Foreclosure Hot Spots in Maryland

Second Quarter: Apr – Jun 2026

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A Foreclosure Hot Spot is a community that:

- Records more than 10 foreclosure events in a quarter, and
- It has a Foreclosure Index greater than 100.

The Foreclosure Index (Concentration Ratio) measures how a community's foreclosure rate compares to the statewide foreclosure rate:

- **Index = 100** → Equal to the state average.
- **Index > 100** → Higher foreclosure concentration than the state average.
- **Index < 100** → Lower foreclosure concentration than the state average

There are three Foreclosure Hot Spot categories based on the index:

- **High:** Index **100-199**
- **Very High:** Index **200-299**
- **Severe:** Index **300+**

The purpose of this analysis is to identify communities where foreclosure activity is disproportionately concentrated relative to the state average and to assess how those concentrations are changing over time and across jurisdictions.

Foreclosure Hot Spots Overview

The Q2 2026 Hot Spot analysis provides an even clearer picture of where foreclosure distress is concentrated. Maryland identified 82 Hot Spot communities, representing only 16.0% of all communities, yet these areas accounted for 2,917 foreclosure events -or 65.2% of all community foreclosure activity statewide. Hot Spot communities contained 36.6% of households, meaning foreclosure activity was disproportionately concentrated within these areas.

The High category accounted for the largest share, with 51 communities and 1,440 foreclosure events. Another 26 communities were classified as Very High, accounting for 1,302 events, while only five communities qualified as Severe, accounting for 175 events. Combined, the High and Very High categories represented 94.0% of all Hot Spot foreclosure events, while the smaller Severe category identified the communities experiencing the most acute relative concentrations.

Key Findings:

- Foreclosure distress is highly concentrated: 16.0% of Maryland communities accounted for 65.2% of community foreclosure activity.
- High Hot Spots have the broadest reach: 51 communities across 14 jurisdictions accounted for 1,440 events, illustrating the geographic breadth of elevated foreclosure distress.
- Very High distress is more geographically concentrated: Prince George's County and Baltimore City accounted for 84.7% of the 1,302 Very High Hot Spot foreclosures.
- Severe distress is highly localized: Charles County accounted for 92.0% of the 175 Severe Hot Spot foreclosures and four of the five Severe communities.
- The community-level findings reveal an important distinction between volume and intensity: communities generating the most foreclosure events are not always those experiencing the highest foreclosure concentration relative to the statewide benchmark.
- Several High and Very High communities have indices approaching the next severity threshold.

Characteristics of Foreclosure Hot Spots in Maryland:

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

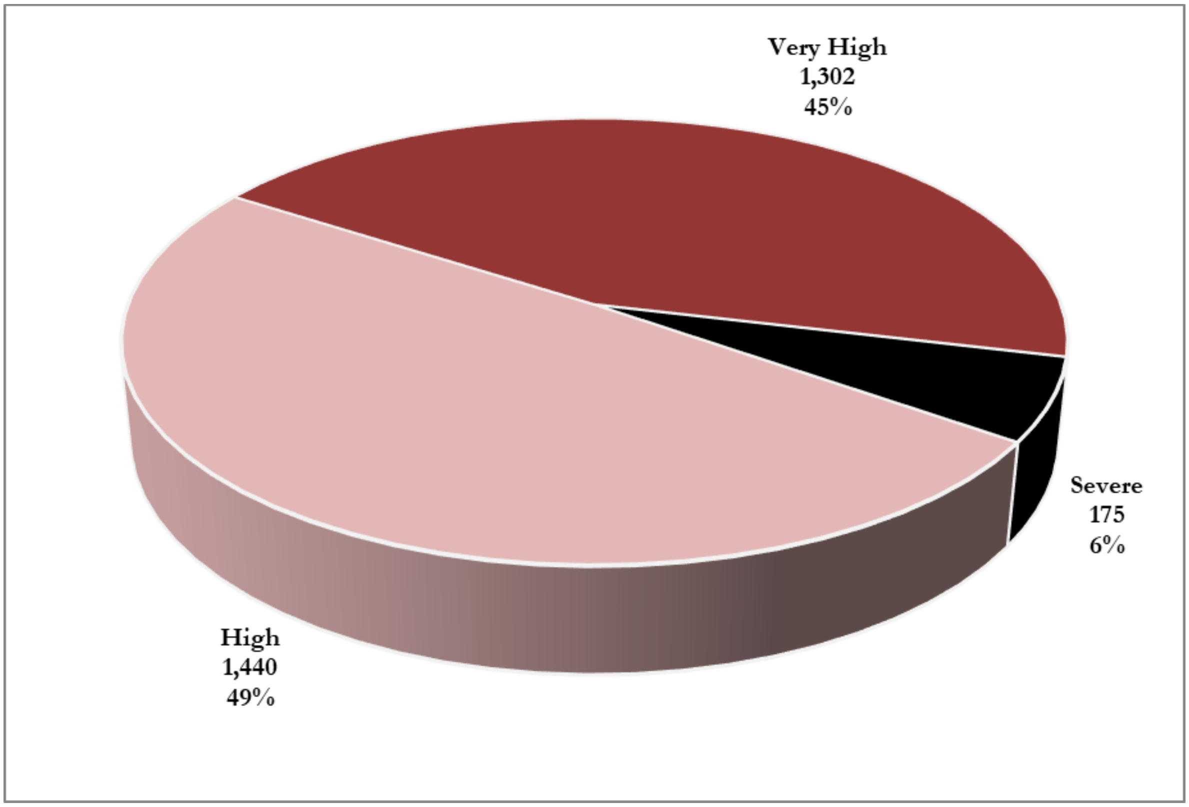
Second Quarter 2026

Category	High	Very High	Severe	All Hot Spots Communities
Number of Communities	51	26	5	82
% of Hot Spots Communities	62.2%	31.7%	6.1%	100.0%
% of All Communities	10.0%	5.1%	1.0%	16.0%
Foreclosures	1,440	1,302	175	2,917
% of Hot Spots Communities	49.4%	44.6%	6.0%	100.0%
% of All Communities	32.2%	29.1%	3.9%	65.2%
Average Foreclosure Rate	243	139	84	187
Average Foreclosure Index	137	240	398	179
Number of Households	350,437	181,438	14,644	546,519
% of Hot Spots Communities	64.1%	33.2%	2.7%	100.0%
% of All Communities	23.4%	12.1%	1.0%	36.6%

Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

Chart 1. Foreclosure Hot Spots

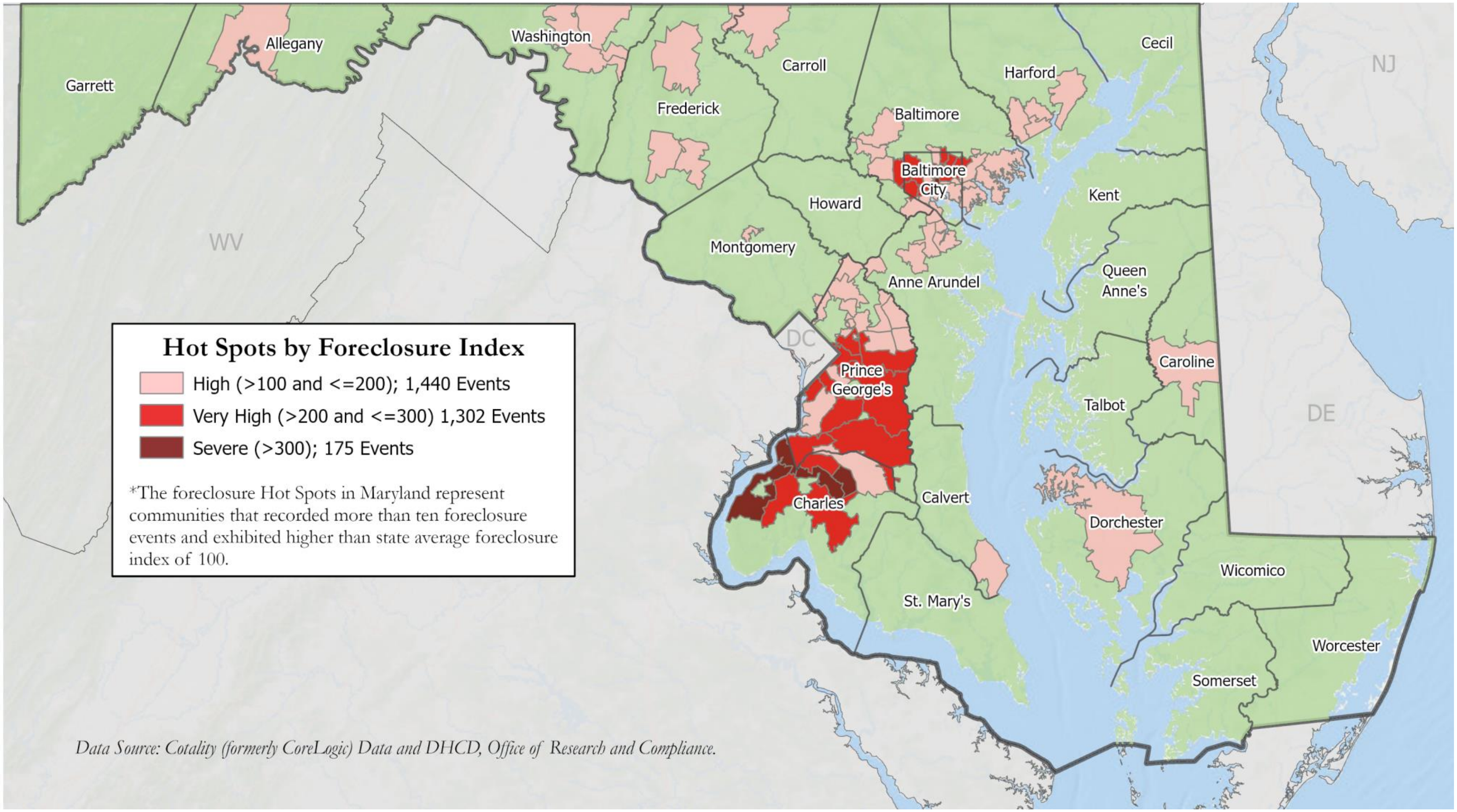
Second Quarter 2026



Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

Foreclosure Hot Spots in Maryland (Exhibit I)

Second Quarter 2026



Hot Spots Analysis by Category

Severe Hot Spots (Table 1, Table 2, Chart 2)

- Severe foreclosure distress was limited geographically but exceptionally concentrated. Only five communities across two jurisdictions qualified as Severe Hot Spots, accounting for 175 foreclosure events and an average foreclosure index of 398.

- Charles County was the clear center of Severe foreclosure activity, containing four of the five communities and accounting for 161 events, or 92.0% of all Severe Hot Spot foreclosures. Its average index of 421 further demonstrates the exceptional concentration of foreclosure distress within these communities.

- Baltimore City accounted for the remaining Severe community and 14 foreclosure events.

- Within Charles County, Waldorf recorded the greatest foreclosure volume with 63 events, followed by White Plains with 48, Indian Head with 27, and Bryans Road with 23.

- White Plains however exhibited the greatest intensity, recording a foreclosure index of 575.77 -nearly 5.8 times the statewide benchmark. Bryans Road also posted an exceptionally high index of 413.84.

Table 2. Severe Foreclosure Hot Spots by Jurisdiction

Second Quarter 2026

Jurisdiction	Foreclosure Events: Zip Codes	Foreclosure Events: Number	Foreclosure Events: % of Total	Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
Baltimore City	1	14	8.0%	105	319	1,466
Charles	4	161	92.0%	82	421	13,178
Maryland	*5*	*175*	*100.0%*	*84*	*398*	*14,644*

Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

Very High Hot Spots (Table 1, Table 3, Chart 3)

- The Very High category included 26 communities and 1,302 foreclosure events across four jurisdictions. Foreclosure activity was overwhelmingly concentrated in Prince George's County and Baltimore City, which together accounted for 84.7% of all Very High Hot Spot foreclosures.

- Prince George's County led with 583 events (44.8%) across 10 communities, while Baltimore City recorded 520 events (39.9%) across 10 communities. Charles County accounted for fewer events but recorded the highest jurisdiction-level average index of 254, demonstrating that foreclosure intensity can be substantial even where overall volume is comparatively lower.

- Prince George's County contained several of the category's largest foreclosure concentrations by volume. The two Upper Marlboro communities recorded 92 and 86 events, followed by Capitol Heights with 81. In Baltimore City, Arlington recorded 73 events, followed by Carroll with 70 and Raspeburg with 65.

- Several communities were particularly significant because their indices were approaching the Severe threshold of 300. These included Brandywine (298), Hamilton (289), Franklin (288), and Waldorf (282).

Table 3. Very High Foreclosure Hot Spots by Jurisdiction

Second Quarter 2026

Jurisdiction	Foreclosure Events: Zip Codes	Foreclosure Events: Number	Foreclosure Events: % of Total	Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
Baltimore	4	106	8.1%	148	231	15,656
Baltimore City	10	520	39.9%	141	241	73,116
Charles	2	93	7.1%	131	254	12,142
Prince George's	10	583	44.8%	138	244	80,524
Maryland	*26*	*1,302*	*100.0%*	*139*	*240*	*181,438*

Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

High Hot Spots (Table 1, Table 4, Chart 4)

- The High category had the largest and most geographically dispersed footprint, with 51 communities across 14 jurisdictions and 1,440 foreclosure events.
- Despite this broad distribution, Prince George's County and Baltimore County accounted for 51.1% of High Hot Spot foreclosures, recording 397 and 339 events, respectively. When Baltimore City, Anne Arundel, and Harford are included, the five leading jurisdictions accounted for nearly 79% of the category's activity.
- The findings therefore show that High foreclosure distress is widespread but unevenly distributed -extending across much of Maryland while remaining disproportionately concentrated in several jurisdictions.
- At the community level, Fort Washington recorded the highest foreclosure volume with 76 events, followed by Dundalk (65), Hagerstown (53), Lanham (48), and Owings Mills (47).
- A different group emerged when foreclosure intensity was considered. Druid in Baltimore City recorded the highest index at 196, followed by Brooklyn in Anne Arundel County and Baltimore City (191), Randallstown (190), and Suitland (189). These communities are particularly noteworthy because their indices are approaching the Very High threshold of 200.

Table 4. High Foreclosure Hot Spots by Jurisdiction

Second Quarter 2026

Jurisdiction	Foreclosure Events: Zip Codes	Foreclosure Events: Number	Foreclosure Events: % of Total	Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
Allegany	1	39	2.7%	311	107	12,147
Anne Arundel	5	139	9.7%	260	134	36,040
Baltimore	10	339	23.5%	249	133	84,355
Baltimore City	7	151	10.5%	237	150	35,873
Calvert	1	24	1.7%	250	134	6,006
Caroline	1	11	0.8%	249	134	2,744
Carroll	1	11	0.8%	232	144	2,632
Charles	1	32	2.2%	187	179	5,990
Dorchester	1	19	1.3%	248	135	4,719
Frederick	3	50	3.5%	294	119	14,681
Harford	4	107	7.4%	240	142	25,798
Montgomery	2	41	2.8%	261	133	10,721
Prince George's	12	397	27.6%	219	154	86,910
Washington	2	78	5.4%	280	116	21,819
Maryland	*51*	*1,440*	*100.0%*	*243*	*137*	*350,437*

Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

Conclusion

The Q2 2026 findings indicate that Maryland is experiencing a heightened and increasingly complex foreclosure environment. Statewide foreclosure activity reached a period high, increased nearly 32% from the prior year, and placed Maryland third nationally in foreclosure rate. Although foreclosure sale notices declined dramatically, elevated defaults and increasing lender purchases demonstrate that significant housing distress remains present at both the beginning and end of the foreclosure pipeline.

The Hot Spot analysis sharpens this picture by showing that foreclosure distress is simultaneously concentrated, widespread, and differentiated by severity. Just 16% of Maryland communities accounted for nearly two-thirds of community foreclosure activity. High Hot Spots demonstrate the broad geographic reach of distress; Very High Hot Spots reveal deeper concentrations centered largely in Prince George's County and Baltimore City; and Severe Hot Spots identify a small but exceptionally distressed cluster centered overwhelmingly in Charles County.

Most importantly, the findings demonstrate that foreclosure volume alone does not fully capture the geography of housing distress. High-volume communities such as Fort Washington, Upper Marlboro, and Waldorf highlight the scale of foreclosure activity, while communities such as Druid, Brandywine, and White Plains reveal exceptionally high relative concentrations or proximity to higher severity thresholds.

Charts

Severe Foreclosure Hot Spots in Maryland

Severe Foreclosure Hot Spots by Jurisdiction:

Overall Scope

- Severe foreclosure activity in Q2 2026 was highly concentrated geographically, with only five communities across two jurisdictions -Charles County and Baltimore City- qualifying as Severe Hot Spots.
- Together, these communities accounted for 175 foreclosure events among 14,644 households and recorded an average foreclosure index of 398, indicating foreclosure concentrations nearly four times the statewide benchmark.

Geographic Concentration & Foreclosure Intensity

Charles County overwhelmingly dominated the Severe category, accounting for four of the five communities and 161 foreclosure events, or 92.0% of all Severe Hot Spot foreclosures:

- The county recorded an average foreclosure index of 421, exceeding the Severe threshold by a substantial margin and indicating particularly concentrated foreclosure distress.

Baltimore City accounted for the remaining 14 foreclosure events (8.0%) within one Severe Hot Spot community:

- Although its foreclosure index of **319** was lower than Charles County's, it remained above the 300-threshold defining Severe foreclosure concentration.

Severe Foreclosure Hot Spots by Community:

Concentration of Foreclosure Activity & Intensity of Distress

Severe foreclosure activity in Q2 2026 was concentrated in five communities -four in Charles County and one in Baltimore City. The four Charles County communities accounted for 161 of the 175 Severe Hot Spot foreclosure events (92.0%), confirming Charles County as the primary center of the state's most concentrated foreclosure distress:

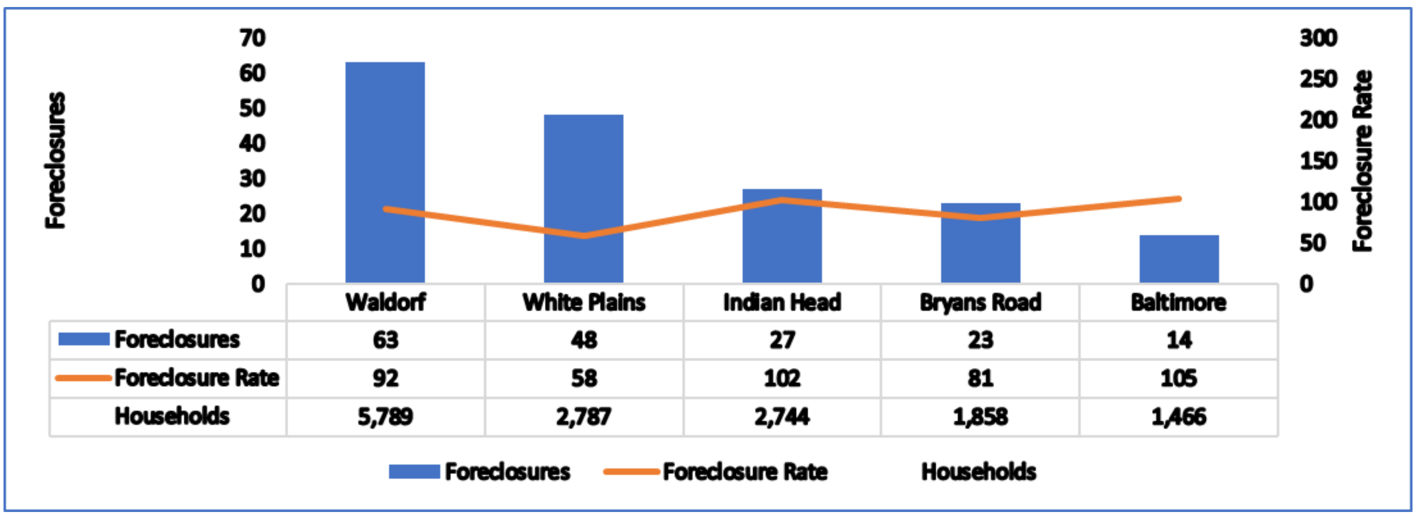
- Within Charles County, Waldorf recorded the highest foreclosure volume with 63 events, followed by White Plains (48), Indian Head (27), and Bryans Road (23).

- However, foreclosure volume alone does not capture the intensity of distress. White Plains recorded by far the highest foreclosure index at 575.77, indicating a concentration nearly 5.8 times the statewide level, followed by Bryans Road at 413.84.
- Waldorf, despite having the largest number of events, posted a lower -but still Severe- index of 363.82.

- The Baltimore City community recorded 14 foreclosure events and an index of 319.26, placing it just above the Severe threshold.
- Together, the results illustrate an important distinction between foreclosure volume and concentration:
  - Waldorf experienced the greatest number of foreclosures, while White Plains exhibited the greatest relative intensity of foreclosure distress.

Chart 2. Property Foreclosures in Severe Hot Spots Communities

Second Quarter 2026



Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

The Severe Hot Spot findings identify Charles County as the clear focal point of Maryland's most concentrated foreclosure distress in Q2 2026. Particularly notable is White Plains, which recorded the highest foreclosure index despite having fewer events than Waldorf. With four Charles County communities exceeding the Severe threshold and accounting for more than nine in ten Severe Hot Spot foreclosures, the results point to a distinct geographic cluster of acute foreclosure distress.

Very High Foreclosure Hot Spots in Maryland

Very High Foreclosure Hot Spots by Jurisdiction:

Overall Scope

- Very High foreclosure activity in Q2 2026 was concentrated across 26 communities in four jurisdictions -Prince George's County, Baltimore City, Baltimore County, and Charles County.
- Together, these communities accounted for 1,302 foreclosure events among 181,438 households, with an average foreclosure index of 240, indicating foreclosure concentrations approximately 2.4 times the statewide benchmark.

Geographic Distribution and Concentration

Prince George's County and Baltimore City dominated the category, accounting for 84.7% of all Very High Hot Spot foreclosure events:

- Prince George's County recorded the largest volume with 583 events (44.8%) across 10 communities, followed closely by Baltimore City with 520 events (39.9%) across 10 communities.
- Their similar average indices -244 and 241, respectively- indicate both substantial foreclosure volume and consistently elevated concentrations of distress.

Charles County recorded fewer events but the greatest relative concentration, with 93 foreclosures across two communities and the highest average index at 254.

Baltimore County accounted for 106 events across four communities and posted an average index of 231, the lowest among the four jurisdictions but still firmly within the Very High category.

Very High Foreclosure Hot Spots by Community:

Concentration of Foreclosure Activity

The 26 Very High Hot Spot communities show that elevated foreclosure distress was concentrated primarily in Prince George's County and Baltimore City, which together contained 20 of the 26 communities and accounted for most of the foreclosure activity in this category.

Prince George's County contained several of the highest-volume communities:

- The two Upper Marlboro communities recorded 92 and 86 foreclosures, the highest and second-highest totals in the Very High category, followed by Capitol Heights with 81 and Clinton with 72.
- Brandywine recorded the highest foreclosure index in Prince George's County at 298, placing it just below the Severe threshold of 300 despite having only 29 foreclosure events.

In Baltimore City, Arlington recorded the highest volume with 73 foreclosures, followed by Carroll (70), Raspeburg (65), and Waverly (61).

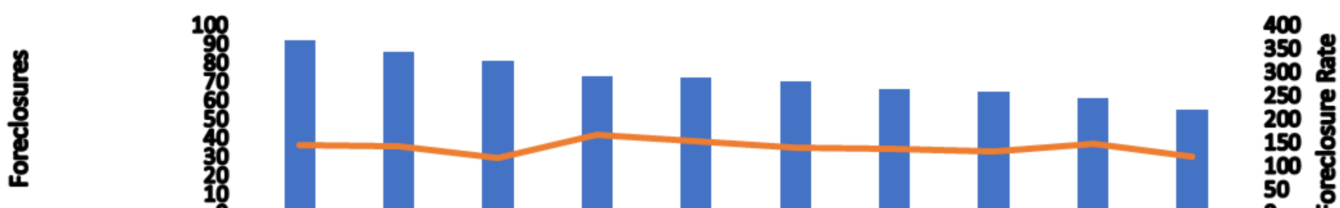
The greatest concentrations of distress, however, occurred in Hamilton and Franklin, which posted indices of 289 and 288, respectively -both approaching the Severe threshold.

Baltimore County's Raspeburg also exhibited notable intensity with an index of 257, while Waldorf in Charles County recorded an index of 282, the highest in that jurisdiction's Very High category.

Chart 3. Property Foreclosures in Very High Hot Spots Communities

Second Quarter 2026

Top 10 Communities



	Upper Marlboro 20772	Upper Marlboro 20774	Capitol Heights	Arlington	Clinton	Carroll	Temple Hills	Raspeburg	Waverly	Waldorf
Foreclosures	92	86	81	73	72	70	66	65	61	55
Foreclosure Rate	143	142	117	166	152	139	135	130	148	119
Households	13,176	12,197	9,481	12,069	10,916	9,684	8,924	8,398	9,015	6,525

Foreclosures Foreclosure Rate Households

Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

The Very High Hot Spot category reflects a substantial concentration of foreclosure distress centered overwhelmingly in Prince George's County and Baltimore City, which together generated more than four in five events. At the same time, the community-level results identify pockets of particularly acute distress that are not necessarily the highest-volume areas. Brandywine, Hamilton, Franklin, and Waldorf stand out because their foreclosure indices are approaching the Severe threshold. Overall, the findings reinforce the need to consider both foreclosure volume and relative concentration when identifying areas experiencing the greatest housing distress.

High Foreclosure Hot Spots in Maryland

High Foreclosure Hot Spots by Jurisdiction:

Overall Scope

- The High Foreclosure Hot Spot category was the largest and most geographically dispersed in Q2 2026, encompassing 51 communities across 14 jurisdictions. Collectively, these communities recorded 1,440 foreclosure events among 350,437 households, with an average foreclosure index of 137.

Distribution and Concentration

Despite the broad geographic distribution, foreclosure activity was concentrated in several jurisdictions:

- Prince George's County recorded the largest volume with 397 events (27.6%) across 12 communities, followed by Baltimore County with 339 events (23.5%) across 10 communities.
- Together, the two counties accounted for 51.1% of all High Hot Spot foreclosures.
- Baltimore City contributed another 151 events (10.5%), followed by Anne Arundel County with 139 (9.7%) and Harford County with 107 (7.4%).
- Collectively, these five jurisdictions accounted for nearly 79% of foreclosure activity in the High category.

The data also highlight differences between foreclosure volume and concentration:

- While Prince George's County had the most events, Charles County recorded the highest average foreclosure index at 179, placing its High Hot Spot community relatively close to the Very High threshold of 200.
- Prince George's County and Baltimore City also posted comparatively elevated average indices of 154 and 150, respectively.

High Foreclosure Hot Spots by Community:

Distribution of Foreclosure Activity

The 51 High Foreclosure Hot Spot communities demonstrate a considerably broader geographic distribution of foreclosure distress than the Very High and Severe categories, spanning 14 jurisdictions.

The community-level data show that the largest concentrations of foreclosure activity remain clustered in several jurisdictions, particularly Prince George's and Baltimore counties:

- Prince George's County contained the largest number of High Hot Spot communities (12) and several of the highest-volume areas.
  - Fort Washington recorded 76 foreclosure events -the highest of any community in the High category- followed by Lanham with 48.
  - Suitland, Beltsville, Cheverly, and Mitchellville also exhibited relatively high foreclosure indices, ranging from 166 to 189, indicating notable concentrations of distress within the county.
- Baltimore County also displayed a broad concentration of activity across 10 communities.
  - Dundalk recorded 65 foreclosures, the second-highest community total, followed by Owings Mills (47) and Randallstown (43).
  - Randallstown was particularly notable for its foreclosure index of 190, placing it close to the Very High threshold of 200.

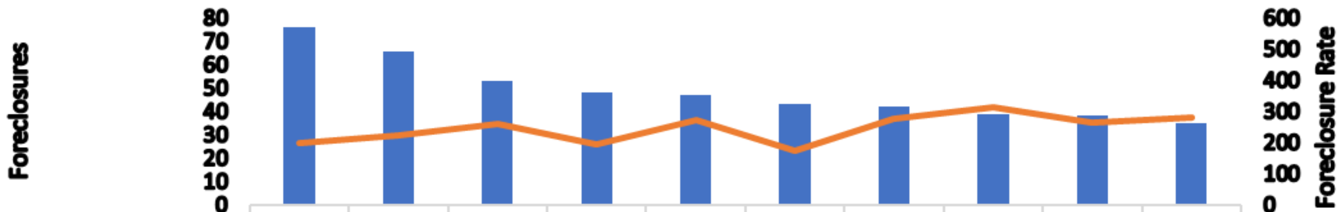
Outside these two counties, several communities also stand out:

- Hagerstown recorded 53 foreclosures in one of its communities, while Glen Burnie recorded 42 and Cumberland 39.
- In terms of intensity, Druid in Baltimore City posted the highest foreclosure index at 196, followed by Brooklyn in both Baltimore City and Anne Arundel County (191), Randallstown (190), Suitland (189), and Beltsville and Cheverly (182).
- These communities are among those closest to transitioning from the High to the Very High category.

Chart 4. Property Foreclosures in High Hot Spots Communities

Second Quarter 2026

Top 10 Communities



	Fort Washington	Dundalk	Hagerstown	Lanham	Owings Mills	Randallstown	Glen Burnie	Cumberland	Essex	Middle River
Foreclosures	76	65	53	48	47	43	42	39	38	35
Foreclosure Rate	200	224	258	194	271	176	278	311	263	282
Households	15,201	14,668	13,686	9,293	12,729	7,554	11,670	12,147	10,009	9,885

Foreclosures Foreclosure Rate Households

Source: Cotality (formerly CoreLogic) Data and DHCD, Office of Research and Compliance

The High Hot Spot category reflects the widest geographic reach of elevated foreclosure distress, but the greatest volumes remain concentrated in Prince George's and Baltimore counties. Fort Washington and Dundalk stand out for the scale of foreclosure activity, while Druid, Brooklyn, Randallstown, Suitland, and several other communities warrant attention because their foreclosure indices are approaching the Very High threshold. Overall, the findings illustrate a dual pattern of broadly distributed foreclosure stress statewide alongside more pronounced pockets of distress.