



# FORECLOSURE HOT SPOTS IN MARYLAND

THIRD QUARTER 2023

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**

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## FORECLOSURE HOT SPOTS

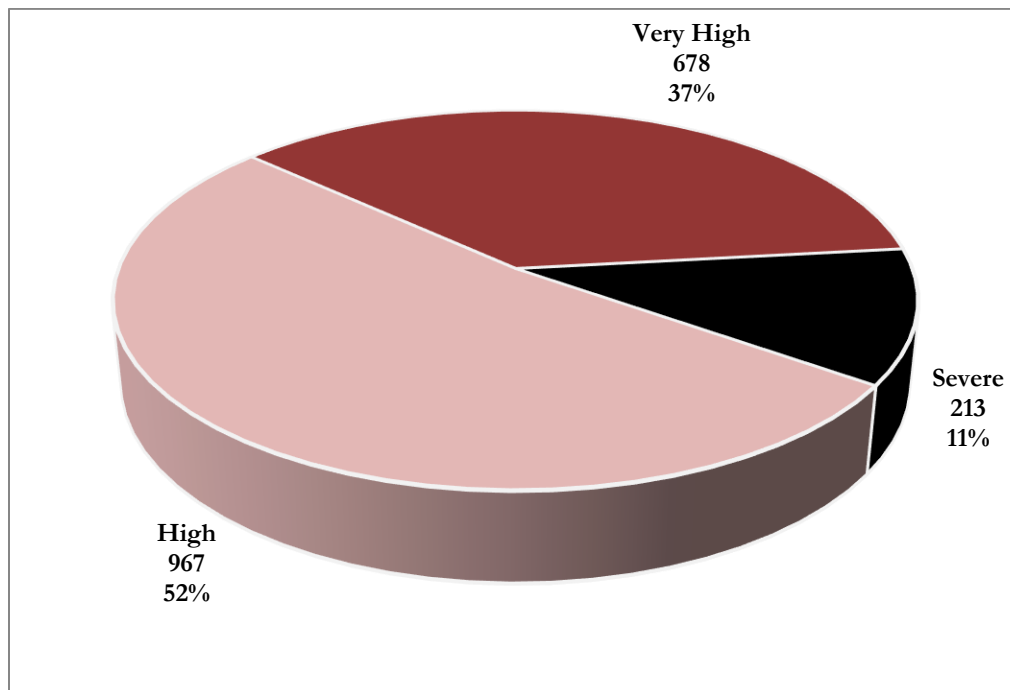
A foreclosure *hot spot* is defined as a community that has had more than 10 foreclosure events in a given quarter and has recorded a foreclosure concentration ratio of greater than 100. The concentration ratio, in turn, is measured by a *foreclosure index*. The index measures the extent to which a community's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

For instance, the Franklin community in Baltimore City (ZIP Code 21223) recorded a total of 43 foreclosure events in the third quarter, resulting in a foreclosure rate of 103 homeowner households per foreclosure and a corresponding foreclosure index of 473. As a result, the foreclosure concentration in Franklin is 373 percent above the state average index of 100.

Overall, a total of 1,858 foreclosure events—accounting for 60.3 percent of all foreclosures in the third quarter—occurred in 68 hot spot communities across Maryland.

These communities recorded an average foreclosure rate of 258 homeowner households per foreclosure and an average foreclosure index of 188. Hot Spots communities are further grouped into three broad categories: “high,” “very high,” and “severe” (Chart 1).

**CHART 1. FORECLOSURE HOT SPOTS**  
THIRD 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 967 high foreclosure events recorded across 43 communities, representing 52.0 percent of foreclosures across all hot spots and 31.4 percent of foreclosures statewide (Table 1, Chart 2). These communities had an average foreclosure rate of 332 and an average foreclosure index of 146.
- The *very high* group includes jurisdictions that post foreclosure indices between 200 and 300. Locations with a very high foreclosure recorded 678 events across 20 communities, representing 36.5 percent of foreclosures across all hot spots and 22.0 percent of foreclosures statewide (Table 1, Chart 2). These communities had an average foreclosure rate of 197 and an average foreclosure index of 247.
- The *severe* foreclosure group consists of communities with foreclosure indices above 300. Across five severe foreclosure communities 213 foreclosure events were recorded, representing 11.5 percent of foreclosures across all hot spots and 6.9 percent of foreclosures in Maryland. (Table 1, Chart 2). Severe foreclosures had an average rate of 121 and an average index of 401.

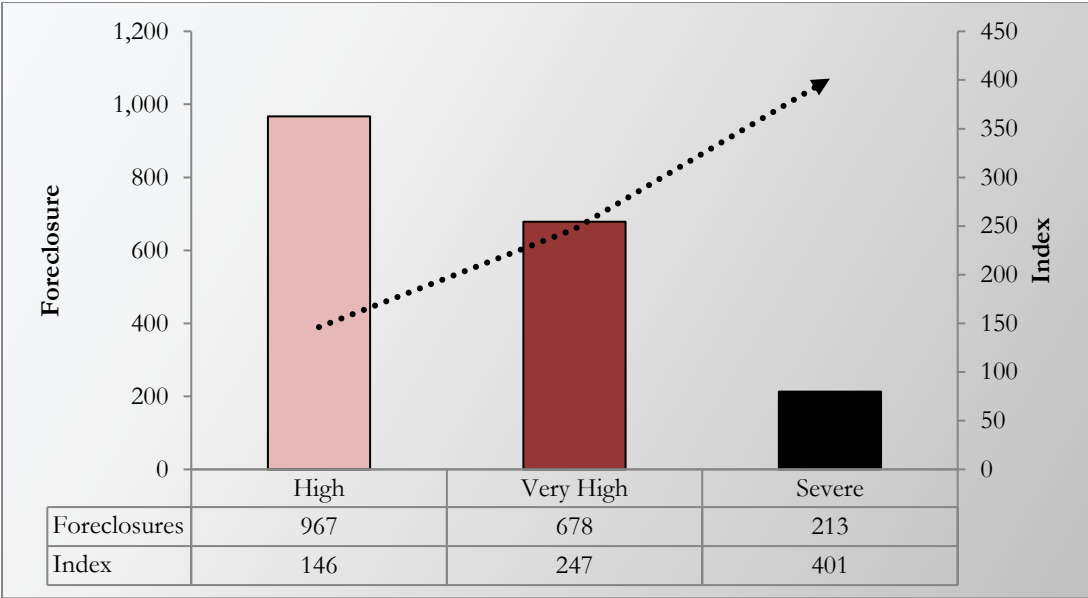
### Characteristics of Foreclosure Hot Spots in Maryland

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

| Category                          | High    | Very High | Severe | <i>All Hot Spots Communities</i> |
|-----------------------------------|---------|-----------|--------|----------------------------------|
| Number of Communities             | 43      | 20        | 5      | 68                               |
| % of <i>Hot Spots</i> Communities | 63.2%   | 29.4%     | 7.4%   | 100.0%                           |
| % of <i>All</i> Communities       | 8.3%    | 3.9%      | 1.0%   | 13.1%                            |
| Foreclosures                      | 967     | 678       | 213    | 1,858                            |
| % of <i>Hot Spots</i> Communities | 52.0%   | 36.5%     | 11.5%  | 100.0%                           |
| % of <i>All</i> Communities       | 31.4%   | 22.0%     | 6.9%   | 60.3%                            |
| Average Foreclosure Rate          | 332     | 197       | 121    | 258                              |
| Average Foreclosure Index         | 146     | 247       | 401    | 188                              |
| Number of Households              | 320,879 | 133,319   | 25,730 | 479,929                          |
| % of <i>Hot Spots</i> Communities | 66.9%   | 27.8%     | 5.4%   | 100.0%                           |
| % of <i>All</i> Communities       | 21.5%   | 8.9%      | 1.7%   | 32.1%                            |

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

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



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

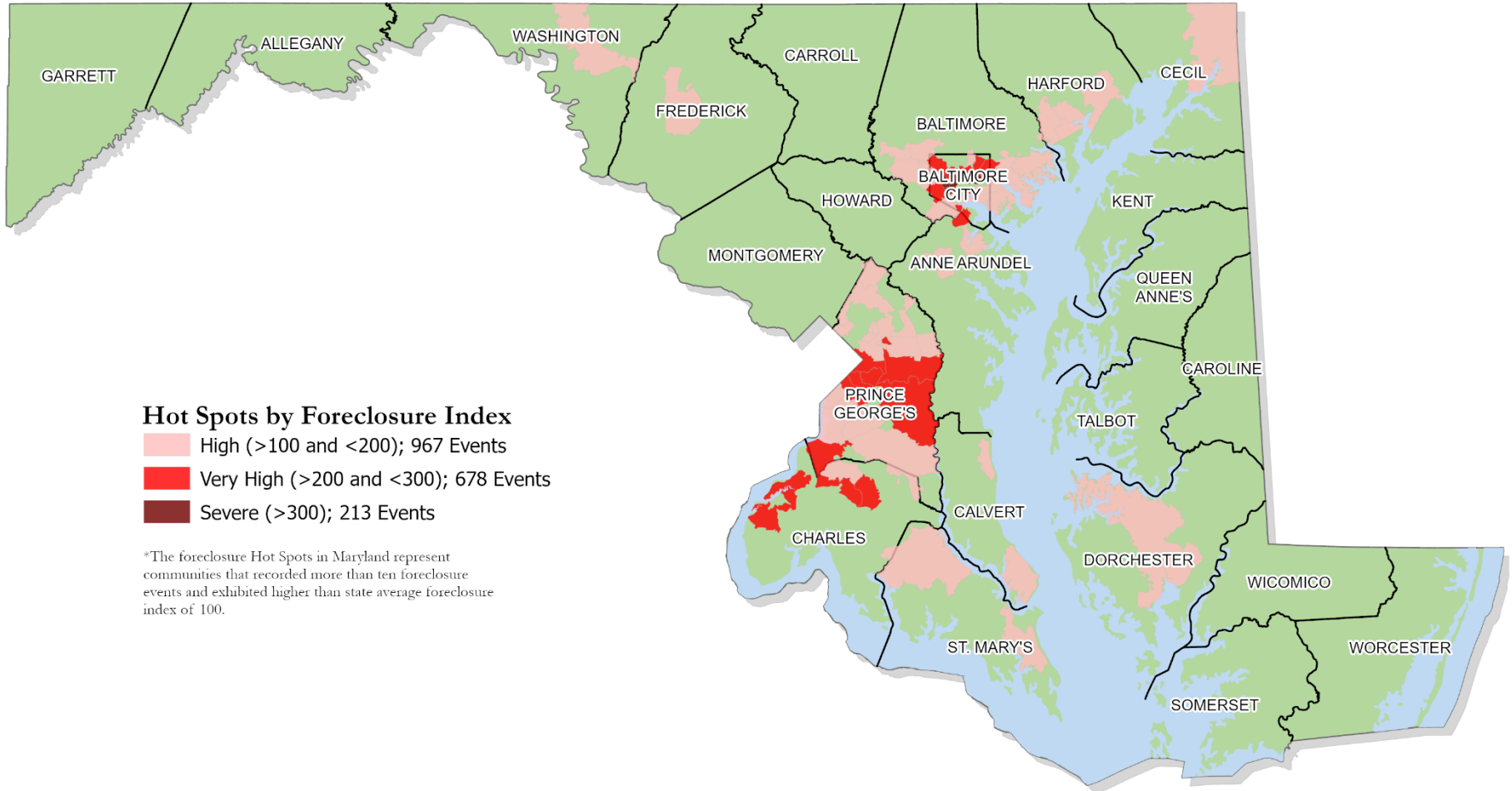
**Table 2. Foreclosure Hot Spots**  
Third Quarter 2023

| Jurisdiction                         | Zip              | Foreclosures      |                      | Rate              | Index             | Households            |
|--------------------------------------|------------------|-------------------|----------------------|-------------------|-------------------|-----------------------|
|                                      | Codes            | Events            | Percent              |                   |                   |                       |
| <b><i>High Foreclosures</i></b>      |                  |                   |                      |                   |                   |                       |
| Anne Arundel                         | 2                | 44                | 4.6%                 | 361               | 134               | 15,902                |
| Baltimore                            | 10               | 258               | 26.7%                | 333               | 144               | 86,129                |
| Baltimore City                       | 4                | 88                | 9.1%                 | 296               | 169               | 26,182                |
| Calvert                              | 2                | 33                | 3.4%                 | 276               | 175               | 9,104                 |
| Cecil                                | 1                | 34                | 3.5%                 | 353               | 138               | 11,985                |
| Charles                              | 1                | 23                | 2.4%                 | 284               | 171               | 6,525                 |
| Dorchester                           | 1                | 16                | 1.7%                 | 295               | 164               | 4,719                 |
| Frederick                            | 1                | 27                | 2.8%                 | 347               | 140               | 9,371                 |
| Harford                              | 4                | 68                | 7.0%                 | 381               | 129               | 25,798                |
| Prince George's                      | 14               | 310               | 32.0%                | 324               | 147               | 100,197               |
| St. Mary's                           | 2                | 35                | 3.6%                 | 324               | 149               | 11,281                |
| Washington                           | 1                | 31                | 3.2%                 | 441               | 110               | 13,686                |
| <b><i>Maryland</i></b>               | <b><i>43</i></b> | <b><i>967</i></b> | <b><i>100.0%</i></b> | <b><i>332</i></b> | <b><i>146</i></b> | <b><i>320,879</i></b> |
| <b><i>Very High Foreclosures</i></b> |                  |                   |                      |                   |                   |                       |
| Anne Arundel                         | 1                | 20                | 2.9%                 | 208               | 233               | 4,160                 |
| Baltimore                            | 1                | 18                | 2.7%                 | 217               | 224               | 3,956                 |
| Baltimore City                       | 8                | 278               | 41.0%                | 196               | 240               | 54,607                |
| Charles                              | 3                | 57                | 8.4%                 | 199               | 245               | 11,320                |
| Prince George's                      | 7                | 305               | 44.9%                | 194               | 248               | 59,276                |
| <b><i>Maryland</i></b>               | <b><i>20</i></b> | <b><i>678</i></b> | <b><i>100.0%</i></b> | <b><i>197</i></b> | <b><i>247</i></b> | <b><i>133,319</i></b> |
| <b><i>Severe Foreclosures</i></b>    |                  |                   |                      |                   |                   |                       |
| Baltimore City                       | 5                | 213               | 100.0%               | 121               | 401               | 25,730                |
| <b><i>Maryland</i></b>               | <b><i>5</i></b>  | <b><i>213</i></b> | <b><i>100.0%</i></b> | <b><i>121</i></b> | <b><i>401</i></b> | <b><i>25,730</i></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

## Third Quarter 2023



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

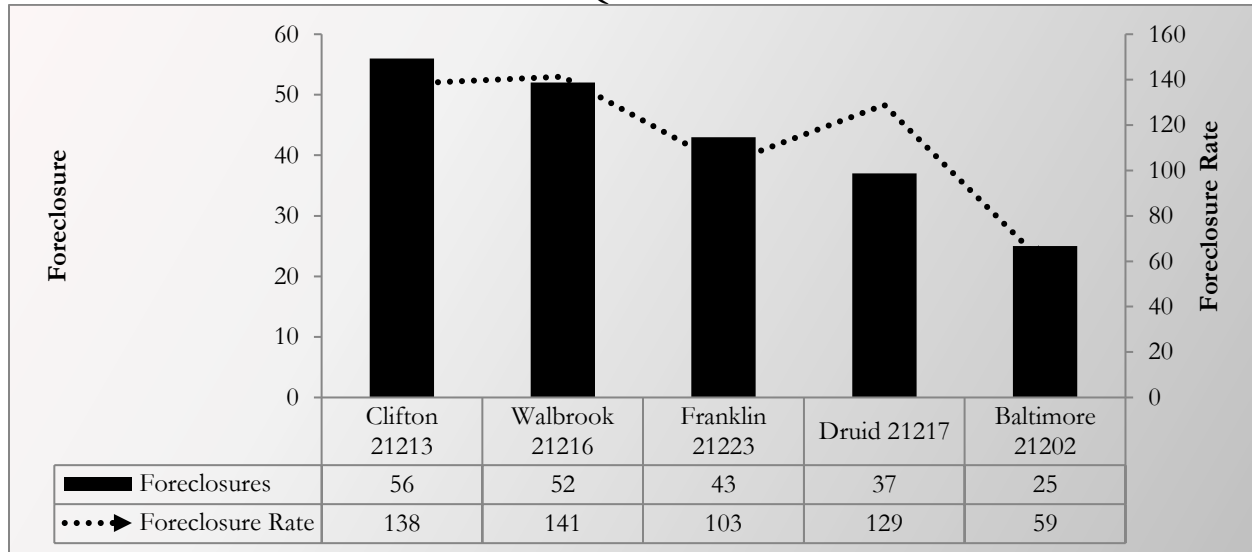
## SEVERE FORECLOSURE HOT SPOTS

The *severe* group includes jurisdictions that posted foreclosure indices above 300. In Baltimore City, five communities with severe foreclosure notices recorded 213 events, representing 11.5 percent of foreclosures across all hot spots and 6.9 percent of foreclosures statewide. These communities had an average foreclosure rate of 121 and an average foreclosure index of 401 (Table 3).

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

| Jurisdiction    | Foreclosure Events |               | Average Foreclosure Rate | Average Foreclosure Index | Homeowner Households |
|-----------------|--------------------|---------------|--------------------------|---------------------------|----------------------|
|                 | Number             | % of Total    |                          |                           |                      |
| Baltimore City  | 213                | 100.0%        | 121                      | 401                       | 25,730               |
| <b>Maryland</b> | <b>213</b>         | <b>100.0%</b> | <b>121</b>               | <b>401</b>                | <b>25,730</b>        |

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



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

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

| Jurisdiction           | ZIP Code | P.O. Name | Foreclosures | Rate       | Index      |
|------------------------|----------|-----------|--------------|------------|------------|
| Baltimore City         | 21202    | Baltimore | 25           | 59         | 827        |
| Baltimore City         | 21223    | Franklin  | 43           | 103        | 473        |
| Baltimore City         | 21217    | Druid     | 37           | 129        | 376        |
| Baltimore City         | 21213    | Clifton   | 56           | 138        | 351        |
| Baltimore City         | 21216    | Walbrook  | 52           | 141        | 343        |
| <b>All Communities</b> |          |           | <b>213</b>   | <b>121</b> | <b>401</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, Housing and Economic Research Office

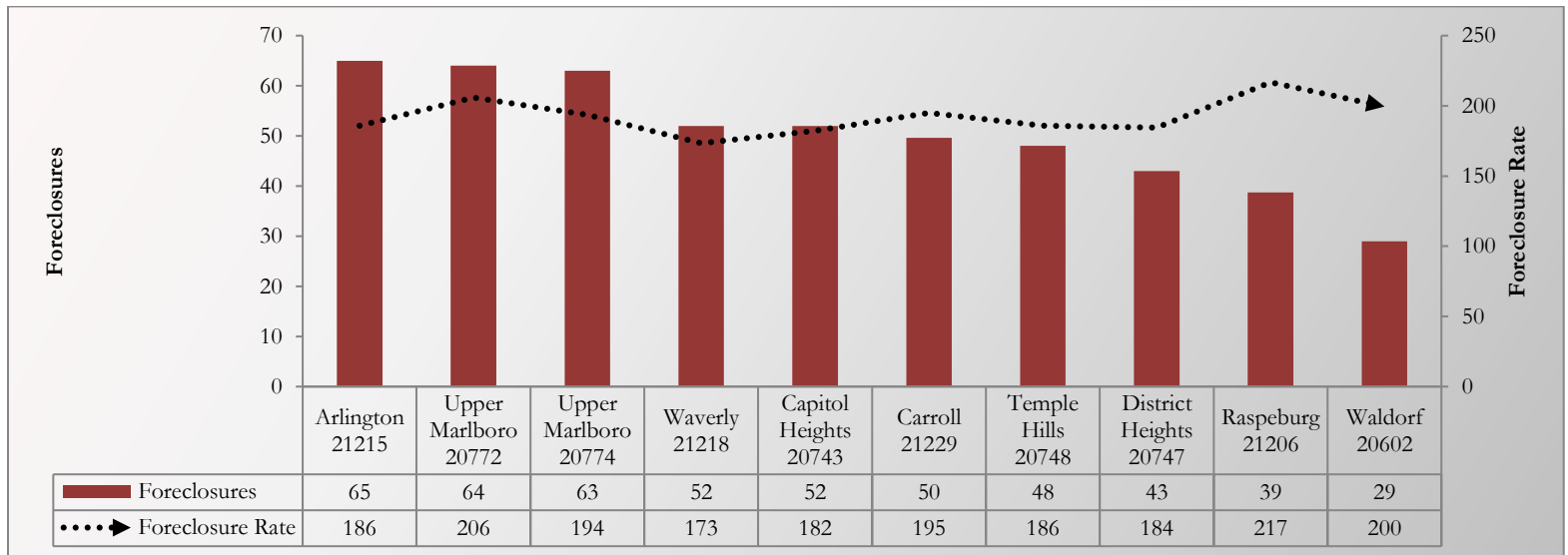
## VERY HIGH FORECLOSURE HOT SPOTS

The *very high* group includes jurisdictions that posted foreclosure indices between 200 and 300. Five jurisdictions with very high foreclosure notices recorded 678 events across 20 communities, representing 36.5 percent of foreclosures across all hot spots and 22.0 percent of foreclosures statewide. This community had an average foreclosure rate of 197 and an average foreclosure index of 247 (Table 5).

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

| Jurisdiction    | Foreclosure Events |               | Average Foreclosure Rate | Average Foreclosure Index | Homeowner Households |
|-----------------|--------------------|---------------|--------------------------|---------------------------|----------------------|
|                 | Number             | % of Total    |                          |                           |                      |
| Anne Arundel    | 20                 | 2.9%          | 208                      | 233                       | 4,160                |
| Baltimore       | 18                 | 2.7%          | 217                      | 224                       | 3,956                |
| Baltimore City  | 278                | 41.0%         | 196                      | 240                       | 54,607               |
| Charles         | 57                 | 8.4%          | 199                      | 245                       | 11,320               |
| Prince George's | 305                | 44.9%         | 194                      | 248                       | 59,276               |
| <b>Maryland</b> | <b>678</b>         | <b>100.0%</b> | <b>197</b>               | <b>247</b>                | <b>133,319</b>       |

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



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



**TABLE 6. VERY HIGH FORECLOSURE HOT SPOT BY COMMUNITY**  
THIRD 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         | 20                  | 208         | 233          |
| Baltimore              | 21206           | Raspeburg        | 18                  | 217         | 224          |
| Baltimore City         | 21215           | Arlington        | 65                  | 186         | 261          |
| Baltimore City         | 21218           | Waverly          | 52                  | 173         | 280          |
| Baltimore City         | 21229           | Carroll          | 50                  | 195         | 249          |
| Baltimore City         | 21206           | Raspeburg        | 39                  | 217         | 224          |
| Baltimore City         | 21214           | Hamilton         | 29                  | 204         | 238          |
| Baltimore City         | 21211           | Hampden          | 21                  | 215         | 226          |
| Baltimore City         | 21225           | Brooklyn         | 12                  | 208         | 233          |
| Baltimore City         | 21231           | Patterson        | 11                  | 229         | 212          |
| Charles                | 20602           | Waldorf          | 29                  | 200         | 243          |
| Charles                | 20640           | Indian Head      | 15                  | 183         | 265          |
| Charles                | 20695           | White Plains     | 13                  | 214         | 226          |
| Prince George's        | 20772           | Upper Marlboro   | 64                  | 206         | 236          |
| Prince George's        | 20774           | Upper Marlboro   | 63                  | 194         | 251          |
| Prince George's        | 20743           | Capitol Heights  | 52                  | 182         | 266          |
| Prince George's        | 20748           | Temple Hills     | 48                  | 186         | 261          |
| Prince George's        | 20747           | District Heights | 43                  | 184         | 263          |
| Prince George's        | 20746           | Suitland         | 20                  | 239         | 203          |
| Prince George's        | 20607           | Accokeek         | 15                  | 188         | 258          |
| <b>All Communities</b> |                 |                  | <b>678</b>          | <b>197</b>  | <b>247</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*

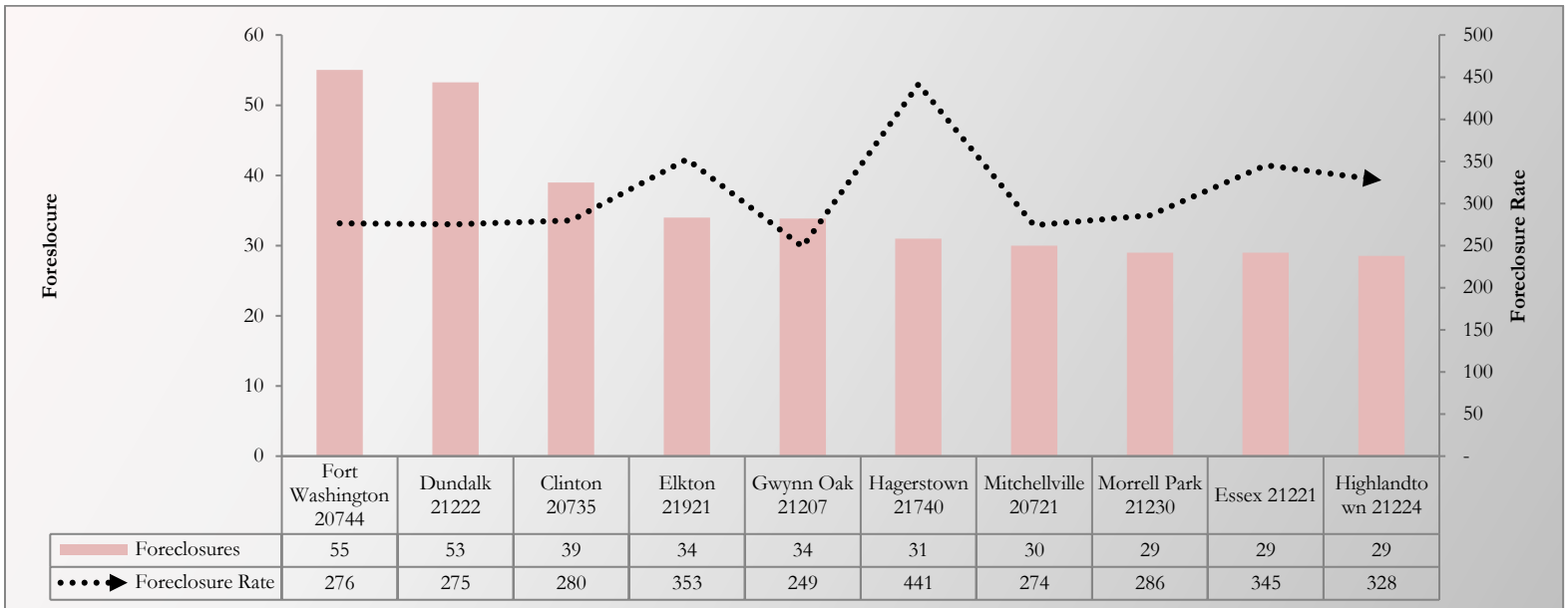
## HIGH FORECLOSURE HOT SPOTS

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 967 events in 43 communities, representing 52.0 percent of foreclosures across all hot spots and 31.4 percent of foreclosures statewide. These communities had an average foreclosure rate of 332 and an average foreclosure index of 146 (Table 7).

**TABLE 7. HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
THIRD QUARTER 2023

| Jurisdiction    | Foreclosure Events |               | Average Foreclosure Rate | Average Foreclosure Index | Homeowner Households |
|-----------------|--------------------|---------------|--------------------------|---------------------------|----------------------|
|                 | Number             | % of Total    |                          |                           |                      |
| Anne Arundel    | 44                 | 4.6%          | 361                      | 134                       | 15,902               |
| Baltimore       | 258                | 26.7%         | 333                      | 144                       | 86,129               |
| Baltimore City  | 88                 | 9.1%          | 296                      | 169                       | 26,182               |
| Calvert         | 33                 | 3.4%          | 276                      | 175                       | 9,104                |
| Cecil           | 34                 | 3.5%          | 353                      | 138                       | 11,985               |
| Charles         | 23                 | 2.4%          | 284                      | 171                       | 6,525                |
| Dorchester      | 16                 | 1.7%          | 295                      | 164                       | 4,719                |
| Frederick       | 27                 | 2.8%          | 347                      | 140                       | 9,371                |
| Harford         | 68                 | 7.0%          | 381                      | 129                       | 25,798               |
| Prince George's | 310                | 32.0%         | 324                      | 147                       | 100,197              |
| St. Mary's      | 35                 | 3.6%          | 324                      | 149                       | 11,281               |
| Washington      | 31                 | 3.2%          | 441                      | 110                       | 13,686               |
| <b>Maryland</b> | <b>967</b>         | <b>100.0%</b> | <b>332</b>               | <b>146</b>                | <b>320,879</b>       |

**CHART 5. PROPERTY FORECLOSURES IN HIGH HOT SPOTS COMMUNITIES**  
THIRD 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: Atom Data and DHCD, Housing and Economic Research Office

**TABLE 8. HIGH FORECLOSURE HOT SPOT BY COMMUNITY**  
THIRD 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           | 21060           | Glen Burnie      | 22                  | 359         | 135          |
| Anne Arundel           | 21144           | Severn           | 22                  | 364         | 133          |
| Baltimore              | 21207           | Gwynn Oak        | 34                  | 249         | 195          |
| Baltimore              | 21222           | Dundalk          | 53                  | 275         | 176          |
| Baltimore              | 21244           | Windsor Mill     | 23                  | 300         | 162          |
| Baltimore              | 21224           | Highlandtown     | 10                  | 328         | 148          |
| Baltimore              | 21133           | Randallstown     | 22                  | 343         | 141          |
| Baltimore              | 21221           | Essex            | 29                  | 345         | 141          |
| Baltimore              | 21227           | Halethorpe       | 21                  | 392         | 124          |
| Baltimore              | 21220           | Middle River     | 25                  | 395         | 123          |
| Baltimore              | 21237           | Rosedale         | 17                  | 413         | 118          |
| Baltimore              | 21208           | Pikesville       | 24                  | 420         | 116          |
| Baltimore City         | 21207           | Gwynn Oak        | 13                  | 249         | 195          |
| Baltimore City         | 21230           | Morrell Park     | 29                  | 286         | 170          |
| Baltimore City         | 21239           | Northwood        | 18                  | 297         | 163          |
| Baltimore City         | 21224           | Highlandtown     | 29                  | 328         | 148          |
| Calvert                | 20657           | Lusby            | 22                  | 273         | 178          |
| Calvert                | 20732           | Chesapeake Beach | 11                  | 282         | 172          |
| Cecil                  | 21921           | Elkton           | 34                  | 353         | 138          |
| Charles                | 20603           | Waldorf          | 23                  | 284         | 171          |
| Dorchester             | 21613           | Cambridge        | 16                  | 295         | 164          |
| Frederick              | 21702           | Frederick        | 27                  | 347         | 140          |
| Harford                | 21040           | Edgewood         | 22                  | 286         | 170          |
| Harford                | 21001           | Aberdeen         | 16                  | 373         | 130          |
| Harford                | 21085           | Joppa            | 12                  | 424         | 114          |
| Harford                | 21009           | Abingdon         | 18                  | 479         | 101          |
| Prince George's        | 20745           | Oxon Hill        | 19                  | 256         | 189          |
| Prince George's        | 20721           | Mitchellville    | 30                  | 274         | 177          |
| Prince George's        | 20784           | Cheverly         | 20                  | 276         | 176          |
| Prince George's        | 20744           | Fort Washington  | 55                  | 276         | 175          |
| Prince George's        | 20735           | Clinton          | 39                  | 280         | 173          |
| Prince George's        | 20720           | Bowie            | 22                  | 282         | 172          |
| Prince George's        | 20613           | Brandywine       | 10                  | 317         | 153          |
| Prince George's        | 20785           | Cheverly         | 20                  | 351         | 138          |
| Prince George's        | 20706           | Lanham           | 26                  | 357         | 136          |
| Prince George's        | 20705           | Beltsville       | 13                  | 382         | 127          |
| Prince George's        | 20782           | West Hyattsville | 12                  | 396         | 123          |
| Prince George's        | 20783           | Adelphi          | 16                  | 437         | 111          |
| Prince George's        | 20716           | Mitchellville    | 13                  | 465         | 104          |
| Prince George's        | 20707           | Laurel           | 14                  | 484         | 100          |
| St. Mary's             | 20659           | Mechanicsville   | 21                  | 316         | 154          |
| St. Mary's             | 20653           | Lexington Park   | 14                  | 336         | 144          |
| Washington             | 21740           | Hagerstown       | 31                  | 441         | 110          |
| <b>All Communities</b> |                 |                  | <b>967</b>          | <b>332</b>  | <b>146</b>   |

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