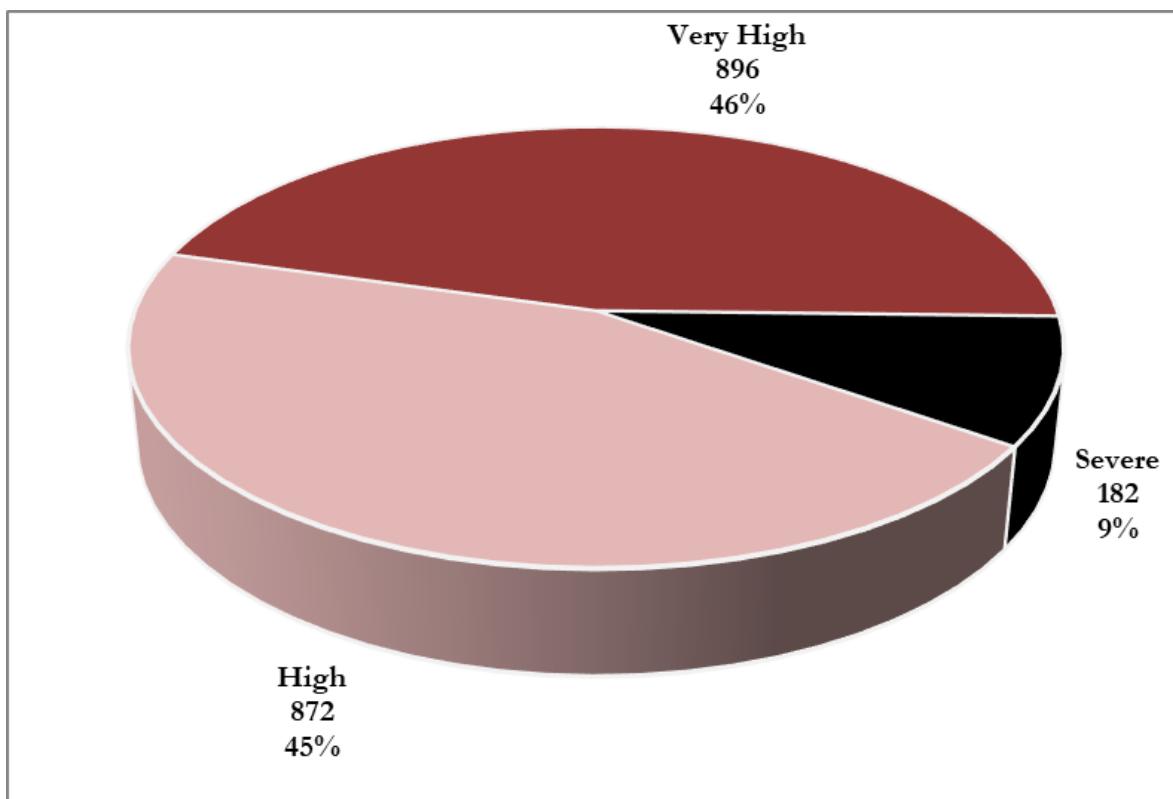
Third Quarter 2025

Category	High	Very High	Severe	All Hot Spots Communities
Number of Communities	38	24	5	67
% of Hot Spots Communities	56.7%	35.8%	7.5%	100.0%
% of All Communities	7.4%	4.7%	1.0%	13.1%
Foreclosures	872	896	182	1,950
% of Hot Spots Communities	44.7%	46.0%	9.3%	100.0%
% of All Communities	26.1%	26.8%	5.5%	58.4%
Average Foreclosure Rate	317	186	135	240
Average Foreclosure Index	141	240	333	187
Number of Households	276,149	167,009	24,516	467,674
% of Hot Spots Communities	59.0%	35.7%	5.2%	100.0%
% of All Communities	18.5%	11.2%	1.6%	31.3%

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

Chart 1. Foreclosure Hot Spots

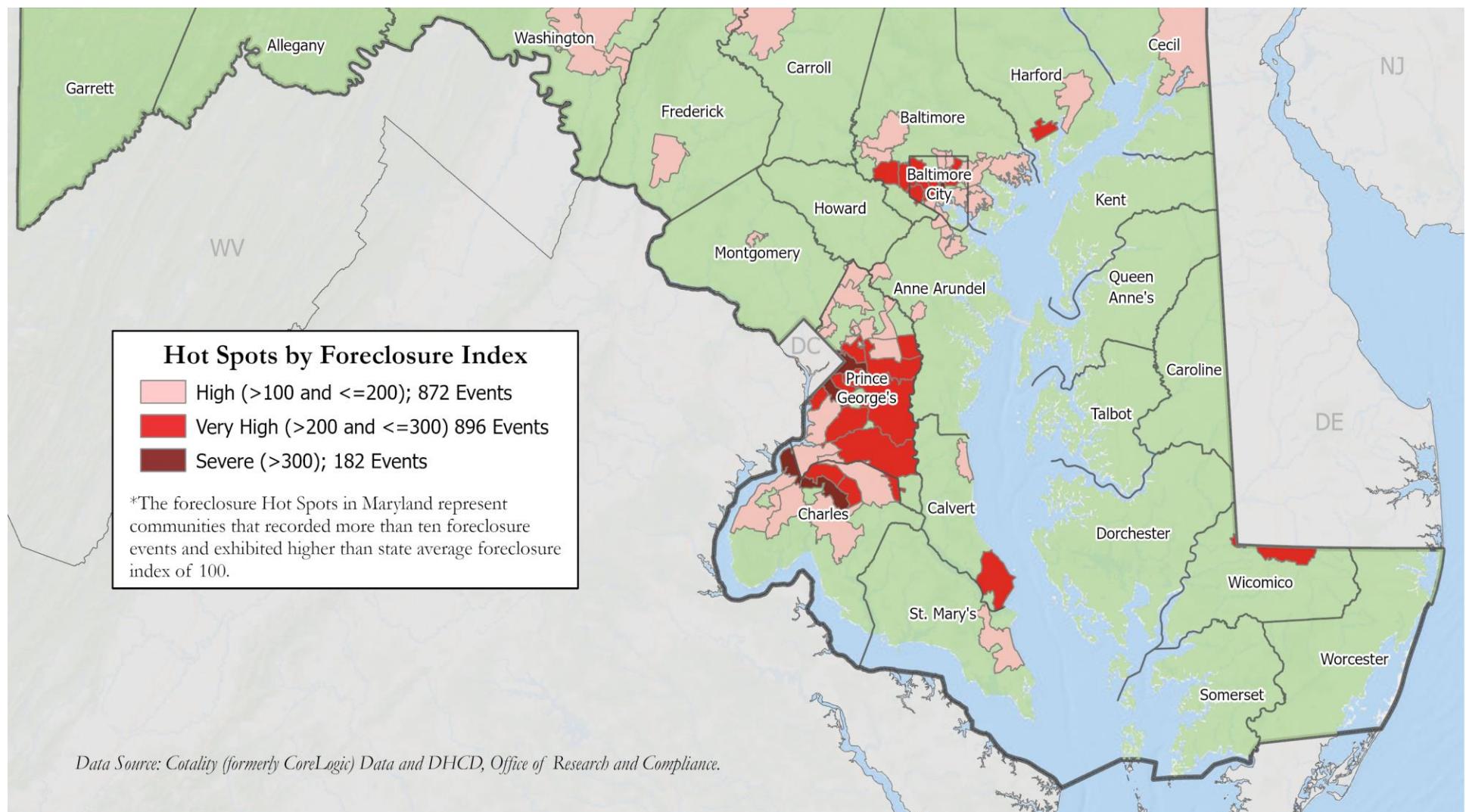
Third Quarter 2025



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

Foreclosure Hot Spots in Maryland (Exhibit I)

Third Quarter 2025



Hot Spots Analysis by Category

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

- The Severe category represents the **state's most concentrated foreclosure distress**, totaling **182 foreclosures** and exposing **over 24,500 households** to extreme foreclosure vulnerability.
- Confined to just **five ZIP codes** across **Baltimore City, Charles County, and Prince George's County**.
- **Prince George's County** dominates, accounting for **73% of all Severe-category foreclosures**, driven by sizable suburban communities (**Capitol Heights** and **Temple Hills**) with sustained elevated foreclosure activity.
- **Baltimore City** displays the **highest foreclosure index (458)**, indicating the deepest concentration of risk despite its smaller foreclosure count.
- **Charles County** contributes two communities (**Bryans Road** and **White Plains**) with consistently severe foreclosure rates and index levels.

Table 2. Severe Foreclosure Hot Spots by Jurisdiction

Third 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	15	8.2%	98	458	1,466
Charles	2	34	18.7%	137	330	4,645
Prince George's	2	133	73.1%	138	324	18,405
Maryland	5	182	100.0%	135	333	24,516

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

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

- Very High hot spots expand the reach of significant foreclosure concentration across **24 ZIP codes in seven jurisdictions**, recording **896 foreclosures**.
- With **167,000+ households** living in these areas, Very High hot spots represent a widespread layer of foreclosure risk.
- **Prince George's County (44%)** and **Baltimore City (31%)** are the core engines of Very High foreclosure activity, together accounting for **75%** of all events.
- Smaller clusters appear in **Baltimore County, Calvert, Charles, Harford, and Wicomico**, reflecting regional pockets of persistent distress.
- **Arlington, Cheverly, District Heights, Suitland, Upper Marlboro** (two ZIP-defined areas), and **Walbrook** anchor much of the foreclosure volume.
- Communities such as **Delmar** (Wicomico) and **Waldorf** (Charles) exhibit high indices despite smaller household counts.

Table 3. Very High Foreclosure Hot Spots by Jurisdiction

Third Quarter 2025

Jurisdiction	Foreclosure Events: Zip Codes	Foreclosure Events: Number	Foreclosure Events: % of Total	Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
Baltimore	2	80	9.0%	190	237	15,307
Baltimore City	8	281	31.4%	196	230	55,199
Calvert	1	29	3.2%	207	216	6,006
Charles	2	67	7.5%	184	246	12,314
Harford	1	33	3.7%	190	235	6,285
Prince George's	9	395	44.0%	178	251	70,156
Wicomico	1	11	1.2%	158	283	1,742
Maryland	24	896	100.0%	186	240	167,009

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

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

- The High category covers the **broadest geographic area**, spanning **38 ZIP codes** across **13 jurisdictions** and recording **872 foreclosures**.
- Though foreclosure indices (100-200) are more moderate, these areas comprise the **largest household population - over 276,000 households** under elevated foreclosure pressure.
- **Prince George's County again leads (28%)**, followed by **Baltimore County (19%)** and **Baltimore City (17%)**.
- Additional contributions come from Anne Arundel, Cecil, Charles, Frederick, and Washington, demonstrating the category's wide reach.
- High-volume communities include **Dundalk, Elkton, Fort Washington, Hagerstown, Owings Mills, and Waverly**.
- Communities such as **Aberdeen, Crofton, Govans, and Highlandtown** show some of the highest foreclosure rates, indicating emerging or acute stress pockets.
- Smaller communities like **Accokeek, Indian Head, and Taneytown** show elevated indices even with modest foreclosure counts.

Table 4. High Foreclosure Hot Spots by Jurisdiction

Third 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	78	8.9%	292	153	22,807
Baltimore	6	166	19.0%	337	137	55,806
Baltimore City	6	152	17.4%	302	147	45,738
Calvert	1	11	1.3%	282	159	3,098
Carroll	1	10	1.2%	251	179	2,632
Cecil	1	31	3.6%	387	116	11,985
Charles	3	59	6.7%	244	183	14,351
Frederick	1	22	2.5%	374	120	8,225

FORECLOSURE HOT SPOTS IN MARYLAND

Harford	1	14	1.6%	426	105	5,963
Montgomery	1	22	2.5%	369	122	8,109
Prince George's	10	241	27.7%	294	148	70,911
St. Mary's	1	14	1.6%	336	133	4,705
Washington	2	52	6.0%	420	107	21,819
Maryland	38	872	100.0%	317	141	276,149

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

Conclusion

Maryland's foreclosure hot spots, spanning the Severe, Very High, and High tiers, reveal a layered and complex pattern of housing market distress - both geographically concentrated and broadly distributed.

- **Severe hot spots** are intensely distressed but occupy a smaller geographic footprint.
- **Very High hot spots** indicate widespread structural strain across communities.
- **High hot spots** encompass the broadest scope of risk, affecting the largest number of households statewide.

Together, these tiers illustrate the diverse nature of foreclosure pressures across Maryland.

Charts

Severe Foreclosure Hot Spots in Maryland

Severe Foreclosure Hot Spots by Jurisdiction:

Overall Scope

- Severe foreclosure hot spots in the state are highly concentrated geographically, with **just five ZIP codes across three jurisdictions** accounting for all activity in this category.
- Despite their limited footprint, these areas represent the **most extreme levels of foreclosure distress**, with foreclosure indices more than **three times the state average**.

Geographic Concentration

Prince George's County overwhelmingly drives Severe hot-spot activity:

- **73.1% of all Severe-category foreclosures** occur in Prince George's County.
- Charles County contributes **18.7%**, while Baltimore City accounts for only **8.2%** despite being a frequent focal point of statewide foreclosure patterns. This distribution highlights that extreme foreclosure concentration is primarily a suburban (and not urban) phenomenon in this period.

Intensity of Foreclosure Activity

Severe hot spots show extremely elevated foreclosure indices:

- Jurisdiction-level indices range from **324 to 458**, far exceeding the threshold for Severe classification (>300).
- Baltimore City posts the **highest foreclosure index (458)**, signaling the deepest concentration of foreclosure risk even though it represents a relatively small share of Severe-category events.

Households Exposed

A total of **24,516 homeowner households** resides in Severe hot spots:

- Roughly **75%** of these households are in Prince George's County alone, reflecting the disproportionate scale of exposure.
- Charles County accounts for just under one-fifth, while Baltimore City represents the smallest household base.

Severe Foreclosure Hot Spots by Community:

Concentration of Foreclosure Activity

Foreclosure volume is heavily centered in two Prince George's County communities:

- **Capitol Heights (68 foreclosures)** and **Temple Hills (65 foreclosures)** each account for more than one-third of all Severe-category events.
- Together they make up **73% of foreclosures** in Severe hot-spot communities.
- Foreclosure activity remains moderately elevated in Charles County communities, with 14 and 20 cases respectively, whereas **Baltimore City's sole Severe community** (Baltimore) reports 15 foreclosures.

Intensity of Distress

All communities exceed the Severe threshold with foreclosure indices well above 300:

- **Baltimore City posts the highest index (458)**, signaling the deepest concentration of foreclosure risk despite its smaller foreclosure count.
- Charles and Prince George's County communities cluster around indices of **320–338**, indicating uniformly high foreclosure burden across suburban communities.
- Foreclosure rates also remain elevated across all areas, ranging from **98 to 139 per 10,000** households.

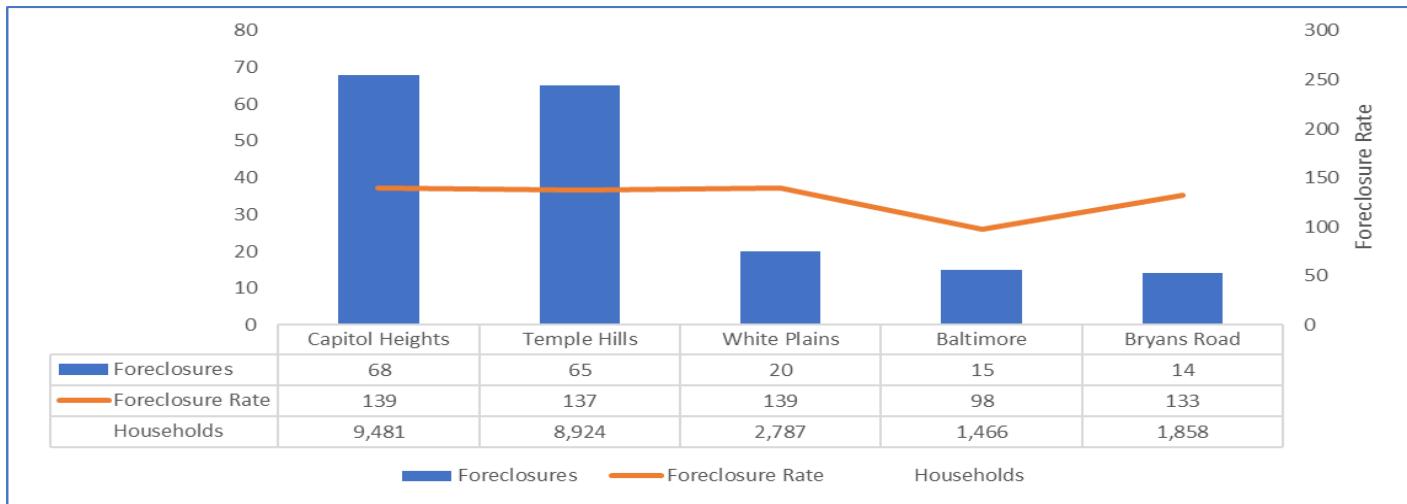
Households at Risk

Exposure varies significantly:

- **Capitol Heights (9,481 households)** and **Temple Hills (8,924 households)** contain the largest homeowner populations, amplifying their impact on regional foreclosure risk.
- Charles County communities hold a combined **4,645 households**, while Baltimore's Severe hot spot has the smallest household base (1,466).
- The scale of exposure in Prince George's County means that although its foreclosure indices are slightly lower than Baltimore's, the potential impact on households is substantially greater.

Chart 2. Property Foreclosures in Severe Hot Spots Communities

Third Quarter 2025



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

Severe foreclosure hot spots in the state represent tightly clustered, intensely distressed environments found in just a handful of communities. Prince George's County emerges as the epicenter of severe foreclosure volume and population exposure, while Baltimore City marks the most extreme concentration per household. Charles County, though smaller, contributes two consistently severe communities, reinforcing that this category spans both urban and suburban settings. In total, these patterns depict a landscape marked by **localized yet acute foreclosure pressures**.

Very High Foreclosure Hot Spots in Maryland

Very High Foreclosure Hot Spots by Jurisdiction:

Overall Scope

- Very High foreclosure hot spots are distributed across **24 ZIP codes in seven jurisdictions**, reflecting a broader geographic footprint than Severe hot spots but still demonstrating significant concentration of foreclosure distress.
- These jurisdictions collectively recorded **896 foreclosures**, with an average foreclosure index of **240**, indicating foreclosure rates more than double the statewide norm.

Geographic Distribution and Concentration

Foreclosure activity in the Very High category is heavily concentrated in two jurisdictions:

- Prince George's County** leads with **44%** of all Very High-category foreclosures, spanning nine ZIP codes and more than **70,000 homeowner households**.
- Baltimore City** follows with **31.4%**, reflecting eight ZIP codes and a large homeowner base.
- Together, these two jurisdictions account for **three-quarters (75%)** of all Very High-category foreclosure events, highlighting their central role in the state's elevated foreclosure landscape.
- Other jurisdictions (Baltimore County, Calvert, Charles, Harford, and Wicomico) exhibit smaller but meaningful clusters of Very High foreclosure activity, cumulatively contributing the remaining quarter.

Foreclosure Intensity

The foreclosure indices across jurisdictions fall within a narrow but elevated range:

- Most jurisdictions record index values between **216 and 251**, indicating consistently high foreclosure concentration statewide.
- Wicomico County** shows the highest index (**283**) within this category, despite its small share of total events (1.2%), suggesting localized pockets of severe stress.
- These patterns illustrate that while foreclosure volume varies widely, the degree of concentration relative to state norms is uniformly high.

Scale of Household Exposure

The Very High category encompasses **167,009 homeowner households**, significantly more than the Severe category and representing a substantial portion of the households residing in foreclosure hot-spot areas statewide:

- Prince George's County alone accounts for **over 70,000 households**, amplifying the community-level impact of its large foreclosure count.
- Baltimore City adds another **55,199 households**, deepening the scale of exposure in urban areas.

Very High Foreclosure Hot Spots by Community:

Overall Scope

- Very High foreclosure hot spots include a **diverse set of 24 communities** across multiple jurisdictions, reflecting a broad but uneven distribution of elevated foreclosure distress.
- While foreclosure burdens vary, all listed communities show foreclosure indices between **200 and 300**, confirming consistently high concentrations of foreclosure activity well above statewide norms.

Concentration of Foreclosure Activity

Foreclosure volume is heavily concentrated in larger suburban and urban communities:

- **Prince George's County Communities dominate**, with several communities - most notably **Upper Marlboro** (two ZIP-defined areas, each with **78 foreclosures**) recording the highest foreclosure counts in the Very High category.
- **Baltimore City** contributes multiple communities with substantial foreclosure activity, including **Arlington (61)**, **Carroll (45)**, and **Walbrook (42)**.
- Baltimore County communities (**Gwynn Oak** and **Windsor Mill**) add meaningful suburban volume.

Intensity of Foreclosure Pressure

Foreclosure rates and indices across communities show consistently elevated conditions:

- **Foreclosure rates** generally fall between **174 and 224 per 10,000 households**, indicating widespread elevated risk.
- **Foreclosure indices** span a narrow band of **200–300**, confirming that each community's foreclosure rate is **2–3 times the statewide average**.
- Notable high-intensity communities include - **Waldorf (Index 279)** in Charles County; **Suitland (Index 300)** in Prince George's; **Delmar (Index 283)** in Wicomico.
- Taken together, Baltimore City reflects a **widespread but uneven foreclosure burden**, spread across diverse neighborhoods.

Household Exposure

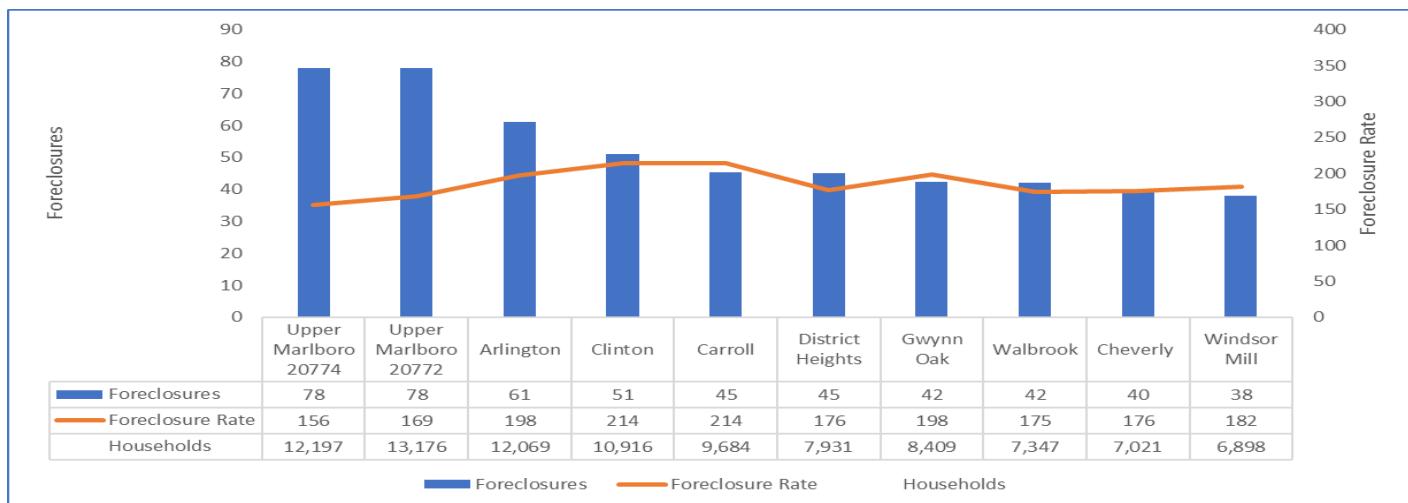
Exposure to foreclosure risk is extensive due to the large number of households in these communities:

- **Upper Marlboro (over 25,000 households combined)** and **Arlington (12,069 households)** represent the largest population centers under Very High foreclosure pressure.
- Many Baltimore City communities also include sizeable household populations, amplifying the potential community-wide impact even when foreclosure counts are moderate.
- Smaller communities such as **Brandywine** and **Delmar** show high foreclosure concentration despite limited household counts, indicating localized but intense vulnerability.

Chart 3. Property Foreclosures in Very High Hot Spots Communities

Third Quarter 2025

Top 10 Communities



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

The Very High foreclosure hot spots reflect a **broad, multi-jurisdictional pattern of elevated foreclosure risk**, with the greatest impacts concentrated in Prince George's County, Baltimore City, and key suburban communities in Baltimore County and Charles County. While foreclosure volumes vary, all communities share foreclosure indices well above state norms, demonstrating pervasive pressure rather than isolated spikes.

High Foreclosure Hot Spots in Maryland

High Foreclosure Hot Spots by Jurisdiction:

Overall Scope

- High foreclosure hot spots represent the broadest category of elevated foreclosure activity, spanning **38 ZIP codes** across **13 jurisdictions**.
- While less acute than the Severe and Very High categories, these communities still post foreclosure indices between **100 and 200**, placing them consistently above statewide norms.
- Collectively, they recorded **872 foreclosures** (nearly as many as the Very High category) highlighting their significant role in the statewide foreclosure landscape.

Distribution and Concentration

High-category foreclosure hot spots are widely dispersed, but activity remains concentrated in a few large jurisdictions:

- **Prince George's County** leads with **27.7%** of all High-category foreclosures, covering **10 ZIP codes** and more than **70,000 homeowner households**.
- **Baltimore County (19%)** and **Baltimore City (17.4%)** form the next major clusters, together contributing more than **one-third** of High-category events.
- These three jurisdictions alone account for **64% of all High-category foreclosures**, underscoring their dominant role in driving elevated foreclosure patterns.
- Smaller but meaningful contributions come from Anne Arundel, Charles, Washington, and a diverse set of rural and suburban counties.

Foreclosure Intensity

Although the High category represents the lowest severity tier among hot spots, foreclosure intensity remains elevated compared with statewide averages:

- **Foreclosure rates** across jurisdictions range widely (from **244 to 426 per 10,000 households**) showing significant variation in the degree of underlying distress.
- **Foreclosure indices** fall between **105 and 183**, confirming that all jurisdictions exceed the statewide foreclosure rate but at a more moderate level than Very High or Severe areas.
- The highest foreclosure rates appear in **Harford (426)**, **Washington (420)**, **Cecil (387)**, and **Frederick (374)**, signaling notable stress even where foreclosure indices remain comparatively lower due to larger household bases or differing statewide benchmarks.

Scale of Household Exposure

High foreclosure hot spots include the largest total household population of all categories - **276,149 homeowner households**.

- Anne Arundel, Baltimore City, Baltimore County, and Prince George's collectively account for well over half of all households affected.
- Even smaller counties contribute thousands of households each, reinforcing the broad reach of elevated foreclosure risk in this category.
- The scale of exposure implies that even moderate foreclosure concentration can have far-reaching implications because of the large number of residents living in these communities.

High Foreclosure Hot Spots by Community:

Overall Scope

- High foreclosure hot spots span a wide array of **urban, suburban, and semi-rural communities**, reflecting the broadest footprint of elevated foreclosure activity among the state's hot-spot categories.
- Although these communities fall in the lowest severity tier, foreclosure indices between **100 and 193** confirm that foreclosure concentration remains consistently above statewide norms.

Distribution of Foreclosure Activity

Foreclosure activity is widely dispersed across communities, but several key clusters stand out:

- **Prince George's County** contains multiple high-volume communities, led by **Fort Washington (65 foreclosures)** and **Mitchellville (35)**, reinforcing the county's dominance in High-category activity.
- **Baltimore County** communities (such as **Owings Mills (44)** and **Dundalk (39)**) anchor major suburban centers of elevated foreclosure pressure.
- **Baltimore City** neighborhoods like **Waverly (37)** and **Raspeburg (35)** also contribute substantial foreclosure activity, showing that high-level distress spans both city and county boundaries.
- Select smaller or rural communities, including **Hagerstown (32)** in Washington County and **Elkton (31)** in Cecil County demonstrate that foreclosure pressure is not limited to metropolitan areas.
- These patterns highlight that High foreclosure risk is **diffuse and statewide**, affecting a wide range of community types.

Intensity of Foreclosure Pressure

Foreclosure rates and indices display meaningful variation, pointing to different underlying stress dynamics:

- Communities with the **highest foreclosure rates** include - **Highlandtown and Govans (441)** in Baltimore City; **Hagerstown (428 and 407)** in Washington County; **Aberdeen (426)** in Harford County; **Crofton (402)** in Anne Arundel.
- Communities with the **highest foreclosure indices**, reflecting the largest concentration relative to statewide norms include - **Waldorf (193)**; **Fort Washington (192)**; **Mitchellville (191)**; **Glen Burnie and Raspeburg (181–185)**.

Household Exposure

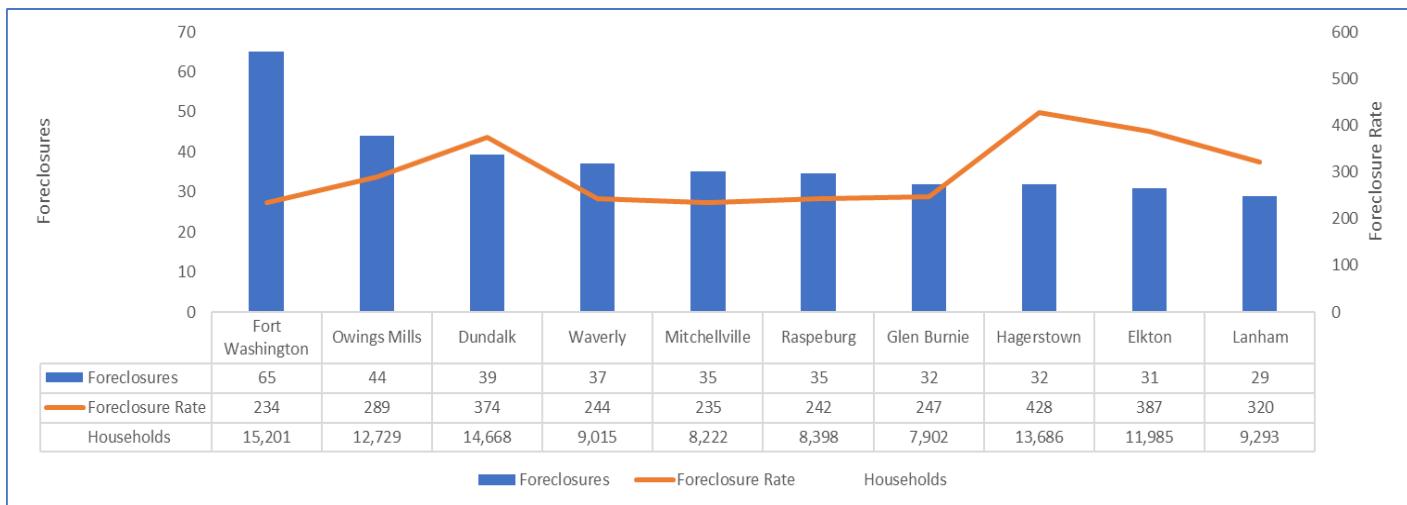
Exposure across High-category communities is extensive due to the large household bases in many areas:

- Major suburban communities, such as **Fort Washington (15,201 households)**, **Dundalk (14,668)**, **Hagerstown (13,686)**, and **Owings Mills (12,729)** house thousands of homeowners facing above-average foreclosure risk.
- Baltimore City neighborhoods also contain substantial household bases, amplifying the scale of urban impact.
- In smaller communities (e.g., **Accokeek, Indian Head, Taneytown**), foreclosure indices remain elevated even with smaller household counts, signaling localized but persistent vulnerability.

Chart 4. Property Foreclosures in High Hot Spots Communities

Third Quarter 2025

Top 10 Communities



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

The High foreclosure hot spots category reflects **widespread, moderate-intensity foreclosure pressure** across Maryland. While these hot spots are less severe individually, their sheer number, geographic breadth, and large household footprints make them critical to understanding the statewide foreclosure landscape. Major clusters in Prince George's County, Baltimore County, and Baltimore City remain central drivers, but the presence of elevated distress across suburban, urban, and rural communities signals the need for continuous **broad-based foreclosure** monitoring.