



# FORECLOSURE HOT SPOTS IN MARYLAND

SECOND QUARTER 2023

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**

HOUSING AND ECONOMIC RESEARCH OFFICE

7800 HARKINS ROAD

LANHAM, MD 20706

[WWW.DHCD.MARYLAND.GOV](http://WWW.DHCD.MARYLAND.GOV)

**WES MOORE, GOVERNOR**  
**ARUNA MILLER, LT. GOVERNOR**  
**JAKE DAY, SECRETARY**  
**OWEN MCEVOY, DEPUTY SECRETARY**



## FORECLOSURE HOT SPOTS

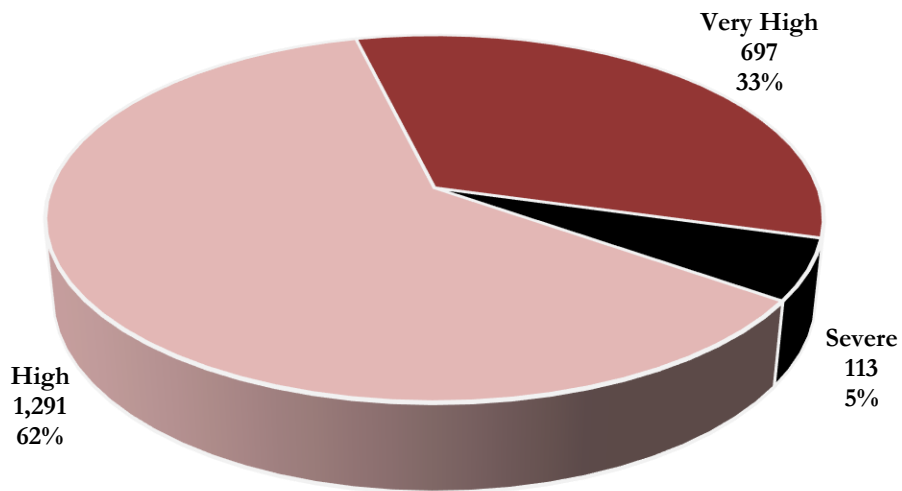
A foreclosure *hot spot* is defined as a community that has had more than 10 foreclosure events in a given quarter and has recorded a foreclosure concentration ratio of greater than 100. The concentration ratio, in turn, is measured by a *foreclosure index*. The index measures the extent to which a community's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

For instance, the Lanham community in Prince George's County (ZIP Code 20706) recorded a total of 38 foreclosure events in the second quarter, resulting in a foreclosure rate of 245 homeowner households per foreclosure and a corresponding foreclosure index of 174. As a result, the foreclosure concentration in Lanham is 74 percent above the state average index of 100.

Overall, a total of 2,101 foreclosure events—accounting for 59.8 percent of all foreclosures in the second quarter—occurred in 72 hot spot communities across Maryland.

These communities recorded an average foreclosure rate of 246 homeowner households per foreclosure and an average foreclosure index of 173. Hot Spots communities are further grouped into three broad categories: “high,” “very high,” and “severe” (Chart 1).

**CHART 1. FORECLOSURE HOT SPOTS**  
SECOND QUARTER 2023



Source: Atom 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 1,291 high foreclosure events recorded across 49 communities, representing 68.1 percent of foreclosures across all hot spots and 9.4 percent of foreclosures statewide (Table 1, Chart 2). These communities had an average foreclosure rate of 295 and an average foreclosure index of 144.
- The *very high* group includes jurisdictions that post foreclosure indices between 200 and 300. Locations with a very high foreclosure recorded 697 events across 20 communities, representing 27.8 percent of foreclosures across all hot spots and 3.9 percent of foreclosures statewide (Table 1, Chart 2). These communities had an average foreclosure rate of 175 and an average foreclosure index of 243.
- The *severe* foreclosure group consists of communities with foreclosure indices above 300. Three severe foreclosure communities recorded 113 foreclosure events, representing 4.2 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 121 and an average index of 351.

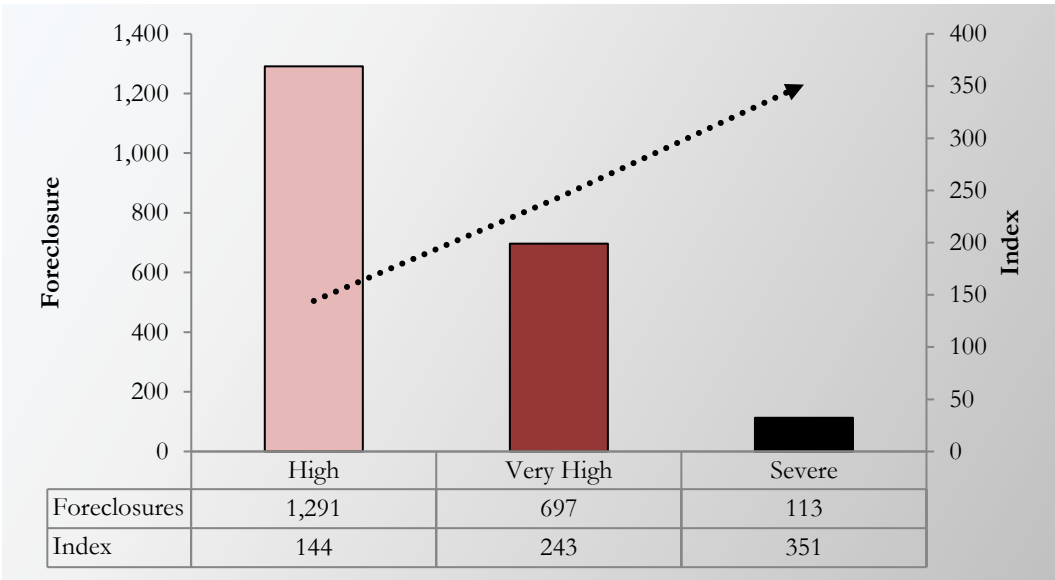
### Characteristics of Foreclosure Hot Spots in Maryland

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

Category	High	Very High	Severe	<i>All Hot Spots Communities</i>
Number of Communities	49	20	3	72
% of <i>Hot Spots</i> Communities	68.1%	27.8%	4.2%	100.0%
% of <i>All</i> Communities	9.4%	3.9%	0.6%	13.9%
Foreclosures	1,291	697	113	2,101
% of <i>Hot Spots</i> Communities	61.5%	33.2%	5.4%	100.0%
% of <i>All</i> Communities	36.8%	19.8%	3.2%	59.8%
Average Foreclosure Rate	295	175	121	246
Average Foreclosure Index	144	243	351	173
Number of Households	381,110	121,869	13,691	516,670
% of <i>Hot Spots</i> Communities	73.8%	23.6%	2.6%	100.0%
% of <i>All</i> Communities	25.5%	8.2%	0.9%	34.6%

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

**CHART 2. FORECLOSURES AND FORECLOSURE INDEX: HOT SPOT COMMUNITIES**  
**SECOND QUARTER 2023**



*Source: Atom Data and DHCD, Housing and Economic Research Office*

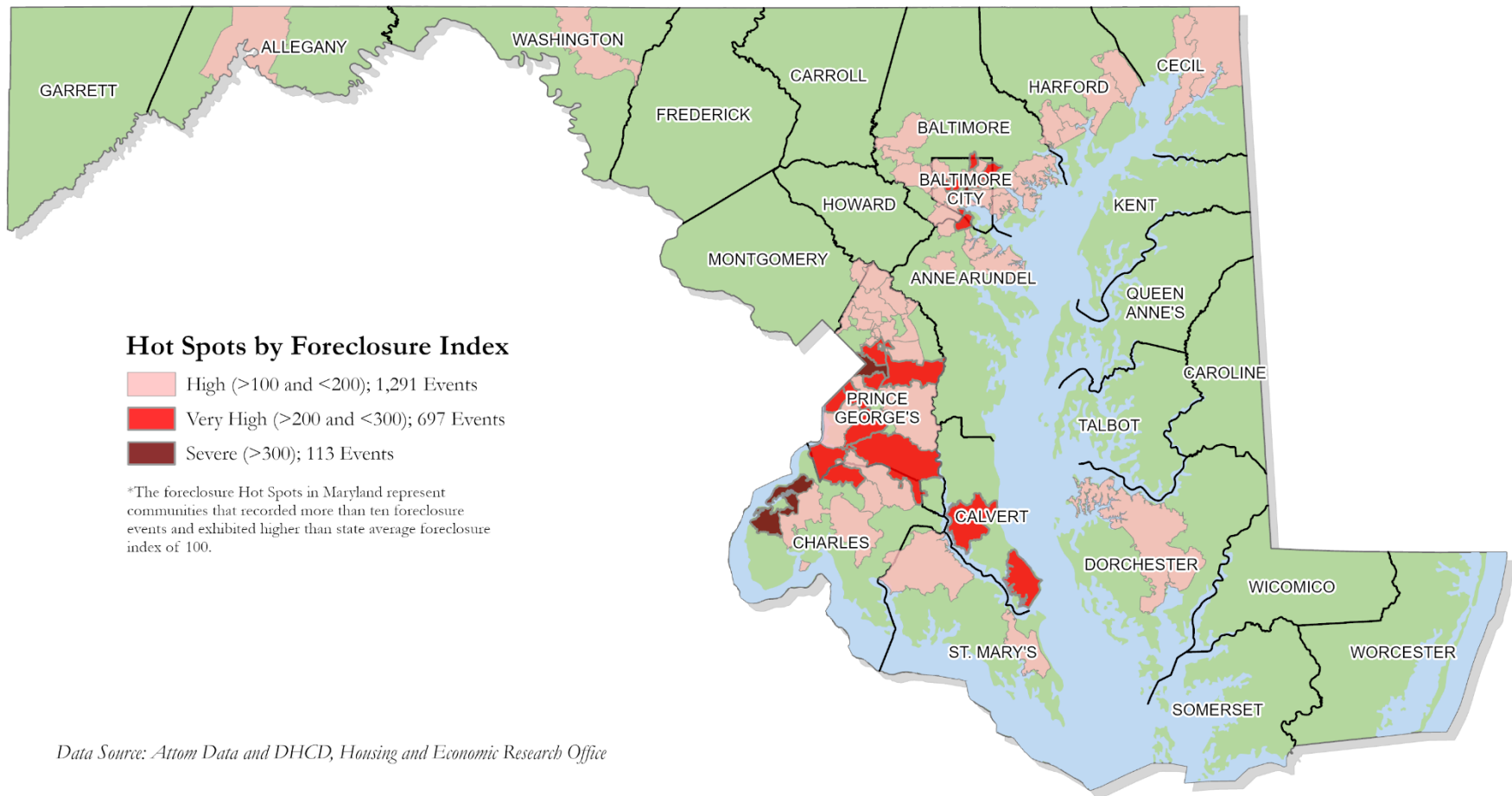
**Table 2. Foreclosure Hot Spots**  
Second Quarter 2023

Jurisdiction	Zip	Foreclosures		Rate	Index	Households
	Codes	Events	Percent			
<b>High Foreclosures</b>						
Allegany	1	29	2.2%	419	102	12,147
Anne Arundel	4	98	7.6%	386	118	37,797
Baltimore	8	265	20.5%	296	144	78,464
Baltimore City	8	232	18.0%	261	162	60,620
Cecil	2	45	3.5%	365	129	16,406
Charles	3	63	4.9%	275	154	17,396
Dorchester	1	21	1.6%	225	189	4,719
Harford	5	95	7.4%	320	134	30,514
Montgomery	1	14	1.1%	240	178	3,354
Prince George's	13	353	27.3%	268	156	94,726
St. Mary's	2	30	2.3%	376	114	11,281
Washington	1	45	3.5%	304	140	13,686
<b>Maryland</b>	<b>49</b>	<b>1,291</b>	<b>100.0%</b>	<b>295</b>	<b>144</b>	<b>381,110</b>
<b>Very High Foreclosures</b>						
Anne Arundel	1	22	3.2%	185	230	4,160
Baltimore	1	19	2.8%	206	207	3,956
Baltimore City	7	229	32.9%	177	239	40,432
Calvert	2	48	6.9%	186	241	8,929
Charles	1	32	4.6%	204	209	6,525
Prince George's	8	346	49.7%	167	255	57,867
<b>Maryland</b>	<b>20</b>	<b>697</b>	<b>100.0%</b>	<b>175</b>	<b>243</b>	<b>121,869</b>
<b>Severe Foreclosures</b>						
Baltimore City	1	13	11.5%	113	378	1,466
Charles	1	22	19.5%	125	341	2,744
Prince George's	1	78	69.0%	122	350	9,481
<b>Maryland</b>	<b>3</b>	<b>113</b>	<b>100.0%</b>	<b>121</b>	<b>351</b>	<b>13,691</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, Office of Research

# Foreclosure Hot Spots in Maryland

## Second Quarter 2023



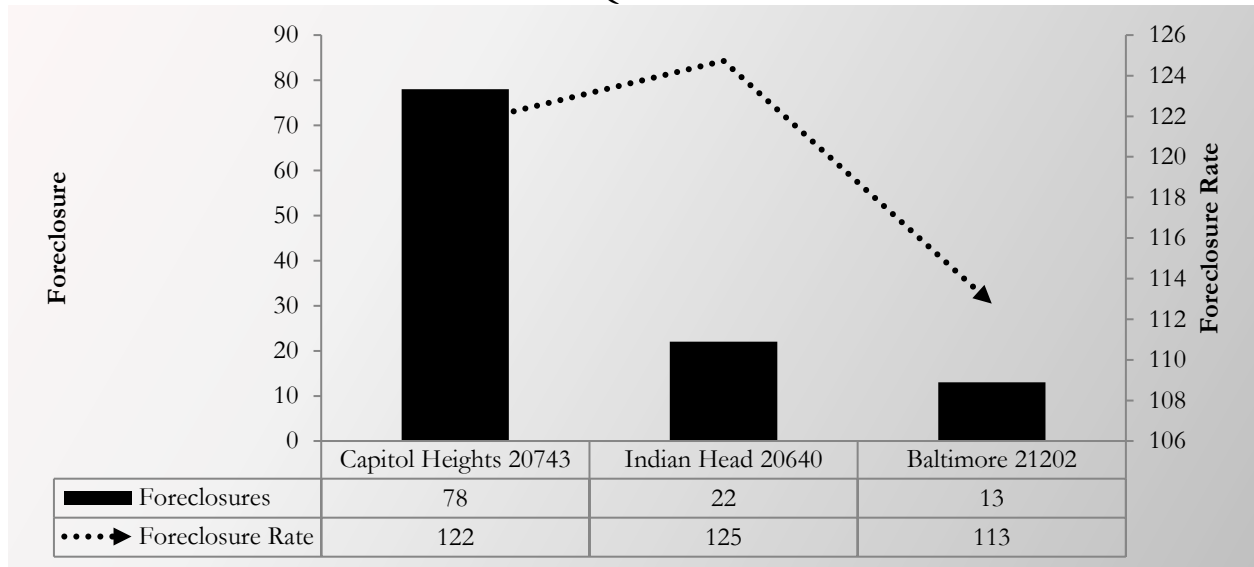
## SEVERE FORECLOSURE HOT SPOTS

The *severe* group includes jurisdictions that posted foreclosure indices above 300. Three jurisdictions with severe foreclosure notices recorded 113 events across three communities, representing 4.2 percent of foreclosures across all hot spots and less than one percent of foreclosures statewide. These communities had an average foreclosure rate of 121 and an average foreclosure index of 351 (Table 3).

**TABLE 3. SEVERE FORECLOSURE HOT SPOTS BY JURISDICTION**  
SECOND QUARTER 2023

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Baltimore City	13	11.5%	113	378	1,466
Charles	22	19.5%	125	341	2,744
Prince George's	78	69.0%	122	350	9,481
<b>Maryland</b>	<b>113</b>	<b>100.0%</b>	<b>121</b>	<b>351</b>	<b>13,691</b>

**CHART 3. PROPERTY FORECLOSURES IN SEVERE HOT SPOTS COMMUNITIES**  
SECOND QUARTER 2023



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

**TABLE 4. SEVERE FORECLOSURE HOT SPOTS BY COMMUNITY**  
SECOND QUARTER 2023

Jurisdiction	ZIP Code	P.O. Name	Foreclosures	Rate	Index
Baltimore City	21202	Baltimore	13	113	378
Charles	20640	Indian Head	22	125	341
Prince George's	20743	Capitol Heights	78	122	350
<b>All Communities</b>			<b>113</b>	<b>121</b>	<b>351</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*

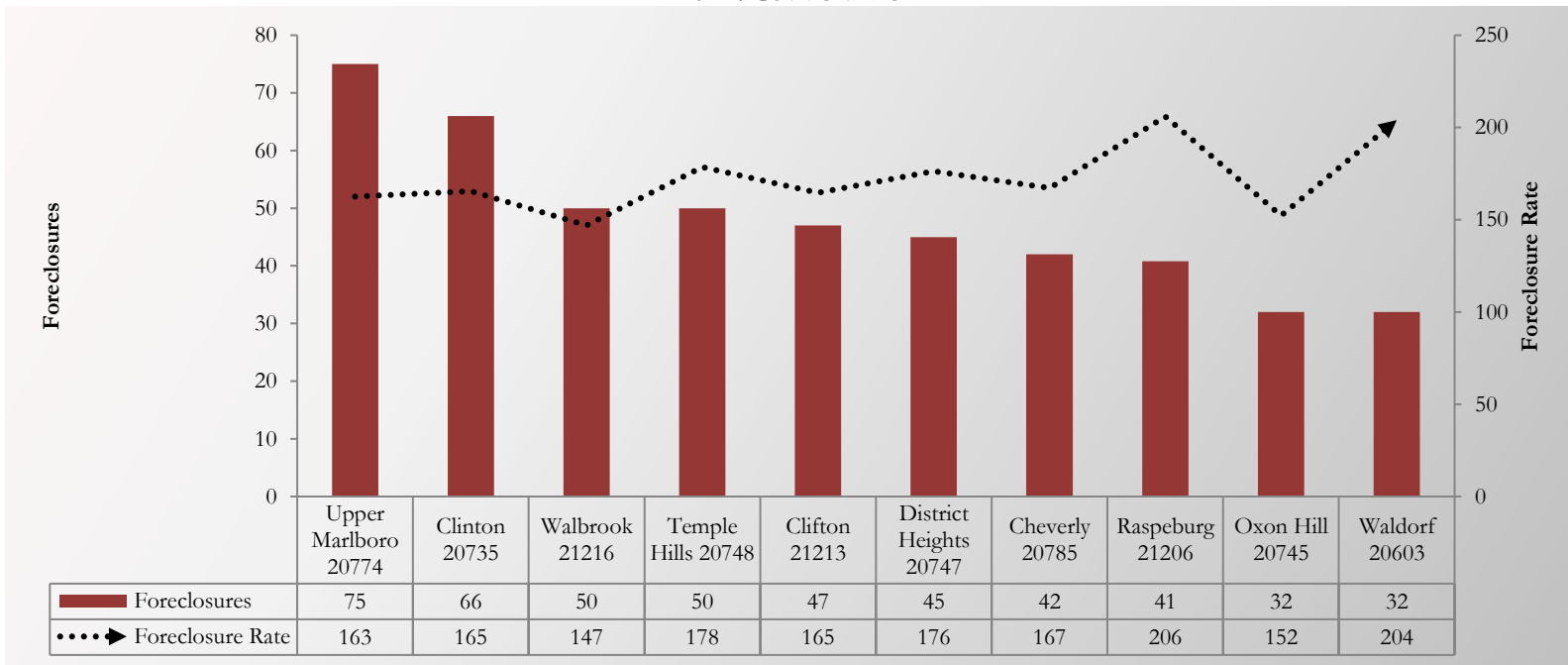
## VERY HIGH FORECLOSURE HOT SPOTS

The *very high* group includes jurisdictions that posted foreclosure indices between 200 and 300. Six jurisdictions with very high foreclosure notices recorded 697 events in 20 communities, representing 27.8 percent of foreclosures across all hot spots and 3.9 percent of foreclosures statewide. This community had an average foreclosure rate of 175 and an average foreclosure index of 243 (Table 5).

**TABLE 5. VERY HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
SECOND QUARTER 2023

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	22	3.2%	185	230	4,160
Baltimore	19	2.8%	206	207	3,956
Baltimore City	229	32.9%	177	239	40,432
Calvert	48	6.9%	186	241	8,929
Charles	32	4.6%	204	209	6,525
Prince George's	346	49.7%	167	255	57,867
<b>Maryland</b>	<b>697</b>	<b>100.0%</b>	<b>175</b>	<b>243</b>	<b>121,869</b>

**CHART 4. PROPERTY FORECLOSURES IN VERY HIGH HOT SPOT COMMUNITIES**  
SECOND QUARTER 2023  
TOP 10 COMMUNITIES



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



**TABLE 6. VERY HIGH FORECLOSURE HOT SPOT BY COMMUNITY**  
SECOND QUARTER 2023

<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	22	185	230
Baltimore	21206	Raspeburg	19	206	207
Baltimore City	21216	Walbrook	50	147	290
Baltimore City	21213	Clifton	47	165	259
Baltimore City	21206	Raspeburg	41	206	207
Baltimore City	21217	Druid	28	170	250
Baltimore City	21239	Northwood	27	198	215
Baltimore City	21223	Franklin	23	192	222
Baltimore City	21225	Brooklyn	14	185	230
Calvert	20657	Lusby	29	207	206
Calvert	20678	Prince Frederick	19	154	277
Charles	20603	Waldorf	32	204	209
Prince George's	20774	Upper Marlboro	75	163	262
Prince George's	20735	Clinton	66	165	257
Prince George's	20748	Temple Hills	50	178	239
Prince George's	20747	District Heights	45	176	242
Prince George's	20785	Cheverly	42	167	255
Prince George's	20745	Oxon Hill	32	152	280
Prince George's	20613	Brandywine	22	145	293
Prince George's	20607	Accokeek	14	201	212
<b>All Communities</b>			<b>697</b>	<b>175</b>	<b>243</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 12 jurisdictions with high foreclosure notices recording 1,291 events in 49 communities, representing 68.1 percent of foreclosures across all hot spots and 9.4 percent of foreclosures statewide. These communities had an average foreclosure rate of 295 and an average foreclosure index of 144 (Table 7).

**TABLE 7. HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**

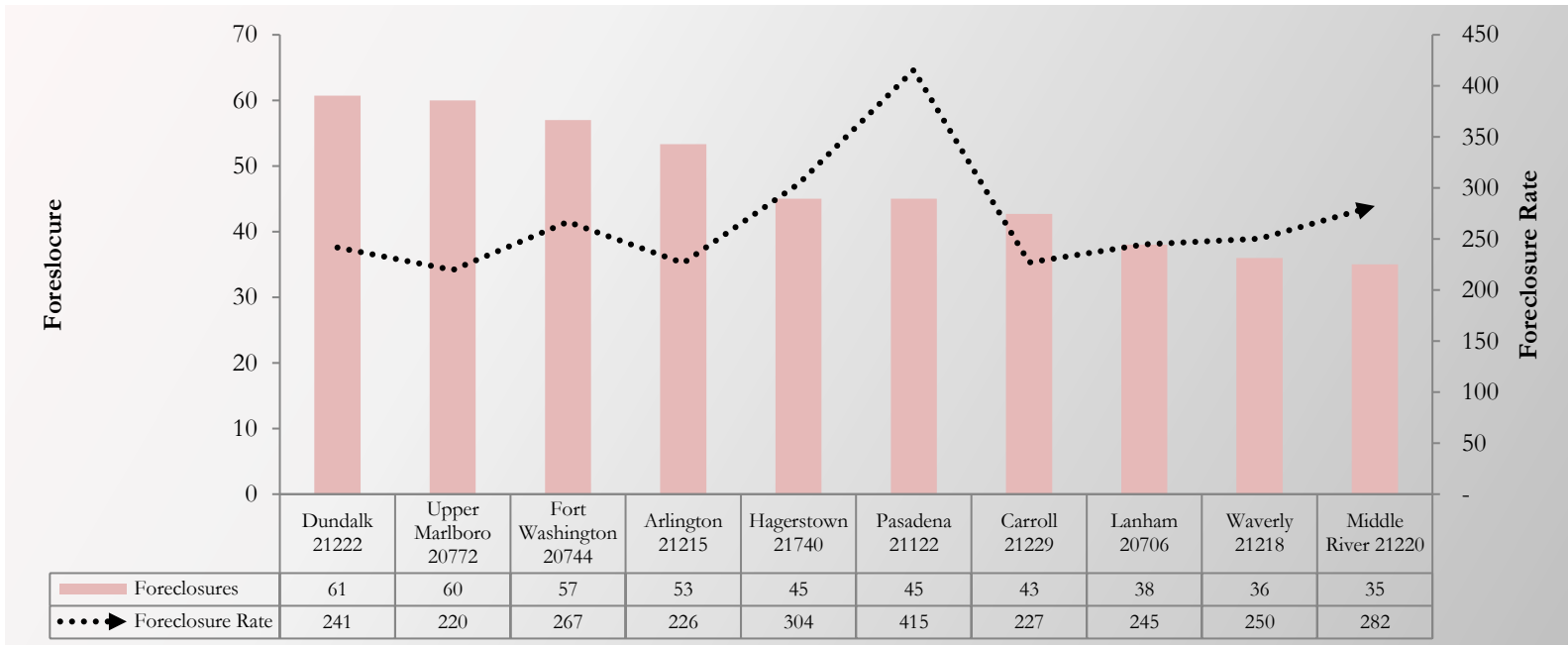
SECOND QUARTER 2023

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Allegany	29	2.2%	419	102	12,147
Anne Arundel	98	7.6%	386	118	37,797
Baltimore	265	20.5%	296	144	78,464
Baltimore City	232	18.0%	261	162	60,620
Cecil	45	3.5%	365	129	16,406
Charles	63	4.9%	275	154	17,396
Dorchester	21	1.6%	225	189	4,719
Harford	95	7.4%	320	134	30,514
Montgomery	14	1.1%	240	178	3,354
Prince George's	353	27.3%	268	156	94,726
St. Mary's	30	2.3%	376	114	11,281
Washington	45	3.5%	304	140	13,686
<b>Maryland</b>	<b>1,291</b>	<b>100.0%</b>	<b>295</b>	<b>144</b>	<b>381,110</b>

**CHART 5. PROPERTY FORECLOSURES IN HIGH HOT SPOTS COMMUNITIES**

SECOND QUARTER 2023

TOP 10 COMMUNITIES



\*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

**TABLE 8. HIGH FORECLOSURE HOT SPOT BY COMMUNITY**  
SECOND QUARTER 2023

<b>Jurisdiction</b>	<b>ZIP Code</b>	<b>P.O. Name</b>	<b>Foreclosures</b>	<b>Rate</b>	<b>Index</b>
Allegany	21502	Cumberland	29	419	102
Anne Arundel	21090	Linthicum Heights	11	291	146
Anne Arundel	21144	Severn	23	348	122
Anne Arundel	21122	Pasadena	45	415	102
Anne Arundel	21060	Glen Burnie	19	416	102
Baltimore	21222	Dundalk	61	241	176
Baltimore	21133	Randallstown	31	244	175
Baltimore	21244	Windsor Mill	25	276	154
Baltimore	21207	Gwynn Oak	30	278	153
Baltimore	21220	Middle River	35	282	151
Baltimore	21117	Owings Mills	35	364	117
Baltimore	21221	Essex	27	371	115
Baltimore	21227	Halethorpe	21	392	109
Baltimore City	21215	Arlington	53	226	188
Baltimore City	21229	Carroll	43	227	188
Baltimore City	21214	Hamilton	25	236	180
Baltimore City	21218	Waverly	36	250	170
Baltimore City	21205	Clifton East End	12	253	169
Baltimore City	21207	Gwynn Oak	12	278	153
Baltimore City	21230	Morrell Park	25	332	128
Baltimore City	21224	Highlandtown	26	355	120
Cecil	21901	North East	16	276	154
Cecil	21921	Elkton	29	413	103
Charles	20602	Waldorf	24	241	177
Charles	20601	Waldorf	23	259	165
Charles	20646	La Plata	16	351	121
Dorchester	21613	Cambridge	21	225	189
Harford	21040	Edgewood	28	224	190
Harford	21085	Joppa	16	299	142
Harford	21001	Aberdeen	17	351	121
Harford	21009	Abingdon	22	392	109
Harford	21078	Havre de Grace	12	393	108
Montgomery	20866	Burtonsville	14	240	178
Prince George's	20772	Upper Marlboro	60	220	194
Prince George's	20746	Suitland	21	228	187
Prince George's	20784	Cheverly	24	230	185
Prince George's	20708	Laurel	16	244	174
Prince George's	20706	Lanham	38	245	174
Prince George's	20707	Laurel	28	250	170
Prince George's	20770	Greenbelt	17	260	164
Prince George's	20744	Fort Washington	57	267	160
Prince George's	20721	Mitchellville	26	316	135
Prince George's	20720	Bowie	19	326	130

*Continues on Next Page*

**TABLE 8. HIGH FORECLOSURE HOT SPOT BY COMMUNITY**  
SECOND QUARTER 2023

<b>Jurisdiction</b>	<b>ZIP Code</b>	<b>P.O. Name</b>	<b>Foreclosures</b>	<b>Rate</b>	<b>Index</b>
Prince George's	20705	Beltsville	15	331	129
Prince George's	20783	Adelphi	20	349	122
Prince George's	20740	College Park	12	423	101
St. Mary's	20653	Lexington Park	13	362	118
St. Mary's	20659	Mechanicsville	17	386	110
Washington	21740	Hagerstown	45	304	140
<b>All Communities</b>			<b>1,291</b>	<b>295</b>	<b>144</b>

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