



# Foreclosure Hot Spots in Maryland

Fourth Quarter: Oct - Dec 2025

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Fourth Quarter 2025

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## Executive Summary:

### Foreclosure Hot Spots Analysis

Fourth Quarter 2025

Foreclosure activity in Maryland is **highly concentrated within a limited number of communities** (Exhibit I – Statewide Foreclosure Hotspot Map), reflecting significant geographic disparities in housing distress across the state. A total of **70 communities meets the definition of a foreclosure Hot Spot**, meaning they recorded **more than 10 foreclosure events per quarter and foreclosure rates exceeding the state average**. Collectively, these communities account for **2,204 foreclosure events**, representing **approximately 60 percent of all foreclosures statewide**, despite comprising only **13.7 percent of all communities**.

These hot spot communities also contain roughly **488,000 households, about one-third of all households in the state** - demonstrating that foreclosure activity is concentrated within areas with sizable residential populations. The **average foreclosure rate across hot spot communities is significantly higher than the state average**, as reflected in a statewide **average foreclosure index of 184**.

Foreclosure hot spots fall into three categories based on **Foreclosure Index** or intensity:

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

While the **High category accounts for the largest number of communities**, the **Very High and Severe categories represent areas experiencing the most acute foreclosure pressures**.

## 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.
- The **Severe category** includes **six communities** with **185 foreclosures** and rates over three times the state average, concentrated mainly in **Prince George's and Charles counties** with some presence in **Baltimore City**. **Capitol Heights, Cheltenham, and Waldorf** illustrate intense, **highly localized foreclosure distress**.
- The **Very High category** includes **21 communities** with **912 foreclosures**, more than twice the state average. **Over 90 percent of these cases occur in Prince George's County and Baltimore City**. Large suburban areas such as **Upper Marlboro, Fort Washington, Clinton, and Temple Hills**, along with several Baltimore City neighborhoods, **show consistently elevated foreclosure rates**.
- The **High foreclosure hot spot category** covers **43 communities with 1,107 foreclosures** - about half of all hot spot activity. These areas have slightly above-average foreclosure rates, and their large populations and wide distribution make them major contributors statewide. Most activity occurs in **Baltimore County, Prince George's County, and Baltimore City**, with smaller clusters in several surrounding counties.

Characteristics of Foreclosure Hot Spots in Maryland:

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

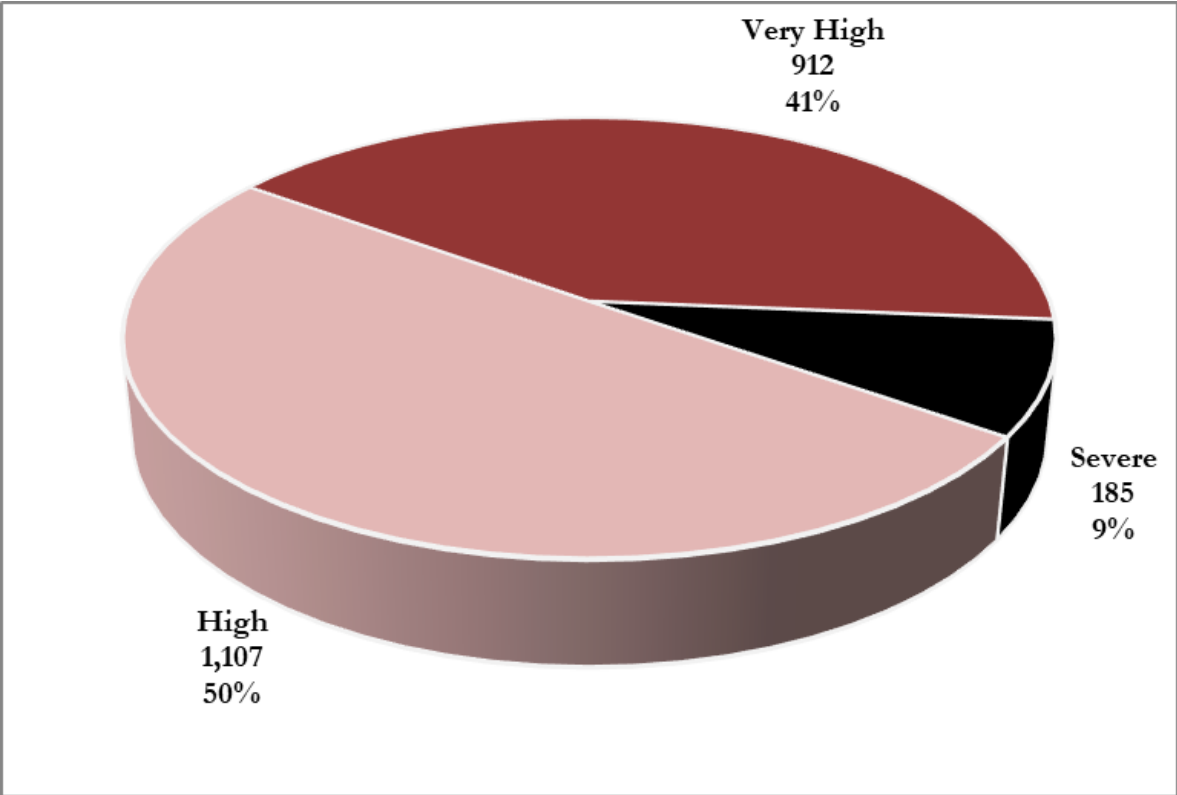
Fourth Quarter 2025

Category	High	Very High	Severe	All Hot Spots Communities
Number of Communities	43	21	6	70
% of Hot Spots Communities	61.4%	30.0%	8.6%	100.0%
% of All Communities	8.4%	4.1%	1.2%	13.7%
Foreclosures	1,107	912	185	2,204
% of Hot Spots Communities	50.2%	41.4%	8.4%	100.0%
% of All Communities	30.3%	24.9%	5.1%	60.2%
Average Foreclosure Rate	280	171	120	222
Average Foreclosure Index	146	239	341	184
Number of Households	309,716	156,363	22,157	488,236
% of Hot Spots Communities	63.4%	32.0%	4.5%	100.0%
% of All Communities	20.7%	10.5%	1.5%	32.7%

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

**Chart 1. Foreclosure Hot Spots**

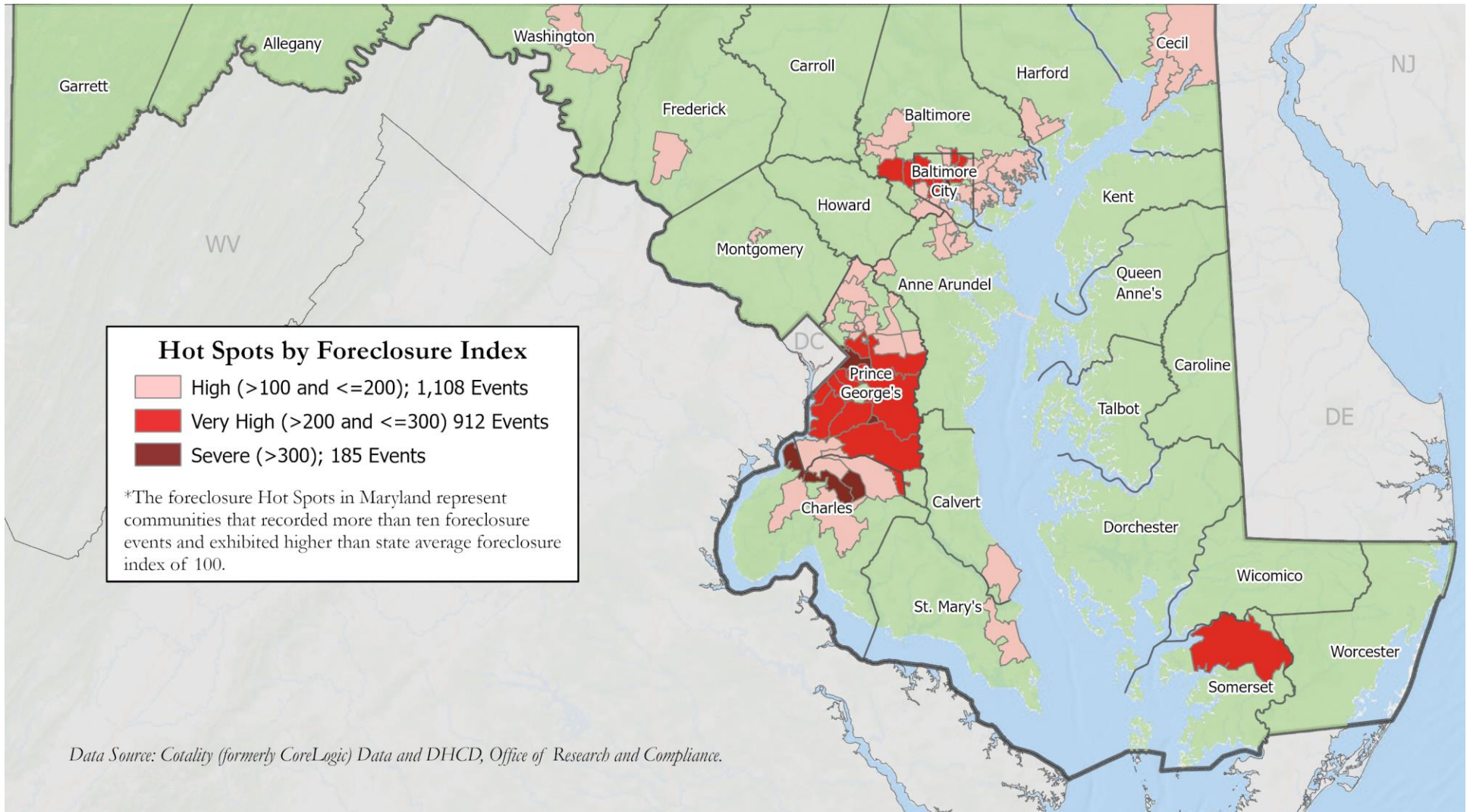
Fourth Quarter 2025



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

### Foreclosure Hot Spots in Maryland (Exhibit I)

Fourth Quarter 2025



## Hot Spots Analysis by Category

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

- The **Severe** category includes six communities statewide, accounting for **185 foreclosure events across approximately 22,000 households**. These communities post an **average foreclosure index of 341**, indicating foreclosure rates more than **three times the statewide average**.
- Severe foreclosure activity is **highly concentrated in Prince George’s County and Charles County**, which together account for **over 90 percent of foreclosure events in this category**.
- Prince George’s County (**Capitol Heights**) records the **highest foreclosure intensity**, while Charles County contains several communities (**Waldorf, White Plains, and Bryans Road**) with similarly elevated foreclosure rates.
- **Baltimore City** contributes one Severe-category community, though its share of total activity in this group is comparatively small.

**Table 2. Severe Foreclosure Hot Spots by Jurisdiction**

Fourth 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	16	8.6%	92	446	1,466
Charles	3	85	45.9%	123	335	10,434
Prince George's	2	84	45.4%	122	471	10,257
<b>Maryland</b>	<b>6</b>	<b>185</b>	<b>100.0%</b>	<b>120</b>	<b>341</b>	<b>22,157</b>

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

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

- The **Very High** category includes **21 communities**, accounting for **912 foreclosure events across roughly 156,000 households**. These communities post an **average foreclosure index of 239**, indicating foreclosure rates **more than twice the state average**.
- Foreclosure activity in this category is **heavily concentrated in Prince George’s County and Baltimore City**, which together account for **more than 90 percent of foreclosure events**.
- **Prince George’s County alone generates nearly 60 percent of the category’s foreclosure activity**, reflecting substantial foreclosure pressure across several suburban communities (**Upper Marlboro, Fort Washington, Clinton, and Temple Hills**).
- In **Baltimore City**, neighborhoods including **Arlington, Walbrook, and Clifton** account for substantial foreclosure activity, reflecting persistent foreclosure pressures across several urban neighborhoods
- Additional communities in **Baltimore County (Gwynn Oak and Windsor Mill)** and **Princess Anne in Somerset County** illustrate that Very High foreclosure hot spots also occur in **smaller suburban and rural housing markets**, though at a smaller scale.

**Table 3. Very High Foreclosure Hot Spots by Jurisdiction**

Fourth Quarter 2025

Jurisdiction	Foreclosure Events: Zip Codes	Foreclosure Events: Number	Foreclosure Events: % of Total	Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
Baltimore	2	76	8.3%	200	204	15,307
Baltimore City	8	286	31.4%	177	229	50,786
Prince George's	10	538	59.0%	164	251	88,239
Somerset	1	11	1.2%	185	221	2,031
<b>Maryland</b>	<b>21</b>	<b>912</b>	<b>100.0%</b>	<b>171</b>	<b>239</b>	<b>156,363</b>

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

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

- The **High** category represents the largest group of foreclosure hot spots, encompassing **43 communities and 1,107 foreclosure events across approximately 310,000 households**. With an **average foreclosure index of 146**, these communities experience foreclosure rates **moderately above the statewide average**.
- Foreclosure activity in this category is concentrated primarily in **Baltimore County, Prince George’s County, and Baltimore City**, which together account for **nearly two-thirds of foreclosure events within the High category**.
- Several additional jurisdictions - including **Anne Arundel, Charles, Cecil, Harford, Frederick, Montgomery, Calvert, St. Mary’s, and Washington counties** - also contain High-category communities, reflecting **localized pockets of foreclosure activity across the state**.
- In **Baltimore County**, communities such as **Owings Mills, Dundalk, Essex, and Middle River** record significant foreclosure activity due to their **large household bases and moderate foreclosure rates**.
- In **Prince George’s County**, communities including **Lanham, Mitchellville, Bowie, and Beltsville** represent multiple suburban markets experiencing elevated foreclosure activity.
- In **Baltimore City**, neighborhoods such as **Carroll, Waverly, and Morrell Park** reflect persistent foreclosure pressure across several urban communities.
- Smaller jurisdictions also exhibit localized foreclosure hot spots, including **Lusby (Calvert County), Edgewood (Harford County), Lexington Park (St. Mary’s County), and Hagerstown (Washington County)**.

**Table 4. High Foreclosure Hot Spots by Jurisdiction**

Fourth 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	106	9.6%	265	158	28,040
Baltimore	9	258	23.3%	303	141	77,979
Baltimore City	7	202	18.2%	261	157	52,649
Calvert	1	22	2.0%	273	150	6,006
Cecil	2	48	4.3%	342	120	16,406
Charles	3	84	7.6%	217	189	18,132
Frederick	1	30	2.7%	274	149	8,225
Harford	2	38	3.4%	298	133	11,218
Montgomery	1	26	2.3%	312	131	8,109
Prince George's	11	248	22.4%	260	156	64,560
St. Mary's	1	13	1.2%	362	113	4,705
Washington	1	34	3.1%	403	101	13,686
<b>Maryland</b>	<b>43</b>	<b>1,107</b>	<b>100.0%</b>	<b>280</b>	<b>146</b>	<b>309,716</b>

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

### Conclusion

Taken together, the findings show that **foreclosure distress in Maryland is not evenly distributed but instead concentrated in identifiable clusters of communities**, particularly in **Prince George's County, Baltimore City, and Baltimore County**, with additional pockets across several suburban and regional jurisdictions. While the **High category reflects widespread but moderate foreclosure pressure**, the **Very High and Severe categories highlight communities experiencing significantly elevated foreclosure risk**.

## Charts

### Severe Foreclosure Hot Spots in Maryland

#### Severe Foreclosure Hot Spots by Jurisdiction:

##### Overall Scope

- Severe foreclosure hot spots are limited in number but reflect **extremely elevated foreclosure rates relative to the state average**.
- In total, **six communities statewide fall into the Severe category**, accounting for **185 foreclosure events across roughly 22,000 households**, with an **average foreclosure index of 341**.

##### Geographic Concentration & Foreclosure Intensity

Severe foreclosure activity is **highly concentrated in two jurisdictions - Charles County and Prince George's County**:

- Together, these jurisdictions account for **nearly all severe hot spot foreclosure events (91.3%)** and **over 93% of households located in severe hot spot communities**.
- Both jurisdictions post similarly elevated foreclosure rates and indices, with **Prince George's County recording the highest foreclosure intensity (index of 471)** and **Charles County following closely (index of 335)**.

In contrast, **Baltimore City accounts for a much smaller share of severe hot spot activity**, with **16 foreclosure events (8.6%)** across a single ZIP code area:

- While foreclosure rates remain elevated in this community, its **foreclosure index (92)** is considerably lower than those observed in the other severe hot spot jurisdictions, reflecting comparatively less extreme concentration of foreclosure activity.

Severe Foreclosure Hot Spots by Community:

Concentration of Foreclosure Activity & Intensity of Distress

Prince George’s County and Charles County account for most of the severe foreclosure activity:

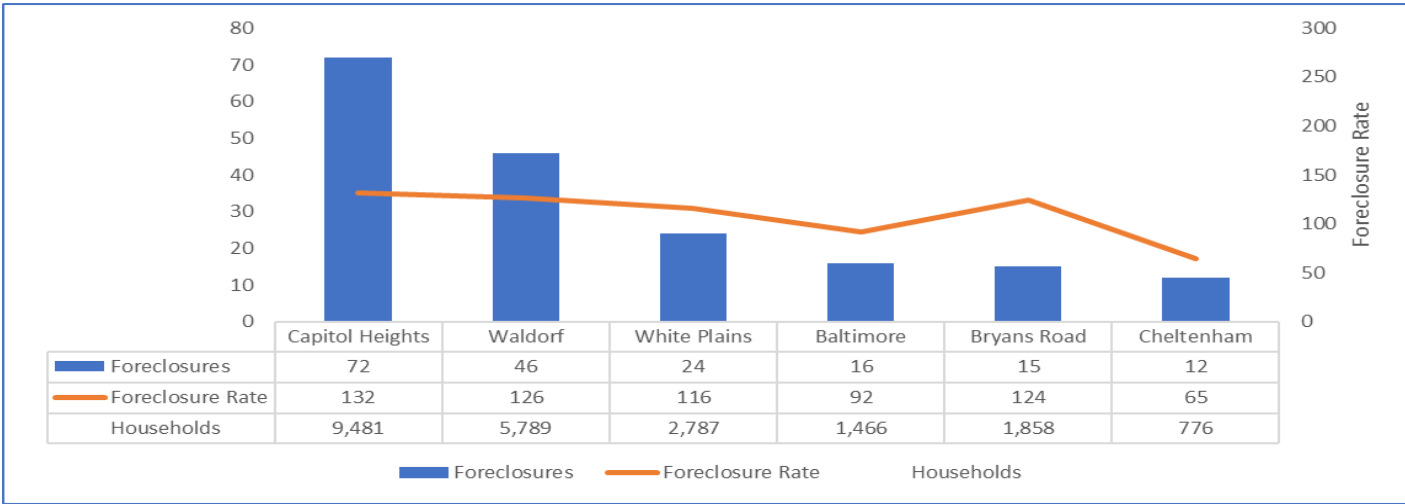
- Capitol Heights (Prince George’s) records the **largest number of foreclosure events (72)** and represents the single largest contributor within the Severe category.
- Cheltenham, also in Prince George’s County, posts the **highest foreclosure index (632)**, indicating foreclosure rates more than six times the state average despite a relatively small household base.
- In **Charles County**, three communities - **Waldorf, White Plains, and Bryans Road** - collectively account for **85 foreclosure events**, representing nearly half of all severe hot spot foreclosures statewide. Among these, **Waldorf stands out due to its scale**, with **46 foreclosure events across nearly 5,800 households**, while White Plains and Bryans Road show similarly elevated foreclosure rates relative to their smaller household bases.

Baltimore City contributes one severe hot spot community, with **16 foreclosure events recorded in Baltimore:**

- Although the foreclosure index (446) indicates a high level of distress relative to the state average, the overall share of severe foreclosure activity in the city remains modest compared with suburban jurisdictions.

**Chart 2. Property Foreclosures in Severe Hot Spots Communities**

Fourth Quarter 2025



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

Overall, the Severe category highlights **highly localized foreclosure distress concentrated primarily in suburban communities**, particularly in **Prince George's and Charles counties**, where foreclosure activity significantly exceeds statewide norms despite representing a relatively small share of the state's households.

## Very High Foreclosure Hot Spots in Maryland

### Very High Foreclosure Hot Spots by Jurisdiction:

#### Overall Scope

- The **Very High foreclosure hot spot category** includes **21 communities statewide**, accounting for **912 foreclosure events across approximately 156,000 households**.
- These communities post an **average foreclosure index of 239**, indicating foreclosure rates more than twice the state average and signaling substantial foreclosure pressure across affected areas.

#### Geographic Distribution and Concentration

Foreclosure activity in this category is **heavily concentrated in Prince George's County**:

- The County accounts for **10 of the 21 communities** and **538 foreclosure events**, representing **59 percent of all Very High hot spot foreclosures**.
- These communities collectively encompass more than **88,000 households**, highlighting the significant role Prince George's County plays in driving elevated foreclosure activity within this category.

**Baltimore City represents the second-largest concentration:**

- Baltimore City has **eight communities generating 286 foreclosure events**, or **31 percent of the Very High category total**.
- While the number of foreclosures is substantial, the **average foreclosure index of 229** indicates foreclosure rates that, while significantly above the state average, are somewhat less intense than those observed in Prince George's County.

**Baltimore County contributes two communities**, accounting for **76 foreclosure events (8.3 percent)**:

- These areas show elevated foreclosure activity, though their overall share of Very High hot spot foreclosures remains comparatively modest relative to the larger urban and suburban jurisdictions.

**Somerset County records one Very High foreclosure hot spot community**, representing a small share of both households and foreclosure events statewide:

- Despite its limited scale, the community posts a **foreclosure index of 221**, reflecting foreclosure rates well above the state average.

## Very High Foreclosure Hot Spots by Community:

### Concentration of Foreclosure Activity

**Prince George's County** represents the largest concentration of **Very High** hot spot communities, accounting for **10 communities** and most foreclosure events within this category:

- Several communities stand out due to their scale, including **Upper Marlboro, Fort Washington, and Clinton**, each posting **large foreclosure counts alongside substantial household bases**.
- Upper Marlboro records the **highest number of foreclosure events (85)** among communities in this category, while Oxon Hill and Cheverly exhibit **particularly elevated foreclosure indices**, signaling foreclosure rates approaching three times the state average.

**Baltimore City** also shows a strong concentration of **Very High** foreclosure activity, with **eight communities** generating a substantial share of foreclosures statewide:

- Communities such as **Arlington, Walbrook, and Clifton** stand out due to the combination of **large household bases and elevated foreclosure rates**, contributing significantly to overall activity in the category.
- Several smaller communities - including **Druid, Franklin, and Northwood** - also display elevated foreclosure indices, highlighting persistent foreclosure pressure across multiple neighborhoods.

**Baltimore County** contributes two communities:

- **Gwynn Oak and Windsor Mill** - both of which post foreclosure indices just above 200, indicating foreclosure rates roughly double the state average.
- While the number of foreclosure events is more modest relative to Prince George's County and Baltimore City, these communities still reflect notable foreclosure concentration within the county.

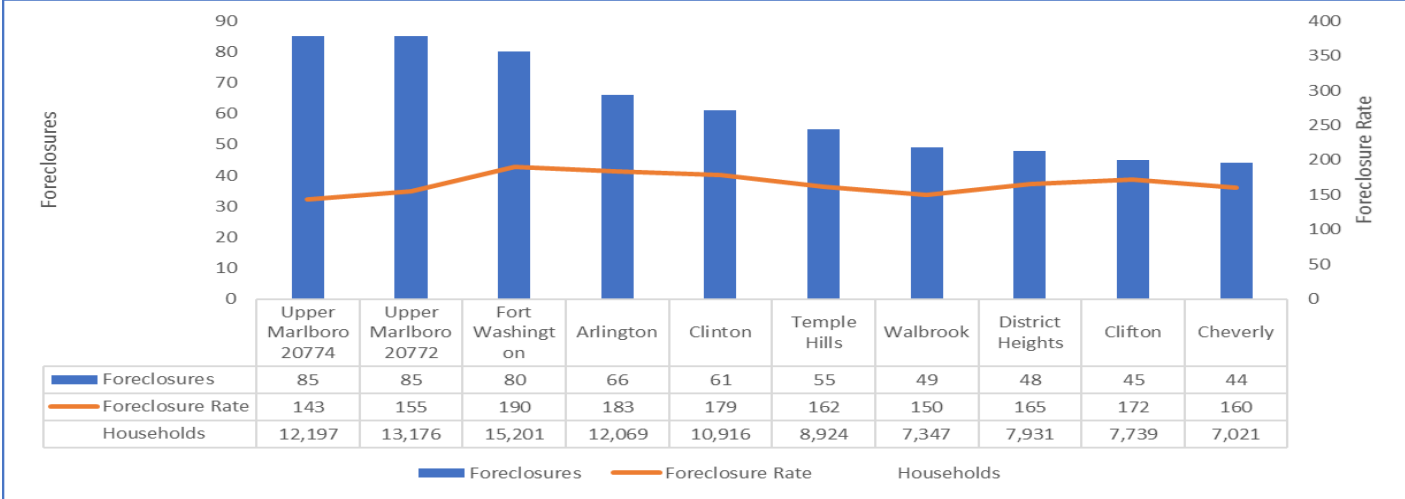
**Princess Anne in Somerset County** represents the sole rural community in the **Very High** category:

- Posting **11 foreclosure events and an index of 221**.
- Although small in scale, its elevated foreclosure rate highlights that concentrated foreclosure distress can also emerge in smaller housing markets.

**Chart 3. Property Foreclosures in Very High Hot Spots Communities**

Fourth Quarter 2025

*Top 10 Communities*



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

Overall, the Very High category reveals **significant foreclosure concentration across a relatively small number of communities**, particularly in **Prince George’s County and Baltimore City**, where clusters of neighborhoods exhibit foreclosure rates well above statewide norms and drive the majority of activity within this category.

## High Foreclosure Hot Spots in Maryland

### High Foreclosure Hot Spots by Jurisdiction:

#### Overall Scope

- The **High foreclosure hot spot category** represents the **largest segment of foreclosure hot spots statewide**, encompassing **43 communities and 1,107 foreclosure events across roughly 310,000 households**.
- With an **average foreclosure index of 146**, these communities experience foreclosure rates **modestly above the state average**, yet they account for **half of all foreclosure events occurring within hot spot areas**, emphasizing their significant role in the overall foreclosure landscape.

#### Distribution and Concentration

Foreclosure activity in this category is **concentrated in several large jurisdictions**:

- Particularly **Baltimore County, Prince George's County, and Baltimore City**, which together account for **nearly two-thirds of High-category foreclosure events**.
- **Baltimore County** records the largest share, with **258 foreclosures across nine ZIP codes**, followed closely by **Prince George's County** with **248 events across eleven communities**.
- **Baltimore City** contributes **202 foreclosures across seven communities**, further highlighting the prominence of major urban and suburban jurisdictions in driving activity within this category.

Several other jurisdictions show **smaller but notable pockets of elevated foreclosure activity**:

- **Anne Arundel County** accounts for **106 foreclosures across four communities**, while **Charles County** records **84 events across three communities**, reflecting localized foreclosure pressures outside the state's largest jurisdictions.

A few jurisdictions - including **Cecil, Harford, Frederick, Montgomery, Calvert, St. Mary's, and Washington counties** - each contain **one or two High-category communities**:

- While these areas represent **smaller shares of statewide foreclosure activity**, their foreclosure indices above 100 indicate foreclosure rates that exceed statewide norms, suggesting localized pockets of housing distress within otherwise more stable housing markets.

## High Foreclosure Hot Spots by Community:

### Distribution of Foreclosure Activity

**Baltimore County and Prince George’s County contain the largest clusters of High-category communities**, each with numerous neighborhoods experiencing elevated foreclosure rates:

- In **Baltimore County**, communities such as **Owings Mills, Dundalk, Essex, and Middle River** stand out due to their **large household bases and relatively high foreclosure counts**, indicating widespread foreclosure pressure across multiple suburban areas.
- Similarly, **Prince George’s County** includes a broad mix of communities - such as **Lanham, Mitchellville, Bowie, and Beltsville** - where foreclosure activity is distributed across several moderately sized housing markets.

**Baltimore City also contributes several High-category communities:**

- These include **Carroll, Waverly, Morrell Park, and Raspeburg**, where foreclosure rates remain above statewide norms across neighborhoods with substantial household bases.
- These areas reflect persistent pockets of foreclosure activity within the city, though at lower intensity levels than those observed in the Very High and Severe categories.

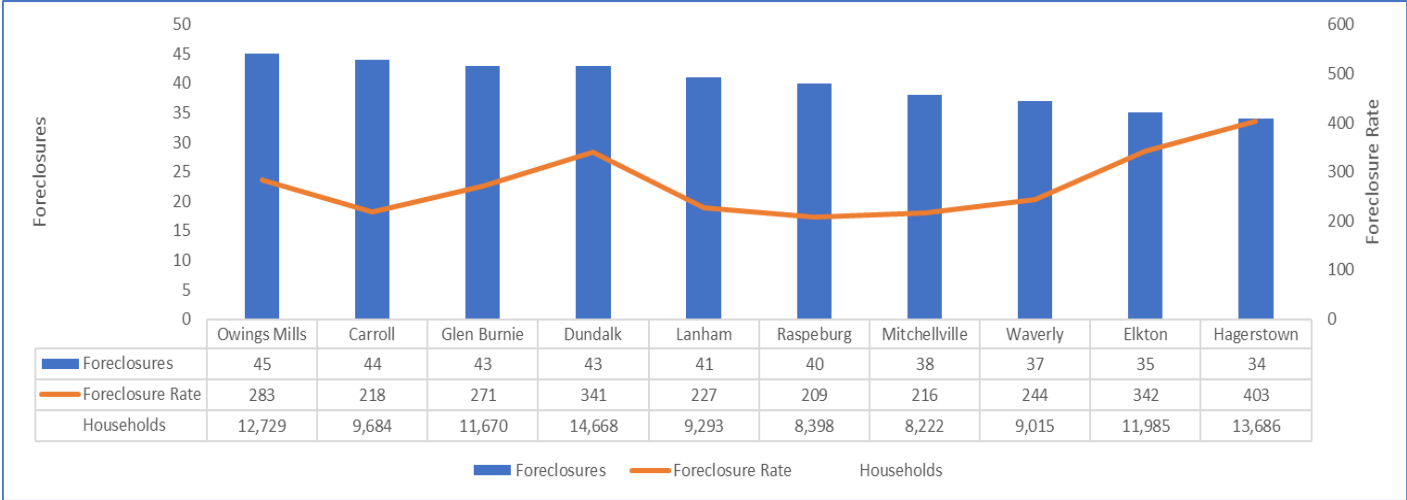
Outside the major metropolitan jurisdictions, **several smaller jurisdictions exhibit localized foreclosure pressure:**

- Examples include **Frederick (Frederick), Calvert (Lusby), Cecil (Elkton and North East), and Harford (Edgewood and Joppa)**, where foreclosure rates exceed statewide averages despite more limited household bases.
- In addition, **Lexington Park (St. Mary’s County) and Hagerstown (Washington County)** illustrate how foreclosure hot spots can emerge in smaller regional housing markets.

**Chart 4. Property Foreclosures in High Hot Spots Communities**

Fourth Quarter 2025

*Top 10 Communities*



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

Overall, the High category highlights that **moderately elevated foreclosure activity is broadly distributed across the state, affecting a wide mix of urban, suburban, and smaller regional communities.** Although foreclosure intensity is lower than in the Very High and Severe categories, the **large number of affected communities and households makes this category central to understanding the state’s overall foreclosure landscape.**