



OFFICE OF THE COUNTY EXECUTIVE
ROCKVILLE, MARYLAND 20850

July 18, 2013

Isiah Leggett
County Executive

Mr. Richard Newman, Chair
Mid-County Citizens Advisory Board
2424 Reddie Drive
Wheaton, Maryland 20902

Dear Mr. Newman:

Thank you for your letter dated June 20, 2013, expressing your concern regarding the impact of evictions and foreclosures in the Mid-County area.

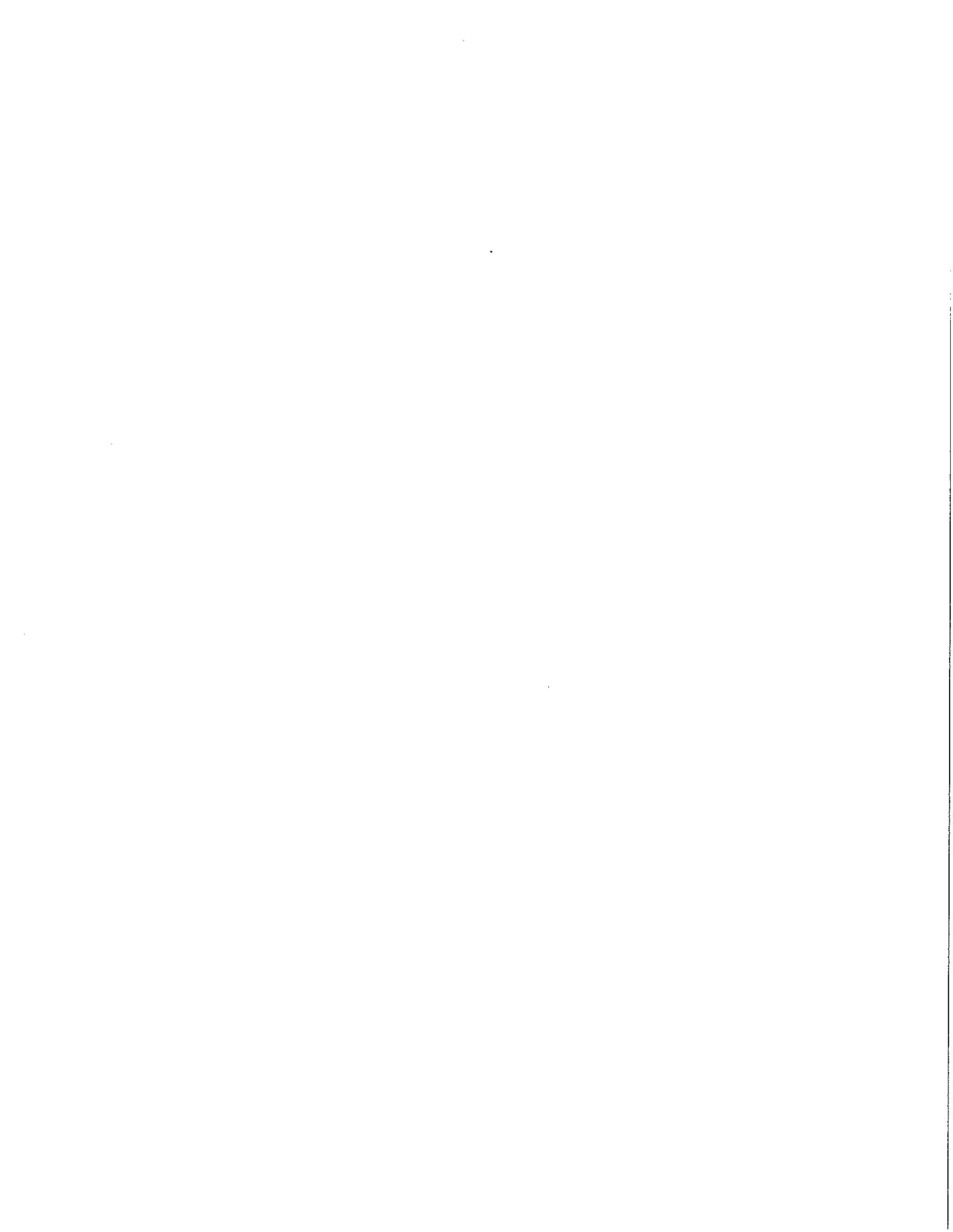
Eviction is a problem that disproportionately affects America's poor, especially poor women with children. It is more common in urban poor neighborhoods. One of the reasons is that over the past 10 years the cost of housing has increased at historic rates; while rent has gone up, wages have not.

In Montgomery County there were approximately 48,793 landlord/tenant cases files with the District Court in FY2012 requesting evictions, but these cases are NOT individually entered into the District Court computer system. Writs of restitution from those cases resulting in eviction orders, approximately 10,847 in FY2012, are hand carried each week in batches to the Sheriff's Office for manual processing. Less than 10 percent of these resulted in actual evictions by the Sheriff's Office.

The Department of Health and Human Services (DHHS) has an emergency eviction prevention program. This program provides crisis intervention assistance to qualified individuals and families. Included financial assistance and/or shelter to families and adults who are homeless, at high risk of losing housing (eviction, put out, foreclosure), victims of individual or community disasters, or persons stranded from their homes. Help is also available for overdue utility payments and burial assistance. Welfare avoidance grants (WAG) are available for eligible temporary cash assistance applicants. Employment support grants are available for approved participants in the employment services (Welfare-to-work) program.

Foreclosure is one of the most devastating financial challenges that a family can face and one that many times can be avoided. One out of every 248 households in the United States received a foreclosure notice in September, 2012, and in the first three months of the year, Maryland had 39 foreclosures per 10,000 households according to RealtyTrac (a real estate information company and an online marketplace for foreclosed and defaulted properties in the United States.)

In addition to the general economic impact of foreclosures, the neighborhoods where foreclosures occur in high numbers suffer as well. Foreclosed homes that don't sell immediately may sit empty for months, becoming targets of neglect and vandalism. Empty foreclosed homes drive down property values for nearby homes, ensuring that even residents who pay their mortgages feel the effects of foreclosure.



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The Department of Housing and Community Affairs (DHCA) has addressed the foreclosure problem by partnering with the State and three housing counseling nonprofit organizations to provide one-on-one foreclosure prevention counseling and to educate the community about the different alternatives available.

Housing counseling is critical in helping residents to recover from the housing crisis. Foreclosure Prevention Counselors act as intermediaries to negotiate reasonable terms with mortgage servicers and counsel clients on the best actions to take to save their homes. They help clients make realistic choices and identify alternative options. Counseling encourages people to save their homes or work out a deal rather than simply abandon their homes. Counselors help homeowners facing delinquency or default employ strategies, including expense reduction, negotiation with lenders and loan servicers to avoid foreclosure. They also help improve their financial situation teaching them money management techniques to secure their financial future.

Last year, HUD released two reports on the impact of HUD-approved housing counseling for families who purchased their first homes and those struggling to prevent foreclosure. In both studies, HUD found housing counseling significantly improved the likelihood homeowners remained in their homes.

The funding for foreclosure prevention counseling is provided by Maryland DHCD and DHCA as follows:

| Agency Name | MDDHCD FY13-FY15 Total Allocation | MDDHCD FY13 Allocation | MC DHCA FY13 Allocation | MDDHCD FY14 Allocation | MDDHCD FY15 Allocation |
|--------------------------------------|--|------------------------------|-------------------------------|------------------------------|------------------------------|
| Asian American Homeownership | \$129,020 | \$45,020 | \$40,000 | \$42,000 | \$42,000 |
| Housing Initiative Partnership, Inc. | \$1,100,000 | \$453,000 | \$90,000 | \$453,000 | \$194,000 |
| Latino Economic Development Corp. | \$310,000 | \$105,000 | \$125,000 | \$105,000 | \$100,000 |

It is a challenge for our nonprofit organizations to deliver adequate and appropriate services with limited funding. The economic crisis affected everyone, but had its greatest impact on poor and vulnerable individuals and families. Montgomery County is no exception; however, DHCA and the three nonprofit foreclosure prevention counseling organizations work every day to devise creative solutions to address this problem as well as the housing needs of Montgomery County residents.



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The following charts illustrate the number of educational events in Montgomery County and the number of families served in 2012 by the following agencies: Asian-American Homeownership Counseling (AAHC), Housing Initiative Partnership (HIP) and Latino Economic Development Corporation (LEDC.)

| Nonprofit agencies | Outreach Events Jan. to Dec. 2012 | Homeowners Helped Jan. to Dec. 2012 | Positive Outcomes Jan. to Dec. 2012 |
|------------------------------|--------------------------------------|--|--|
| AAHC, HIP, LEDC, and DHCA | 127 | 3,044 | 451 |

If you are interested in learning more about the County foreclosure prevention programs, I will be glad to send representatives from DHCA and one of the Housing Counseling agencies to attend a future meeting of the Mid-County Citizens Advisory Board.

Sincerely,



Isiah Leggett
County Executive

IL:mt

Enclosure: MDHCD Quarterly Report



PROPERTY FORECLOSURES IN MARYLAND FIRST QUARTER 2013



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April 2013
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**PROPERTY FORECLOSURE EVENTS IN MARYLAND
FIRST QUARTER 2013**

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PROPERTY FORECLOSURE EVENTS IN MARYLAND FIRST QUARTER 2013

EXECUTIVE SUMMARY

First quarter 2013 data from RealtyTrac show that, property foreclosure filings (or events) in the U.S., including notices of default, notices of foreclosure sales and lender purchases of foreclosed properties, declined by 12.2 percent from 503,462 in the fourth quarter of 2012 and were down by 22.8 percent below last year (Exhibit 1). The U.S. foreclosure rate, defined as the number of foreclosures per 10,000 households, fell 38.2 in the previous quarter to 33.7 in the current quarter. First quarter data show that foreclosure activity decreased in 75.0 percent of non-judicial states compared with 61.0% in judicial states from the fourth quarter.

Foreclosures in Maryland increased by 46.4 percent to 9,339 events in the first quarter, continuing their upward trend that started in the fourth quarter of 2011 (Exhibits 1 and 2). Maryland foreclosures increased in the first quarter by 123.4 percent over last year, posting the third consecutive quarter of year-over-year increases. Foreclosure activity slowed in late 2010 and 2011 due to legislations introduced statewide to help homeowners stay in their homes coupled with robo-signing and other improprieties that resulted in a backlog of delinquent loans. The quarterly increase is a signal that lenders are finally addressing the inevitable and clearing their backlog of seriously delinquent loans.

Contributing to the growth in foreclosures was a 73.6 percent rise in the notices of default which increased significantly to 5,021 events. On a year-over-year basis, notices of default increased for the third consecutive quarter posting a 192.6 percent annual growth, the highest annual increase since the first quarter of 2008. Also adding to the growth in foreclosures was a 10.1 percent increase in foreclosure sales. Foreclosure sales, increased to 2,768 notices, the highest quarterly volume since the third quarter of 2010. Foreclosure sales increased 73.8 percent above last year, posting the 5th consecutive quarter of year-over-year increases. Finally, the number of lender purchases grew by 36.0 percent in the first quarter to 1,474 properties. Lender purchases also grew by 34.6 percent over last year, recording the highest annual growth rate since the second quarter of 2010.

Maryland's first quarter foreclosure rate increased from 26.8 foreclosures per 10,000 households in the fourth quarter to 39.4. As a result, the State's foreclosure rate in the first quarter was 16.8 percent above the national average rate of 33.7. The State's national ranking in foreclosure rate declined from the 31st lowest in the fourth quarter to the 43rd lowest in the first quarter.

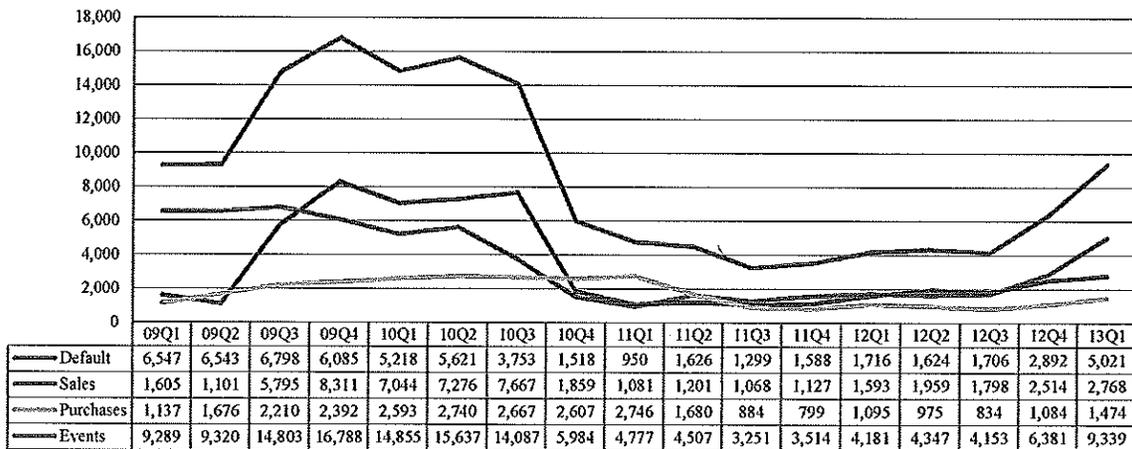
**EXHIBIT 1. FORECLOSURES IN MARYLAND AND U.S.
FIRST QUARTER 2013**

| Indicator | Notices of Default | Notices of Sales | Lender Purchases | Properties with Foreclosure Filings* |
|-----------------------|--------------------|------------------|------------------|--------------------------------------|
| <i>Maryland</i> | | | | |
| Number of Events | 5,021 | 2,768 | 1,474 | 9,339 |
| Change (Last Quarter) | 73.6% | 10.1% | 36.0% | 46.4% |
| Change (Last Year) | 192.6% | 73.8% | 34.6% | 123.4% |
| <i>U.S.</i> | | | | |
| Number of Events | 138,935 | 179,622 | 139,088 | 442,117 |
| Change (Last Quarter) | -9.9% | -14.4% | -16.0% | -12.2% |
| Change (Last Year) | -23.6% | -28.0% | -25.0% | -22.8% |

* The sum of the three stages of foreclosure may exceed the number of properties. The last column in this table represent the number of unique property foreclosures, hence multiple counting of the events has been eliminated.

Source: RealtyTrac

EXHIBIT 2. FORECLOSURE ACTIVITY IN MARYLAND 2009 Q1-2013 Q1



Source: RealtyTrac

PROPERTY FORECLOSURE EVENTS IN MARYLAND FIRST QUARTER 2013

INTRODUCTION

First quarter 2013 data from RealtyTrac show that, property foreclosure filings (or events) in the U.S., including notices of default, notices of foreclosure sales and lender purchases of foreclosed properties, declined by 12.2 percent from 503,462 in the fourth quarter of 2012 and were down by 22.8 percent below last year (Exhibit 1). The U.S. foreclosure rate, defined as the number of foreclosures per 10,000 households, fell 38.2 in the previous quarter to 33.7 in the current quarter. First quarter data show that foreclosure activity decreased in 75.0 percent of non-judicial states compared with 61.0% in judicial states from the fourth quarter.

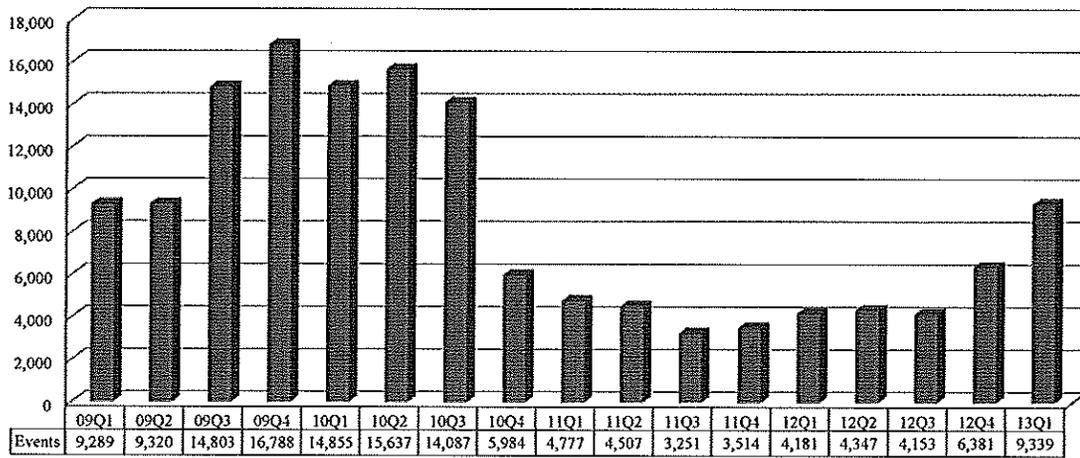
RealtyTrac reported the total number of filings in each stage of foreclosure. As a result, the sum of the three stages of foreclosure may exceed the total number of properties. However, to eliminate multiple counting of foreclosure events, total number of foreclosures in this report represents the number of unique properties only.

Foreclosures in Maryland increased by 46.4 percent to 9,339 events in the first quarter, continuing their upward trend that started in the fourth quarter of 2011 (Chart 1). Maryland foreclosures increased in the first quarter by 123.4 percent over last year, posting the third consecutive quarter of year-over-year increases. Foreclosure activity slowed in late 2010 and 2011 due to legislations introduced statewide to help homeowners stay in their homes coupled with robo-signing and other improprieties that resulted in a backlog of delinquent loans. The quarterly increase is a signal that lenders are finally addressing the inevitable and clearing their backlog of seriously delinquent loans.

Contributing to the growth in foreclosures was a 73.6 percent rise in the notices of default which increased significantly to 5,021 events. On a year-over-year basis, notices of default increased for the third consecutive quarter posting a 192.6 percent annual growth, the highest annual increase since the first quarter of 2008. Also adding to the growth in foreclosures was a 10.1 percent increase in foreclosure sales. Foreclosure sales, increased to 2,768 notices, the highest quarterly volume since the third quarter of 2010. Foreclosure sales increased 73.8 percent above last year, posting the 5th consecutive quarter of year-over-year increases. Finally, the number of lender purchases grew by 36.0 percent in the first quarter to 1,474 properties. Lender purchases also grew by 34.6 percent over last year, recording the highest annual growth rate since the second quarter of 2010.

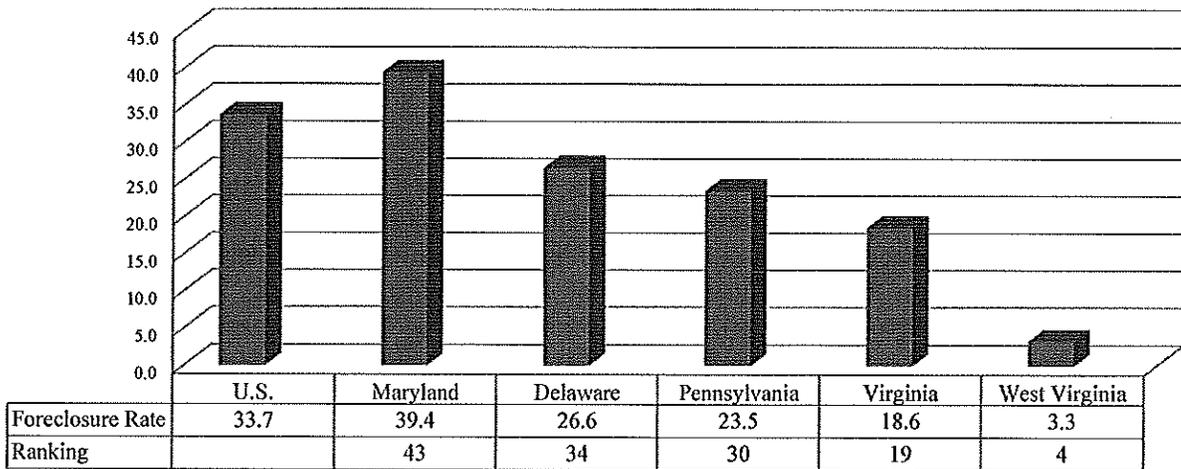
Maryland's first quarter foreclosure rate increased from 26.8 foreclosures per 10,000 households in the fourth quarter to 39.4. As a result, the State's foreclosure rate in the first quarter was 16.8 percent above the national average rate of 33.7. The State's national ranking in foreclosure rate declined from the 31st lowest in the fourth quarter to the 43rd lowest in the first quarter (Chart 2).

CHART 1
TOTAL FORECLOSURE ACTIVITY IN MARYLAND



Source: RealtyTrac

CHART 2
FORECLOSURE RATES IN THE REGION: 1ST QUARTER 2013
NUMBER OF FORECLOSURES PER 10,000 HOUSEHOLDS



Source: RealtyTrac

Table 1 shows the distribution of the first quarter foreclosure events in Maryland. Baltimore City with 1,711 foreclosures had the largest share of foreclosures statewide, accounting for 18.3 percent of the total. Foreclosure activity in the City grew by 77.2 percent above the previous quarter and was up 179.2 percent over last year. Prince George's County with 1,422 foreclosures, or 15.2 percent of the total, had the second highest number of foreclosures in Maryland. Foreclosures in this county fell slightly by 1.1 percent below the previous quarter but were up 25.9 percent above last year. Baltimore County with 1,412 filings had the third largest number of foreclosures, accounting for 15.1 percent of the total. The County's foreclosures grew by 81.9 percent above the previous quarter and were up 198.2 percent over last year. Other counties with large reported foreclosure events include Montgomery (975 foreclosures or 10.4 percent of the total), Anne Arundel (683 foreclosures or 7.3 percent), Charles (390 foreclosures or 4.2 percent), Frederick (336 foreclosures or 3.6 percent) and Harford (323 foreclosures or 3.5 percent). These eight jurisdictions represented 77.7 percent of all foreclosures statewide.

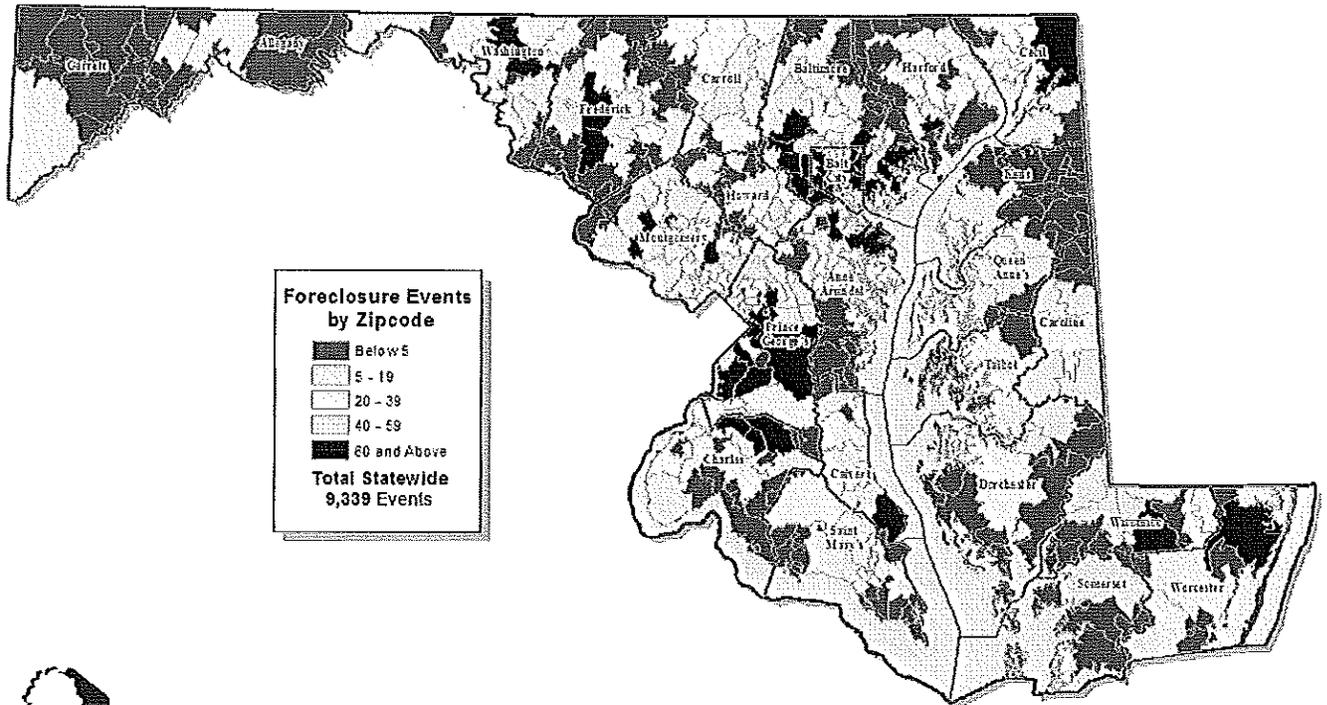
**TABLE 1. PROPERTY FORECLOSURE EVENTS IN MARYLAND JURISDICTIONS
FIRST QUARTER 2013**

| Jurisdiction | Notices of Default | Notices of Sales | Lender Purchases (REO) | Number | Total* | | |
|-----------------|--------------------------|------------------------|------------------------------|--------------|-----------------|---------------|---------------|
| | | | | | County Share | % Change from | |
| | | | | | 2012 Q4 | 2012 Q1 | |
| Allegany | 35 | 10 | 17 | 62 | 0.7% | 124.9% | 202.5% |
| Anne Arundel | 429 | 178 | 73 | 683 | 7.3% | 41.5% | 161.9% |
| Baltimore | 875 | 318 | 174 | 1,412 | 15.1% | 81.9% | 198.2% |
| Baltimore City | 1,026 | 358 | 305 | 1,711 | 18.3% | 77.2% | 179.2% |
| Calvert | 89 | 44 | 22 | 156 | 1.7% | 35.1% | 96.4% |
| Caroline | 45 | 31 | 5 | 77 | 0.8% | 33.5% | 369.4% |
| Carroll | 117 | 61 | 26 | 198 | 2.1% | 50.5% | 196.0% |
| Cecil | 111 | 42 | 12 | 162 | 1.7% | 45.9% | -8.5% |
| Charles | 226 | 98 | 61 | 390 | 4.2% | 42.5% | 141.6% |
| Dorchester | 40 | 7 | 11 | 64 | 0.7% | 0.3% | 226.6% |
| Frederick | 195 | 90 | 60 | 336 | 3.6% | 40.7% | 97.7% |
| Garrett | 19 | 5 | 1 | 24 | 0.3% | 22.6% | 220.2% |
| Harford | 181 | 96 | 54 | 323 | 3.5% | 33.0% | 82.4% |
| Howard | 164 | 99 | 29 | 297 | 3.2% | 59.1% | 176.3% |
| Kent | 14 | 9 | 6 | 29 | 0.3% | 23.4% | 193.1% |
| Montgomery | 503 | 303 | 152 | 975 | 10.4% | 46.7% | 148.2% |
| Prince George's | 391 | 708 | 321 | 1,422 | 15.2% | -1.1% | 25.9% |
| Queen Anne's | 69 | 28 | 11 | 107 | 1.1% | 82.5% | 157.6% |
| Somerset | 24 | 14 | 5 | 43 | 0.5% | 41.2% | 267.4% |
| St. Mary's | 61 | 42 | 19 | 130 | 1.4% | 39.2% | 128.2% |
| Talbot | 23 | 19 | 12 | 53 | 0.6% | 47.9% | 255.0% |
| Washington | 187 | 79 | 40 | 296 | 3.2% | 116.2% | 157.3% |
| Wicomico | 88 | 82 | 30 | 205 | 2.2% | 65.8% | 523.4% |
| Worcester | 109 | 46 | 29 | 184 | 2.0% | 120.7% | 637.1% |
| Maryland | 5,021 | 2,768 | 1,474 | 9,339 | 100.0% | 46.4% | 123.4% |

*The sum of the three stages of foreclosure may exceed the total. Total number of foreclosures represents unique properties.

Source: RealtyTrac

**MAP 1: DISTRIBUTION OF PROPERTY FORECLOSURE EVENTS IN MARYLAND
FIRST QUARTER 2013**



Martin Chikley, Director
Anthony J. Blouin, Jr., Debra J. Blouin, Secretary
Raymond A. Blouin, Executive
Catherine J. Bruggs, Deputy Secretary

Data Source: RealtyTrac.com

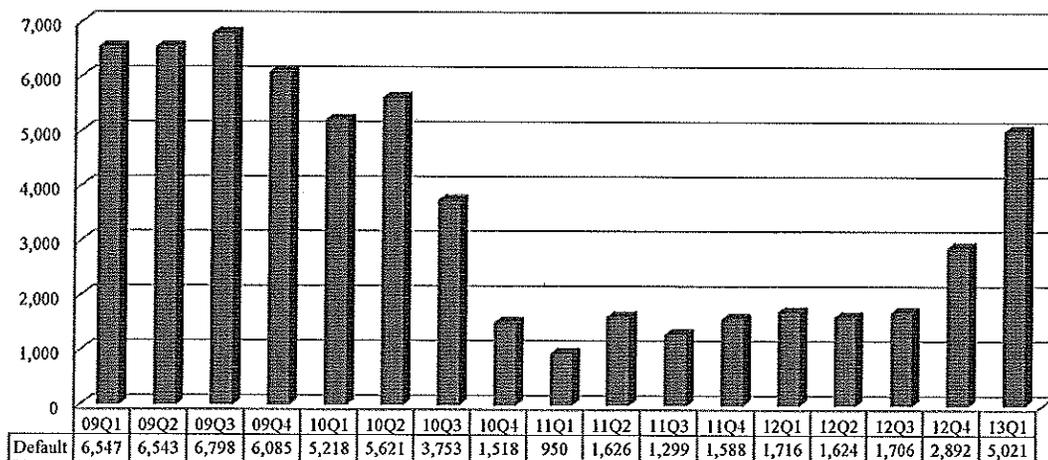
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NOTICES OF MORTGAGE LOAN DEFAULT

Notices of default grew by 73.6 percent to 5,021 filings, posting the highest quarterly volume since the second quarter of 2010 (Chart 5). On a year-over-year basis, notices of default increased for the third consecutive quarter recording a 192.6 percent annual growth, the highest annual increase since the first quarter of 2008.

Baltimore City accounted for the largest share of defaults – 20.4 percent of all filings statewide or 1,026 notices (Table 3). The City’s default notices increased by 156.1 percent over the previous quarter and were up significantly by 594.2 percent above last year. Baltimore County with 875 default notices (17.4 percent of the total) had the second highest number of defaults in Maryland. The County’s loan defaults increased by 162.0 percent above the previous quarter and were up 581.5 percent over last year. Montgomery County with 503 default notices, or 10.0 percent of the total, had the third highest number of notices. The County’s default notices grew by 48.7 percent over the previous quarter and were up 152.2 percent above last year. Anne Arundel County with 429 default notices, or 8.5 percent of the total, had the fourth highest number of notices. Prince George’s County with 391 default notices, or 7.8 percent of the total, had the fifth highest number of notices, followed by Charles County with 226 defaults or 4.5 percent of the total, Frederick County with 195 notices (3.9 percent), Washington County with 187 notices (3.7 percent), and Harford County with 181 defaults or 3.6 percent. Together, these nine jurisdictions represented 79.9 percent of all default notices issued statewide.

CHART 5
NOTICES OF MORTGAGE LOAN DEFAULT ISSUED IN MARYLAND



Source: RealtyTrac

TABLE 3
NOTICES OF MORTGAGE LOAN DEFAULT
ISSUED IN MARYLAND; FIRST QUARTER 2013

| Jurisdiction | 2013 Q1 | | % Change from | |
|-----------------|--------------|---------------|---------------|---------------|
| | Number | % of Total | 2012 Q4 | 2012 Q1 |
| Allegany | 35 | 0.7% | 255.8% | 230.7% |
| Anne Arundel | 429 | 8.5% | 112.4% | 487.4% |
| Baltimore | 875 | 17.4% | 162.0% | 581.5% |
| Baltimore City | 1,026 | 20.4% | 156.1% | 594.2% |
| Calvert | 89 | 1.8% | 53.3% | 169.0% |
| Caroline | 45 | 0.9% | 31.1% | 487.1% |
| Carroll | 117 | 2.3% | 61.4% | 172.8% |
| Cecil | 111 | 2.2% | 94.7% | 753.8% |
| Charles | 226 | 4.5% | 71.8% | 190.8% |
| Dorchester | 40 | 0.8% | 56.4% | 389.8% |
| Frederick | 195 | 3.9% | 73.7% | 87.8% |
| Garrett | 19 | 0.4% | 33.5% | 459.3% |
| Harford | 181 | 3.6% | 59.5% | 129.4% |
| Howard | 164 | 3.3% | 67.3% | 200.4% |
| Kent | 14 | 0.3% | 82.9% | 139.4% |
| Montgomery | 503 | 10.0% | 48.7% | 152.2% |
| Prince George's | 391 | 7.8% | -36.7% | -27.9% |
| Queen Anne's | 69 | 1.4% | 148.3% | 105.0% |
| Somerset | 24 | 0.5% | 74.3% | 254.1% |
| St. Mary's | 61 | 1.2% | 41.5% | 181.9% |
| Talbot | 23 | 0.5% | 29.2% | 232.1% |
| Washington | 187 | 3.7% | 202.4% | 113.8% |
| Wicomico | 88 | 1.7% | 31.6% | 519.5% |
| Worcester | 109 | 2.2% | 228.5% | 638.3% |
| Maryland | 5,021 | 100.0% | 73.6% | 192.6% |

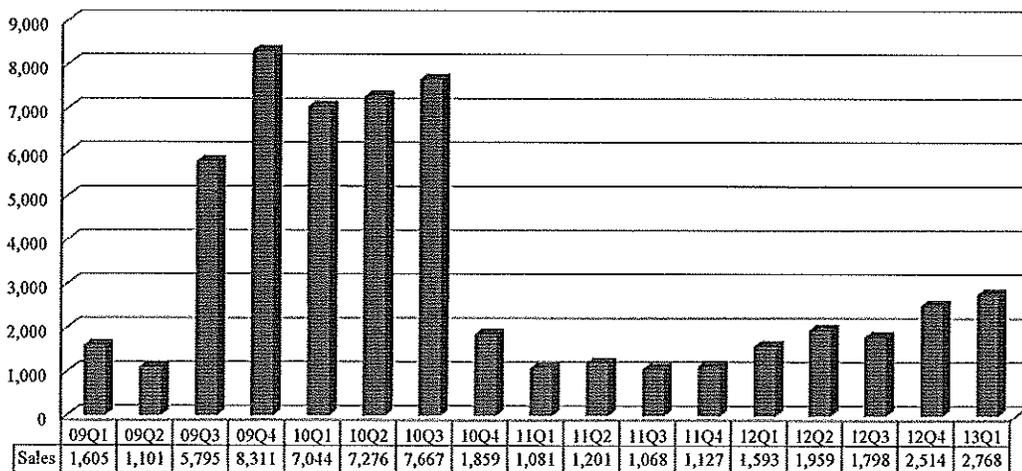
Source: RealtyTrac

NOTICES OF FORECLOSURE SALES

Foreclosure sales rose by 10.1 percent to 2,768 in the first quarter, posting the highest quarterly volume since the third quarter of 2010 (Chart 6). Foreclosure sales increased 73.8 percent above last year, recording the 5th consecutive quarter of year-over-year increases.

Foreclosure sales increased by 19.2 percent in Prince George’s County to 708 notices and were up 89.6 percent above last year. Foreclosure sales in that county accounted for 25.6 percent of all foreclosure sales statewide, the largest share among the State’s twenty-four jurisdictions (Table 4). Baltimore City with 358 notices, or 12.9 percent of the total, had the second highest number of foreclosure sales in Maryland. The City’s foreclosure sales declined by 5.1 percent below the previous quarter but were up 2.7 percent over last year. Baltimore County with 318 notices, or 11.5 percent of the total, had the third highest number of foreclosure sales. Notices of sales in that county fell modestly by 0.5 percent below the previous quarter but were up 32.6 percent above last year. Montgomery County with 303 notices, or 11.0 percent of the total, had the fourth highest number of foreclosure sales. Notices of sales in that county grew by 12.4 percent over the previous quarter and were up 80.5 percent above last year. Anne Arundel County with 178 notices (6.4 percent), Howard County with 99 notices (3.6 percent), Charles County with 98 notices (3.5 percent), Harford County with 96 notices (3.5 percent) and Frederick County with 90 notices (3.3 percent) represented other jurisdictions with highly elevated numbers. Together, these nine jurisdictions accounted for 81.2 percent of all notices of sales issued statewide.

CHART 6
NOTICES OF FORECLOSURE SALES ISSUED IN MARYLAND



Source: RealtyTrac

TABLE 4
NOTICES OF FORECLOSURE SALES
ISSUED IN MARYLAND: FIRST QUARTER 2013

| Jurisdiction | 2013 Q1 | | % Change from | |
|-----------------|--------------|---------------|---------------|--------------|
| | Number | % of Total | 2012 Q4 | 2012 Q1 |
| Allegany | 10 | 0.4% | -3.6% | 412.5% |
| Anne Arundel | 178 | 6.4% | -16.4% | 41.3% |
| Baltimore | 318 | 11.5% | -0.5% | 32.6% |
| Baltimore City | 358 | 12.9% | -5.1% | 2.7% |
| Calvert | 44 | 1.6% | 5.0% | 32.0% |
| Caroline | 31 | 1.1% | 107.2% | 714.0% |
| Carroll | 61 | 2.2% | 40.3% | 372.4% |
| Cecil | 42 | 1.5% | 31.3% | 147.1% |
| Charles | 98 | 3.5% | 2.8% | 63.1% |
| Dorchester | 7 | 0.2% | -75.8% | 60.6% |
| Frederick | 90 | 3.3% | -6.6% | 117.0% |
| Garrett | 5 | 0.2% | 246.7% | n/a |
| Harford | 96 | 3.5% | -11.1% | 31.0% |
| Howard | 99 | 3.6% | 43.4% | 178.3% |
| Kent | 9 | 0.3% | -14.2% | n/a |
| Montgomery | 303 | 11.0% | 12.4% | 80.5% |
| Prince George's | 708 | 25.6% | 19.2% | 89.6% |
| Queen Anne's | 28 | 1.0% | 10.5% | 2161.1% |
| Somerset | 14 | 0.5% | 59.1% | n/a |
| St. Mary's | 42 | 1.5% | 14.5% | 46.4% |
| Talbot | 19 | 0.7% | 35.7% | 375.0% |
| Washington | 79 | 2.9% | 151.1% | 479.0% |
| Wicomico | 82 | 3.0% | 112.1% | n/a |
| Worcester | 46 | 1.7% | 37.6% | 1098.4% |
| Maryland | 2,768 | 100.0% | 10.1% | 73.8% |

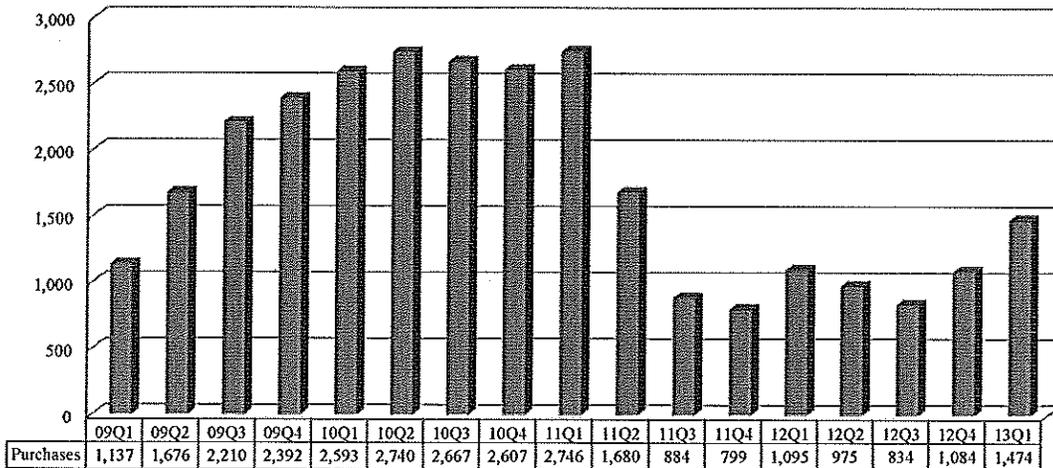
n/a denotes division by zero
Source: RealtyTrac

LENDER PURCHASES OF FORECLOSED PROPERTIES

The number of lender purchases grew by 36.0 percent in the first quarter to 1,474 properties (Chart 7). Lender purchases also grew by 34.6 percent over last year, recording the highest annual growth rate since the second quarter of 2010.

A total of 321 lender purchases occurred in Prince George’s County, representing 21.8 percent of all lender purchases statewide, the largest share (Table 5). The number of lender purchases in the county increased by 17.6 percent over the previous quarter and was up 10.9 percent above last year. Baltimore City with 305 lender purchases (20.7 percent of the total) had the second highest concentration in Maryland. Lender purchases in the City increased by 54.7 percent above the previous quarter and were up 116.5 percent over a year ago. Baltimore County with 174 lender purchases (11.8 percent of the total) had the third highest concentration in Maryland. Lender purchases in that county increased by 45.4 percent over the last quarter and were up 40.7 percent above last year. Other jurisdictions that recorded higher lender purchases include Montgomery County (152 purchases or 10.3 percent), Anne Arundel County (73 purchases or 4.9 percent), Charles County (61 purchases or 4.2 percent), Frederick County (60 purchases or 4.0 percent) and Harford County (54 purchases or 3.7 percent). Together, these eight jurisdictions represented 81.4 percent of all lender purchases statewide.

CHART 7
LENDER PURCHASES OF FORECLOSED PROPERTIES IN MARYLAND



Source: RealtyTrac

TABLE 5
LENDER PURCHASES OF FORECLOSED PROPERTIES
IN MARYLAND: FIRST QUARTER 2013

| Jurisdiction | 2013 Q1 | | % Change from | |
|-----------------|--------------|---------------|---------------|--------------|
| | Number | % of Total | 2012 Q4 | 2012 Q1 |
| Allegany | 17 | 1.1% | 166.1% | 107.9% |
| Anne Arundel | 73 | 4.9% | 13.3% | 2.0% |
| Baltimore | 174 | 11.8% | 45.4% | 40.7% |
| Baltimore City | 305 | 20.7% | 54.7% | 116.5% |
| Calvert | 22 | 1.5% | 4.8% | 28.2% |
| Caroline | 5 | 0.3% | -44.3% | -4.2% |
| Carroll | 26 | 1.8% | -0.8% | 93.3% |
| Cecil | 12 | 0.8% | -42.9% | -91.9% |
| Charles | 61 | 4.2% | 23.2% | 41.9% |
| Dorchester | 11 | 0.8% | 9.6% | 24.0% |
| Frederick | 60 | 4.0% | 43.3% | 56.5% |
| Garrett | 1 | 0.1% | -21.7% | -72.6% |
| Harford | 54 | 3.7% | 98.2% | 45.6% |
| Howard | 29 | 2.0% | 25.8% | 23.8% |
| Kent | 6 | 0.4% | 30.6% | 67.6% |
| Montgomery | 152 | 10.3% | 88.8% | 214.6% |
| Prince George's | 321 | 21.8% | 17.6% | 10.9% |
| Queen Anne's | 11 | 0.7% | 45.3% | 47.7% |
| Somerset | 5 | 0.3% | -24.0% | 8.0% |
| St. Mary's | 19 | 1.3% | 35.8% | 69.1% |
| Talbot | 12 | 0.8% | 100.0% | 200.0% |
| Washington | 40 | 2.7% | -11.5% | 147.2% |
| Wicomico | 30 | 2.0% | 87.9% | 67.7% |
| Worcester | 29 | 2.0% | 119.3% | 249.0% |
| Maryland | 1,474 | 100.0% | 36.0% | 34.6% |

Source: RealtyTrac

FORECLOSURE HOT SPOTS

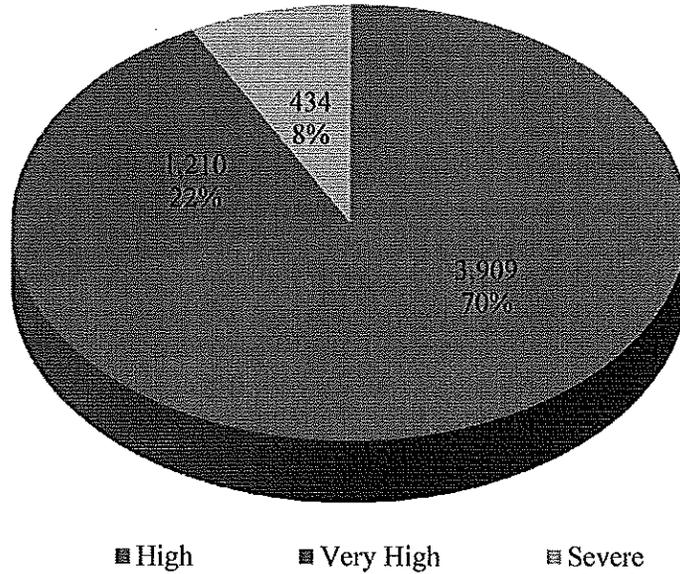
A foreclosure *Hot Spot* is defined as a community that had more than ten foreclosure events in the current quarter and recorded a foreclosure concentration ratio of greater than 100. The concentration ratio, in turn, is measured by a foreclosure index. The index measures the extent to which a community's foreclosure rate exceeds or falls short of the State average foreclosure rate. An index of 100 represents the weighted average foreclosure rate of 160.0 homeowner households per foreclosure in the first quarter of 2013. For example, the Franklin community of Baltimore City (zip code 21223) recorded a total of 98 foreclosure events in the first quarter, resulting in a foreclosure rate of 45 homeowner households per foreclosure and a corresponding foreclosure index of 356. As a result, the foreclosure concentration in Franklin is 256 percent above the state average index of 100. Overall, a total of 5,554 foreclosure events, accounting for 59.5 percent of all foreclosures in the first quarter, occurred in 102 *Hot Spots* communities across Maryland (Tables 5 and 6). These communities recorded an average foreclosure rate of 100 homeowner households per foreclosure and an average foreclosure index of 160. The *Hot Spots* communities are further grouped into three broad categories: "high," "very high," and "severe."

The "high" foreclosure communities posted foreclosure indices that fall between 100 and 200. Maryland jurisdictions with a "high" foreclosure problem recorded a total of 3,909 foreclosures in 81 communities, accounting for 70.4 percent of foreclosures in all *Hot Spots* and 41.9 percent of all foreclosures statewide (Charts 8 and 9). These jurisdictions recorded an average foreclosure rate of 117 and an average foreclosure index of 137.

The "very high" group includes jurisdictions that posted foreclosure indices of between 200 and 300. Jurisdictions with a "very high" foreclosure problem recorded 1,210 events in 16 communities, representing 21.8 percent of foreclosures across all *Hot Spots* and 13.0 percent of foreclosures statewide. These communities had an average foreclosure rate of 65 and an average foreclosure index of 245.

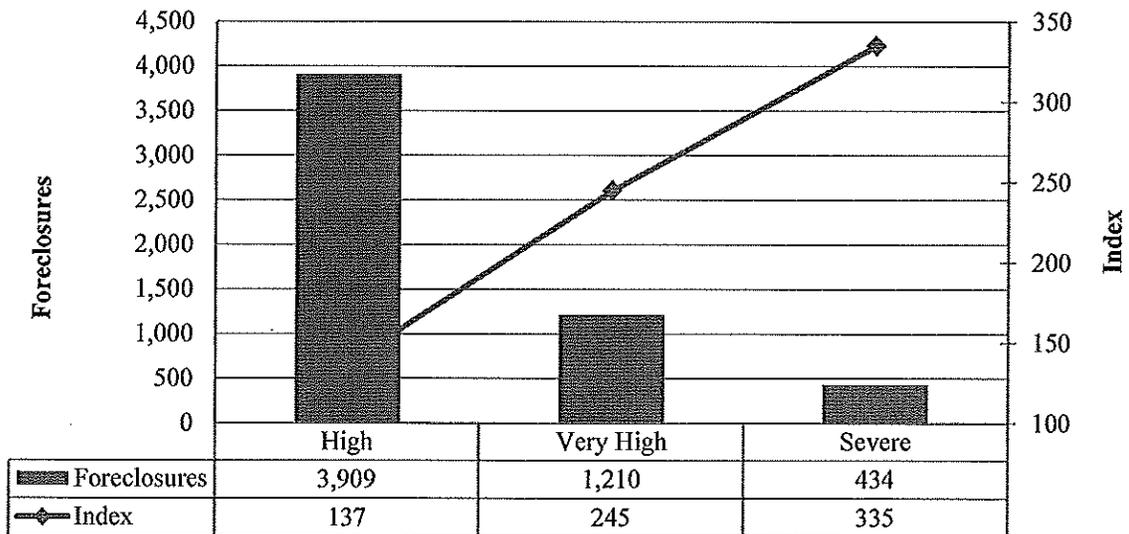
The "severe" group represents communities in which the foreclosure indices exceeded 300. Maryland jurisdictions with a "severe" foreclosure problem reported a total of 434 foreclosures in five communities, accounting for 7.8 percent of all foreclosures in *Hot Spots* communities and 4.6 percent of foreclosures statewide. These jurisdictions recorded an average foreclosure rate of 48 and an average foreclosure index of 335.

CHART 8
FORECLOSURE HOT SPOTS IN MARYLAND, FIRST QUARTER 2013



Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

CHART 9
FORECLOSURES AND FORECLOSURE INDEX
IN MARYLAND'S HOT SPOTS COMMUNITIES, FIRST QUARTER 2013



Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

TABLE 5
CHARACTERISTICS OF FORECLOSURE HOT SPOTS IN MARYLAND
FIRST QUARTER 2013

| Category | High | Very High | Severe | All Hot Spots Communities |
|----------------------------|---------|-----------|--------|---------------------------|
| Number of Communities | 81 | 16 | 5 | 102 |
| % of Hot Spots Communities | 79.4% | 15.7% | 4.9% | 100.0% |
| % of All Communities | 15.6% | 3.1% | 1.0% | 19.7% |
| Foreclosures | 3,909 | 1,210 | 434 | 5,554 |
| % of Hot Spots Communities | 70.4% | 21.8% | 7.8% | 100.0% |
| % of All Communities | 41.9% | 13.0% | 4.6% | 59.5% |
| Average Foreclosure Rate | 117 | 65 | 48 | 100 |
| Average Foreclosure Index | 137 | 245 | 335 | 160 |
| Number of Households | 456,461 | 79,191 | 20,752 | 556,403 |
| % of Hot Spots Communities | 82.0% | 14.2% | 3.7% | 100.0% |
| % of All Communities | 30.5% | 5.3% | 1.4% | 37.2% |

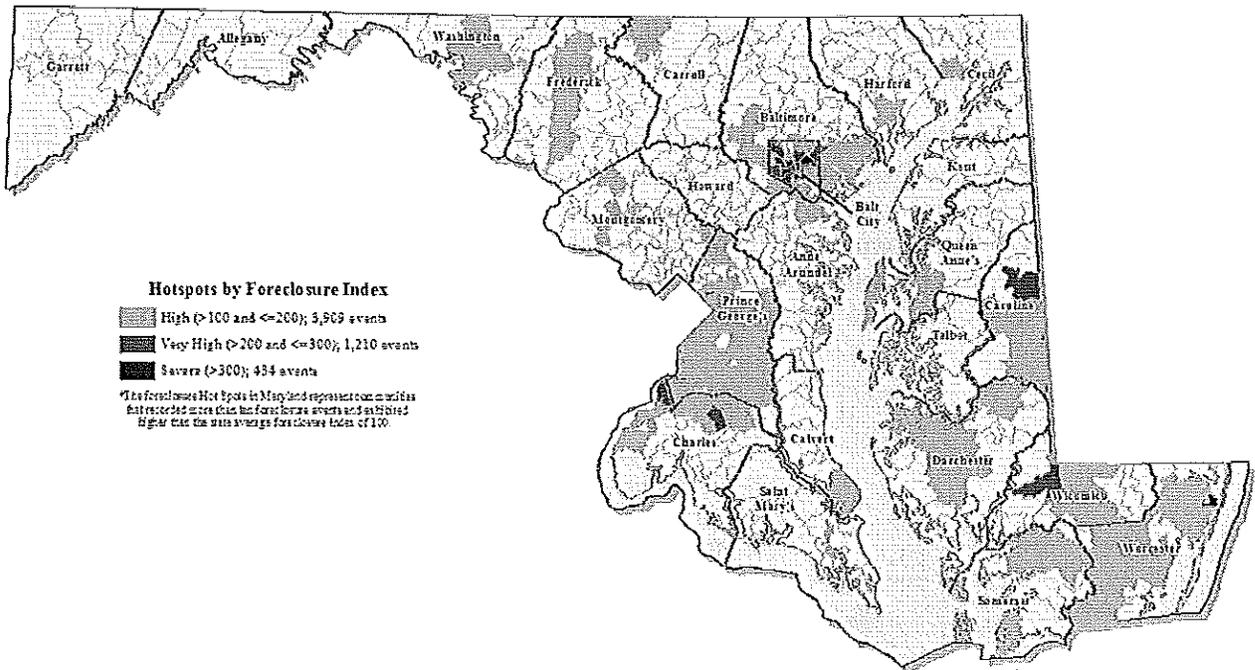
Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

TABLE 6
FORECLOSURE *HOT SPOTS* IN MARYLAND
FIRST QUARTER 2013

| Jurisdiction | Number of Zip Codes | Foreclosures | | Rate | Index | Number of Households |
|-------------------------------|---------------------|--------------|---------------|------------|------------|----------------------|
| | | Events | Percent | | | |
| <i>Severe Foreclosures</i> | | | | | | |
| Baltimore City | 4 | 355 | 81.8% | 47 | 341 | 16,648 |
| Worcester | 1 | 79 | 18.2% | 52 | 308 | 4,104 |
| Maryland | 5 | 434 | 100.0% | 48 | 335 | 20,752 |
| <i>Very High Foreclosures</i> | | | | | | |
| Baltimore | 2 | 86 | 7.1% | 62 | 256 | 5,391 |
| Baltimore City | 9 | 941 | 77.7% | 67 | 239 | 62,919 |
| Caroline | 1 | 18 | 1.5% | 72 | 224 | 1,288 |
| Charles | 2 | 139 | 11.5% | 55 | 291 | 7,647 |
| Prince George's | 1 | 12 | 1.0% | 69 | 231 | 830 |
| Wicomico | 1 | 14 | 1.2% | 80 | 201 | 1,116 |
| Maryland | 16 | 1,210 | 100.0% | 65 | 245 | 79,191 |
| <i>High Foreclosures</i> | | | | | | |
| Anne Arundel | 4 | 126 | 3.2% | 114 | 141 | 14,366 |
| Baltimore | 12 | 817 | 20.9% | 116 | 138 | 94,620 |
| Baltimore City | 8 | 373 | 9.6% | 100 | 161 | 37,228 |
| Calvert | 1 | 60 | 1.5% | 100 | 160 | 6,006 |
| Caroline | 2 | 34 | 0.9% | 124 | 129 | 4,176 |
| Carroll | 1 | 21 | 0.5% | 125 | 128 | 2,632 |
| Cecil | 1 | 12 | 0.3% | 158 | 101 | 1,893 |
| Charles | 4 | 187 | 4.8% | 97 | 165 | 18,046 |
| Dorchester | 2 | 45 | 1.2% | 143 | 112 | 6,438 |
| Frederick | 4 | 165 | 4.2% | 136 | 118 | 22,398 |
| Harford | 3 | 128 | 3.3% | 130 | 123 | 16,595 |
| Montgomery | 5 | 294 | 7.5% | 120 | 134 | 35,212 |
| Prince George's | 20 | 1136 | 29.1% | 123 | 130 | 139,781 |
| Queen Anne's | 2 | 47 | 1.2% | 117 | 136 | 5,519 |
| Somerset | 2 | 33 | 0.8% | 109 | 147 | 3,600 |
| St. Mary's | 1 | 11 | 0.3% | 134 | 120 | 1,469 |
| Washington | 2 | 183 | 4.7% | 90 | 177 | 16,542 |
| Wicomico | 4 | 148 | 3.8% | 127 | 126 | 18,801 |
| Worcester | 3 | 89 | 2.3% | 125 | 128 | 11,139 |
| Maryland | 81 | 3,909 | 100.0% | 117 | 137 | 456,461 |

Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

**MAP 2
DISTRIBUTION OF FORECLOSURE *HOT SPOTS* IN MARYLAND
FIRST QUARTER 2013**



Source: RealtyTrac and DHCD Office of Research

DATE: 04/22/13

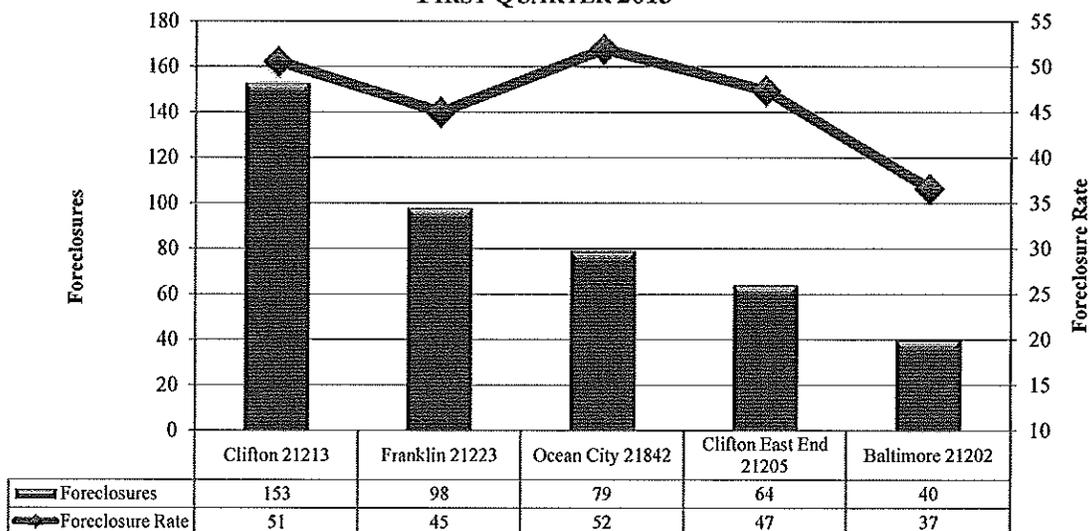
SEVERE FORECLOSURE HOT SPOTS

The “severe” group represents communities in which the foreclosure indices exceeded 300. Maryland jurisdictions with a “severe” foreclosure problem reported a total of 434 foreclosures in five communities, accounting for 7.8 percent of all foreclosures in *Hot Spots* communities and 4.6 percent of foreclosures statewide. These jurisdictions recorded an average foreclosure rate of 48 and an average foreclosure index of 335.

Property foreclosures in “severe” foreclosure *Hot Spots* were concentrated in Baltimore City and Worcester County (Table 7). Baltimore City with 355 foreclosures accounting for 81.8 percent of all foreclosures in this group recorded the highest number of properties in the “severe” foreclosure category. The impacted communities in the City posted a weighted average foreclosure rate of one foreclosure per 47 homeowner households and an average foreclosure index of 341 while Worcester County with 79 foreclosures represented the remaining 18.2 percent of foreclosures in this category with a foreclosure rate of 52 and an average index of 308.

Communities with the highest foreclosure incidence include Clifton, Franklin, Clifton East End in Baltimore City and Ocean City in Worcester County (Chart 10 and Table 8). The hardest hit community in Maryland during the first quarter of 2013 was the 21202 zip code community in Baltimore City. This community recorded a total of 40 foreclosures, resulting in a foreclosure rate of 37 homeowner households per foreclosure and a corresponding foreclosure index of 437. As a result, the foreclosure concentration in this community was 336 percent above the state average.

CHART 10
PROPERTY FORECLOSURES IN TOP 10
“SEVERE” HOT SPOTS JURISDICTIONS
FIRST QUARTER 2013



Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

TABLE 7
SEVERE FORECLOSURE HOT SPOTS
FIRST QUARTER 2013

| Jurisdiction | Foreclosure Events | | Average Foreclosure Rate | Average Foreclosure Index | Homeowner Households |
|-----------------|--------------------|---------------|--------------------------|---------------------------|----------------------|
| | Number | % of Total | | | |
| Baltimore City | 355 | 81.8% | 47 | 341 | 16,648 |
| Worcester | 79 | 18.2% | 52 | 308 | 4,104 |
| Maryland | 434 | 100.0% | 48 | 335 | 20,752 |

Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

TABLE 8
SEVERE FORECLOSURE HOT SPOTS IN MARYLAND
FIRST QUARTER 2013

| Jurisdiction | Zip Code | P.O. Name | Foreclosures | Rate | Index |
|------------------------|----------|------------------|--------------|-----------|------------|
| Baltimore City | 21202 | Baltimore | 40 | 37 | 437 |
| Baltimore City | 21223 | Franklin | 98 | 45 | 356 |
| Baltimore City | 21205 | Clifton East End | 64 | 47 | 338 |
| Baltimore City | 21213 | Clifton | 153 | 51 | 317 |
| Worcester | 21842 | Ocean City | 79 | 52 | 308 |
| All Communities | | | 434 | 48 | 335 |

Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

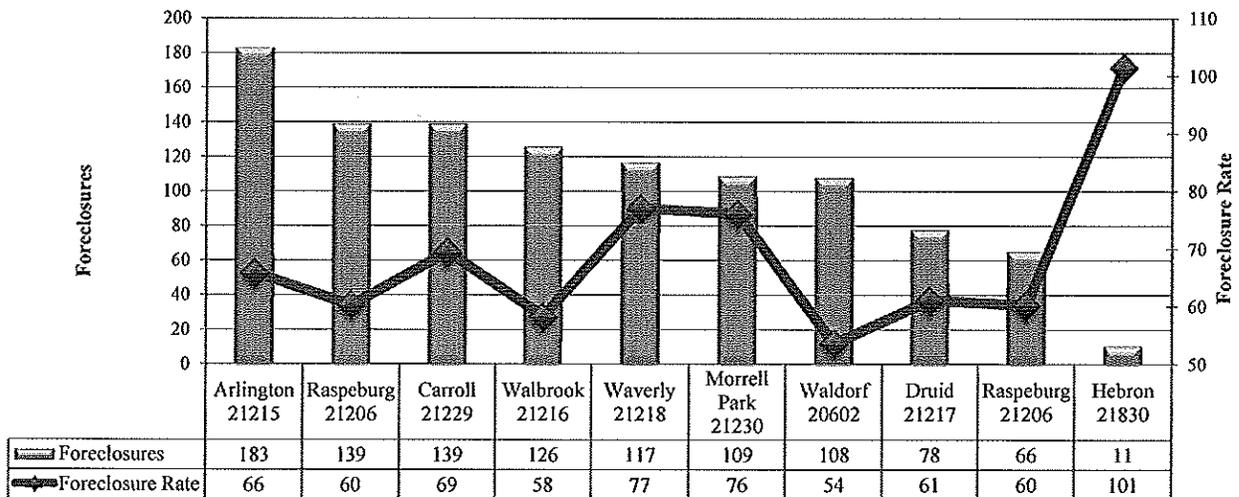
VERY HIGH FORECLOSURE HOT SPOTS

The “very high” group includes jurisdictions that posted foreclosure indices of between 200 and 300. Jurisdictions with a “very high” foreclosure problem recorded 1,210 events in 16 communities, representing 21.8 percent of foreclosures across all *Hot Spots* and 13.0 percent of foreclosures statewide. These communities had an average foreclosure rate of 65 and an average foreclosure index of 245.

Property foreclosures in “very high” foreclosure *Hot Spots* were highly concentrated in Baltimore, Caroline, Charles, Prince George’s and Wicomico counties as well as Baltimore City (Table 9). Baltimore City with 941 foreclosures represented 77.7 percent of all foreclosures in the “very high” foreclosure category. The impacted communities in the City posted a weighted average foreclosure rate of one foreclosure per 67 homeowner households and an average foreclosure index of 239.

The top ten communities with the highest foreclosure incidence include Arlington, Raspeburg, Carroll, Walbrook, Waverly, Morrell Park and Druid in Baltimore City; Waldorf in Charles County and Hebron in Wicomico County (Chart 11 and Table 10).

CHART 11
PROPERTY FORECLOSURES IN TOP 10
“VERY HIGH” *HOT SPOTS* JURISDICTIONS
FIRST QUARTER 2013



Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

TABLE 9
VERY HIGH FORECLOSURE *HOT SPOTS*
FIRST QUARTER 2013

| Jurisdiction | Foreclosure Events | | Average Foreclosure Rate | Average Foreclosure Index | Homeowner Households |
|-----------------|--------------------|---------------|--------------------------|---------------------------|----------------------|
| | Number | % of Total | | | |
| Baltimore | 86 | 7.1% | 62 | 256 | 5,391 |
| Baltimore City | 941 | 77.7% | 67 | 239 | 62,919 |
| Caroline | 18 | 1.5% | 72 | 224 | 1,288 |
| Charles | 139 | 11.5% | 55 | 291 | 7,647 |
| Prince George's | 12 | 1.0% | 69 | 231 | 830 |
| Wicomico | 14 | 1.2% | 80 | 201 | 1,116 |
| Maryland | 1,210 | 100.0% | 65 | 245 | 79,191 |

Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

TABLE 10
VERY HIGH FORECLOSURE *HOT SPOTS* IN MARYLAND
FIRST QUARTER 2013

| Jurisdiction | Zip Code | P.O. Name | Foreclosures | Rate | Index |
|------------------------|----------|--------------|--------------|-----------|------------|
| Baltimore | 21206 | Raspeburg | 66 | 60 | 266 |
| Baltimore | 21229 | Carroll | 21 | 69 | 230 |
| Baltimore City | 21201 | Baltimore | 15 | 55 | 292 |
| Baltimore City | 21216 | Walbrook | 126 | 58 | 275 |
| Baltimore City | 21206 | Raspeburg | 139 | 60 | 266 |
| Baltimore City | 21217 | Druid | 78 | 61 | 262 |
| Baltimore City | 21215 | Arlington | 183 | 66 | 243 |
| Baltimore City | 21229 | Carroll | 139 | 69 | 230 |
| Baltimore City | 21231 | Patterson | 34 | 74 | 216 |
| Baltimore City | 21230 | Morrell Park | 109 | 76 | 210 |
| Baltimore City | 21218 | Waverly | 117 | 77 | 208 |
| Caroline | 21639 | Greensboro | 18 | 72 | 224 |
| Charles | 20602 | Waldorf | 108 | 54 | 299 |
| Charles | 20616 | Bryans Road | 31 | 60 | 267 |
| Prince George's | 20710 | Bladensburg | 12 | 69 | 231 |
| Wicomico | 21830 | Hebron | 14 | 80 | 201 |
| All Communities | | | 1,210 | 65 | 245 |

Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

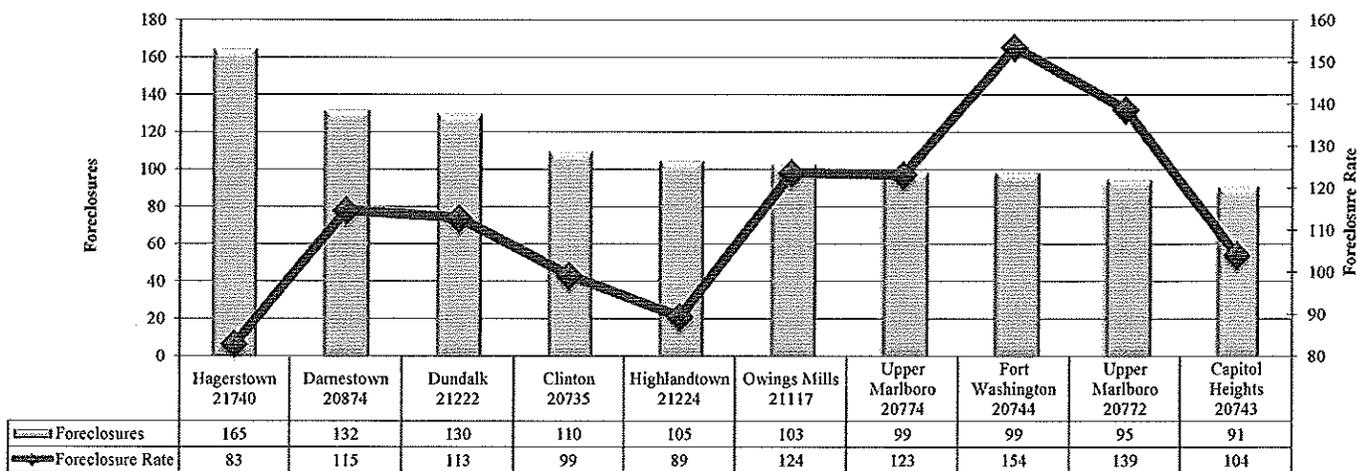
HIGH FORECLOSURE HOT SPOTS

The “high” foreclosure communities posted foreclosure indices that fall between 100 and 200. Maryland jurisdictions with a “high” foreclosure problem recorded a total of 3,909 foreclosures in 81 communities, accounting for 70.4 percent of foreclosures in all *Hot Spots* and 41.9 percent of all foreclosures statewide (Table 11). These jurisdictions recorded an average foreclosure rate of 117 and an average foreclosure index of 137.

Property foreclosures in “high” foreclosure *Hot Spots* were concentrated in 19 jurisdictions including Anne Arundel, Baltimore, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Harford, Montgomery, Prince George’s, Queen Anne’s, Somerset, St. Mary’s, Washington, Wicomico and Worcester counties as well as Baltimore City. Prince George’s County communities with 1,136 foreclosures, or 29.1 percent of all foreclosure events, represented the largest concentration of properties in this category. The County’s communities recorded an average foreclosure rate of 123 homeowner households per foreclosure and an average foreclosure index of 130.

The top ten communities with the highest foreclosure incidence in this group include Clinton, Fort Washington, Upper Marlboro and Capitol Heights in Prince George’s County; Hagerstown in Washington County; Dundalk, Owings Mills in Baltimore County; Darnestown in Montgomery County and Highlandtown in Baltimore City (Chart 12 and Table 12).

CHART 12
PROPERTY FORECLOSURES IN TOP 10
“HIGH” HOT SPOTS JURISDICTIONS
FIRST QUARTER 2013



Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

TABLE 11
HIGH FORECLOSURE *HOT SPOTS*
FIRST QUARTER 2013

| Jurisdiction | Foreclosure Events | | Average Foreclosure Rate | Average Foreclosure Index | Homeowner Households |
|-----------------|--------------------|---------------|--------------------------|---------------------------|----------------------|
| | Number | % of Total | | | |
| Anne Arundel | 126 | 3.2% | 114 | 141 | 14,366 |
| Baltimore | 817 | 20.9% | 116 | 138 | 94,620 |
| Baltimore City | 373 | 9.6% | 100 | 161 | 37,228 |
| Calvert | 60 | 1.5% | 100 | 160 | 6,006 |
| Caroline | 34 | 0.9% | 124 | 129 | 4,176 |
| Carroll | 21 | 0.5% | 125 | 128 | 2,632 |
| Cecil | 12 | 0.3% | 158 | 101 | 1,893 |
| Charles | 187 | 4.8% | 97 | 165 | 18,046 |
| Dorchester | 45 | 1.2% | 143 | 112 | 6,438 |
| Frederick | 165 | 4.2% | 136 | 118 | 22,398 |
| Harford | 128 | 3.3% | 130 | 123 | 16,595 |
| Montgomery | 294 | 7.5% | 120 | 134 | 35,212 |
| Prince George's | 1136 | 29.1% | 123 | 130 | 139,781 |
| Queen Anne's | 47 | 1.2% | 117 | 136 | 5,519 |
| Somerset | 33 | 0.8% | 109 | 147 | 3,600 |
| St. Mary's | 11 | 0.3% | 134 | 120 | 1,469 |
| Washington | 183 | 4.7% | 90 | 177 | 16,542 |
| Wicomico | 148 | 3.8% | 127 | 126 | 18,801 |
| Worcester | 89 | 2.3% | 125 | 128 | 11,139 |
| Maryland | 3,909 | 100.0% | 117 | 137 | 456,461 |

Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

TABLE 12
HIGH FORECLOSURE HOT SPOTS IN MARYLAND
FIRST QUARTER 2013

| Jurisdiction | Zip Code | P.O. Name | Foreclosures | Rate | Index |
|----------------|----------|--------------|--------------|------|-------|
| Anne Arundel | 21225 | Brooklyn | 50 | 83 | 192 |
| Anne Arundel | 21226 | Curtis Bay | 10 | 87 | 184 |
| Anne Arundel | 20764 | Shady Side | 15 | 93 | 172 |
| Anne Arundel | 21060 | Glen Burnie | 51 | 155 | 103 |
| Baltimore | 21224 | Highlandtown | 38 | 89 | 179 |
| Baltimore | 21133 | Randallstown | 83 | 91 | 176 |
| Baltimore | 21244 | Windsor Mill | 74 | 93 | 172 |
| Baltimore | 21207 | Gwynn Oak | 89 | 94 | 170 |
| Baltimore | 21239 | Northwood | 19 | 99 | 162 |
| Baltimore | 21222 | Dundalk | 130 | 113 | 142 |
| Baltimore | 21227 | Halethorpe | 69 | 120 | 134 |
| Baltimore | 21117 | Owings Mills | 103 | 124 | 130 |
| Baltimore | 21221 | Essex | 75 | 133 | 120 |
| Baltimore | 21212 | Govans | 26 | 149 | 107 |
| Baltimore | 21237 | Rosedale | 46 | 152 | 106 |
| Baltimore | 21220 | Middle River | 64 | 154 | 104 |
| Baltimore City | 21214 | Hamilton | 72 | 82 | 195 |
| Baltimore City | 21225 | Brooklyn | 30 | 83 | 192 |
| Baltimore City | 21226 | Curtis Bay | 12 | 87 | 184 |
| Baltimore City | 21224 | Highlandtown | 105 | 89 | 179 |
| Baltimore City | 21207 | Gwynn Oak | 35 | 94 | 170 |
| Baltimore City | 21239 | Northwood | 53 | 99 | 162 |
| Baltimore City | 21211 | Hampden | 31 | 146 | 110 |
| Baltimore City | 21212 | Govans | 36 | 149 | 107 |
| Calvert | 20657 | Lusby | 60 | 100 | 160 |
| Caroline | 21632 | Federalsburg | 13 | 114 | 140 |
| Caroline | 21629 | Denton | 21 | 131 | 123 |
| Carroll | 21787 | Taneytown | 21 | 125 | 128 |
| Cecil | 21903 | Perryville | 12 | 158 | 101 |
| Charles | 20601 | Waldorf | 70 | 86 | 186 |
| Charles | 20603 | Waldorf | 73 | 89 | 179 |
| Charles | 20640 | Indian Head | 26 | 106 | 152 |
| Charles | 20695 | White Plains | 18 | 155 | 103 |
| Dorchester | 21613 | Cambridge | 34 | 139 | 115 |
| Dorchester | 21643 | Hurlock | 11 | 156 | 102 |
| Frederick | 21716 | Brunswick | 15 | 93 | 171 |
| Frederick | 21703 | Frederick | 67 | 123 | 130 |
| Frederick | 21702 | Frederick | 61 | 154 | 104 |
| Frederick | 21788 | Thurmont | 22 | 155 | 104 |
| Harford | 21040 | Edgewood | 61 | 103 | 155 |
| Harford | 21009 | Abingdon | 56 | 154 | 104 |

TABLE 12
HIGH FORECLOSURE HOT SPOTS IN MARYLAND
FIRST QUARTER 2013

| Jurisdiction | Zip Code | P.O. Name | Foreclosures | Rate | Index |
|------------------------|----------|--------------------|--------------|------------|------------|
| Harford | 21017 | Belcamp | 11 | 154 | 104 |
| Montgomery | 20874 | Darnestown | 132 | 115 | 140 |
| Montgomery | 20866 | Burtonsville | 29 | 116 | 138 |
| Montgomery | 20886 | Montgomery Village | 70 | 116 | 138 |
| Montgomery | 20871 | Clarksburg | 24 | 118 | 135 |
| Montgomery | 20877 | Montgomery Village | 39 | 147 | 109 |
| Prince George's | 20712 | Mount Rainier | 12 | 84 | 191 |
| Prince George's | 20735 | Clinton | 110 | 99 | 161 |
| Prince George's | 20705 | Beltsville | 49 | 101 | 158 |
| Prince George's | 20747 | District Heights | 77 | 103 | 155 |
| Prince George's | 20745 | Oxon Hill | 47 | 104 | 154 |
| Prince George's | 20743 | Capitol Heights | 91 | 104 | 154 |
| Prince George's | 20785 | Cheverly | 66 | 106 | 151 |
| Prince George's | 20748 | Temple Hills | 77 | 116 | 138 |
| Prince George's | 20774 | Upper Marlboro | 99 | 123 | 130 |
| Prince George's | 20784 | Cheverly | 43 | 128 | 125 |
| Prince George's | 20737 | Riverdale | 24 | 131 | 122 |
| Prince George's | 20607 | Accokeek | 21 | 134 | 119 |
| Prince George's | 20716 | Mitchellville | 44 | 137 | 117 |
| Prince George's | 20772 | Upper Marlboro | 95 | 139 | 115 |
| Prince George's | 20706 | Lanham | 67 | 139 | 115 |
| Prince George's | 20613 | Brandywine | 23 | 139 | 115 |
| Prince George's | 20707 | Laurel | 46 | 151 | 106 |
| Prince George's | 20744 | Fort Washington | 99 | 154 | 104 |
| Prince George's | 20781 | Hyattsville | 15 | 154 | 104 |
| Prince George's | 20746 | Suitland | 31 | 154 | 104 |
| Queen Anne's | 21658 | Queenstown | 11 | 114 | 141 |
| Queen Anne's | 21666 | Stevensville | 36 | 119 | 135 |
| Somerset | 21817 | Crisfield | 19 | 83 | 194 |
| Somerset | 21853 | Princess Anne | 14 | 145 | 110 |
| St. Mary's | 20634 | Great Mills | 11 | 134 | 120 |
| Washington | 21740 | Hagerstown | 165 | 83 | 193 |
| Washington | 21795 | Williamsport | 18 | 159 | 101 |
| Wicomico | 21826 | Fruitland | 12 | 97 | 165 |
| Wicomico | 21875 | Delmar | 16 | 109 | 147 |
| Wicomico | 21801 | Salisbury | 52 | 133 | 120 |
| Wicomico | 21804 | Salisbury | 68 | 133 | 120 |
| Worcester | 21851 | Pocomoke City | 15 | 106 | 150.9 |
| Worcester | 21811 | Berlin | 63 | 127 | 126.1 |
| <i>All Communities</i> | | | 3,909 | 117 | 137 |

Source: RealtyTrac and DHCD, Office of Policy, Planning and Research

