



# FORECLOSURE HOT SPOTS IN MARYLAND

SECOND QUARTER 2017

**JULY 2017**

**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT**

HOUSING AND ECONOMIC RESEARCH OFFICE

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## FORECLOSURE HOT SPOTS

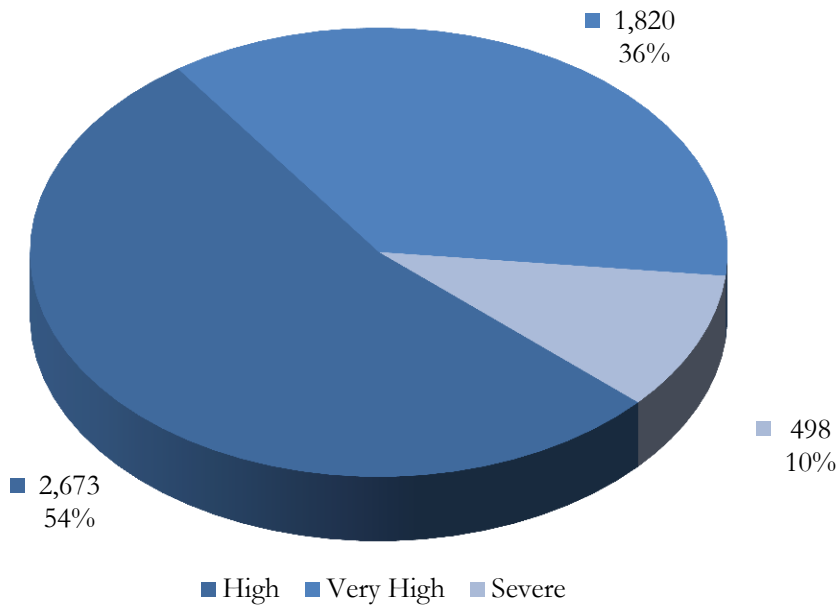
A foreclosure *Hot Spot* is defined as a community that had more than ten foreclosure events in the given quarter and recorded a foreclosure concentration ratio of greater than 100. The concentration ratio, in turn, is measured by a foreclosure index. The index measures the extent to which a community's foreclosure rate exceeds or falls short of the State average foreclosure rate.

- For example, the Capitol Heights community in Prince George's County (zip code 20743) recorded a total of 175 foreclosure events in the second quarter, resulting in a foreclosure rate of 54 homeowner households per foreclosure and a corresponding foreclosure index of 355. As a result, the foreclosure concentration in Capitol Heights is 255.0 percent above the state average index of 100.

Overall, a total of 4,991 foreclosure events, accounting for 64.2 percent of all foreclosures in the second quarter, occurred in 89 *Hot Spots* communities across Maryland.

These communities recorded an average foreclosure rate of 104 homeowner households per foreclosure and an average foreclosure index of 184. The *Hot Spots* communities are further grouped into three broad categories: "high," "very high," and "severe" (Chart 1).

**CHART 1. FORECLOSURE HOT SPOTS**  
SECOND QUARTER 2017



Source: RealtyTrac and DHCD, Housing and Economic Research Office

## FORECLOSURE HOT SPOTS CATEGORIES

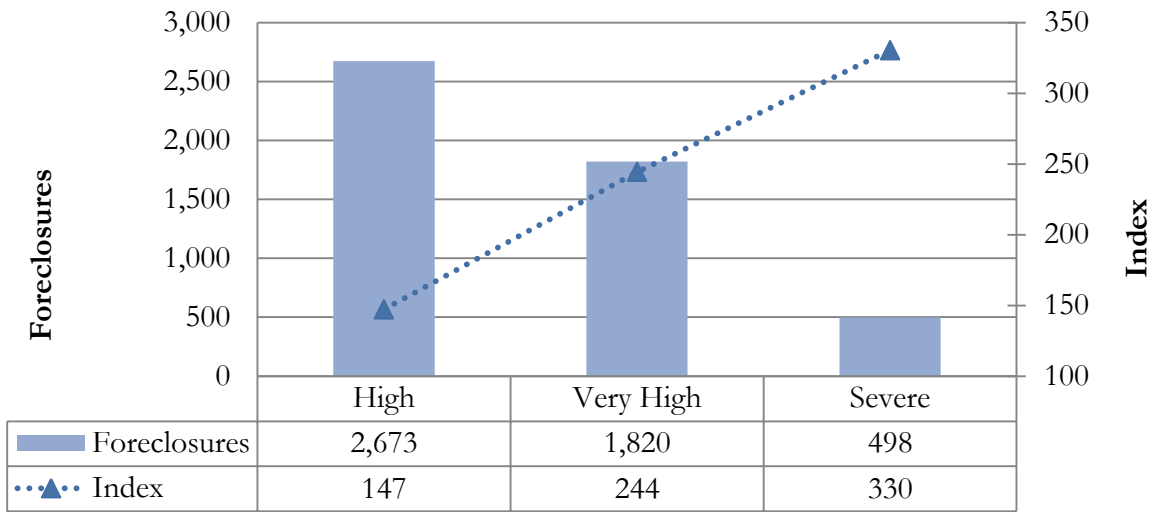
- The “high” foreclosure communities posted foreclosure indices that fall between 100 and 200. Jurisdictions with a “high” foreclosure problems recorded a total of 2,673 foreclosures in 58 communities, accounting for 53.6 percent of foreclosures in all Hot Spots and 34.4 percent of all foreclosures statewide (Table 1, Chart 2). These communities recorded an average foreclosure rate of 131 and an average foreclosure index of 147.
- The “very high” group includes jurisdictions that posted foreclosure indices of between 200 and 300. Locations with a “very high” foreclosure problem recorded 1,820 events in 27 communities, representing 65.5 percent of foreclosures across all *Hot Spots* and 23.4 percent of foreclosures statewide. These communities had an average foreclosure rate of 79 and an average foreclosure index of 244.
- The “severe” foreclosure group consists of communities with foreclosure indices above 300. A total of 498 foreclosures in four communities, accounting for 10.0 percent of all foreclosures in *Hot Spots* communities and 6.4 percent of foreclosures statewide. These communities recorded an average foreclosure rate of 58 and an average foreclosure index of 330.

**TABLE 1. CHARACTERISTICS OF FORECLOSURE HOT SPOTS**  
SECOND QUARTER 2017

Category	High	Very High	Severe	All <i>Hot Spots</i> Communities
Number of Communities	58	27	4	89
% of <i>Hot Spots</i> Communities	65.2%	30.3%	4.5%	100.0%
% of <i>All</i> Communities	11.2%	5.2%	0.8%	17.1%
Foreclosures	2,673	1,820	498	4,991
% of <i>Hot Spots</i> Communities	53.6%	36.5%	10.0%	100.0%
% of <i>All</i> Communities	34.4%	23.4%	6.4%	64.2%
Average Foreclosure Rate	131	79	58	104
Average Foreclosure Index	147	244	330	184
Number of Households	349,256	143,212	28,978	521,446
% of <i>Hot Spots</i> Communities	67.0%	27.5%	5.6%	100.0%
% of <i>All</i> Communities	23.4%	9.6%	1.9%	34.9%

*Source: RealtyTrac and DHCD, Housing and Economic Research Office*

**CHART 2. FORECLOSURES AND FORECLOSURE INDEX: HOT SPOTS COMMUNITIES**  
 SECOND QUARTER 2017



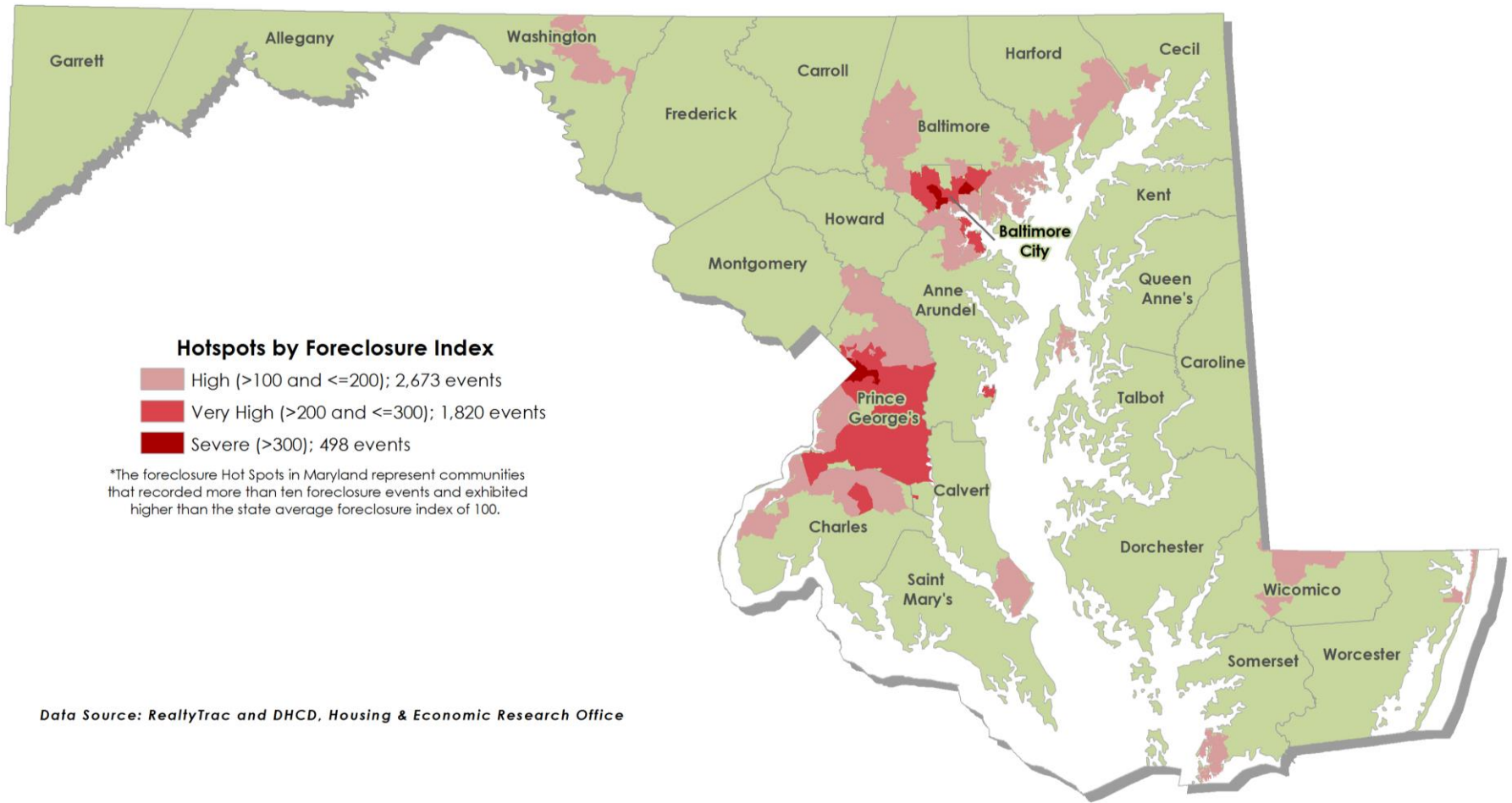
Source: RealtyTrac and DHCD, Housing and Economic Research Office

**TABLE 2. FORECLOSURE *HOT SPOTS***  
SECOND QUARTER 2017

Jurisdiction	Number of Zip Codes	Foreclosures		Rate	Index	Number of Households
		Events	Percent			
<b><i>Severe</i></b>						
Baltimore City	3	323	64.9%	60	319	19,497
Prince George's	1	175	35.1%	54	355	9,481
<b><i>Maryland</i></b>	<b>4</b>	<b>498</b>	<b>100.0%</b>	<b>58</b>	<b>330</b>	<b>28,978</b>
<b><i>Very High Foreclosures</i></b>						
Anne Arundel	2	26	1.5%	87	220	2,304
Baltimore	3	166	9.1%	83	231	13,800
Baltimore City	10	743	40.8%	76	253	56,408
Charles	1	69	3.8%	84	229	5,789
Prince George's	11	816	44.8%	80	242	64,911
<b><i>Maryland</i></b>	<b>27</b>	<b>1,820</b>	<b>100.0%</b>	<b>79</b>	<b>244</b>	<b>143,212</b>
<b><i>High Foreclosures</i></b>						
Anne Arundel	3	167	6.2%	142	135	23,732
Baltimore	13	759	28.4%	132	146	99,958
Baltimore City	7	283	10.6%	129	149	36,377
Calvert	1	41	1.5%	146	131	6,006
Cecil	1	14	0.5%	135	142	1,893
Charles	5	153	5.7%	130	148	19,904
Harford	6	232	8.7%	139	139	32,207
Montgomery	1	23	0.9%	146	132	3,354
Prince George's	15	820	30.7%	117	165	95,721
Queen Anne's	1	12	0.4%	174	110	2,089
Somerset	1	11	0.4%	143	135	1,569
Washington	1	76	2.8%	180	107	13,686
Wicomico	2	55	2.1%	157	122	8,655
Worcester	1	28	1.0%	147	131	4,104
<b><i>Maryland</i></b>	<b>58</b>	<b>2,673</b>	<b>100.0%</b>	<b>131</b>	<b>147</b>	<b>349,256</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

**DISTRIBUTION OF FORECLOSURE *HOT SPOTS* MAP**  
 SECOND QUARTER 2017



## SEVERE FORECLOSURE HOT SPOTS

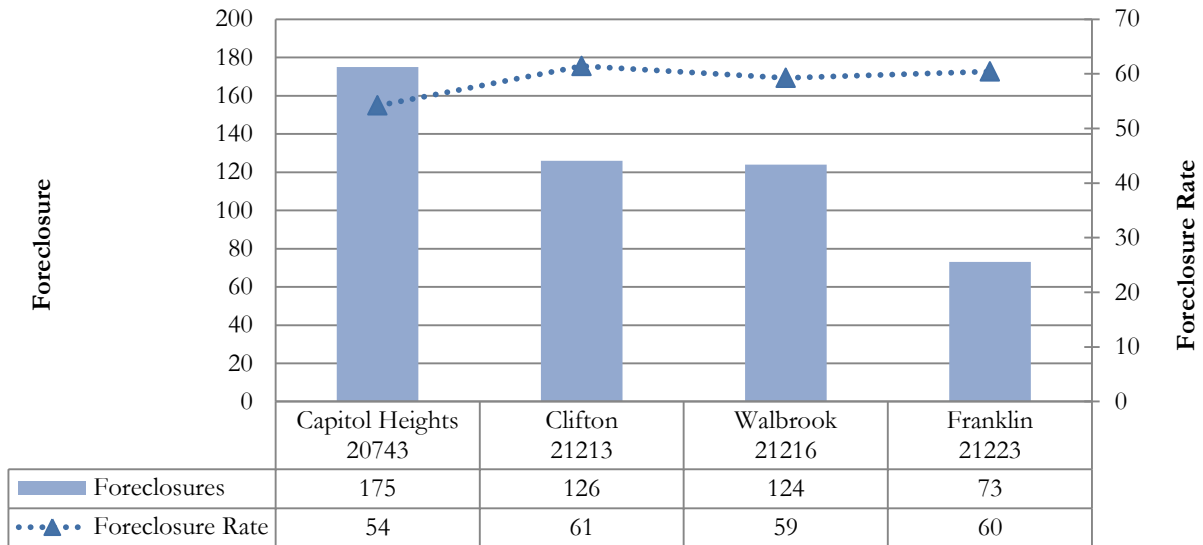
The “severe” group represents communities in which the foreclosure indices exceeded 300. During the second quarter, three communities in Baltimore City and one community in Prince George’s County reported “severe” foreclosure concentrations. These communities reported a total of 498 foreclosure events, accounting for 10.0 percent of all foreclosures in *Hot Spots* communities and 6.4 percent of all foreclosures statewide (Table 3).

**TABLE 3. SEVERE FORECLOSURE HOT SPOTS BY JURISDICTION**  
SECOND QUARTER 2017

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Baltimore City	323	64.9%	60	319	19,497
Prince George's	175	35.1%	54	355	9,481
<b>Maryland</b>	<b>498</b>	<b>100.0%</b>	<b>58</b>	<b>330</b>	<b>28,978</b>

*Source: RealtyTrac and DHCD, Housing and Economic Research Office*

**CHART 3. PROPERTY FORECLOSURES IN “SEVERE” HOT SPOTS COMMUNITIES**  
SECOND QUARTER 2017



*Source: RealtyTrac and DHCD, Housing and Economic Research Office*

**TABLE 4. SEVERE FORECLOSURE HOT SPOT BY COMMUNITY**  
SECOND QUARTER 2017

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Baltimore City	21213	Clifton	126	61	313
Baltimore City	21223	Franklin	73	60	318
Baltimore City	21216	Franklin	73	60	318
Prince George's	20743	Capitol Heights	175	54	355
<b>All Communities</b>			<b>498</b>	<b>58</b>	<b>330</b>

*Source: RealtyTrac and DHCD, Housing and Economic Research Office*

## VERY HIGH FORECLOSURE HOT SPOTS

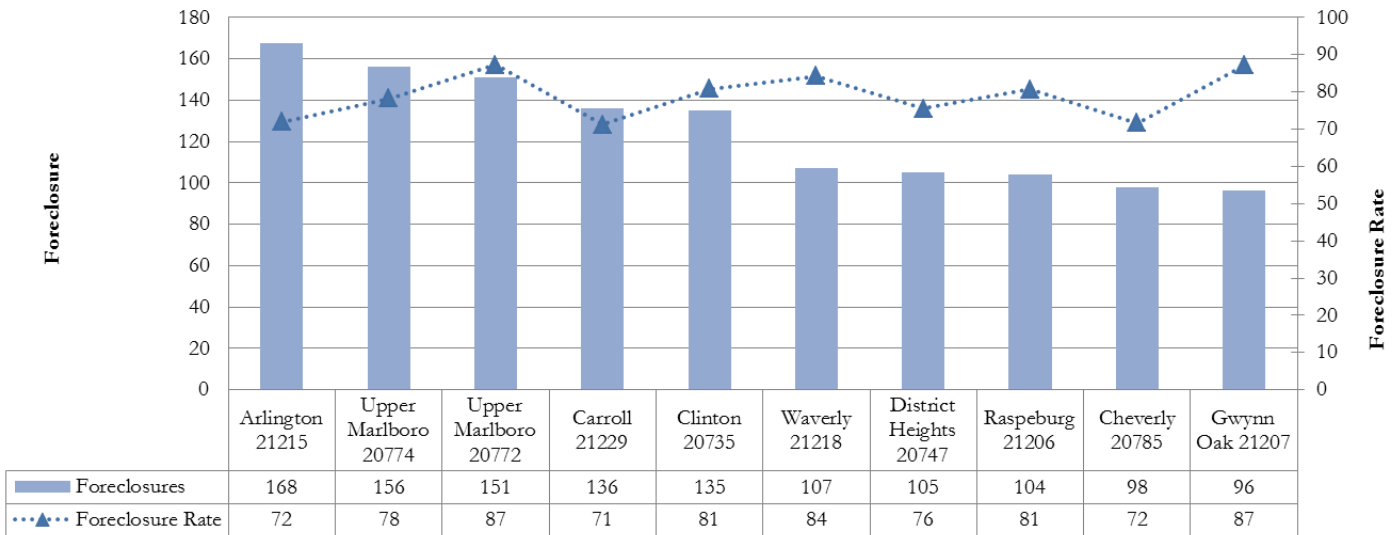
The “very high” group includes jurisdictions that posted foreclosure indices of between 200 and 300. Jurisdictions with “very high” foreclosure notices recorded 1,820 events in 27 communities, representing 36.5 percent of foreclosures across all *Hot Spots* and 23.4 percent of foreclosures statewide. These communities had an average foreclosure rate of 79 and an average foreclosure index of 244 (Table 5).

**TABLE 5. VERY HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
SECOND QUARTER 2017

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	26	1.5%	87	220	2,304
Baltimore	166	9.1%	83	231	13,800
Baltimore City	743	40.8%	76	253	56,408
Charles	69	3.8%	84	229	5,789
Prince George's	816	44.8%	80	242	64,911
<b>Maryland</b>	<b>1,820</b>	<b>100.0%</b>	<b>79</b>	<b>244</b>	<b>143,212</b>

*Source: RealtyTrac and DHCD, Housing and Economic Research Office*

**CHART 4. PROPERTY FORECLOSURES IN TOP 10 “VERY HIGH” HOT SPOTS COMMUNITIES**  
SECOND QUARTER 2017



*Source: RealtyTrac and DHCD, Housing and Economic Research Office*



**TABLE 6. VERY HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
SECOND QUARTER 2017

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Anne Arundel	20764	Shady Side	15	93	207
Anne Arundel	21226	Curtis Bay	11	80	241
Baltimore	21207	Gwynn Oak	96	87	221
Baltimore	21206	Raspeburg	49	81	238
Baltimore	21229	Carroll	20	71	270
Baltimore City	21215	Arlington	168	72	267
Baltimore City	21229	Carroll	136	71	270
Baltimore City	21218	Waverly	107	84	228
Baltimore City	21206	Raspeburg	104	81	238
Baltimore City	21214	Hamilton	79	75	257
Baltimore City	21217	Druid	66	72	266
Baltimore City	21207	Gwynn Oak	38	87	221
Baltimore City	21202	Baltimore	21	70	275
Baltimore City	21226	Curtis Bay	13	80	241
Baltimore City	21201	Baltimore	12	69	281
Charles	20602	Waldorf	69	84	229
Prince George's	20774	Upper Marlboro	156	78	246
Prince George's	20772	Upper Marlboro	151	87	220
Prince George's	20735	Clinton	135	81	238
Prince George's	20747	District Heights	105	76	255
Prince George's	20785	Cheverly	98	72	268
Prince George's	20746	Suitland	56	85	225
Prince George's	20613	Brandywine	43	76	254
Prince George's	20607	Accokeek	34	83	232
Prince George's	20722	Brentwood	15	85	226
Prince George's	20710	Bladensburg	12	69	278
Prince George's	20623	Cheltenham	12	65	297
<b>All Communities</b>			<b>1,820</b>	<b>79</b>	<b>244</b>

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 3,406 foreclosures in 58 communities, accounting for 53.6 percent of foreclosures in all *Hot Spots* and 34.4 percent of all foreclosures statewide. These areas recorded an average foreclosure rate of 131 and an average foreclosure index of 147 (Table 7).

**TABLE 7. HIGH FORECLOSURE HOT SPOTS BY JURISDICTION**  
SECOND QUARTER 2017

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	167	6.2%	142	135	23,732
Baltimore	759	28.4%	132	146	99,958
Baltimore City	283	10.6%	129	149	36,377
Calvert	41	1.5%	146	131	6,006
Cecil	14	0.5%	135	142	1,893
Charles	153	5.7%	130	148	19,904
Harford	232	8.7%	139	139	32,207
Montgomery	23	0.9%	146	132	3,354
Prince George's	820	30.7%	117	165	95,721
Queen Anne's	12	0.4%	174	110	2,089
Somerset	11	0.4%	143	135	1,569
Washington	76	2.8%	180	107	13,686
Wicomico	55	2.1%	157	122	8,655
Worcester	28	1.0%	147	131	4,104
<b>Maryland</b>	<b>2,673</b>	<b>100.0%</b>	<b>131</b>	<b>147</b>	<b>349,256</b>

Source: RealtyTrac and DHCD, Housing and Economic Research Office

**CHART 5. PROPERTY FORECLOSURES IN TOP 10 “HIGH” HOT SPOTS COMMUNITIES**  
SECOND QUARTER 2017



Source: RealtyTrac and DHCD, Housing and Economic Research Office

**TABLE 8. HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
SECOND QUARTER 2017

<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	41	102	188
Anne Arundel	21060	Glen Burnie	56	141	136
Anne Arundel	21061	Glen Burnie	70	167	115
Baltimore	21133	Randallstown	78	97	199
Baltimore	21222	Dundalk	130	113	170
Baltimore	21227	Halethorpe	72	115	167
Baltimore	21239	Northwood	16	117	165
Baltimore	21220	Middle River	79	125	154
Baltimore	21221	Essex	76	132	146
Baltimore	21224	Highlandtown	25	137	140
Baltimore	21244	Windsor Mill	50	138	139
Baltimore	21136	Reisterstown	66	146	132
Baltimore	21212	Govans	25	154	125
Baltimore	21117	Owings Mills	82	155	124
Baltimore	21128	Perry Hall	23	181	106
Baltimore	21237	Rosedale	37	190	101
Baltimore City	21225	Brooklyn	24	102	188
Baltimore City	21205	Clifton East End	29	105	184
Baltimore City	21231	Patterson	24	105	183
Baltimore City	21239	Northwood	45	117	165
Baltimore City	21224	Highlandtown	68	137	140
Baltimore City	21230	Morrell Park	57	146	132
Baltimore City	21212	Govans	35	154	125
Calvert	20657	Lusby	41	146	131
Cecil	21903	Perryville	14	135	142
Charles	20616	Bryans Road	18	103	186
Charles	20603	Waldorf	55	119	162
Charles	20640	Indian Head	20	137	140
Charles	20601	Waldorf	42	143	134
Charles	20695	White Plains	18	155	124
Harford	21040	Edgewood	62	101	190
Harford	21017	Belcamp	16	106	182
Harford	21078	Havre de Grace	33	143	135
Harford	21085	Joppa	32	154	125
Harford	21009	Abingdon	54	160	121
Harford	21001	Aberdeen	35	170	113
Montgomery	20866	Burtonsville	23	146	132
Prince George's	20720	Bowie	62	100	192
Prince George's	20707	Laurel	67	104	186
Prince George's	20721	Mitchellville	79	104	185
Prince George's	20716	Mitchellville	58	104	185
Prince George's	20781	Hyattsville	22	105	183
Prince George's	20748	Temple Hills	84	106	181
Prince George's	20769	Glenn Dale	17	107	179
Prince George's	20745	Oxon Hill	43	113	170
Prince George's	20706	Lanham	81	115	168
Prince George's	20784	Cheverly	48	115	167
Prince George's	20744	Fort Washington	124	123	157
Prince George's	20705	Beltville	37	134	143

**TABLE 8. HIGH FORECLOSURE HOT SPOTS BY COMMUNITY**  
SECOND QUARTER 2017

<b>Jurisdiction</b>	<b>Zip Code</b>	<b>P.O. Name</b>	<b>Foreclosures</b>	<b>Rate</b>	<b>Index</b>
Prince George's	20737	Riverdale	21	150	128
Prince George's	20715	Bowie	55	151	127
Prince George's	20708	Laurel	22	178	108
Queen Anne's	21619	Chester	12	174	110
Somerset	21817	Crisfield	11	143	135
Washington	21740	Hagerstown	76	180	107
Wicomico	21875	Delmar	15	116	166
Wicomico	21801	Salisbury	40	173	111
Worcester	21842	Ocean City	28	147	131
<b><i>All Communities</i></b>			<b><i>2,673</i></b>	<b><i>131</i></b>	<b><i>147</i></b>

*Source: RealtyTrac and DHCD, Housing and Economic Research Office*