



# FORECLOSURE HOT SPOTS IN MARYLAND

FOURTH QUARTER 2022

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**

HOUSING AND ECONOMIC RESEARCH OFFICE

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## FORECLOSURE HOT SPOTS

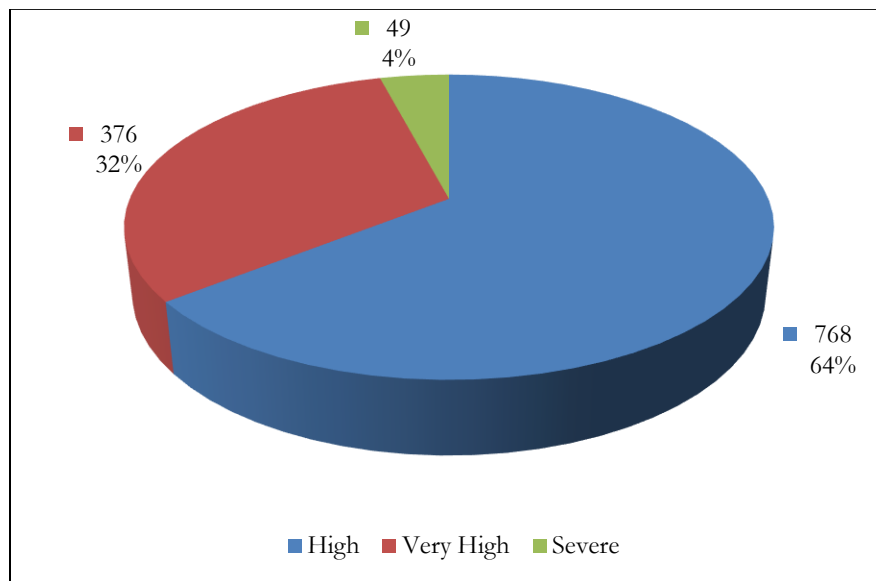
A foreclosure *hot spot* is defined as a community that had more than 10 foreclosure events in the given quarter and recorded a foreclosure concentration ratio of greater than 100. The concentration ratio, in turn, is measured by a foreclosure index. The index measures the extent to which a community's foreclosure rate exceeds or falls short of the state average foreclosure rate.

For example, the Lusby community in Calvert County (zip code 20657) recorded a total of 26 foreclosure events in the fourth quarter, resulting in a foreclosure rate of 231 homeowner households per foreclosure and a corresponding foreclosure index of 298. As a result, the foreclosure concentration in Lusby is 198 percent above the state average index of 100.

Overall, a total of 1,193 foreclosure events—accounting for 54.9 percent of all foreclosures in the fourth quarter—occurred in 61 hot spot communities across Maryland.

These communities recorded an average foreclosure rate of 417 homeowner households per foreclosure and an average foreclosure index of 165. Hot Spots communities are further grouped into three broad categories: “high,” “very high,” and “severe” (Chart 1).

**CHART 1. FORECLOSURE HOT SPOTS**  
FOURTH QUARTER 2022



Source: Attom Data and DHCD, Housing and Economic Research Office

## FORECLOSURE HOT SPOT CATEGORIES

- *High* foreclosure communities post foreclosure indices that fall between 100 and 200. There were 768 high foreclosure events recorded across 41 communities, representing 67.2 percent of foreclosures across all hot spots and 7.9 percent of foreclosures statewide (Table 1, Chart 2). These communities had an average foreclosure rate of 493 and an average foreclosure index of 140.
- The *very high* group includes jurisdictions that post foreclosure indices between 200 and 300. Locations with a very high foreclosure recorded 376 events in 17 communities, representing 27.9 percent of foreclosures across all hot spots and 3.3 percent of foreclosures statewide (Table 1, Chart 2). These communities had an average foreclosure rate of 289 and an average foreclosure index of 238.
- The *severe* foreclosure group consists of communities with foreclosure indices above 300. Three severe foreclosure communities recorded 49 foreclosure events, representing 4.9 percent of foreclosures across all hot spots and less than one percent of foreclosures in Maryland. (Table 1, Chart 2). Severe foreclosures had an average rate of 210 and an average index of 328.

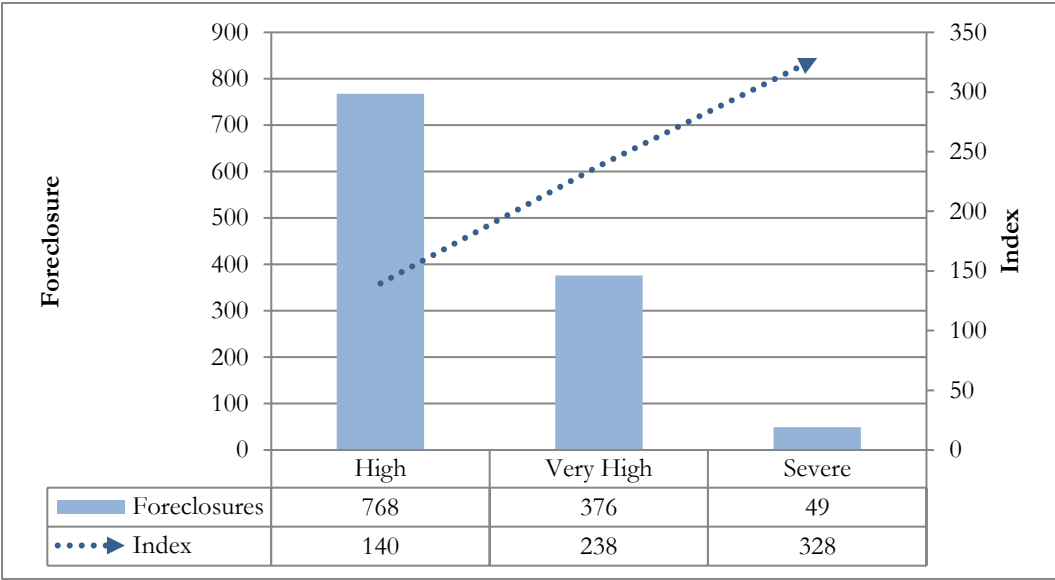
### Characteristics of Foreclosure Hot Spots in Maryland

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

Category	High	Very High	Severe	<i>All Hot Spots Communities</i>
Number of Communities	41	17	3	61
% of <i>Hot Spots</i> Communities	67.2%	27.9%	4.9%	100.0%
% of <i>All</i> Communities	7.9%	3.3%	0.6%	11.8%
Foreclosures	768	376	49	1,193
% of <i>Hot Spots</i> Communities	64.4%	31.5%	4.1%	100.0%
% of <i>All</i> Communities	35.4%	17.3%	2.3%	54.9%
Average Foreclosure Rate	493	289	210	417
Average Foreclosure Index	140	238	328	165
Number of Households	378,769	108,784	10,269	497,822
% of <i>Hot Spots</i> Communities	76.1%	21.9%	2.1%	100.0%
% of <i>All</i> Communities	25.3%	7.3%	0.7%	33.3%

*Source: Attom Data and DHCD, Office of Research*

**CHART 2. FORECLOSURES AND FORECLOSURE INDEX: HOT SPOT COMMUNITIES**  
**FOURTH QUARTER 2022**



Source: Attom Data and DHCD, Housing and Economic Research Office

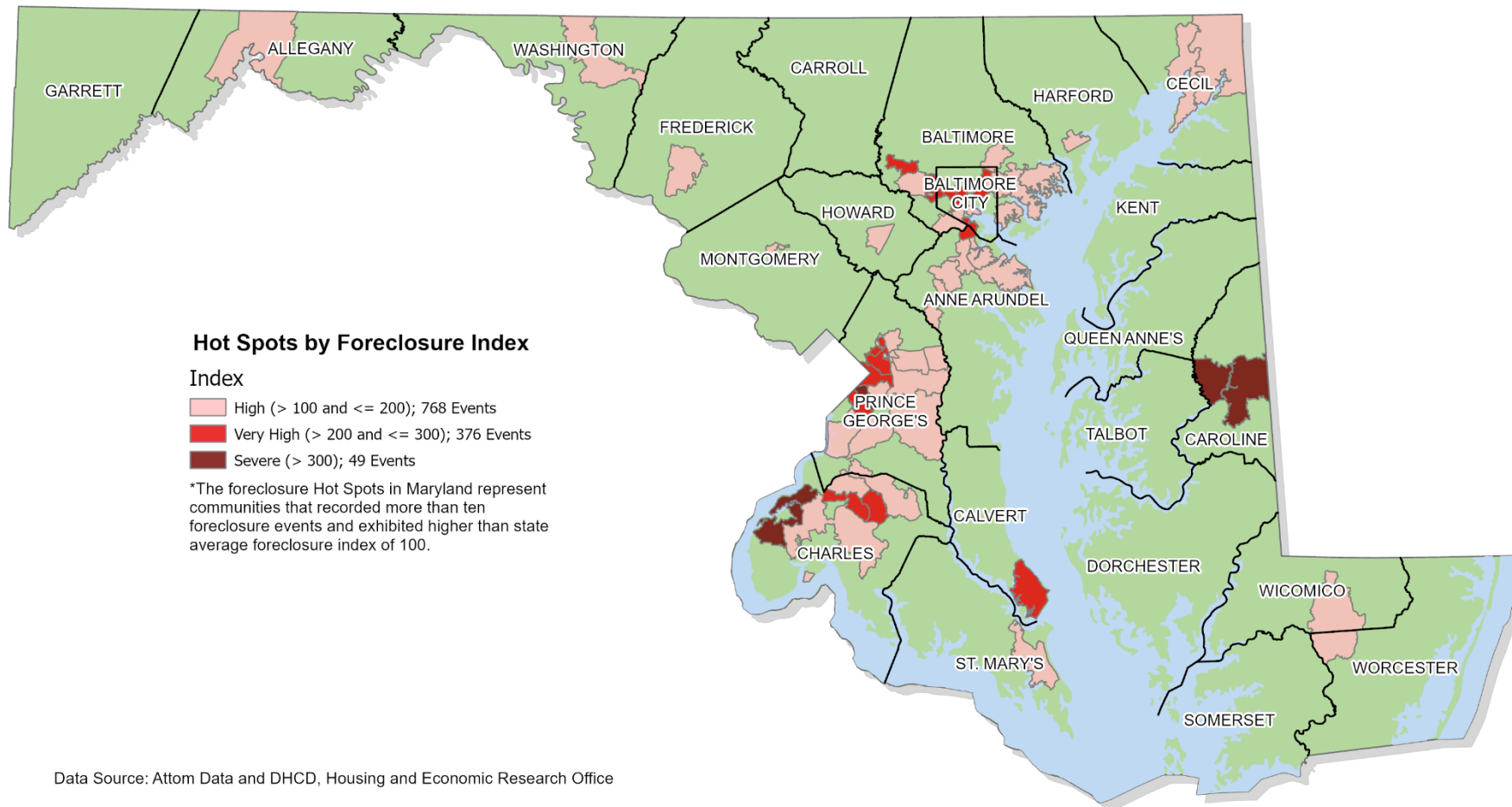
**Table 2. Foreclosure Hot Spots**  
Fourth Quarter 2022

Jurisdiction	Zip	Foreclosures		Rate	Index	Households
	Codes	Events	Percent			
<b><i>High Foreclosures</i></b>						
Allegany	1	24	3.2%	506	136	12,147
Anne Arundel	5	95	12.6%	579	118	54,997
Baltimore	8	168	22.4%	466	151	78,486
Baltimore City	5	105	14.0%	408	168	43,048
Cecil	2	36	4.8%	456	157	16,406
Charles	3	42	5.6%	428	162	18,132
Frederick	1	18	2.4%	457	151	8,225
Harford	2	29	3.8%	391	173	11,218
Howard	1	18	2.4%	592	116	10,660
Montgomery	1	12	1.6%	676	102	8,109
Prince George's	9	171	22.7%	528	133	89,969
St. Mary's	1	11	1.5%	428	161	4,705
Washington	1	22	2.9%	622	111	13,686
Wicomico	1	16	2.2%	548	126	8,982
<b>Maryland</b>	<b>41</b>	<b>768</b>	<b>100.0%</b>	<b>493</b>	<b>140</b>	<b>378,769</b>
<b><i>Very High Foreclosures</i></b>						
Anne Arundel	1	12	4.6%	333	207	4,160
Baltimore	2	48	17.7%	333	206	15,963
Baltimore City	7	149	55.1%	290	232	43,130
Calvert	1	26	9.6%	231	298	6,006
Charles	2	35	13.0%	245	285	8,576
Prince George's	4	106	39.2%	292	234	30,949
<b>Maryland</b>	<b>17</b>	<b>376</b>	<b>100.0%</b>	<b>289</b>	<b>238</b>	<b>108,784</b>
<b><i>Severe Foreclosures</i></b>						
Caroline	1	13	26.5%	211	326	2,744
Charles	1	12	24.5%	229	301	2,744
Prince George's	1	24	49.0%	199	346	4,781
<b>Maryland</b>	<b>3</b>	<b>49</b>	<b>100.0%</b>	<b>210</b>	<b>328</b>	<b>10,269</b>

\*The sum of foreclosure events may exceed the total. Total foreclosures include events that occur in partial census tracts.  
Source: Atom Data and DHCD, Office of Research

# Foreclosure Hot Spots in Maryland

## Fourth Quarter 2022



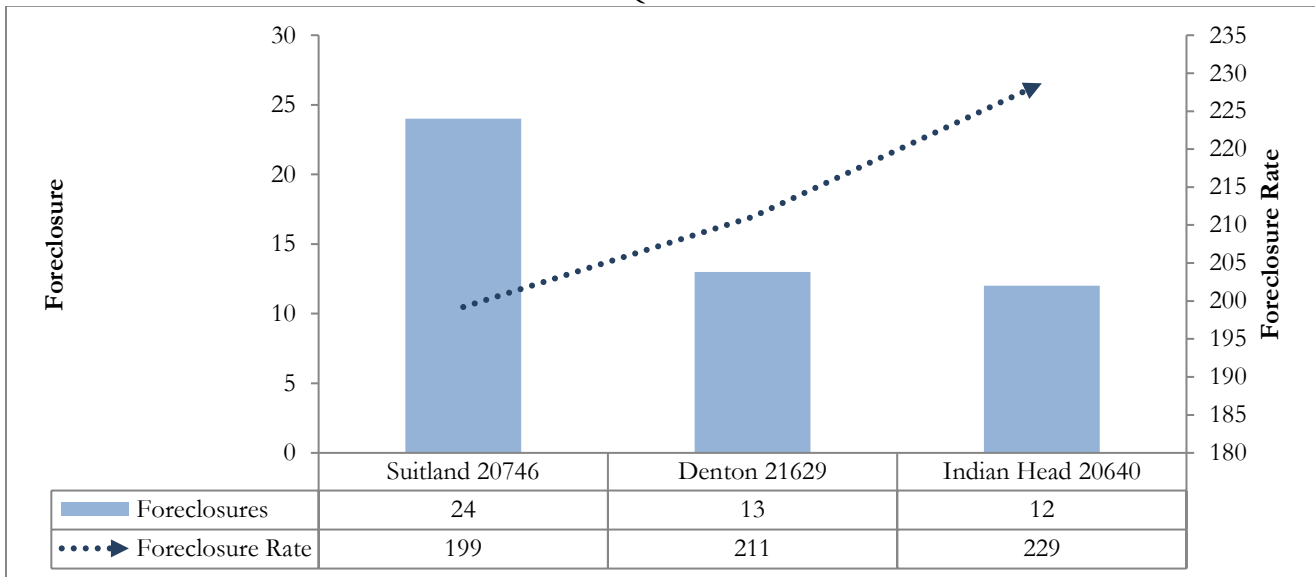
## SEVERE FORECLOSURE HOT SPOTS

The severe group includes jurisdictions that posted foreclosure indices above 300. Three jurisdictions with severe foreclosure notices recorded 49 events across three communities, representing 4.9 percent of foreclosures across all hot spots and less than one percent of foreclosures statewide. These communities had an average foreclosure rate of 210 and an average foreclosure index of 328 (Table 3).

**TABLE 3. SEVERE FORECLOSURE HOT SPOTS BY JURISDICTION**  
FOURTH QUARTER 2022

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Caroline	13	26.5%	211	326	2,744
Charles	12	24.5%	229	301	2,744
Prince George's	24	49.0%	199	346	4,781
<b>Maryland</b>	<b>49</b>	<b>100.0%</b>	<b>210</b>	<b>328</b>	<b>10,269</b>

**CHART 3. PROPERTY FORECLOSURES IN SEVERE HOT SPOTS COMMUNITIES**  
FOURTH QUARTER 2022



Source: Attom Data and DHCD, Housing and Economic Research Office

**TABLE 4. SEVERE FORECLOSURE HOT SPOTS BY COMMUNITY**  
FOURTH QUARTER 2022

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Caroline	21629	Denton	13	211	326
Charles	20640	Indian Head	12	229	301
Prince George's	20746	Suitland	24	199	346
<b>All Communities</b>			<b>49</b>	<b>210</b>	<b>328</b>

*\*The sum of foreclosure events may exceed the total. Total foreclosures include events that occur in partial census tracts.*

Source: Attom Data and DHCD, Housing and Economic Research Office

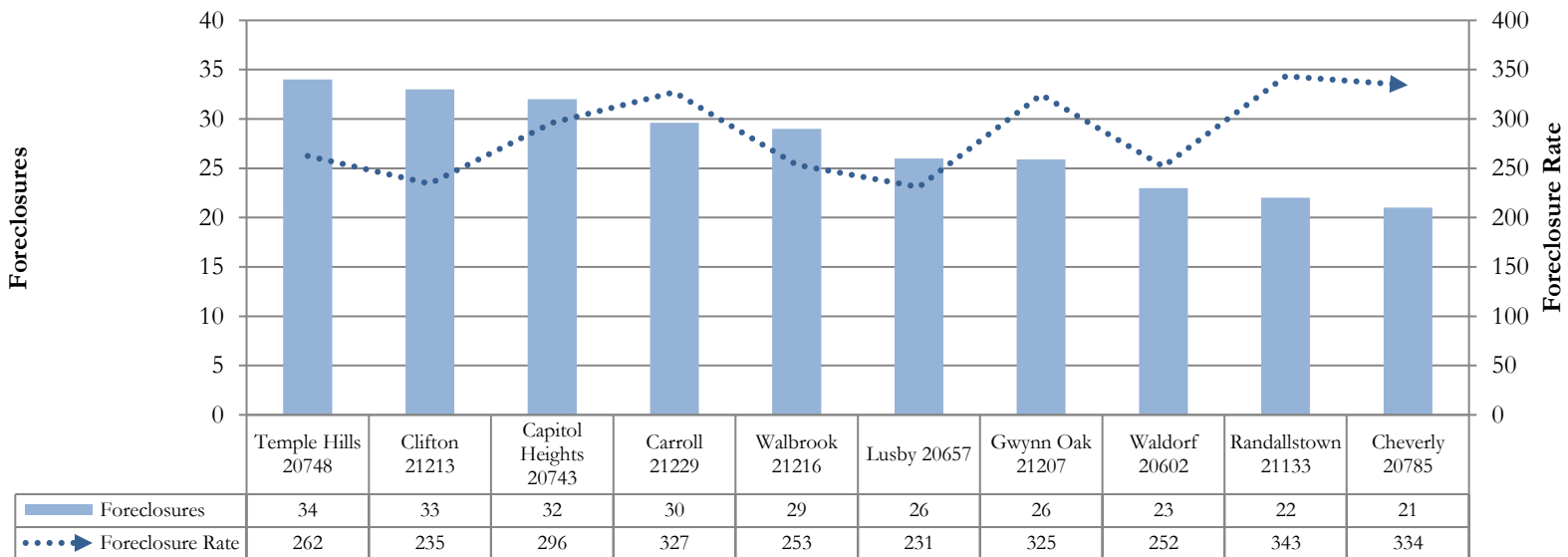
## VERY HIGH FORECLOSURE HOT SPOTS

The very high group includes jurisdictions that posted foreclosure indices between 200 and 300. Five jurisdictions with very high foreclosure notices recorded 376 events in 17 communities, representing 27.9 percent of foreclosures across all hot spots and 3.3 percent of foreclosures statewide. This community had an average foreclosure rate of 289 and an average foreclosure index of 238 (Table 5).

**TABLE 5. VERY HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
FOURTH QUARTER 2022

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	13	4.6%	333	207	4,160
Baltimore	48	17.7%	333	206	15,963
Baltimore City	149	55.1%	290	232	43,130
Calvert	26	9.6%	231	298	6,006
Charles	35	13.0%	245	285	8,576
Prince George's	106	39.2%	292	234	30,949
<b>Maryland</b>	<b>376</b>	<b>100.0%</b>	<b>289</b>	<b>238</b>	<b>108,784</b>

**CHART 4. PROPERTY FORECLOSURES IN VERY HIGH HOT SPOT COMMUNITIES**  
FOURTH QUARTER 2022  
TOP 10 COMMUNITIES



Source: Attom Data and DHCD, Housing and Economic Research Office



**TABLE 6. VERY HIGH FORECLOSURE HOT SPOT BY COMMUNITY**  
FOURTH QUARTER 2022

<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	13	333	207
Baltimore	21207	Gwynn Oak	26	325	212
Baltimore	21133	Randallstown	22	343	200
Baltimore City	21213	Clifton	33	235	294
Baltimore City	21229	Carroll	30	327	211
Baltimore City	21216	Walbrook	29	253	272
Baltimore City	21214	Hamilton	20	295	233
Baltimore City	21217	Druid	14	341	202
Baltimore City	21223	Franklin	13	339	203
Baltimore City	21207	Gwynn Oak	10	325	212
Calvert	20657	Lusby	26	231	298
Charles	20602	Waldorf	23	252	274
Charles	20695	White Plains	12	232	296
Prince George's	20748	Temple Hills	34	262	262
Prince George's	20743	Capitol Heights	32	296	232
Prince George's	20785	Cheverly	21	334	206
Prince George's	20784	Cheverly	19	291	237
<b>All Communities</b>			<b>376</b>	<b>289</b>	<b>238</b>

*\*The sum of foreclosure events may exceed the total. Total foreclosures include events that occur in partial census tracts.*

Source: Attom Data and DHCD, Housing and Economic Research Office

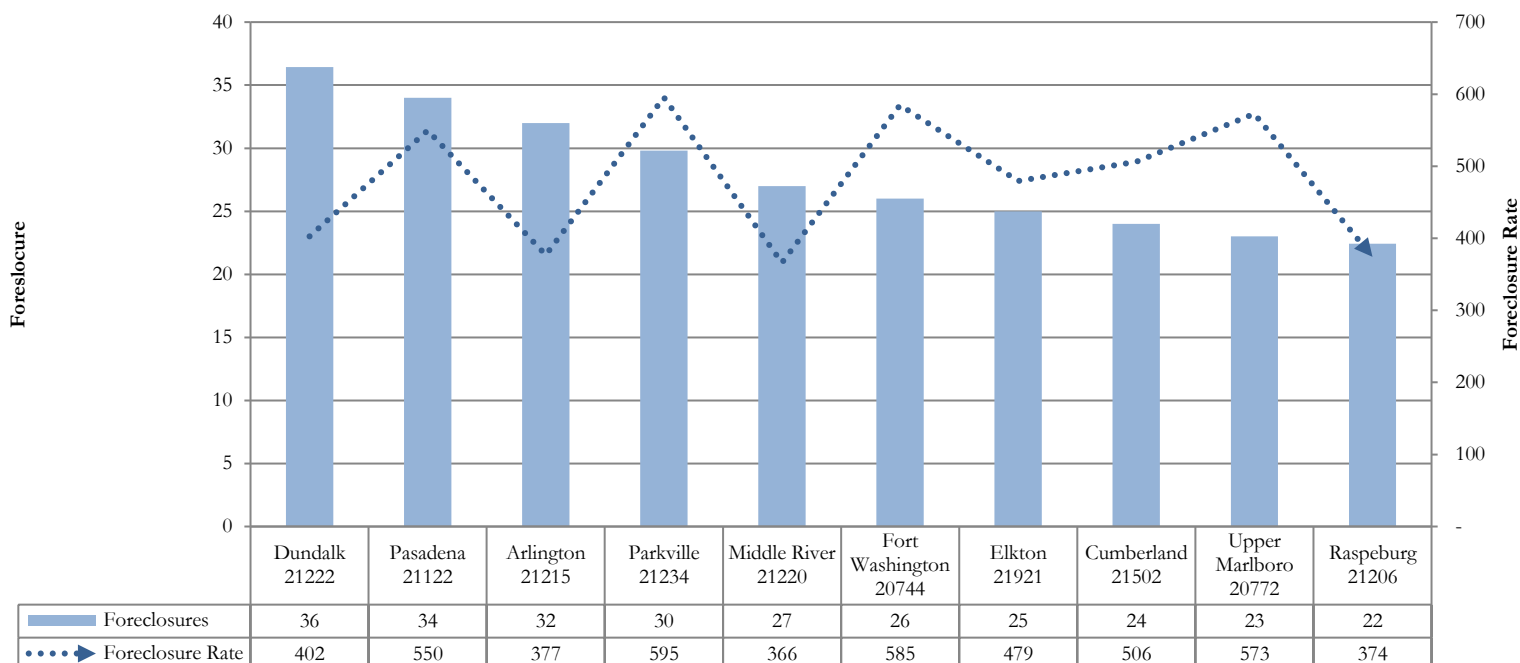
## HIGH FORECLOSURE HOT SPOTS

The high group includes jurisdictions that posted foreclosure indices between 100 and 200. The largest percentage of hot spots occurred in 14 jurisdictions with high foreclosure notices recording 768 events in 41 communities, representing 67.2 percent of foreclosures across all hot spots and 7.9 percent of foreclosures statewide. These communities had an average foreclosure rate of 493 and an average foreclosure index of 140 (Table 7).

**TABLE 7. HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
FOURTH QUARTER 2022

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Allegany	24	3.2%	506	136	12,147
Anne Arundel	95	12.6%	579	118	54,997
Baltimore	168	22.4%	466	151	78,486
Baltimore City	105	14.0%	408	168	43,048
Cecil	36	4.8%	456	157	16,406
Charles	42	5.6%	428	162	18,132
Frederick	18	2.4%	457	151	8,225
Harford	29	3.8%	391	173	11,218
Howard	18	2.4%	592	116	10,660
Montgomery	12	1.6%	676	102	8,109
Prince George's	171	22.7%	528	133	89,969
St. Mary's	11	1.5%	428	161	4,705
Washington	22	2.9%	622	111	13,686
Wicomico	16	2.2%	548	126	8,982
<b>Maryland</b>	<b>768</b>	<b>100.0%</b>	<b>493</b>	<b>140</b>	<b>378,769</b>

**CHART 5. PROPERTY FORECLOSURES IN HIGH HOT SPOTS COMMUNITIES**  
FOURTH QUARTER 2022  
*TOP 10 COMMUNITIES*



Source: Attom Data and DHCD, Housing and Economic Research Office

**TABLE 8. HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
FOURTH QUARTER 2022

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Allegany	21502	Cumberland	24	506	136
Anne Arundel	21060	Glen Burnie	15	527	131
Anne Arundel	21122	Pasadena	34	550	125
Anne Arundel	21061	Glen Burnie	20	584	118
Anne Arundel	21113	Odenton	14	624	110
Anne Arundel	21144	Severn	12	667	103
Baltimore	21220	Middle River	27	366	188
Baltimore	21206	Raspeburg	11	374	184
Baltimore	21222	Dundalk	36	402	171
Baltimore	21227	Halethorpe	18	454	152
Baltimore	21221	Essex	20	500	138
Baltimore	21237	Rosedale	13	531	130
Baltimore	21244	Windsor Mill	13	531	130
Baltimore	21234	Parkville	30	595	116
Baltimore City	21206	Raspeburg	22	374	184
Baltimore City	21239	Northwood	14	375	184
Baltimore City	21215	Arlington	32	377	183
Baltimore City	21218	Waverly	22	410	168
Baltimore City	21230	Morrell Park	15	553	124
Cecil	21901	North East	11	402	171
Cecil	21921	Elkton	25	479	144
Charles	20646	La Plata	15	374	184
Charles	20601	Waldorf	13	448	154
Charles	20603	Waldorf	14	466	148
Frederick	21703	Frederick	18	457	151
Harford	21040	Edgewood	18	349	197
Harford	21085	Joppa	11	462	149
Howard	21044	Columbia	18	592	116
Montgomery	20886	Montgomery Village	12	676	102
Prince George's	20747	District Heights	20	397	174
Prince George's	20716	Mitchellville	13	465	148
Prince George's	20735	Clinton	22	496	139
Prince George's	20706	Lanham	17	547	126
Prince George's	20721	Mitchellville	15	548	126
Prince George's	20774	Upper Marlboro	22	554	124
Prince George's	20707	Laurel	13	558	123
Prince George's	20772	Upper Marlboro	23	573	120
Prince George's	20744	Fort Washington	26	585	118
St. Mary's	20653	Lexington Park	11	428	161
Washington	21740	Hagerstown	22	622	111
Wicomico	21804	Salisbury	16	548	126
<b>All Communities</b>			<b>768</b>	<b>493</b>	<b>140</b>

*\*The sum of foreclosure events may exceed the total. Total foreclosures include events that occur in partial census tracts.*  
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