MARYLAND HOUSING BEAT

SINGLE-FAMILY HOUSING

JUNE 2025

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

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HOUSING STATISTICS

Home Sales

- Maryland recorded 6,479 home sales in Q2 2025, down 1.3% year-over-year but up 4.0% from May.
- Nationally, June sales rose 0.3% month-over-month to 391,000 units, marking a 4.0% annual increase.

MoM – Sales

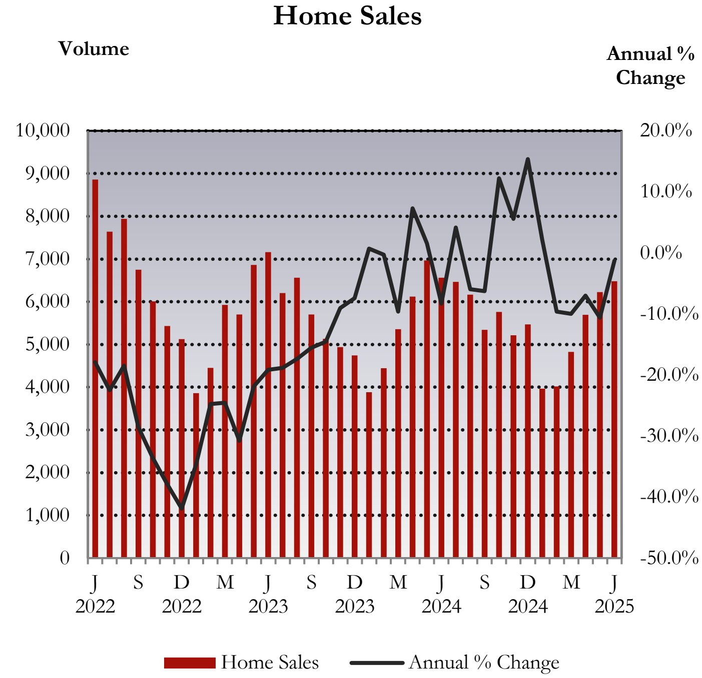
- Sales rose in 15 Maryland jurisdictions, declined in 8, and held steady in Washington County.
- Kent County posted the strongest gain (+45.8%), while Garrett County had the steepest drop (-28.6%).

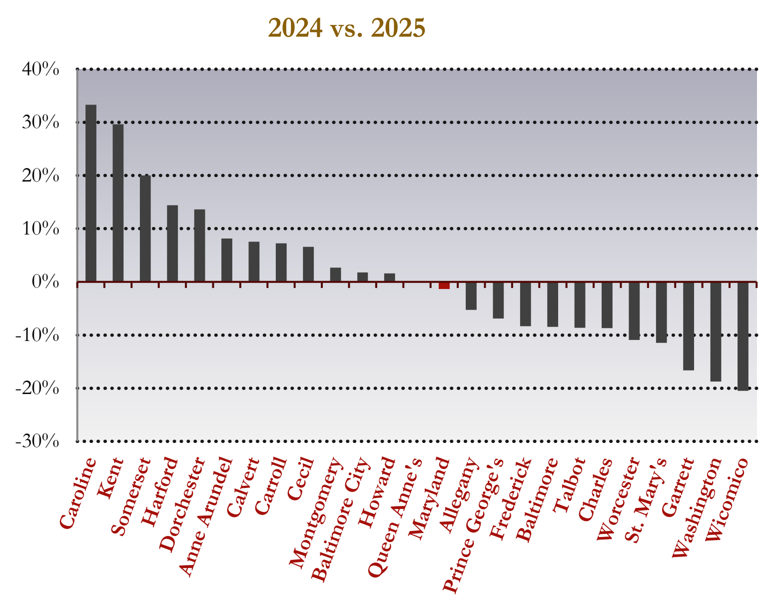
QoQ - Sales

- Compared to Q1, sales increased in 22 jurisdictions, declined in Garrett County, and were unchanged in Worcester County.
- Kent County led with a 94.4% jump, selling 17 more homes than in March.

YoY - Sales

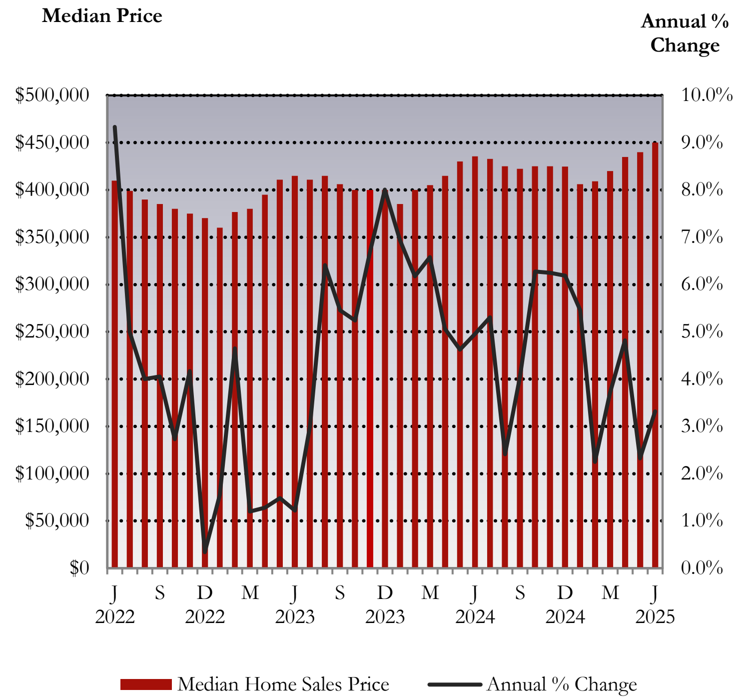
- Sales rose in half of Maryland jurisdictions, declined in 11, and remained flat in Queen Anne's County.
- Caroline County recorded the largest increase (+33.3%), while Wicomico County had the sharpest decline (-20.5%).





HOME PRICES

- Maryland's median home sale price reached $450,000 in June, up $10,000 from May and 3.3% above June 2024.
- Nationally, the June 2025 median price was $435,300, an $8,400 increase from a year earlier.



MOM – PRICE

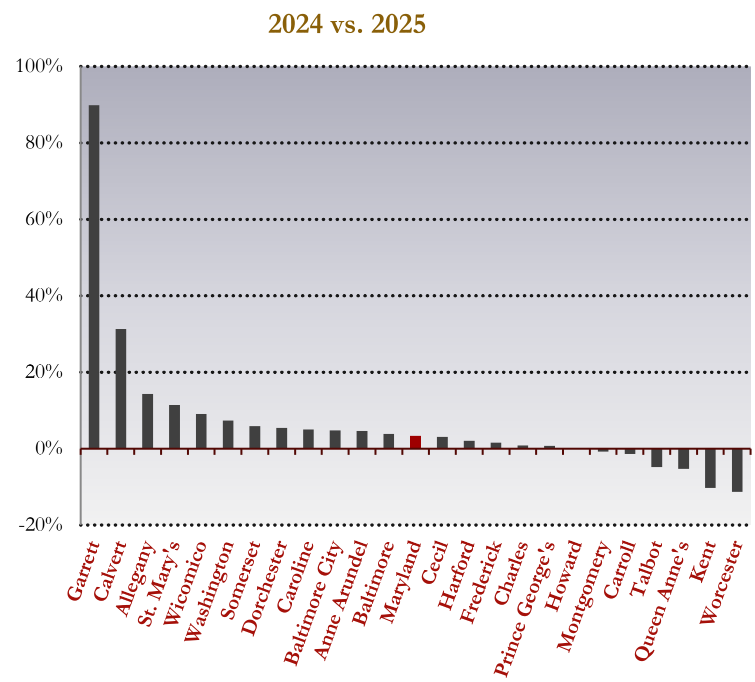
- Prices rose in 13 Maryland jurisdictions, ranging from a modest $50 gain in Wicomico County to a 31.8% jump (+$135,000) in Garrett County.
- Eleven jurisdictions recorded declines, with Somerset County down the most (-8.2%, or -$20,000).

QOQ – PRICE

- Compared to Q1, prices increased in 18 jurisdictions, fell in 5, and held steady in Washington County.
- Calvert County posted the strongest gain, climbing from $450,000 to $544,950, while Talbot County had the sharpest drop (-7.7%).

YOY - PRICE

- Eighteen jurisdictions saw annual price gains, while six declined.
- Garrett County led with an 89.8% surge, whereas Worcester County registered the largest drop (-11.3%).



HOUSING INVENTORY

- Maryland's active listings rose 0.2% year-over-year.
- Single-family inventory totaled 14,060 units - up 830 from May and 2,887 from Q1 2025.
- Nationally, inventory slipped 0.6% from May to 1.53 million units but remained 15.9% higher than a year earlier.

MOM - INVENTORY

- Inventory grew in 20 Maryland jurisdictions and declined in four.
- Allegany County recorded the strongest monthly gain (+16.3%).

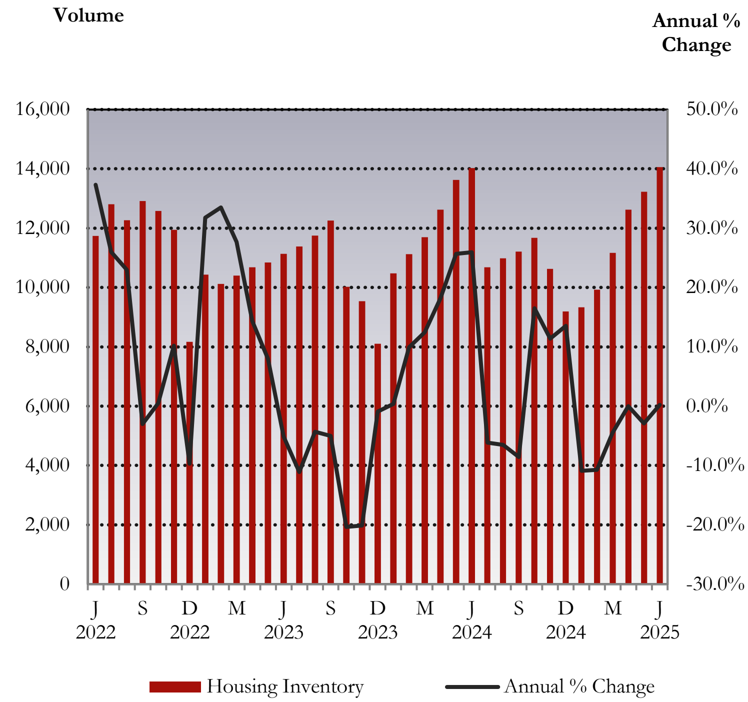
QOQ - INVENTORY

- Since Q1 2025, inventory increased in 22 jurisdictions and fell in Caroline and Somerset Counties.
- Anne Arundel County posted the largest quarterly gain (+47.4%).

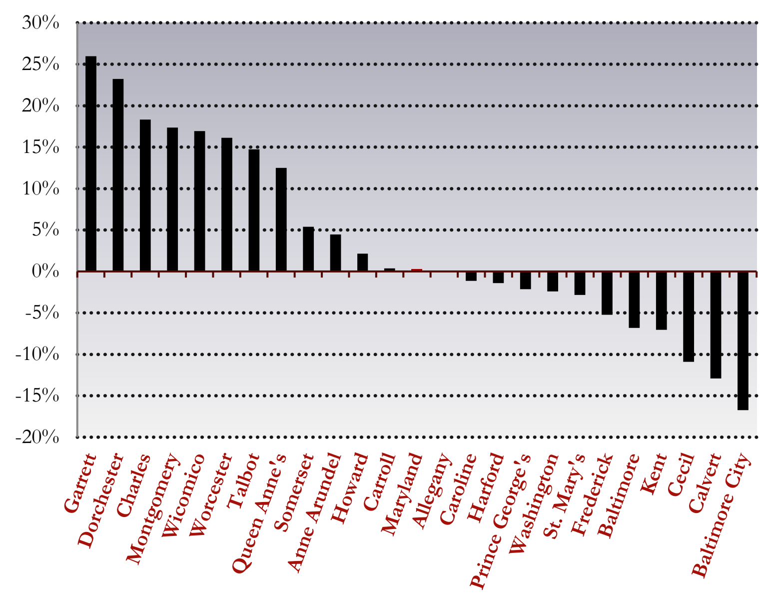
YOY - INVENTORY

- Maryland had 34 more homes for sale than in Q2 2024.
- Half of the jurisdictions posted annual increases, 11 declined, and Allegany County remained unchanged.
- Garrett County led with a 26.0% rise (+61 units), while Baltimore City saw the steepest drop (-16.7%).

Inventory

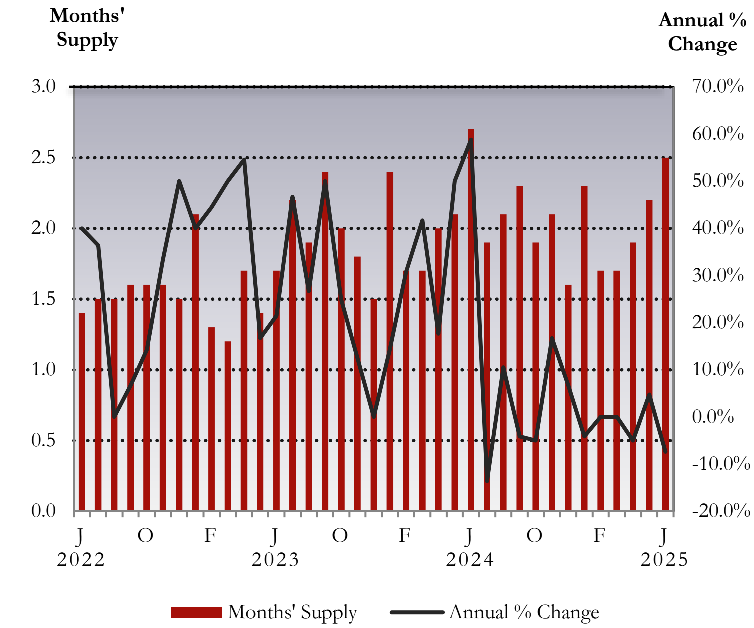


2024 vs. 2025



MONTHS' SUPPLY

- Maryland's housing supply rose to 2.5 months in June - up 13.6% from May but 7.4% below Q2 2024.
- Nationally, supply climbed from 4.0 in March to 4.7 in June, a 14.6% annual increase.



MoM - SUPPLY

- Supply increased in 19 Maryland jurisdictions, declined in 2, and held steady in 3.
- Allegany County recorded the largest monthly gain (+123.8%).

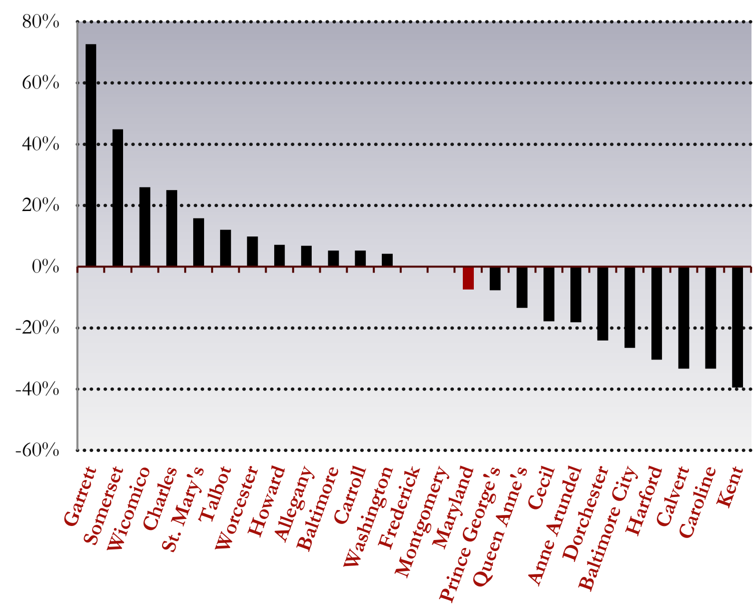
QoQ - SUPPLY

- Since Q1 2025, supply rose in 23 jurisdictions and fell only in Caroline County.
- Garrett County posted the sharpest jump (+256.3%).

YoY - SUPPLY

- Compared to June 2024, supply rose in 12 jurisdictions, declined in 10, and was unchanged in 2.
- Garrett County saw the strongest gain (+72.7%), while Kent County had the steepest decline (-39.5%).

2024 vs. 2025



Months' Supply

Pending Sales Index (PHSI)

- The PHSI is a forward-looking measure of home sales based on signed but not yet closed contracts, benchmarked to 2001 levels.
- In June, Maryland's PHSI stood at 98.3 - down 4.9% from May but 3.6% above June 2024.
- Nationally, the index was 72.0, slipping 0.8% month-over-month and 2.8% year-over-year.

MoM – PHSI

- Most Maryland jurisdictions saw declines in June (Somerset, Wicomico, and Worcester Counties do not report PHSI).
- Garrett County posted the strongest monthly gain (+29.7%).

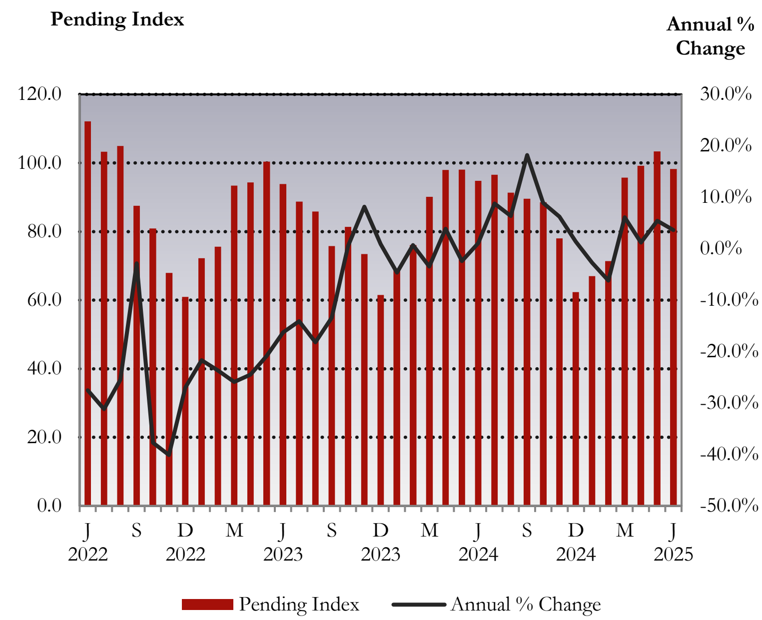
QoQ – PHSI

- Compared to Q1, PHSI increased in 14 reporting jurisdictions.
- Calvert County led with a 50.5% rise.

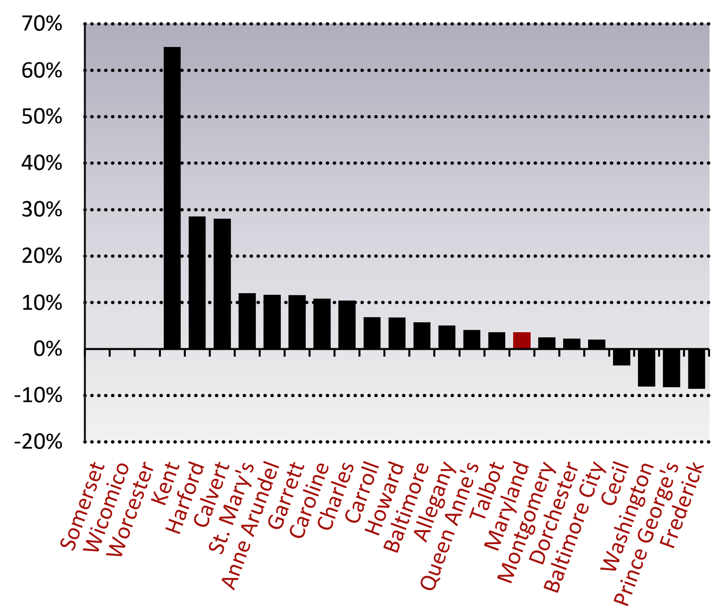
YoY – PHSI

- PHSI rose in 17 jurisdictions and declined in 4 (excluding non-reporting counties).
- Kent County recorded the largest annual increase (+65.0%), while Frederick County had the steepest drop (-8.6%).

Maryland Pending Home Sales Index



2024 vs. 2025



Days on the Market (DOM)

- DOM tracks how long homes remain listed before going under contract.
- In June, Maryland homes averaged 37 days on the market - up 30.3% from a year earlier.
- Nationally, DOM averaged 53 days, a 10.4% year-over-year increase.

MoM – DOM

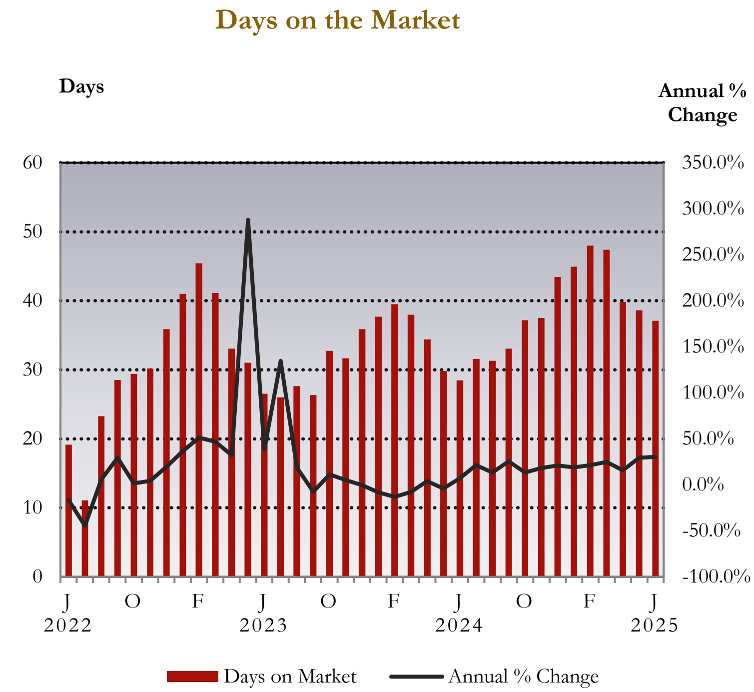
- Compared to May, DOM rose in 12 jurisdictions, fell in 8, and was unchanged in 4.
- Kent County saw the largest increase (+66.7%, to 50 days), while Somerset County posted the steepest drop (-49.6%, 57 fewer days).

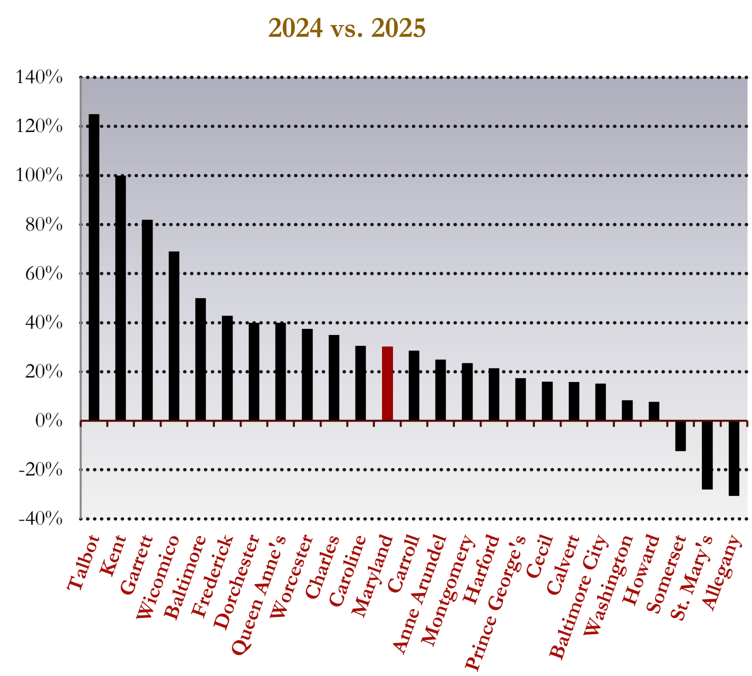
QoQ – DOM

- Since Q1, DOM rose in 2 jurisdictions, declined in 21, and held steady in Howard County.
- Worcester County had the biggest increase, with homes staying on the market 66 days longer (+17.9%).

YoY – DOM

- DOM rose in most jurisdictions but declined in 3.
- Talbot County recorded the sharpest increase (+125.0%), while Allegany County had the largest decline (-30.6%, 34 fewer days).





MORTGAGE RATES

Local, National, and CDA Average 30-Year Fixed Mortgage Rates Decrease Year-Over-Year

- In June, the CDA Maryland Mortgage Program's 30-year fixed rate averaged 6.59%, 0.23 points below the Freddie Mac national average and 0.27 points above Maryland's state average.
- Freddie Mac's national average rose from 6.65% in March to 6.82% in June but remained 0.10 points lower than a year earlier.
- Maryland's average effective rate climbed up from 6.14% in March to 6.32% in June, 0.48 points below last year.
- The CDA program's rate fell from 6.94% in March to 6.59% in June, marking a 0.63-point annual decline.

Housing Affordability

- Maryland's overall affordability index (for repeat and first-time buyers) dropped 8.2% from March to June, reaching 90.1 - 2.2% below June 2024.
- Five jurisdictions reported indices above 100 in June, indicating greater affordability for both buyer types.
- The first-time buyer index also fell 8.2% to 58.2, remaining below 100 statewide and 2.3% lower year-over-year.

MoM - Affordability

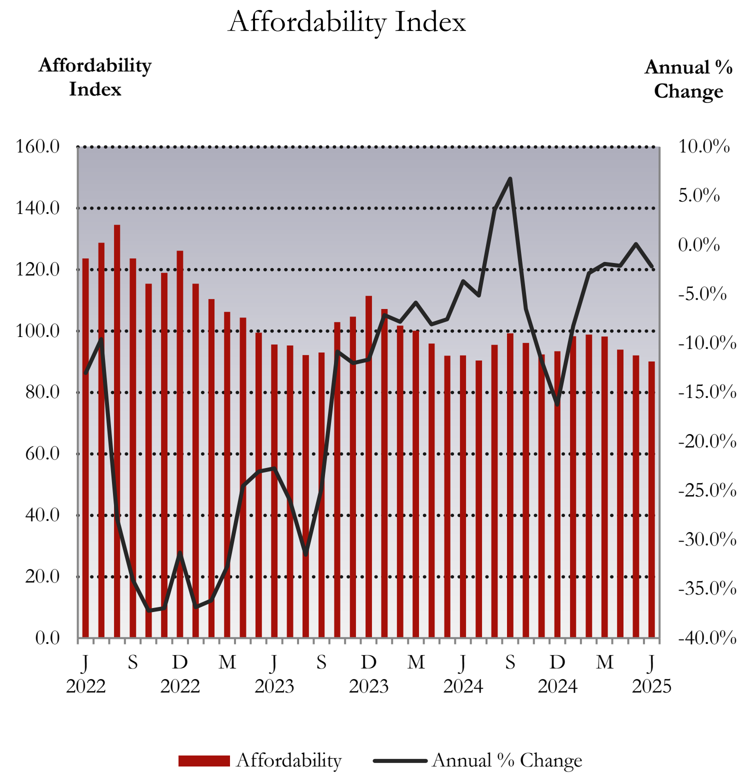
- Affordability improved in 11 jurisdictions, declined in 12, and held steady in Wicomico County.
- Somerset County posted the largest gain (+8.8%), while Garrett County had the steepest drop (-24.1%).

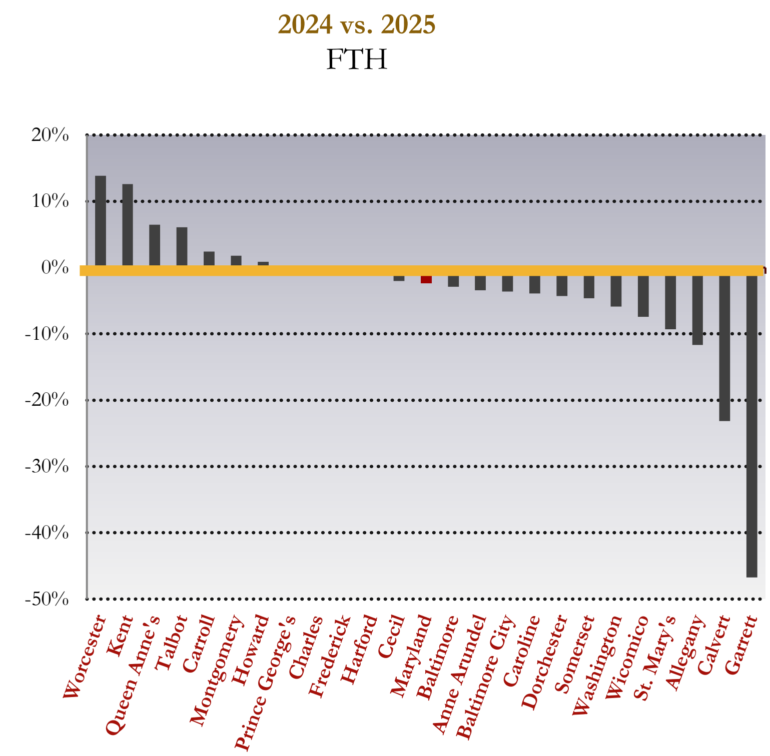
QoQ – Affordability

- Since Q1, affordability rose in 5 jurisdictions and declined in 19.
- Talbot County saw the strongest improvement, while Calvert County recorded the sharpest decline across both indices.

YoY – Affordability

- Compared to June 2024, affordability improved in 9 jurisdictions and declined in 15.
- Worcester County led with the largest gain, while Garrett County experienced the sharpest drop.





Residential Construction

Residential Building Permits Continue to Fluctuate monthly

- **Maryland (June 2025):** A total of 1,027 residential building permits were issued - up 2.0% from March but down 25.1% year-over-year.
  - Single-family permits rose 5.2% from Q1 to 913 but remained 5.5% below June 2024.
  - Multifamily permits dropped to 114, a steep 71.9% annual decline.
  - Over half of all permits came from five jurisdictions: Prince George's (217), Frederick (142), Charles (106), Anne Arundel (95), and Baltimore County (94).
- **National (June 2025):** Total permits increased 2.9% from May and 2.2% year-over-year.
  - Single-family permits fell 5.0% month-over-month and 4.5% year-over-year.
  - Multifamily permits jumped 19.1% month-over-month and 15.7% year-over-year.

MoM Permits

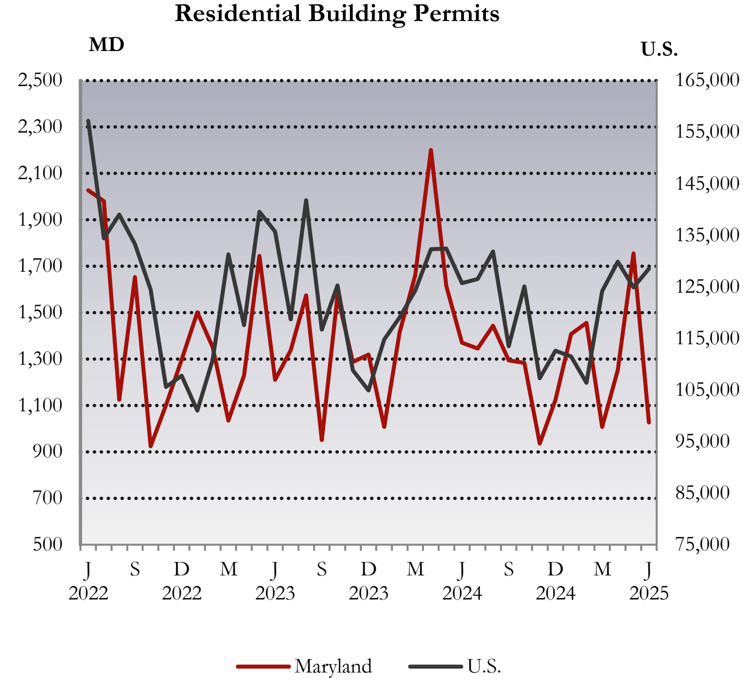
- Permits rose in 7 Maryland jurisdictions and declined in 17.
- Kent County recorded the largest gain (+600.0%), while Washington County saw the steepest drop (-96.5%).

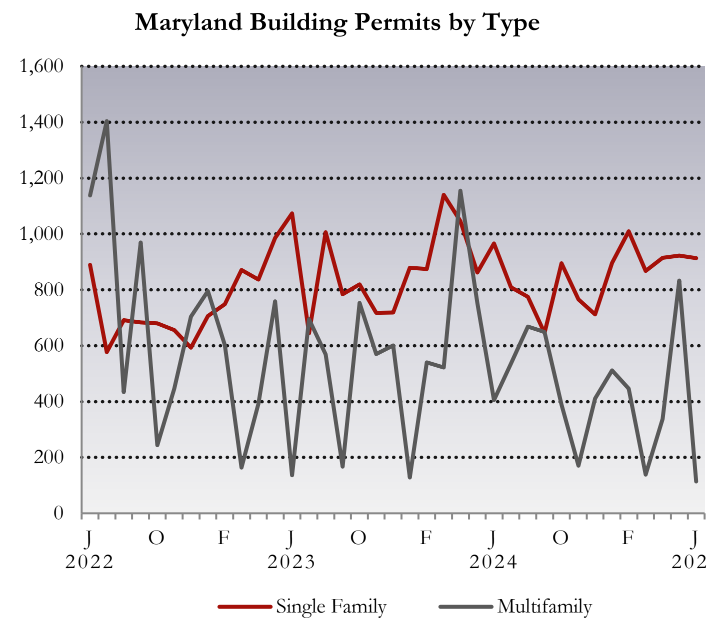
QoQ - Permits

- Compared to Q1, permits increased in 12 jurisdictions, declined in 10, and remained unchanged in Calvert and Cecil Counties.
- Frederick County posted the strongest gain (+305.7%), while Washington County had the largest decline (-86.4%).

YoY – Permits

- From June 2024 to June 2025, permits rose in 8 jurisdictions, fell in 14, and held steady in Carroll and Talbot Counties.
- Prince George's County led with a 703.7% surge, rising from 27 permits in June 2024 to 217 in June 2025.





DISTRESSED PROPERTY STATISTICS

Negative Equity

- Negative equity occurs when a home's market value falls below the outstanding mortgage balance.
- In Q2 2025, Maryland's negative equity rate fell to 2.11%, down 3 basis points from Q1 but up 32 basis points year-over-year.
- Nationally, the rate edged down to 2.04%, a 1-basis-point quarterly drop and a 28-basis-point annual increase.

MoM – NE Share

- From May to June, negative equity shares rose in 5 jurisdictions, declined in 18, and were unchanged in Montgomery County.
- Allegany County saw the largest gain (+1.69%), while Charles County posted the sharpest decline (-4.37%).

QoQ – NE Share

- Compared to Q1, shares increased in 5 jurisdictions, decreased in 18, and held steady in Montgomery County.

YoY – NE Share

- All 24 jurisdictions recorded higher negative equity shares over the past year.
- Somerset County experienced the largest annual increase (+44.19%).

Short Sale

- In June 2025, Maryland recorded 23 short sales - up 53.3% from Q1 - representing just 0.34% of all home sales.
- Nationally, short sales accounted for 0.59% of total sales.

MoM – Short Share

- Compared to May, short sale shares rose in 3 jurisdictions, fell in 8, and were unchanged or unavailable in 13.
- Baltimore County posted the largest gain (+281.8%, or +31 basis points).

QoQ – Short Share

- More than half of jurisdictions saw no change or lacked comparable data.
- Among the rest, 6 recorded declines and 2 reported increases, led by Anne Arundel County (+42 basis points).

YoY – Short Share

- Compared to June 2024, short sale shares fell in 4 jurisdictions, rose in 7, and were unchanged or unavailable in 13.
- Howard County posted the largest annual gain (+216.7%).

Delinquent Mortgages

Serious Delinquency

- Maryland's serious delinquency rate slipped to 1.92% in Q2, down 4 basis points from Q1 and still below pre-pandemic levels.
- Nationally, the rate fell to 1.57%, a 6-basis-point quarterly decline.

Short-Term Delinquency

- Maryland's short-term delinquency rate rose 36 basis points to 3.37% in Q2 but remained 18 basis points lower year-over-year.
- Nationally, the rate was 2.82%, down 16 basis points from Q2 2024.

Long-Term Delinquency

- Maryland's long-term delinquency rate stood at 1.31%, up 9 basis points year-over-year.
- Nationally, it declined 5 basis points from Q1 to 1.09%.

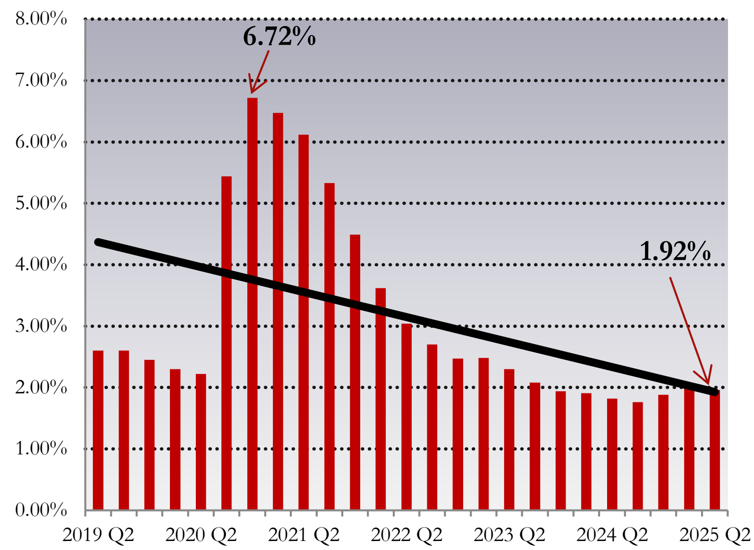
Foreclosure Starts

- Maryland's foreclosure start rate dipped to 0.24% in Q2, down 1 basis point from Q1 but 9 basis points higher than a year earlier.
- Nationally, the rate was 0.17%, down 3 basis points from Q1 and up 4 basis points year-over-year.

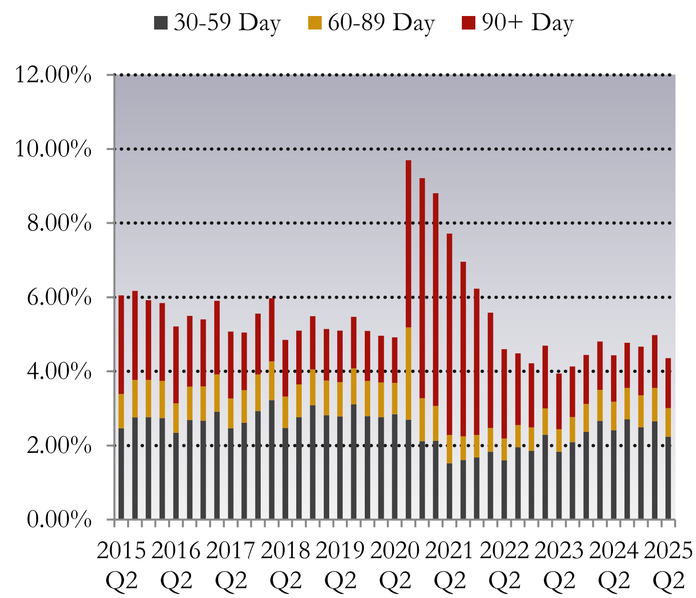
Foreclosure Rate

- Maryland's overall foreclosure rate held at 0.61% in Q2, 7 basis points above last year.
- Nationally, the rate edged up 5 basis points year-over-year to 0.48%.

Serious Delinquency Rate



Delinquency Rates



Completed Foreclosure Sales

- Maryland recorded 31 completed foreclosure sales in June - down 80.6% from June 2024.
- Nationally, completed foreclosures totaled 10,930, up 9.9% from Q1 but 5.0% lower year-over-year.

MoM – CompFore

- From May to June, completed foreclosure sales fell in 16 Maryland jurisdictions, rose in 2, and were unchanged or unavailable in 6.

QoQ – CompFore

- Compared to Q1, completed foreclosures increased only in Calvert County, declined in 20 jurisdictions, and were unchanged or unreported in 3.

YoY – CompFore

- Since June 2024, 19 jurisdictions posted declines, Frederick County recorded an increase, and 4 remained unchanged or lacked data.

New Foreclosure Filings

- Maryland reported 565 new foreclosure filings in June 2025, up 10.8% from May.
- Compared to June 2024, filings increased in 14 jurisdictions
- Nearly half (49.4%) of all filings came from three jurisdictions: Prince George's County (121, 21.4%), Baltimore County (80, 14.2%), and Baltimore City (78, 13.8%).

MoM – New Foreclosure

- From May to June, filings rose in 18 jurisdictions, declined in 4, and were unchanged or unavailable elsewhere.
- Queen Anne's County saw the largest increase (+200.0%), while Kent County reported no change.

QoQ – New Foreclosure

- Since Q1, filings increased in 17 jurisdictions, declined in 5, and remained unchanged or unreported in 2.
- Dorchester County posted the steepest increase (+600.0%), while Howard County recorded the largest decline (-68.8%).

YoY - New Foreclosure

- Compared to June 2024, filings rose in 14 jurisdictions, declined in 7, and were unchanged or unreported in Garrett, Kent, and Talbot Counties.
- Dorchester County registered the sharpest annual gain (+250.0%).

FORECLOSURE FILINGS

- In Q2, Maryland ranked 5th nationally with 3,398 foreclosure filings (defaults, foreclosure sales, and REOs), up 2.0% from Q1 and 15.5% year-over-year.
  - DEFAULTS: 913 notices of loan default, up 16.5% from Q1 and 23.0% from last year.
  - AUCTIONS: 224 foreclosure sale notices, down 54.7% from Q1 and 62.3% year-over-year.
  - REOs: 284 lender purchases of foreclosed homes, down 13.1% from Q1 and 32.7% annually.
- Nationally, foreclosure filings slipped 0.5% from Q1 to 115,188 but were 17.5% higher than a year ago.

QoQ – FORECLOSURES

- Foreclosure activity rose in 15 Maryland jurisdictions and fell in 9.
- Garrett County posted the largest gain (+43.5%), while St. Mary's County saw the steepest drop (-11.2%).

YoY – FORECLOSURES

- Filings increased in 20 jurisdictions and declined in 4 compared to Q2 2024.
- Talbot County recorded the largest gain (+93.9%), while Kent County had the sharpest decline (-24.0%).

MARYLAND HOUSING MARKET FACT SHEET

JUNE 2025

Indicator	Current Period (1)	Last Quarter	Last Year	% Change from Last Quarter	% Change from Last Year	Source
Mortgage Rates (30-Year Fixed)						
Freddie Mac	6.82%	6.82%	6.92%	0.00%	-0.10%	Freddie Mac
Maryland	6.32%	6.38%	6.80%	-0.06%	-0.48%	DHCD
Community Development Administration	6.59%	6.65%	7.22%	-0.06%	-0.63%	DHCD
Home Sales						
Existing	6,479	6,229	6,563	4.0%	-1.3%	MD Association of Realtors
New	518	505	612	2.6%	-15.4%	Cotality (formely CoreLogic)
Pending Units	6,799	7,152	6,562	-4.9%	3.6%	MRIS
Pending Home Sales Index (2)	98.3	103.4	94.8	-4.9%	3.6%	DHCD
Housing Supply						
Housing Inventory	14,060	13,230	14,026	6.3%	0.2%	MD Association of Realtors
Months' Supply	2.5	2.2	2.7	13.6%	-7.4%	DHCD
Days on the Market	37	39	28	-4.0%	30.3%	SmartCharts, DHCD
Median Home Sales Price	$450,000	$440,000	$435,555	2.3%	3.3%	MD Association of Realtors
Housing Affordability Index						
Repeat Buyer	90.1	92.1	92.1	-2.2%	-2.2%	DHCD
First-Time Buyer	58.2	59.5	59.6	-2.2%	-2.3%	DHCD
Housing Construction						
Housing Permits	1,027	1,755	1,371	-41.5%	-25.1%	Census
Housing Completions	1,117	1,522	859	-26.6%	30.0%	DHCD
Property Foreclosures						
Total	3,398	3,331	2,941	2.0%	15.5%	Cotality (formely CoreLogic)
Notices of Default	913	784	742	16.5%	23.0%	Cotality (formely CoreLogic)
Notices of Sales	224	495	594	-54.7%	-62.3%	Cotality (formely CoreLogic)
Lender Purchases	284	327	422	-13.1%	-32.7%	Cotality (formely CoreLogic)
Mortgage Delinquency/Foreclosure Rate						
Overall	4.69%	4.36%	4.77%	0.33%	-0.08%	Mortgage Bankers Association
Short-term	3.37%	3.01%	3.55%	0.36%	-0.18%	Mortgage Bankers Association
30-59 Days	2.55%	2.24%	2.71%	0.31%	-0.16%	Mortgage Bankers Association
60-89 Days	0.82%	0.77%	0.84%	0.05%	-0.02%	Mortgage Bankers Association
Long-term (90+ Days)	1.31%	1.35%	1.22%	-0.04%	0.09%	Mortgage Bankers Association
Foreclosure Rate	0.61%	0.61%	0.54%	0.00%	0.07%	Mortgage Bankers Association
Serious Delinquencies	1.92%	1.96%	1.76%	-0.04%	0.16%	Mortgage Bankers Association
Short Sales Share	0.34%	0.23%	0.30%	0.11%	0.04%	Cotality (formely CoreLogic)

Negative Equity Share	2.11%	2.14%	1.79%	-0.03%	0.32%	Cotality (formely CoreLogic)

Source: Maryland Association of Realtors, Mortgage Bankers Association, U.S. Census Bureau, Moody's Economy.com, Cotality (formerly CoreLogic), Freddie & Maryland DHCD Office of Research and Compliance

Notes

1. Current period represents June 2025.
2. The Pending Home Sales Index is based on pending sales of existing homes and provides advance information on future home sales activity. A sale is pending when the contract has been signed but the transaction has not closed. Pending home sales typically close within one or two months of signing. An index of 100 is equal to the average level of pending sales in 2001. Therefore, an index of 100 coincides with a high but healthy level of home sales activity in 2001, prior to five consecutive years of record growth in housing demand.

Local Housing Market Fact Sheet

June 2025

Jurisdiction	Home Sales	Median Home Sales Price	Housing Inventory	Months' Supply	Pending Sales	Pending Sales Index	Days on Market	Affordability Index	New Foreclosure Filings
Allegany	54	$160,000	207	4.7	62	129.4	34	92.4	6
Anne Arundel	743	$525,000	1,144	1.8	775	111.6	20	59.1	47
Baltimore	770	$389,495	1,282	2.0	848	97.6	24	60.1	80
Baltimore City	700	$251,500	2,192	3.6	704	93.3	38	61.1	78
Calvert	128	$544,950	209	1.8	137	62.9	22	62.4	15
Caroline	36	$315,000	87	3.0	41	134.1	47	54.3	4
Carroll	178	$475,000	283	2.0	218	104.4	18	62.9	11
Cecil	113	$369,000	253	2.3	109	131.3	29	63.7	12
Charles	210	$459,500	575	3.0	265	135.1	27	67.6	40
Dorchester	50	$290,450	244	4.4	46	138.0	70	53.7	7
Frederick	351	$492,444	600	2.0	331	102.5	20	63.0	15
Garrett	25	$560,000	296	11.4	48	126.3	91	31.8	1
Harford	318	$400,500	492	1.6	347	125.8	17	71.6	20
Howard	382	$663,331	429	1.5	361	97.1	14	57.1	5
Kent	35	$357,000	79	2.3	33	154.1	50	53.7	1
Montgomery	1,001	$645,000	1,784	2.1	991	74.7	21	51.4	43
Prince George's	728	$453,500	1,694	2.4	783	66.8	27	57.2	121
Queen Anne's	79	$540,000	243	3.2	76	110.4	42	54.1	9
Somerset	24	$225,000	117	7.1	21	0.0	57	60.1	5
St. Mary's	131	$445,000	240	2.2	140	132.2	18	66.4	6
Talbot	53	$480,000	249	5.6	57	104.9	63	45.3	2
Washington	130	$330,000	322	2.5	137	110.1	26	57.9	15
Wicomico	93	$278,000	297	3.4	103	0.0	49	67.5	13
Worcester	147	$399,000	742	5.6	166	0.0	66	52.6	9
Maryland	***6,479***	***$450,000***	***14,060***	***2.5***	***6,799***	***98.3***	***37***	***58.2***	***565***

Source: Maryland Association of Realtors, Cotality (formerly CoreLogic), Maryland Judiciary and DHCD Office of Research and Compliance

LOCAL HOUSING MARKET FACT SHEET

JUNE 2025 VS. JUNE 2024

Year-Over-Year % Change

Jurisdiction	Home Sales	Median Home Sales Price	Inventory	Months' Supply	Pending Sales	Days On Market	Housing Affordability Index	New Foreclosure Filings
Allegany	-5.3%	14.3%	0.0%	6.8%	5.1%	-30.6%	-42.9%	-14.3%
Anne Arundel	8.2%	4.6%	4.5%	-18.2%	11.7%	25.0%	-37.5%	34.3%
Baltimore	-8.4%	3.9%	-6.8%	5.3%	5.7%	50.0%	-37.2%	19.4%
Baltimore City	1.7%	4.8%	-16.7%	-26.5%	2.0%	15.2%	-37.7%	23.8%
Calvert	7.6%	31.3%	-12.9%	-33.3%	28.0%	15.8%	-50.3%	15.4%
Caroline	33.3%	5.0%	-1.1%	-33.3%	10.8%	30.6%	-37.8%	-20.0%
Carroll	7.2%	-1.5%	0.4%	5.3%	6.9%	28.6%	-33.7%	-8.3%
Cecil	6.6%	3.1%	-10.9%	-17.9%	-3.5%	16.0%	-36.6%	33.3%
Charles	-8.7%	0.8%	18.3%	25.0%	10.4%	35.0%	-35.2%	122.2%
Dorchester	13.6%	5.4%	23.2%	-24.1%	2.2%	40.0%	-38.1%	250.0%
Frederick	-8.4%	1.5%	-5.2%	0.0%	-8.6%	42.9%	-35.7%	-21.1%
Garrett	-16.7%	89.8%	26.0%	72.7%	11.6%	82.0%	-65.6%	-
Harford	14.4%	2.0%	-1.4%	-30.4%	28.5%	21.4%	-36.0%	-13.0%
Howard	1.6%	0.1%	2.1%	7.1%	6.8%	7.7%	-34.8%	-50.0%
Kent	29.6%	-10.3%	-7.1%	-39.5%	65.0%	100.0%	-27.2%	0.0%
Montgomery	2.7%	-0.8%	17.4%	0.0%	2.5%	23.5%	-34.3%	43.3%
Prince George's	-6.9%	0.8%	-2.1%	-7.7%	-8.2%	17.4%	-35.2%	24.7%
Queen Anne's	0.0%	-5.2%	12.5%	-13.5%	4.1%	40.0%	-31.1%	200.0%
Somerset	20.0%	5.9%	5.4%	44.9%	16.7%	-12.3%	-38.3%	150.0%
St. Mary's	-11.5%	11.4%	-2.8%	15.8%	12.0%	-28.0%	-41.3%	-14.3%
Talbot	-8.6%	-4.8%	14.7%	12.0%	3.6%	125.0%	-31.4%	0.0%
Washington	-18.8%	7.3%	-2.4%	4.2%	-8.1%	8.3%	-39.2%	66.7%
Wicomico	-20.5%	9.0%	16.9%	25.9%	-8.8%	69.0%	-40.2%	44.4%
Worcester	-10.9%	-11.3%	16.1%	9.8%	-10.3%	37.5%	-26.3%	200.0%
Maryland	***-1.3%***	***3.3%***	***0.2%***	***-7.4%***	***3.6%***	***30.3%***	***-36.8%***	***26.7%***

Source: Maryland Association of Realtors, Cotality (formerly CoreLogic), Maryland Judiciary and DHCD Office of Research and Compliance