

Baltimore County Foreclosure Hot Spots Rise in Q3 2025; 'Very High' Severity Events Increase Sharply, DHCD Reports

DHCD Hot Spots data shows higher Baltimore County activity in Q3 2025 and a shift toward "Very High" severity events compared to Q3 2024.

FREDERICK, MD, UNITED STATES, January 28, 2026 /EINPresswire.com/ -- Maryland Cash Home Buyers (MCHB) released market analysis indicating foreclosure activity in Baltimore County remains elevated, with Maryland Department of Housing and Community Development (DHCD) "Foreclosure Hot Spots" data showing a year-over-year increase in Q3 2025 following a substantial increase earlier in 2025.

Press Release



Maryland Cash Home Buyers (MCHB) press release — Baltimore County foreclosure hot spots analysis using Maryland DHCD "Foreclosure Hot Spots" reports (Q3 2025 vs Q3 2024).

According to DHCD Foreclosure Hot Spots reports, foreclosure events in Baltimore County hot spot ZIP codes totaled 246 in Q3 2025, up from 189 in Q3 2024 (+30.2%). In DHCD jurisdiction tables, Baltimore County appears under "Baltimore."

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Acting earlier can preserve more options for Maryland homeowners facing pre-foreclosure.”

Debbi Rivero, Maryland Realtor® (#320362)

In addition, events in the DHCD "Very High" hot spot tier (Foreclosure Index 200–300) increased from 12 (Q3 2024) to 80 (Q3 2025) (+566.7%). Over the same period, the "High" tier (Index 100–200) declined modestly (177 to 166), suggesting a shift toward higher-severity hot spot activity in certain ZIP codes.

This follows DHCD Q2 2025 figures showing a 149% year-over-year increase in High-tier hot spot events (126 to 314),

with the number of hot spot ZIP codes increasing from 5 to 10.

"The data suggests foreclosure pressure in Baltimore County is not limited to a single quarter," said Justin Mitchell, Founder of Maryland Cash Home Buyers. "Our goal is to help homeowners understand their timeline and available options. Every situation is different, and homeowners may want to consult a HUD-approved housing counselor or an attorney for legal guidance."

Debbi Rivero, Licensed Maryland Realtor® (#320362), serving in an advisory capacity, noted that increases in higher-severity categories can be consistent with households facing tighter timeframes and fewer options.

"When activity rises in the 'Very High' hot spot tier, it can be a sign that more homeowners are closer to critical deadlines," said Rivero. "Timing varies by case, but acting earlier typically provides more options."

MCHB's [Pre-Foreclosure Resolution Program™](#) offers two resolution paths: a direct cash offer for homeowners prioritizing speed and certainty, or a licensed Realtor® consultation for homeowners pursuing a traditional or short-sale listing strategy (where permitted by the lender). A cash offer can close as fast as 7–21 days in some cases when title is clear, while a traditional listing typically takes 60–90+ days, depending on market conditions, financing, and property readiness.

For program details and resources, visit:

<https://marylandcashhomebuyers.com/baltimore-county/>

[Click here to view the official announcement.](#)

Data Sources:

Maryland DHCD Foreclosure Hot Spots Reports (Q2 2024, Q3 2024, Q2 2025, Q3 2025). Data accessed January 16–22, 2026.

About Maryland Cash Home Buyers

Maryland Cash Home Buyers (MCHB) is a Maryland-based home buying company providing off-market solutions for homeowners and estates across the state, with priority service in Baltimore City/County, Anne Arundel, Howard, Frederick, Montgomery, Prince George's, Washington, and Carroll counties. MCHB's Dual-Path Solution™ offers either a direct cash offer or a Realtor® consultation, with a transparency-first valuation approach through its Fair Offer Promise™. Reviewed for general real estate content accuracy by Debbi Rivero, a licensed Maryland Realtor® (#320362), serving in an advisory capacity.

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