FORECLOSURE HOT SPOTS IN MARYLAND

SECOND QUARTER 2019

JUNE 2019

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
HOUSING AND ECONOMIC RESEARCH OFFICE
7800 HARKINS ROAD
LANHAM, MD 20706
WWW.DHCD.MARYLAND.GOV

LARRY HOGAN, GOVERNOR
BOYD K. RUTHERFORD, LT. GOVERNOR
KENNETH C. HOLT, SECRETARY
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 Walbrook community in Baltimore City (zip code 21216) recorded a total of 99 foreclosure events in the second quarter, resulting in a foreclosure rate of 74 homeowner households per foreclosure and a corresponding foreclosure index of 354. As a result, the foreclosure concentration in Capitol Heights is 254 percent above the state average index of 100.

Overall, a total of 3,502 foreclosure events, accounting for 61.5 percent of all foreclosures in the second quarter, occurred in 75 hot spots communities across Maryland.

These communities recorded an average foreclosure rate of 140 homeowner households per foreclosure and an average foreclosure index of 188. The hot spots communities are further grouped into three broad categories: “high,” “very high,” and “severe” (Chart 1).

![Chart 1. Foreclosure Hot Spots](chart1.png)

Source: RealtyTrac and DHCD, Housing and Economic Research Office
FORECLOSURE HOT SPOTS CATEGORIES

- “High” foreclosure communities post foreclosure indices that fall between 100 and 200. Jurisdictions with “high” foreclosure recorded a total of 1,527 foreclosures in 45 communities, accounting for 43.6 percent of foreclosures in all hot spots and 26.8 percent of all foreclosures statewide (Table 1, Chart 2). These communities recorded an average foreclosure rate of 186 and an average foreclosure index of 142.

- The “very high” group includes jurisdictions that post foreclosure indices between 200 and 300. Locations with a “very high” foreclosure recorded 1,782 events in 28 communities, representing 50.9 percent of foreclosures across all hot spots and 31.3 percent of foreclosures statewide. These communities had an average foreclosure rate of 107 and an average foreclosure index of 246.

- The “severe” foreclosure group consists of communities with foreclosure indices above 300. A total of 193 foreclosures in two communities, accounting for 5.5 percent of all foreclosures in hot spots communities and 3.4 percent of foreclosures statewide. These communities recorded an average foreclosure rate of 79 and an average foreclosure index of 332.

<table>
<thead>
<tr>
<th>TABLE 1. CHARACTERISTICS OF FORECLOSURE HOT SPOTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>SECOND QUARTER 2019</td>
</tr>
<tr>
<td>Category</td>
</tr>
<tr>
<td>Number of Communities</td>
</tr>
<tr>
<td>% of Hot Spots Communities</td>
</tr>
<tr>
<td>% of All Communities</td>
</tr>
<tr>
<td>Foreclosures</td>
</tr>
<tr>
<td>% of Hot Spots Communities</td>
</tr>
<tr>
<td>% of All Communities</td>
</tr>
<tr>
<td>Average Foreclosure Rate</td>
</tr>
<tr>
<td>Average Foreclosure Index</td>
</tr>
<tr>
<td>Number of Households</td>
</tr>
<tr>
<td>% of Hot Spots Communities</td>
</tr>
<tr>
<td>% of All Communities</td>
</tr>
</tbody>
</table>

Source: RealtyTrac and DHCD, Housing and Economic Research Office
CHART 2. FORECLOSURES AND FORECLOSURE INDEX: HOT SPOTS COMMUNITIES
SECOND QUARTER 2019

<table>
<thead>
<tr>
<th></th>
<th>Foreclosures</th>
<th>Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>1,527</td>
<td>142</td>
</tr>
<tr>
<td>Very High</td>
<td>1,782</td>
<td>246</td>
</tr>
<tr>
<td>Severe</td>
<td>193</td>
<td>332</td>
</tr>
</tbody>
</table>

Source: RealtyTrac and DHCD, Housing and Economic Research Office
**Table 2. Foreclosure Hot Spots**

**Second Quarter 2019**

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Number of Zip Codes</th>
<th>Foreclosures</th>
<th>Rate</th>
<th>Index</th>
<th>Number of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Severe</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baltimore City</td>
<td>1</td>
<td>99</td>
<td>51.3%</td>
<td>74</td>
<td>7,347</td>
</tr>
<tr>
<td>Prince George's</td>
<td>1</td>
<td>94</td>
<td>48.7%</td>
<td>84</td>
<td>7,931</td>
</tr>
<tr>
<td>Maryland</td>
<td>2</td>
<td>193</td>
<td>100%</td>
<td>79</td>
<td>15,278</td>
</tr>
<tr>
<td><strong>Very High Foreclosures</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baltimore</td>
<td>5</td>
<td>212</td>
<td>11.9%</td>
<td>109</td>
<td>23,210</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>11</td>
<td>715</td>
<td>40.1%</td>
<td>101</td>
<td>72,002</td>
</tr>
<tr>
<td>Charles</td>
<td>2</td>
<td>60</td>
<td>3.4%</td>
<td>127</td>
<td>7,647</td>
</tr>
<tr>
<td>Prince George's</td>
<td>10</td>
<td>794</td>
<td>44.6%</td>
<td>110</td>
<td>87,624</td>
</tr>
<tr>
<td>Maryland</td>
<td>28</td>
<td>1,782</td>
<td>100%</td>
<td>107</td>
<td>190,483</td>
</tr>
<tr>
<td><strong>High Foreclosures</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allegany</td>
<td>1</td>
<td>53</td>
<td>3.5%</td>
<td>229</td>
<td>12,147</td>
</tr>
<tr>
<td>Anne Arundel</td>
<td>3</td>
<td>149</td>
<td>9.8%</td>
<td>159</td>
<td>23,732</td>
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<tr>
<td>Baltimore</td>
<td>8</td>
<td>370</td>
<td>24.2%</td>
<td>197</td>
<td>72,949</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>4</td>
<td>140</td>
<td>9.1%</td>
<td>166</td>
<td>23,169</td>
</tr>
<tr>
<td>Calvert</td>
<td>2</td>
<td>37</td>
<td>2.4%</td>
<td>241</td>
<td>8,929</td>
</tr>
<tr>
<td>Carroll</td>
<td>1</td>
<td>11</td>
<td>0.7%</td>
<td>232</td>
<td>2,632</td>
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<tr>
<td>Cecil</td>
<td>1</td>
<td>22</td>
<td>1.4%</td>
<td>201</td>
<td>4,421</td>
</tr>
<tr>
<td>Charles</td>
<td>5</td>
<td>125</td>
<td>8.2%</td>
<td>189</td>
<td>23,663</td>
</tr>
<tr>
<td>Dorchester</td>
<td>2</td>
<td>30</td>
<td>2.0%</td>
<td>215</td>
<td>6,438</td>
</tr>
<tr>
<td>Frederick</td>
<td>1</td>
<td>44</td>
<td>2.9%</td>
<td>213</td>
<td>9,371</td>
</tr>
<tr>
<td>Harford</td>
<td>2</td>
<td>65</td>
<td>4.3%</td>
<td>188</td>
<td>12,248</td>
</tr>
<tr>
<td>Montgomery</td>
<td>1</td>
<td>32</td>
<td>2.1%</td>
<td>253</td>
<td>8,109</td>
</tr>
<tr>
<td>Prince George's</td>
<td>12</td>
<td>420</td>
<td>27.5%</td>
<td>166</td>
<td>69,865</td>
</tr>
<tr>
<td>Worcester</td>
<td>2</td>
<td>29</td>
<td>1.9%</td>
<td>201</td>
<td>5,737</td>
</tr>
<tr>
<td>Maryland</td>
<td>45</td>
<td>1,527</td>
<td>100%</td>
<td>186</td>
<td>283,410</td>
</tr>
</tbody>
</table>

Source: RealtyTrac and DHCD, Housing and Economic Research Office
Foreclosure Hot Spots in Maryland
Second Quarter 2019

Hot Spots by Foreclosure Index
- High (>100 and <=200): 1,527 events
- Very High (>200 and <=300): 1,782 events
- Severe (>300): 193 events

*The foreclosure Hot Spots in Maryland represent communities that recorded more than ten foreclosure events and exhibited higher than the state average foreclosure index of 100.

Data Source: RealtyTrac and DHCD, Housing & Economic Research Office
SEVERE FORECLOSURE HOT SPOTS

The “severe” group represents communities in which the foreclosure indices exceeded 300. During the second quarter, two communities in Baltimore City and Prince George’s County reported “severe” foreclosure concentrations. These communities reported a total of 193 foreclosure events, accounting for 5.5 percent of all foreclosures in hot spots communities and 3.4 percent of all foreclosures statewide (Table 3).

TABLE 3. SEVERE FORECLOSURE HOT SPOTS BY JURISDICTION
SECOND QUARTER 2019

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Foreclosure Events</th>
<th>% of Total</th>
<th>Average Foreclosure Rate</th>
<th>Average Foreclosure Index</th>
<th>Homeowner Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baltimore City</td>
<td>99</td>
<td>51.3%</td>
<td>74</td>
<td>354</td>
<td>7,347</td>
</tr>
<tr>
<td>Prince George's County</td>
<td>94</td>
<td>48.7%</td>
<td>84</td>
<td>311</td>
<td>7,931</td>
</tr>
<tr>
<td>Maryland</td>
<td>193</td>
<td>100%</td>
<td>79</td>
<td>332</td>
<td>15,278</td>
</tr>
</tbody>
</table>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

CHART 3. PROPERTY FORECLOSURES IN “SEVERE” HOT SPOTS COMMUNITIES
SECOND QUARTER 2019

Source: RealtyTrac and DHCD, Housing and Economic Research Office

TABLE 4. SEVERE FORECLOSURE HOT SPOT BY COMMUNITY
SECOND QUARTER 2019

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Zip Code</th>
<th>P.O. Name</th>
<th>Foreclosures</th>
<th>Rate</th>
<th>Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baltimore City</td>
<td>21216</td>
<td>Walbrook</td>
<td>99</td>
<td>74</td>
<td>354</td>
</tr>
<tr>
<td>Prince George’s County</td>
<td>20747</td>
<td>District Heights</td>
<td>94</td>
<td>84</td>
<td>311</td>
</tr>
<tr>
<td>All Communities</td>
<td></td>
<td></td>
<td>193</td>
<td>79</td>
<td>332</td>
</tr>
</tbody>
</table>

Source: RealtyTrac and DHCD, Housing and Economic Research Office
**VERY HIGH FORECLOSURE HOT SPOTS**

The “very high” group includes jurisdictions that posted foreclosure indices of between 200 and 300. Jurisdictions with a “very high” foreclosure notices recorded 1,782 events in 28 communities, representing 50.9 percent of foreclosures across all hot spots and 31.3 percent of foreclosures statewide. These communities had an average foreclosure rate of 107 and an average foreclosure index of 246 (Table 5).

**TABLE 5. VERY HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Foreclosure Events</th>
<th>Average Foreclosure Rate</th>
<th>Average Foreclosure Index</th>
<th>Homeowner Households</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>% of Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baltimore</td>
<td>212</td>
<td>11.9%</td>
<td>109</td>
<td>240</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>715</td>
<td>40.1%</td>
<td>101</td>
<td>261</td>
</tr>
<tr>
<td>Charles</td>
<td>60</td>
<td>3.4%</td>
<td>127</td>
<td>206</td>
</tr>
<tr>
<td>Prince George's</td>
<td>794</td>
<td>44.6%</td>
<td>110</td>
<td>238</td>
</tr>
<tr>
<td>Maryland</td>
<td>1,782</td>
<td>100%</td>
<td>107</td>
<td>246</td>
</tr>
</tbody>
</table>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

**CHART 4. PROPERTY FORECLOSURES IN TOP 10 “VERY HIGH” HOT SPOTS COMMUNITIES**

Source: RealtyTrac and DHCD, Housing and Economic Research Office
<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Zip Code</th>
<th>P.O. Name</th>
<th>Foreclosures</th>
<th>Rate</th>
<th>Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baltimore</td>
<td>21207</td>
<td>Gwynn Oak</td>
<td>73</td>
<td>116</td>
<td>227</td>
</tr>
<tr>
<td>Baltimore</td>
<td>21133</td>
<td>Randallstown</td>
<td>63</td>
<td>120</td>
<td>219</td>
</tr>
<tr>
<td>Baltimore</td>
<td>21206</td>
<td>Raspeburg</td>
<td>45</td>
<td>88</td>
<td>298</td>
</tr>
<tr>
<td>Baltimore</td>
<td>21239</td>
<td>Northwood</td>
<td>16</td>
<td>113</td>
<td>232</td>
</tr>
<tr>
<td>Baltimore</td>
<td>21229</td>
<td>Carroll</td>
<td>15</td>
<td>94</td>
<td>279</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>21215</td>
<td>Arlington</td>
<td>112</td>
<td>107</td>
<td>245</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>21229</td>
<td>Carroll</td>
<td>103</td>
<td>94</td>
<td>279</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>21206</td>
<td>Raspeburg</td>
<td>95</td>
<td>88</td>
<td>298</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>21218</td>
<td>Waverly</td>
<td>90</td>
<td>100</td>
<td>262</td>
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<tr>
<td>Baltimore City</td>
<td>21213</td>
<td>Clifton</td>
<td>82</td>
<td>94</td>
<td>278</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>21217</td>
<td>Druid</td>
<td>53</td>
<td>90</td>
<td>292</td>
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<tr>
<td>Baltimore City</td>
<td>21214</td>
<td>Hamilton</td>
<td>47</td>
<td>126</td>
<td>209</td>
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<tr>
<td>Baltimore City</td>
<td>21239</td>
<td>Northwood</td>
<td>47</td>
<td>113</td>
<td>232</td>
</tr>
<tr>
<td>Baltimore City</td>
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<td>Franklin</td>
<td>46</td>
<td>96</td>
<td>274</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>21207</td>
<td>Gwynn Oak</td>
<td>28</td>
<td>116</td>
<td>227</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>21202</td>
<td>Baltimore</td>
<td>12</td>
<td>122</td>
<td>215</td>
</tr>
<tr>
<td>Charles</td>
<td>20602</td>
<td>Waldorf</td>
<td>45</td>
<td>129</td>
<td>204</td>
</tr>
<tr>
<td>Charles</td>
<td>20616</td>
<td>Bryans Road</td>
<td>15</td>
<td>124</td>
<td>212</td>
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<td>20744</td>
<td>Fort Washington</td>
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<td>117</td>
<td>225</td>
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<tr>
<td>Prince George's</td>
<td>20772</td>
<td>Upper Marlboro</td>
<td>120</td>
<td>110</td>
<td>239</td>
</tr>
<tr>
<td>Prince George's</td>
<td>20774</td>
<td>Upper Marlboro</td>
<td>113</td>
<td>108</td>
<td>243</td>
</tr>
<tr>
<td>Prince George's</td>
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<td>Capitol Heights</td>
<td>101</td>
<td>94</td>
<td>280</td>
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<td>Prince George's</td>
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<td>Clinton</td>
<td>98</td>
<td>111</td>
<td>236</td>
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<td>Prince George's</td>
<td>20748</td>
<td>Temple Hills</td>
<td>78</td>
<td>114</td>
<td>230</td>
</tr>
<tr>
<td>Prince George's</td>
<td>20720</td>
<td>Bowie</td>
<td>57</td>
<td>109</td>
<td>242</td>
</tr>
<tr>
<td>Prince George's</td>
<td>20784</td>
<td>Cheverly</td>
<td>44</td>
<td>126</td>
<td>209</td>
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<tr>
<td>Prince George's</td>
<td>20613</td>
<td>Brandywine</td>
<td>29</td>
<td>112</td>
<td>234</td>
</tr>
<tr>
<td>Prince George's</td>
<td>20607</td>
<td>Accokeek</td>
<td>25</td>
<td>113</td>
<td>233</td>
</tr>
</tbody>
</table>

| All Communities  | 1,782    | 107    | 246    |

Source: RealtyTrac and DHCD, Housing and Economic Research Office
HIGH FORECLOSURE HOT SPOTS

The “high” foreclosure communities posted foreclosure indices that fall between 100 and 200. Maryland jurisdictions with a “high” foreclosure problem recorded a total of 1,527 foreclosures in 45 communities, accounting for 43.6 percent of foreclosures in all hot spots and 26.8 percent of all foreclosures statewide. These areas recorded an average foreclosure rate of 186 and an average foreclosure index of 142 (Table 7).

**Table 7. High Foreclosure Hot Spots By Jurisdiction**

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Foreclosure Events</th>
<th>Average Foreclosure Rate</th>
<th>Average Foreclosure Index</th>
<th>Homeowner Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allegany</td>
<td>53</td>
<td>3.5%</td>
<td>229</td>
<td>115</td>
</tr>
<tr>
<td>Anne Arundel</td>
<td>149</td>
<td>9.8%</td>
<td>159</td>
<td>165</td>
</tr>
<tr>
<td>Baltimore</td>
<td>370</td>
<td>24.2%</td>
<td>197</td>
<td>133</td>
</tr>
<tr>
<td>Baltimore City</td>
<td>140</td>
<td>9.1%</td>
<td>166</td>
<td>158</td>
</tr>
<tr>
<td>Calvert</td>
<td>37</td>
<td>2.4%</td>
<td>241</td>
<td>109</td>
</tr>
<tr>
<td>Carroll</td>
<td>11</td>
<td>0.7%</td>
<td>232</td>
<td>113</td>
</tr>
<tr>
<td>Cecil</td>
<td>22</td>
<td>1.4%</td>
<td>201</td>
<td>131</td>
</tr>
<tr>
<td>Charles</td>
<td>125</td>
<td>8.2%</td>
<td>189</td>
<td>139</td>
</tr>
<tr>
<td>Dorchester</td>
<td>30</td>
<td>2.0%</td>
<td>215</td>
<td>122</td>
</tr>
<tr>
<td>Frederick</td>
<td>44</td>
<td>2.9%</td>
<td>213</td>
<td>123</td>
</tr>
<tr>
<td>Harford</td>
<td>65</td>
<td>4.3%</td>
<td>188</td>
<td>139</td>
</tr>
<tr>
<td>Montgomery</td>
<td>32</td>
<td>2.1%</td>
<td>253</td>
<td>104</td>
</tr>
<tr>
<td>Prince George's</td>
<td>420</td>
<td>27.5%</td>
<td>166</td>
<td>158</td>
</tr>
<tr>
<td>Worcester</td>
<td>29</td>
<td>1.9%</td>
<td>201</td>
<td>131</td>
</tr>
<tr>
<td>Maryland</td>
<td>1,527</td>
<td>100%</td>
<td>186</td>
<td>142</td>
</tr>
</tbody>
</table>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

**Chart 5. Property Foreclosures in Top 10 “High” Hot Spots Communities**

Source: RealtyTrac and DHCD, Housing and Economic Research Office
### Table 8. High Foreclosure Hot Spots By Community

**Second Quarter 2019**

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Zip Code</th>
<th>P.O. Name</th>
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**All Communities** | **1,527** | **186** | **142**

Source: RealtyTrac and DHCD, Housing and Economic Research Office