Foreclosure Hot Spots in Maryland

First Quarter: Jan – Mar 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

Foreclosure activity in Maryland remained highly concentrated during the first quarter of 2026, with 74 communities qualifying as Foreclosure Hot Spots (Exhibit I – Statewide Foreclosure Hotspot Map). Although these communities represented only 14.4 percent of all communities statewide, they accounted for 2,628 foreclosure events, or 62.8 percent of all foreclosure activities in Maryland. Collectively, Hot Spot communities contain approximately 35 percent of the state's households yet experience nearly two-thirds of all foreclosure events, highlighting the disproportionate concentration of foreclosure distress in a relatively small number of locations.

The Hot Spot landscape was dominated by the High category, which comprised 44 communities (59.5%) and generated nearly half of all Hot Spot foreclosures. The Very High category included 26 communities (35.1%) and accounted for nearly 45 percent of Hot Spot foreclosure activity, while the Severe category consisted of only four communities (5.4%) but represented the state's most concentrated areas of foreclosure distress.

Key Findings:

- 74 communities qualified as Foreclosure Hot Spots, accounting for 62.8% of all foreclosure activity statewide.
- Prince George's County, Baltimore City, Baltimore County, and Charles County remained the primary centers of foreclosure concentration across all Hot Spot categories.
- High Hot Spots represented the broadest geographic footprint of foreclosure distress.
- Very High Hot Spots accounted for nearly as many foreclosure events as the High category despite encompassing fewer communities.
- Severe Hot Spots were limited to four communities but recorded foreclosure rates approximately four times the statewide average, with some communities approaching five times the state norm.
- The analysis reveals that foreclosure risk in Maryland is driven by both volume (large numbers of foreclosure events) and concentration (foreclosure rates significantly exceeding the statewide average).

Characteristics of Foreclosure Hot Spots in Maryland:

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

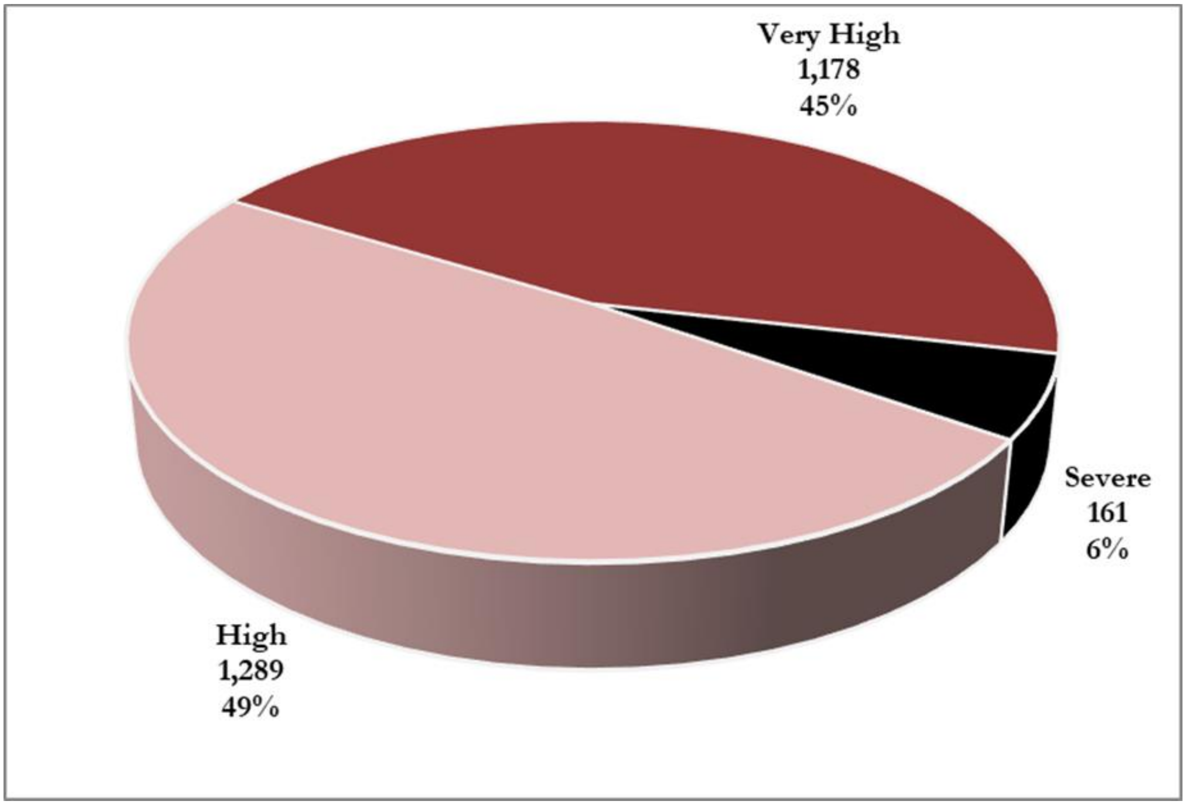
First Quarter 2026

Category	High	Very High	Severe	All Hot Spots Communities
Number of Communities	44	26	4	74
% of Hot Spots Communities	59.5%	35.1%	5.4%	100.0%
% of All Communities	8.6%	5.1%	0.8%	14.4%
Foreclosures	1,289	1,178	161	2,628
% of Hot Spots Communities	49.0%	44.8%	6.1%	100.0%
% of All Communities	30.8%	28.2%	3.8%	62.8%
Average Foreclosure Rate	259	151	97	201
Average Foreclosure Index	138	236	368	178
Number of Households	333,788	178,129	15,592	527,509
% of Hot Spots Communities	63.3%	33.8%	3.0%	100.0%
% of All Communities	22.3%	11.9%	1.0%	35.3%

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

Chart 1. Foreclosure Hot Spots

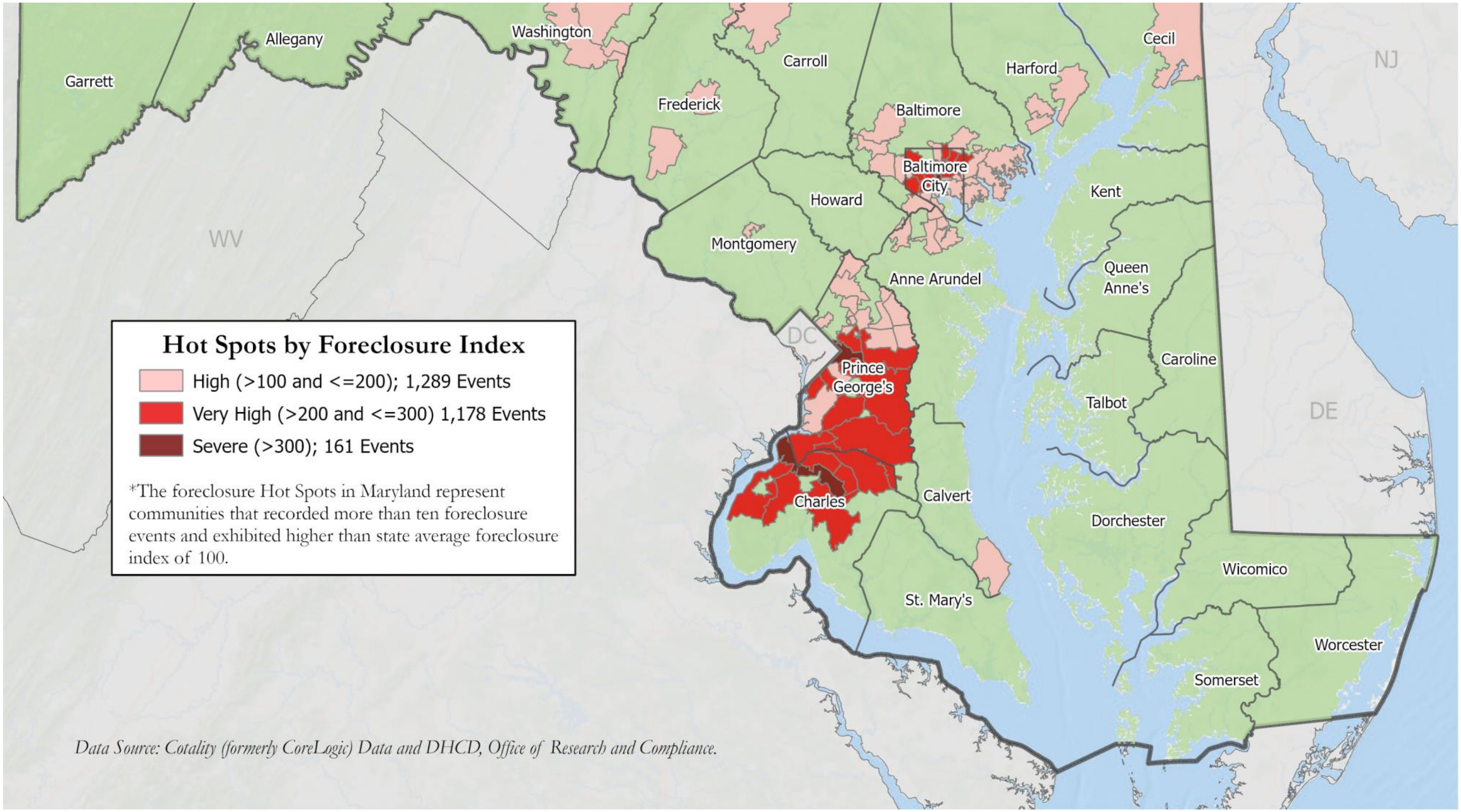
First Quarter 2026



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

Foreclosure Hot Spots in Maryland (Exhibit I)

First Quarter 2026



Hot Spots Analysis by Category

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

- The Severe Foreclosure Hot Spot category consisted of only four communities across three jurisdictions, yet these communities accounted for 161 foreclosure events and recorded foreclosure rates nearly four times the statewide average.

- Prince George's County accounted for the largest share of severe foreclosure activity with 81 events (50.3%), followed by Charles County (64 events; 39.8%) and Baltimore City (16 events; 9.9%). Notably, Charles County recorded the highest average foreclosure concentration in the state, with foreclosure indices approaching 500.

- The state's four Severe Hot Spot communities were: Capitol Heights (Prince George's County), Bryans Road (Charles County), White Plains (Charles County), and Baltimore (ZIP Code 21202).

- Capitol Heights recorded the highest foreclosure volume (81 events) and the highest foreclosure rate (117 per 10,000 households) among Severe Hot Spots. Meanwhile, Bryans Road and White Plains posted foreclosure indices of 500 and 487, respectively, representing foreclosure rates nearly five times the statewide average and the highest concentrations observed anywhere in Maryland.

Table 2. Severe Foreclosure Hot Spots by Jurisdiction

First 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	16	9.9%	92	390	1,466
Charles	2	64	39.8%	73	494	4,645
Prince George's	1	81	50.3%	117	305	9,481
Maryland	*4*	*161*	*100.0%*	*97*	*368*	*15,592*

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 Foreclosure Hot Spot category included 26 communities and accounted for 1,178 foreclosure events, nearly 45 percent of all Hot Spot foreclosure activity statewide. Foreclosure rates in these communities averaged more than twice the statewide rate.
- Activity was heavily concentrated in Prince George's County (491 events) and Baltimore City (464 events), which together accounted for more than 81 percent of all Very High Hot Spot foreclosures. Charles County recorded fewer events overall but exhibited the highest average foreclosure concentration among jurisdictions in this category.
- The largest concentrations of foreclosure activity occurred in Upper Marlboro (ZIP Codes 20772 and 20774), Clinton, Temple Hills, and Cheverly in Prince George's County, as well as Arlington, Carroll, Waverly, Walbrook, and Raspeburg in Baltimore City.
- The emergence of Indian Head (Charles County), which posted a foreclosure index of 299.5, narrowly missing qualification as a Severe Hot Spot is worth noting. This highlights the exceptionally high concentration of foreclosure activity occurring in portions of Charles County despite comparatively lower foreclosure volumes.

Table 3. Very High Foreclosure Hot Spots by Jurisdiction

First Quarter 2026

Jurisdiction	Foreclosure Events: Zip Codes	Foreclosure Events: Number	Foreclosure Events: % of Total	Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
Baltimore	2	36	3.1%	163	223	5,812
Baltimore City	10	464	39.4%	161	226	74,610
Charles	5	187	15.9%	142	256	26,665
Prince George's	9	491	41.7%	145	244	71,043
Maryland	*26*	*1,178*	*100.0%*	*151*	*236*	*178,129*

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

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

- The High Foreclosure Hot Spot category represented the largest segment of foreclosure distress, encompassing 44 communities across 11 jurisdictions and accounting for **1**,289 foreclosure events. Baltimore County and Prince George's County dominated this category, generating more than 61 percent of all High Hot Spot foreclosures.
- Baltimore County recorded 427 foreclosure events across 12 communities, while Prince George's County contributed 362 events across 12 communities.
- Additional concentrations were observed in Anne Arundel County, Baltimore City, Harford County, and Washington County, demonstrating that elevated foreclosure activity extends beyond the state's largest jurisdictions.
- At the community level, Fort Washington (Prince George's County) recorded the highest foreclosure volume (85 events) among all High Hot Spot communities.
- Other notable communities included Dundalk, Parkville, Randallstown, Gwynn Oak, Lanham, Mitchellville, and Glen Burnie, all of which experienced foreclosure rates substantially above the statewide average.

Table 4. High Foreclosure Hot Spots by Jurisdiction

First Quarter 2026

Jurisdiction	Foreclosure Events: Zip Codes	Foreclosure Events: Number	Foreclosure Events: % of Total	Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
Anne Arundel	4	106	8.2%	252	141	26,675
Baltimore	12	427	33.1%	259	140	110,508
Baltimore City	5	108	8.4%	272	138	29,359
Calvert	1	25	1.9%	240	149	6,006
Carroll	1	12	0.9%	215	166	2,632
Cecil	1	38	2.9%	315	113	11,985
Frederick	2	38	2.9%	294	130	11,155
Harford	3	75	5.8%	278	131	20,865
Montgomery	1	27	2.1%	300	119	8,109
Prince George's	12	362	28.1%	234	147	84,675
Washington	2	71	5.5%	307	115	21,819
Maryland	*44*	*1,289*	*100.0%*	*259*	*138*	*333,788*

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

Conclusion

The Q1 2026 Foreclosure Hot Spot analysis demonstrates that foreclosure distress in Maryland remains highly concentrated geographically, with a relatively small number of communities accounting for a disproportionate share of statewide foreclosure activity. While only 14.4 percent of communities qualified as Hot Spots, they generated nearly 63 percent of all foreclosure events statewide.

Overall, the analysis indicates that Maryland's foreclosure challenges are increasingly concentrated within identifiable geographic clusters. Across all categories, Prince George's County, Baltimore City, Baltimore County, and Charles County emerged as the state's most significant centers of foreclosure distress. Prince George's County led the state in foreclosure volume, Baltimore City and Baltimore County exhibited widespread concentrations across multiple communities, and Charles County recorded some of the highest foreclosure concentrations relative to community size.

Charts

Severe Foreclosure Hot Spots in Maryland

Severe Foreclosure Hot Spots by Jurisdiction:

Overall Scope

- Maryland's Severe Foreclosure Hot Spot category remained highly concentrated during the first quarter of 2026, with only four communities statewide meeting the criteria for severe foreclosure distress.
- Together, these communities accounted for 161 foreclosure events and had an average foreclosure index of 368, indicating foreclosure rates occurring at nearly four times the statewide average.

Geographic Concentration & Foreclosure Intensity

Prince George's County represented the largest concentration of severe foreclosure activity, accounting for 81 foreclosure events, or 50.3 percent of all severe-category foreclosures statewide:

- The county's severe hot spot recorded a foreclosure index of 305, reflecting foreclosure activity occurring at more than three times the state average.

Charles County contained two of the four severe communities and accounted for 64 foreclosure events, representing 39.8 percent of the statewide severe-category total:

- Notably, Charles County recorded the highest foreclosure index (494) among all jurisdictions in this category, indicating an exceptionally concentrated level of foreclosure distress.

Baltimore City accounted for the remaining severe hot spot community, with 16 foreclosure events and a foreclosure index of 390, demonstrating foreclosure activity nearly four times the statewide average despite representing less than 10 percent of severe-category foreclosures.

Severe Foreclosure Hot Spots by Community:

Concentration of Foreclosure Activity & Intensity of Distress

Prince George’s County and Charles County account for most of the severe foreclosure activity:

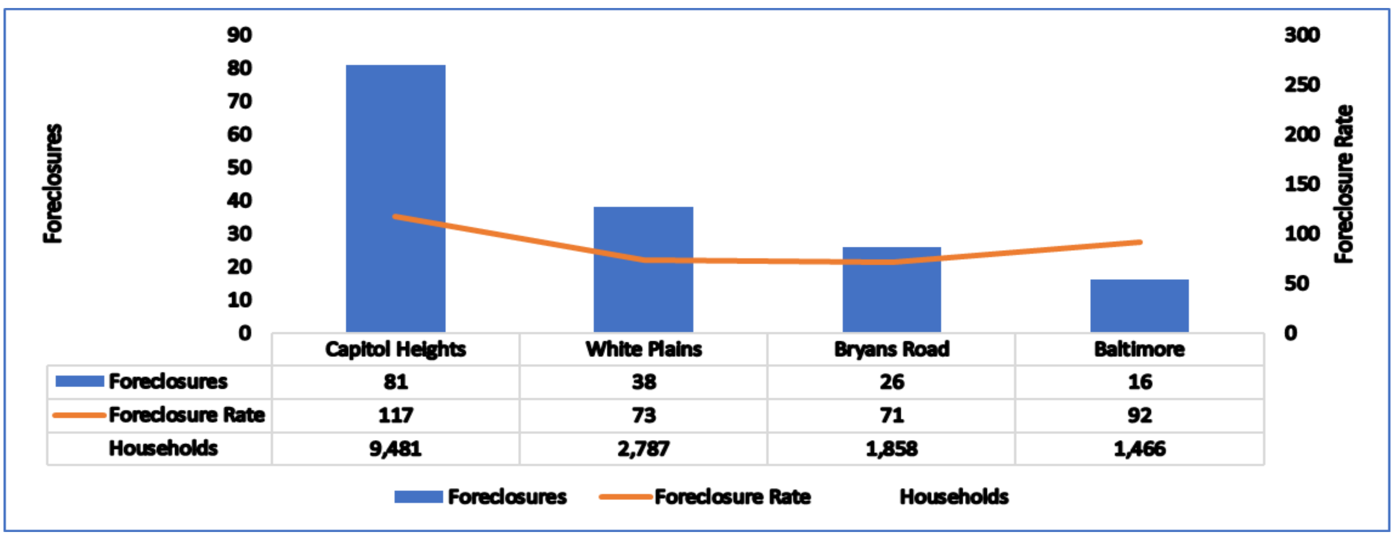
- Capitol Heights (Prince George's County) recorded the highest number of foreclosures among severe hot spot communities, with 81 foreclosure events, representing more than half of all severe-category activity statewide.

    - The community also posted the highest foreclosure rate (117 per 10,000 households), reflecting a level of distress substantially above statewide norms.
- In Charles County, both Bryans Road and White Plains remained among the most intensely concentrated foreclosure markets in the state.
    - Although they recorded fewer foreclosure events than Capitol Heights, they posted the highest foreclosure indices -500 and 487, respectively indicating foreclosure rates nearly five times the statewide average.
    - Together, these two communities accounted for 64 foreclosure events, or nearly 40 percent of all severe-category foreclosures.

Baltimore (ZIP Code 21202) remained the only severe hot spot in Baltimore City, recording 16 foreclosure events and a foreclosure index of 390, indicating foreclosure activity nearly four times higher than the statewide average.

Chart 2. Property Foreclosures in Severe Hot Spots Communities

First Quarter 2026



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

Severe Foreclosure Hot Spots remain highly concentrated in a small number of Maryland communities, with Prince George's and Charles Counties continuing to experience the most acute levels of foreclosure distress. While Capitol Heights stands out for the sheer volume of foreclosure activity, communities in Charles County exhibit the highest levels of foreclosure concentration relative to their size. Together, these areas demonstrate that severe foreclosure risk is driven by both the scale of foreclosure events and the intensity of their concentration.

Very High Foreclosure Hot Spots in Maryland

Very High Foreclosure Hot Spots by Jurisdiction:

Overall Scope

- The Very High Foreclosure Hot Spot category remained a significant source of foreclosure activity in Maryland during the first quarter of 2026.
- A total of 26 communities across four jurisdictions qualified for this category, accounting for 1,178 foreclosure events and nearly 45 percent of all foreclosure activity occurring within Hot Spot communities statewide.
- On average, these communities recorded a foreclosure index of 236, meaning foreclosure rates were more than twice the statewide average.

Geographic Distribution and Concentration

Foreclosure activity within this category was heavily concentrated in Prince George's County and Baltimore City:

- Together they accounted for 955 foreclosure events, or 81.1 percent of all Very High Hot Spot foreclosures.
- Prince George's County recorded the largest share with 491 events (41.7%) across nine communities, while Baltimore City followed closely with 464 events (39.4%) across ten communities.

Although Charles County accounted for a smaller share of foreclosure events (187 events; 15.9%), it recorded the highest average foreclosure index (256) among jurisdictions in this category:

- This suggests that foreclosure activity in Charles County's Very High Hot Spots was more intensely concentrated relative to the statewide average than in other jurisdictions.

Baltimore County represented a comparatively small portion of the category, with 36 foreclosure events across two communities:

- However, its average foreclosure index of 223 still reflects foreclosure rates occurring at more than twice the statewide average.

Very High Foreclosure Hot Spots by Community:

Concentration of Foreclosure Activity

The Very High Foreclosure Hot Spot category encompassed 26 communities across Baltimore County, Baltimore City, Charles County, and Prince George's County, reflecting areas where foreclosure rates were generally two to three times the statewide average:

- While foreclosure activity was distributed across multiple communities, the highest concentrations continued to be found in Prince George's County, Baltimore City, and Charles County.

Prince George's County accounted for the largest share of foreclosure activity within this category:

- Upper Marlboro (ZIP 20772 and 20774) recorded the highest foreclosure volumes with 91 and 86 foreclosure events, respectively, followed by Clinton (78 events) and Temple Hills (59 events).
- Several Prince George's County communities also posted foreclosure indices exceeding 250, highlighting the persistence of elevated foreclosure concentrations across the county.

Baltimore City contained the largest number of Very High Hot Spot communities and several of the highest foreclosure volumes in the state:

- Arlington (73 events) recorded the highest foreclosure count among Baltimore City communities, followed by Carroll (55), Waverly (53), Walbrook (51), and Raspeburg (50).
- Collectively, these communities demonstrate that elevated foreclosure activity remains concentrated across multiple neighborhoods rather than isolated to a single area.

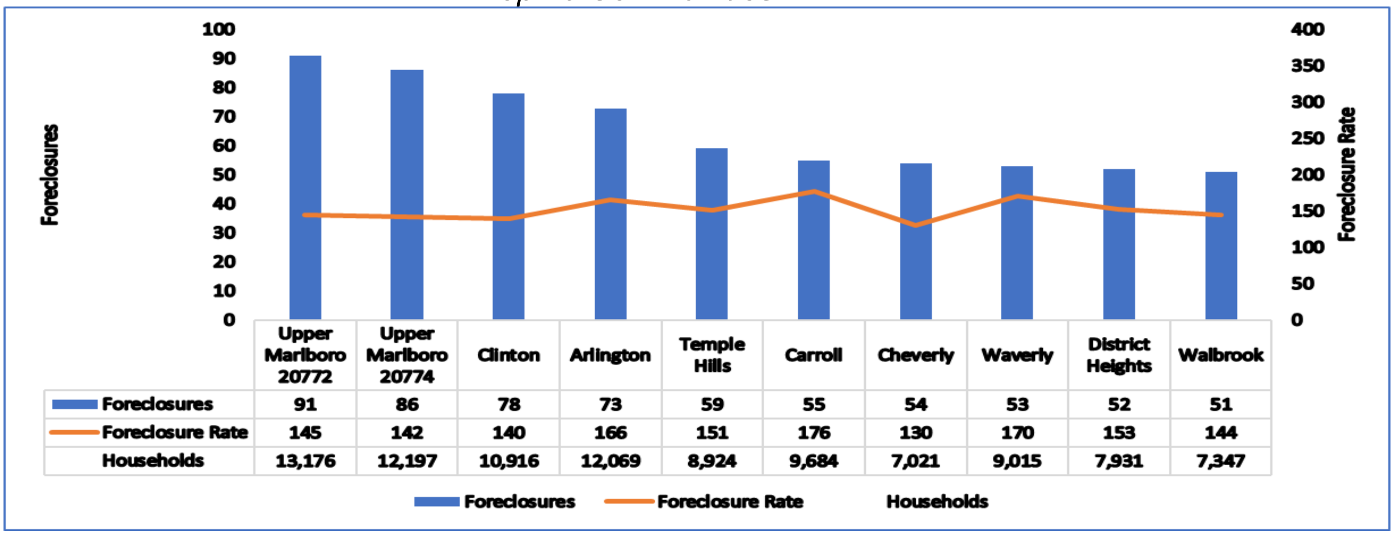
Although Charles County generated fewer foreclosure events overall, it exhibited some of the highest foreclosure concentrations in the category:

- Indian Head recorded a foreclosure index of 299.5, the highest among all Very High Hot Spot communities and just below the threshold for the Severe category.
- The Waldorf communities and La Plata also posted foreclosure indices well above 220, indicating sustained and widespread foreclosure pressure across the county.

Chart 3. Property Foreclosures in Very High Hot Spots Communities

First Quarter 2026

Top 10 Communities



	Upper Marlboro 20772	Upper Marlboro 20774	Clinton	Arlington	Temple Hills	Carroll	Cheverly	Waverly	District Heights	Walbrook
Foreclosures	91	86	78	73	59	55	54	53	52	51
Foreclosure Rate	145	142	140	166	151	176	130	170	153	144
Households	13,176	12,197	10,916	12,069	8,924	9,684	7,021	9,015	7,931	7,347

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

Very High Foreclosure Hot Spots remain a major source of foreclosure activity in Maryland, with Prince George's County, Baltimore City, and Charles County accounting for most of the foreclosure distress in this category. The findings reveal a dual pattern of risk -high foreclosure volumes concentrated in larger urban communities and exceptionally high foreclosure concentrations in smaller suburban communities. With communities such as Indian Head approaching Severe Hot Spot levels, the Very High category highlights areas where foreclosure pressures remain significant.

High Foreclosure Hot Spots in Maryland

High Foreclosure Hot Spots by Jurisdiction:

Overall Scope

- The High Foreclosure Hot Spot category represented the largest share of Maryland's foreclosure hot spots during the first quarter of 2026, encompassing 44 communities across 11 jurisdictions.
- These communities accounted for 1,289 foreclosure events, representing 49 percent of all foreclosure activity occurring within Hot Spot communities statewide.
- On average, foreclosure rates in these communities were approximately 38 percent higher than the statewide average, as reflected by an average foreclosure index of 138.

Distribution and Concentration

Foreclosure activity within this category was concentrated primarily in Baltimore County and Prince George's County, which together accounted for 789 foreclosure events, or more than 61 percent of all High Hot Spot foreclosures:

- Baltimore County led the category with 427 events (33.1%) across 12 communities, while Prince George's County followed closely with 362 events (28.1%) across 12 communities.
- These jurisdictions contained more than half of all High Hot Spot communities statewide, highlighting their continued importance in Maryland's foreclosure landscape.

Several other jurisdictions also recorded notable concentrations of foreclosure activity:

- Anne Arundel County accounted for 106 events across four communities, while Baltimore City contributed 108 events across five communities.
- Although smaller in scale, jurisdictions such as Harford County, Washington County, Frederick County, and Cecil County demonstrated that elevated foreclosure activity extended beyond the state's largest urban centers.

High Foreclosure Hot Spots by Community:

Distribution of Foreclosure Activity

Prince George's County and Baltimore County contained the largest concentration of High Hot Spot communities and collectively accounted for more than 60 percent of all foreclosure events in this category:

- In Prince George's County, Fort Washington (85 foreclosures) recorded the highest foreclosure volume among all High Hot Spot communities statewide, followed by Lanham (43), Mitchellville (20721) (35), and Bowie (20720 and 20715).
- Several communities posted foreclosure indices well above 150, indicating foreclosure rates substantially higher than the state average.

Baltimore County exhibited the broadest distribution of elevated foreclosure activity, with communities such as Dundalk (63 foreclosures), Parkville (55), Gwynn Oak (45), Owings Mills (45), and Randallstown (41) contributing significantly to foreclosure volumes:

- The presence of numerous High Hot Spot communities across the county suggests that foreclosure pressure is widespread rather than concentrated in a few isolated neighborhoods.

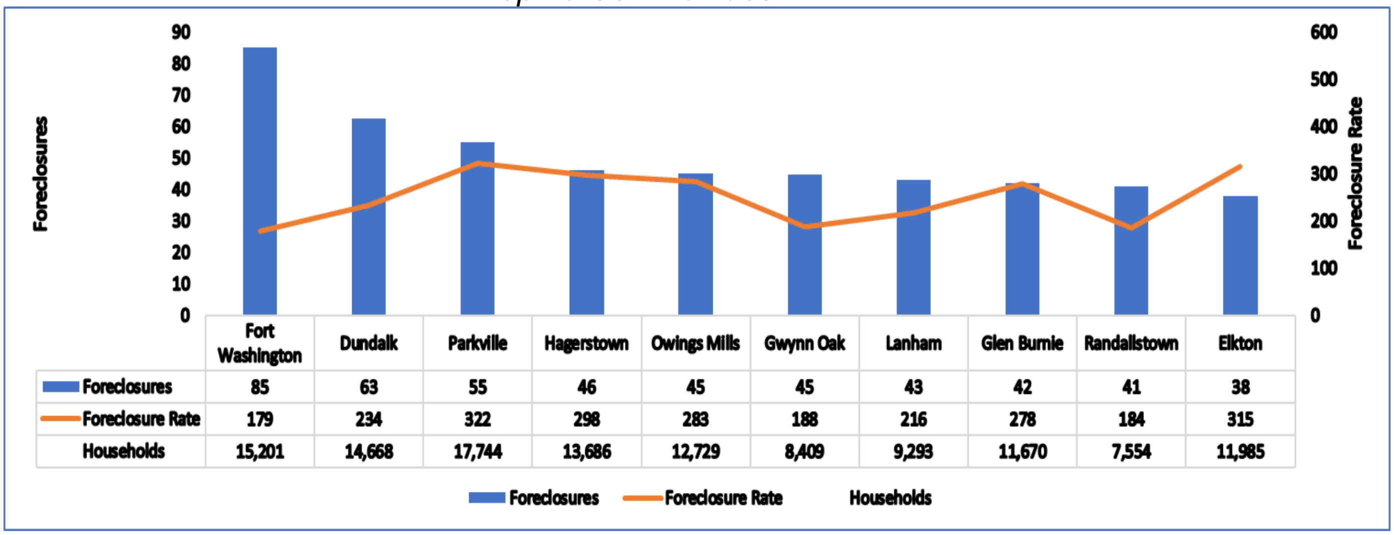
Outside the state's largest jurisdictions, several communities recorded particularly elevated foreclosure concentrations:

- Edgewood (Harford County) posted a foreclosure index of 171, while Glen Burnie (21060) and Taneytown recorded indices above 165.
- These communities demonstrate that elevated foreclosure activity extends beyond the Baltimore-Washington corridor into smaller local housing markets.

Chart 4. Property Foreclosures in High Hot Spots Communities

First Quarter 2026

Top 10 Communities



	Fort Washington	Dundalk	Parkville	Hagerstown	Owings Mills	Gwynn Oak	Lanham	Glen Burnie	Randallstown	Elkton
Foreclosures	85	63	55	46	45	45	43	42	41	38
Foreclosure Rate	179	234	322	298	283	188	216	278	184	315
Households	15,201	14,668	17,744	13,686	12,729	8,409	9,293	11,670	7,554	11,985

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

High Foreclosure Hot Spots represent Maryland's broadest concentration of foreclosure vulnerability, encompassing the largest number of affected communities and nearly half of all foreclosure activity within Hot Spot areas. While Baltimore County and Prince George's County remain the primary drivers of foreclosure volume, elevated foreclosure activity is distributed across a wide range of jurisdictions, indicating that foreclosure pressures are geographically widespread. Communities in this category continue to experience foreclosure rates above the statewide average.