

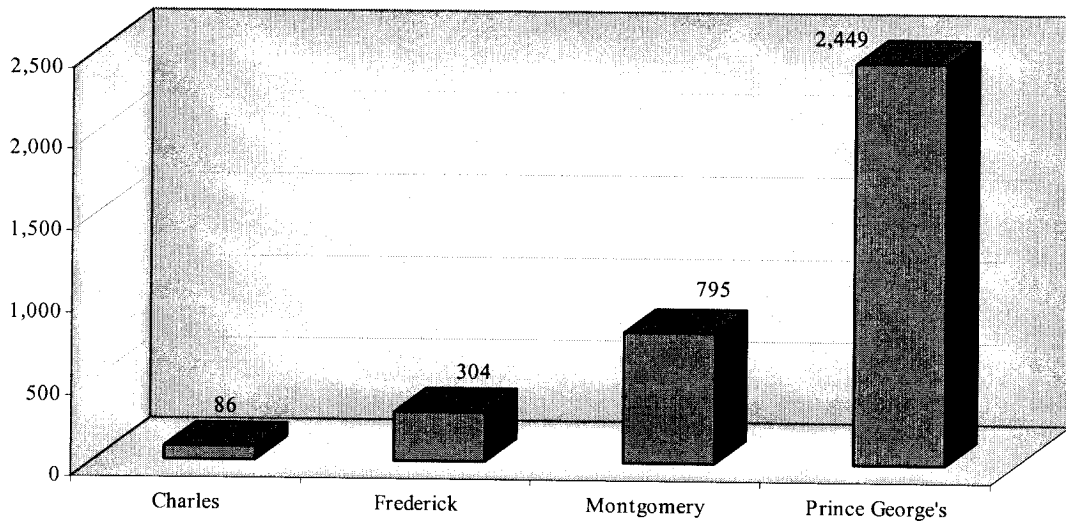
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SEVERE FORECLOSURE HOT SPOTS

The largest concentration of foreclosures in Maryland during the second quarter of 2009 occurred in 32 communities with "severe" foreclosure concentration ratios, where the group's average foreclosure index exceeded the corresponding statewide index by 318 percent. Communities in this category posted a total of 3,562 foreclosures representing more than half (51.7 percent) of all foreclosures in *Hot Spots* communities. These jurisdictions recorded an average foreclosure rate of 54 homeowner households per foreclosure.

Property foreclosures in "severe" foreclosure *Hot Spots* were concentrated in Charles, Frederick, Montgomery and Prince George's counties (Chart 9). As shown in Table 6, a total of 28 Prince George's County communities with 3,182 foreclosure events posted the largest concentration of property foreclosures in "severe" *Hot Spots* categories, accounting for 89.3 percent of the total in this group. These communities recorded an average foreclosure rate of 52 households per foreclosure and a foreclosure concentration index of 429. Montgomery County reported the second highest number of foreclosures in this category, followed by Frederick and Charles counties. Table 7 shows foreclosure data for all communities in this group.

CHART 9
PROPERTY FORECLOSURES IN SEVERE *HOT SPOTS* JURISDICTIONS
FIRST QUARTER 2009



Source: RealtyTrac and DHCD, Office of Research

TABLE 6
SEVERE FORECLOSURE *HOT SPOTS* IN MARYLAND
SECOND QUARTER 2009

Jurisdiction	Zip Codes	Foreclosures		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
		Number	Percent			
Charles	1	27	0.8%	69	311	1,858
Frederick	1	116	3.3%	71	302	8,225
Montgomery	2	237	6.7%	58	371	13,834
Prince George's	28	3,182	89.3%	52	429	170,357
Total	32	3,562	100.0%	54	418	194,274

Source: RealtyTrac and DHCD, Office of Research

TABLE 7
SEVERE FORECLOSURE HOT SPOTS IN MARYLAND
SECOND QUARTER 2009

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Charles	20616	Bryans Road	27	69	311
Frederick	21703	Frederick	116	71	302
Montgomery	20877	Gaithersburg	107	54	400
Montgomery	20886	Montgomery Village	130	62	343
Prince George's	20710	Bladensburg	28	30	722
Prince George's	20737	Riverdale	92	34	626
Prince George's	20722	Brentwood	34	38	570
Prince George's	20784	Hyattsville	146	38	566
Prince George's	20783	Hyattsville	183	38	561
Prince George's	20785	Hyattsville	162	43	494
Prince George's	20712	Mount Rainier	22	46	469
Prince George's	20705	Beltsville	108	46	465
Prince George's	20743	Capitol Heights	203	47	458
Prince George's	20623	Cheltenham	16	49	441
Prince George's	20782	Hyattsville	96	49	433
Prince George's	20769	Glenn Dale	36	51	422
Prince George's	20774	Upper Marlboro	237	51	416
Prince George's	20747	District Heights	151	53	407
Prince George's	20745	Oxon Hill	92	53	404
Prince George's	20707	Laurel	129	54	395
Prince George's	20706	Lanham	171	54	394
Prince George's	20781	Hyattsville	42	55	388
Prince George's	20607	Accokeek	48	58	372
Prince George's	20746	Suitland	83	58	371
Prince George's	20748	Temple Hills	152	59	364
Prince George's	20720	Bowie	100	62	345
Prince George's	20740	College Park	79	64	333
Prince George's	20708	Laurel	60	65	328
Prince George's	20744	Fort Washington	232	66	327
Prince George's	20721	Bowie	125	66	325
Prince George's	20772	Upper Marlboro	200	66	325
Prince George's	20735	Clinton	154	71	302
All Communities			3,562	54	418

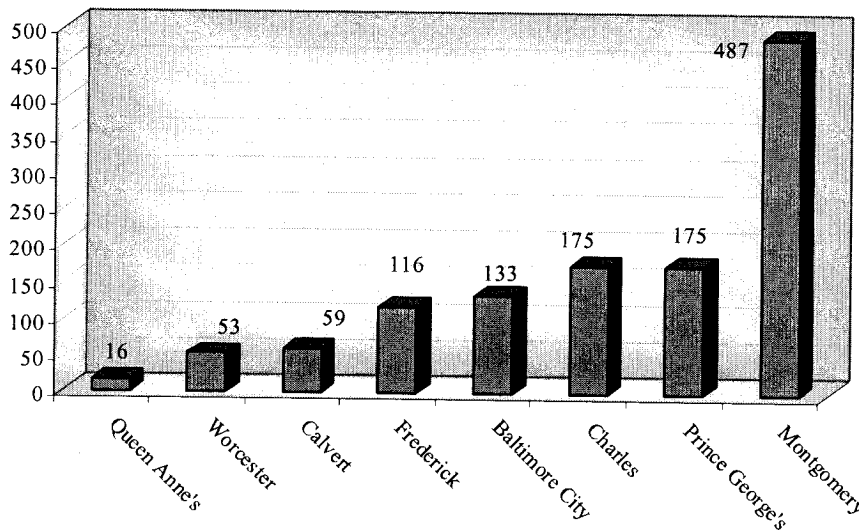
Source: RealtyTrac and DHCD, Office of Research

VERY HIGH FORECLOSURE HOT SPOTS

A total of 1,214 foreclosure events, accounting for 17.6 percent of all foreclosures in *Hot Spots* areas took place in 20 communities with “very high” foreclosure concentration ratios. The group’s average foreclosure rate of 87 homeowner households per foreclosure translates into an average foreclosure index of 250. Property foreclosures in “very high” foreclosure *Hot Spots* were concentrated in Calvert, Charles, Frederick, Montgomery, Prince George’s, Queen Anne’s and Worcester counties as well as Baltimore City (Chart 10 and Table 8).

Montgomery County recorded the highest number of properties in the “very high” foreclosure group. During the second quarter of 2009, seven Montgomery County communities with 487 foreclosures accounted for 40.1 percent of all foreclosures in this group. The county communities in this group posted an average foreclosure rate of 86 and an average foreclosure index of 254. Table 9 shows foreclosure data for all communities in this group.

CHART 10
PROPERTY FORECLOSURES IN VERY HIGH *HOT SPOTS* JURISDICTIONS
SECOND QUARTER 2009



Source: RealtyTrac and DHCD, Office of Research

TABLE 8
VERY HIGH FORECLOSURE *HOT SPOTS*
SECOND QUARTER 2009

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Baltimore City	133	11.0%	92	234	12,210
Calvert	59	4.9%	102	210	6,006
Charles	175	14.4%	86	249	15,058
Frederick	116	9.6%	81	265	9,371
Montgomery	487	40.1%	86	254	40,919
Prince George's	175	14.4%	80	268	13,675
Queen Anne's	16	1.3%	98	218	1,572
Worcester	53	4.4%	77	276	4,104
Total	1,214	100.0%	87	250	102,916

Source: RealtyTrac and DHCD, Office of Research

Table 9
Very High Foreclosure *Hot Spots* in Maryland
Second Quarter 2009

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Baltimore City	21205	Clifton East End	34	89	240
Baltimore City	21223	Franklin	48	92	233
Baltimore City	21217	Druid	51	93	229
Calvert	20657	Lusby	59	102	210
Charles	20640	Indian Head	32	86	249
Charles	20603	Waldorf	76	86	249
Charles	20602	Waldorf	67	86	248
Frederick	21702	Frederick	116	81	265
Montgomery	20879	Gaithersburg	99	72	296
Montgomery	20903	Silver Spring	34	76	281
Montgomery	20866	Burtonsville	44	76	281
Montgomery	20876	Germantown	71	84	256
Montgomery	20874	Germantown	173	87	245
Montgomery	20872	Damascus	36	99	216
Montgomery	20851	Rockville	30	106	202
Prince George's	20716	Bowie	83	73	294
Prince George's	20770	Greenbelt	56	79	272
Prince George's	20613	Brandywine	36	89	240
Queen Anne's	21638	Grasonville	16	98	218
Worcester	21842	Ocean City	53	77	276
All Communities			1,214	87	250

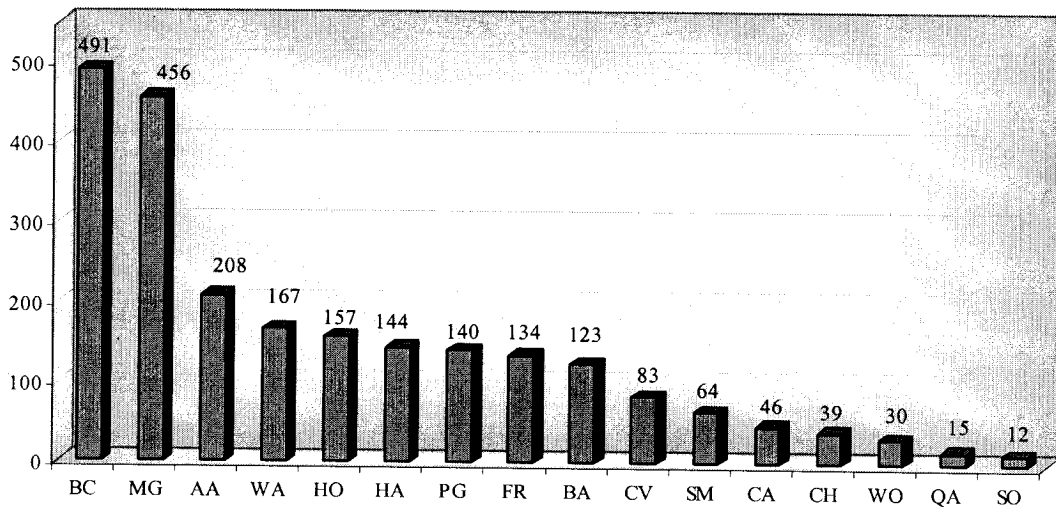
Source: RealtyTrac and DHCD, Office of Research

HIGH FORECLOSURE HOT SPOTS

During the first quarter of 2009, 50 Maryland communities with “high” foreclosure concentration ratios reported a total of 2,109 foreclosure events, accounting for 49.0 percent of all foreclosures in *Hot Spots* areas. These communities posted an average foreclosure rate of 156 homeowner households per foreclosure and an average foreclosure index of 142.

Property foreclosures in “high” foreclosure *Hot Spots* were concentrated in 14 jurisdictions including Anne Arundel, Baltimore, Calvert, Carroll, Charles, Dorchester, Frederick, Harford, Howard, Montgomery, Prince George’s, Queen Anne’s, and Washington counties as well as Baltimore City (Chart 11). Montgomery County communities reported a total of 687 foreclosures (32.6 percent of the group), representing the largest concentration of properties in this category (Tables 10 and 11). Montgomery County communities in the “high” foreclosure group had an average foreclosure rate of 150 and an average foreclosure index of 151.

CHART 11
PROPERTY FORECLOSURES IN HIGH *HOT SPOTS* JURISDICTIONS
SECOND QUARTER 2009



Source: RealtyTrac and DHCD, Office of Research

TABLE 10
HIGH FORECLOSURE *HOT SPOTS*
SECOND QUARTER 2009

Jurisdiction	Foreclosure Events		Average Foreclosure Rate	Average Foreclosure Index	Homeowner Households
	Number	% of Total			
Anne Arundel	146	6.9%	168	129	24,442
Baltimore	91	4.3%	162	132	14,944
Baltimore City	509	24.1%	153	144	78,376
Calvert	26	1.2%	200	107	5,234
Carroll	17	0.8%	151	142	2,632
Charles	106	5.0%	136	158	14,394
Dorchester	37	1.8%	169	127	6,438
Frederick	132	6.3%	133	163	17,333
Harford	42	2.0%	150	143	6,285
Howard	34	1.6%	212	101	7,197
Montgomery	687	32.6%	150	151	97,645
Prince George's	56	2.7%	148	144	8,298
Queen Anne's	24	1.1%	178	120	4,268
Washington	203	9.6%	160	139	27,613
Total	2,109	100.0%	156	142	315,099

Source: RealtyTrac and DHCD, Office of Research

TABLE 11
HIGH FORECLOSURE HOT SPOTS IN MARYLAND
SECOND QUARTER 2009

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Anne Arundel	20724	Laurel	30	144	149.0
Anne Arundel	21060	Glen Burnie	52	152	140.8
Anne Arundel	21225	Brooklyn	24	175	122.1
Anne Arundel	21403	Annapolis	40	202	106.0
Baltimore	21224	Highlandtown	23	150	142.3
Baltimore	21206	Raspeburg	25	160	133.3
Baltimore	21133	Randallstown	43	176	121.8
Baltimore City	21202	East Case	13	113	189.7
Baltimore City	21213	Clifton	68	114	188.0
Baltimore City	21231	Patterson	19	133	161.2
Baltimore City	21216	Walbrook	49	150	142.7
Baltimore City	21224	Highlandtown	62	150	142.3
Baltimore City	21230	Baltimore	54	154	139.3
Baltimore City	21218	Waverly	58	155	137.6
Baltimore City	21206	Raspeburg	52	160	133.3
Baltimore City	21215	Arlington	72	168	127.2
Baltimore City	21225	Brooklyn	14	175	122.1
Baltimore City	21229	Carroll	47	206	103.9
Calvert	20685	Saint Leonard	11	194	110.2
Calvert	20732	Chesapeake Beach	15	207	103.6
Carroll	21787	Taneytown	17	151	142.1
Charles	20601	Waldorf	48	124	171.9
Charles	20695	White Plains	21	133	161.2
Charles	20646	La Plata	37	152	140.9
Dorchester	21643	Hurlock	11	156	136.9
Dorchester	21613	Cambridge	26	182	117.9
Frederick	21716	Brunswick	12	117	183.1
Frederick	21701	Frederick	78	128	167.8
Frederick	21704	Frederick	23	133	161.0
Frederick	21793	Walkersville	19	154	138.7
Harford	21040	Edgewood	42	150	143.0
Howard	20723	Laurel	34	212	100.9
Montgomery	20841	Boyd's	23	109	196.5
Montgomery	20902	Silver Spring	97	110	195.2
Montgomery	20853	Rockville	71	119	179.5
Montgomery	20906	Silver Spring	141	121	177.0
Montgomery	20905	Silver Spring	44	127	168.7
Montgomery	20904	Silver Spring	86	132	162.4
Montgomery	20912	Takoma Park	25	133	160.5
Montgomery	20871	Clarksburg	21	140	153.0
Montgomery	20878	Gaithersburg	83	193	110.7

TABLE 11
HIGH FORECLOSURE HOT SPOTS IN MARYLAND
SECOND QUARTER 2009

Jurisdiction	Zip Code	P.O. Name	Foreclosures	Rate	Index
Montgomery	20855	Derwood	21	197	108.6
Montgomery	20901	Silver Spring	44	206	103.9
Montgomery	20910	Silver Spring	31	213	100.7
Prince George's	20715	Bowie	56	148	144.4
Queen Anne's	21666	Stevensville	24	178	120.3
Washington	21740	Hagerstown	117	117	182.9
Washington	21742	Hagerstown	55	148	144.7
Washington	21713	Boonsboro	17	173	123.8
Washington	21795	Williamsport	14	204	104.9
<i>All</i>			2,109	156	142

Source: RealtyTrac and DHCD, Office of Research