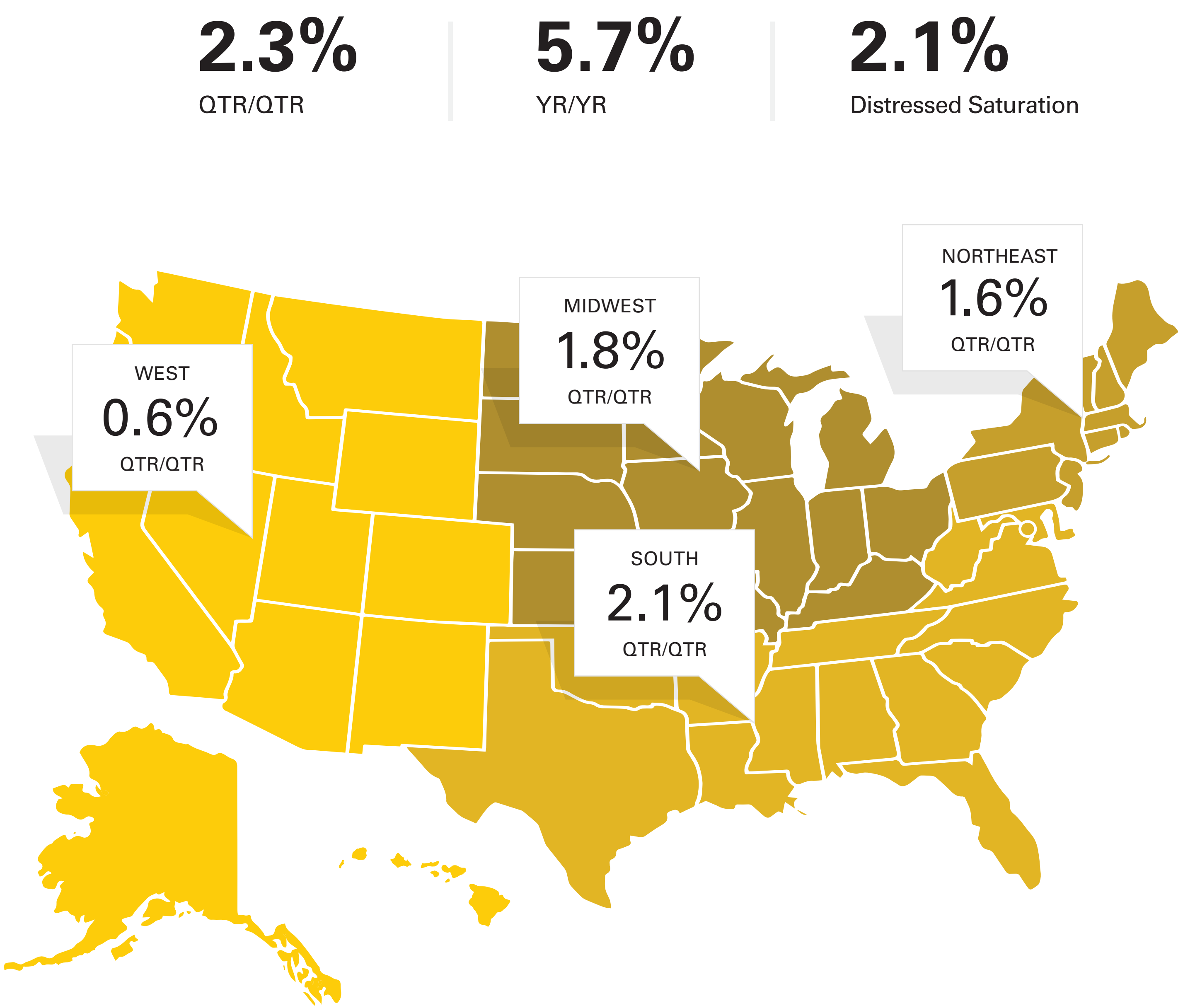


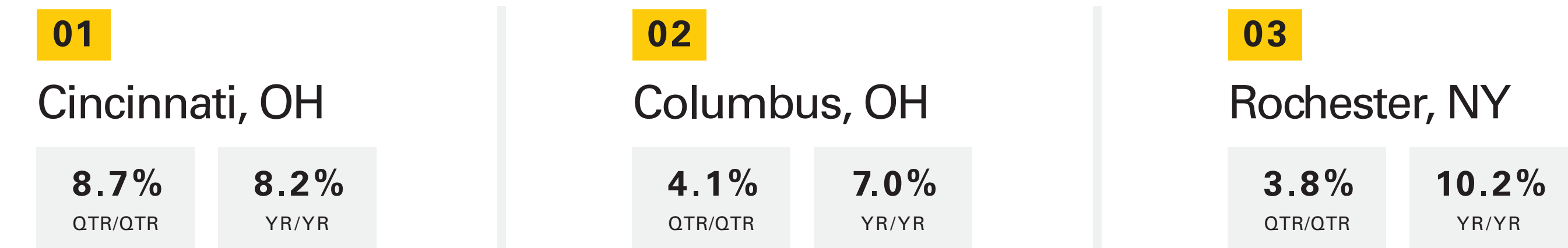
HDI™ Market Report

National Home Price Appreciation/Depreciation

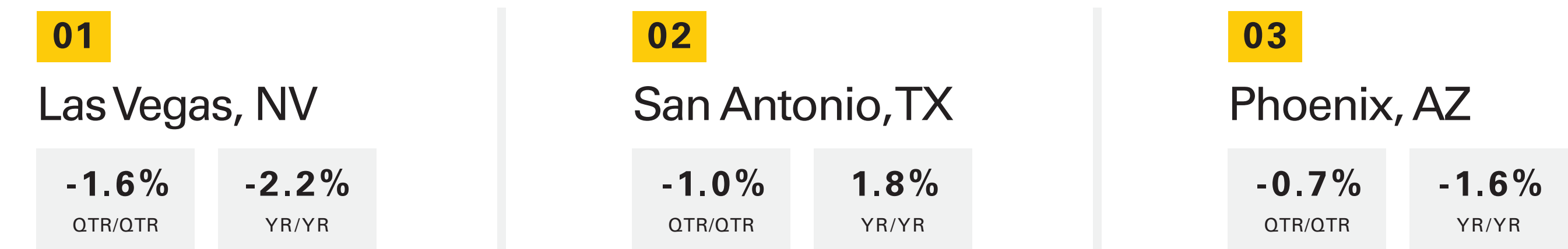


Highest & Lowest Performing Major Metros

Data through April 2023. Source: Clear Capital.



Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Cincinnati, OH	8.7%	8.2%	1.8%	1.28%
02	Columbus, OH	4.1%	7.0%	2.5%	2.39%
03	Rochester, NY	3.8%	10.2%	2.3%	3.03%
04	Milwaukee, WI – Waukesha, WI – West Allis, WI	3.8%	9.0%	2.8%	4.62%
05	Providence, RI – Warwick, RI	3.0%	8.8%	4.1%	4.30%
06	Hartford, CT – West Hartford, CT – East Hartford, CT	2.9%	11.4%	3.8%	11.61%
07	Baltimore, MD – Towson, MD	2.8%	6.1%	2.3%	0.14%
08	Philadelphia, PA – Camden, NJ – Wilmington, DE	2.7%	7.6%	3.8%	5.97%
09	Dayton, OH	2.5%	6.9%	2.8%	2.87%
10	Denver, CO – Aurora, CO – Lakewood, CO	2.5%	-0.7%	1.7%	-3.47%
11	St. Louis, MO	2.4%	6.1%	2.0%	2.82%
12	Washington, DC – Arlington, VA – Alexandria, VA	2.4%	2.9%	2.6%	2.34%
13	Birmingham, AL – Hoover, AL	2.4%	7.2%	1.5%	0.07%
14	Detroit, MI – Warren, MI – Dearborn, MI	2.2%	5.0%	1.8%	9.18%
15	Oxnard, CA – Thousand Oaks, CA – Ventura, CA	2.1%	-0.6%	3.3%	2.97%



Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Las Vegas, NV – Henderson, NV – Paradise, NV	-1.6%	-2.2%	3.2%	-6.38%
02	San Antonio, TX – New Braunfels, TX	-1.0%	1.8%	1.7%	1.54%
03	Phoenix, AZ – Mesa, AZ – Scottsdale, AZ	-0.7%	-1.6%	2.2%	-5.72%
04	Sacramento, CA – Arden, CA – Arcade, CA – Roseville, CA	-0.4%	-6.1%	2.9%	-2.64%
05	Riverside, CA – San Bernardino, CA – Ontario, CA	-0.3%	0.9%	4.9%	-0.60%
06	Jacksonville, FL	-0.1%	5.8%	2.7%	3.12%
07	Tucson, AZ	0.0%	4.7%	3.0%	2.33%
08	Dallas, TX – Fort Worth, TX – Arlington, TX	0.0%	1.2%	2.1%	2.06%
09	Memphis, TN	0.2%	4.6%	2.3%	4.68%
10	Houston, TX – The Woodlands, TX – Sugar Land, TX	0.2%	4.4%	7.7%	2.72%
11	Nashville, TN – Davidson, TN – Murfreesboro, TN	0.3%	3.6%	1.0%	-1.78%
12	Bakersfield, CA	0.4%	3.1%	3.9%	1.13%
13	San Jose, CA – Sunnyvale, CA – Santa Clara, CA	0.4%	-7.7%	2.1%	-3.84%
14	Chicago, IL – Naperville, IL – Elgin, IL	0.5%	5.7%	3.5%	4.25%
15	Urban Honolulu, HI	0.7%	-0.4%	1.4%	0.66%