

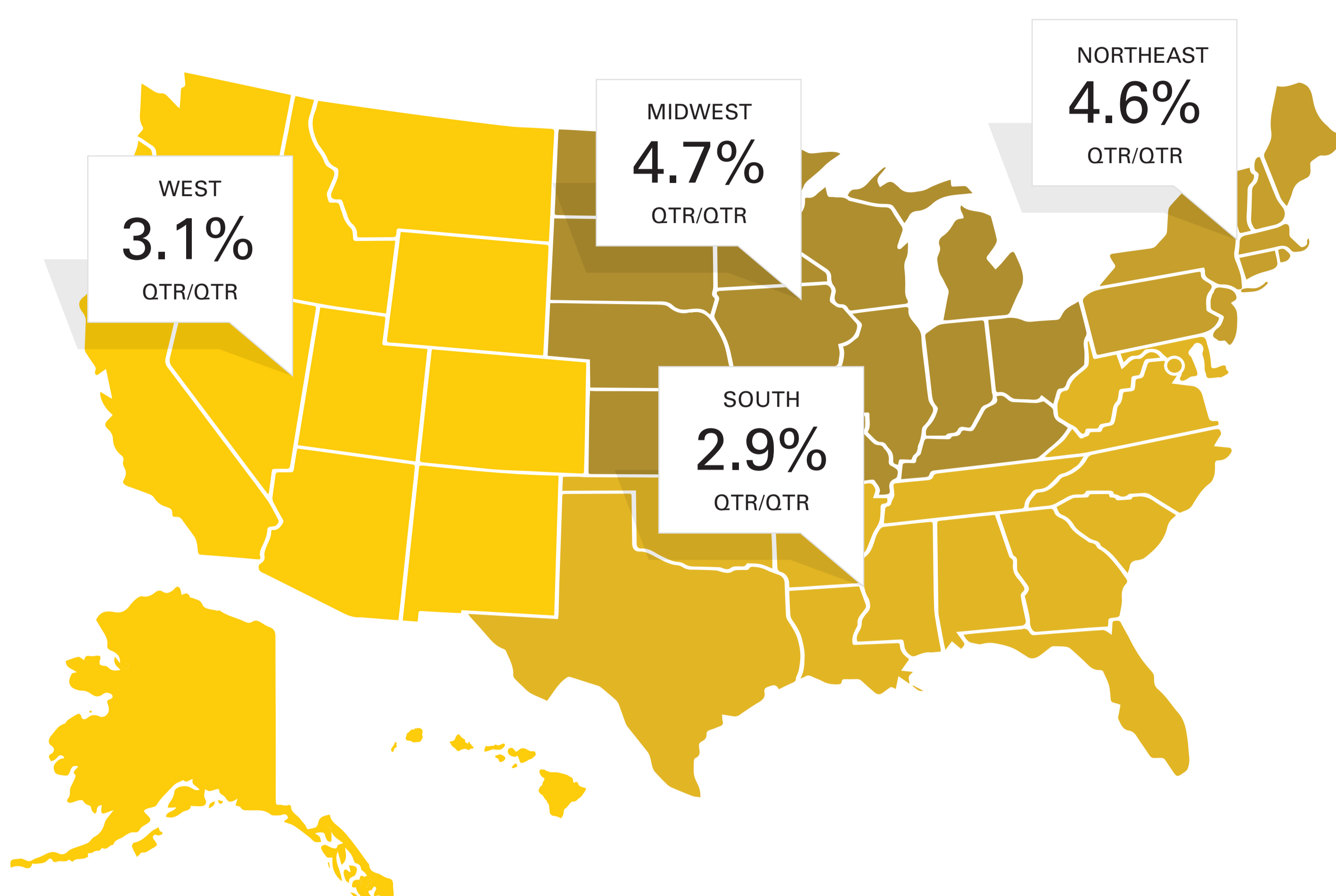
HDI™ Market Report

National Home Price Appreciation/Depreciation

3.3%
QTR/QTR

3.1%
YR/YR

2.0%
Distressed Saturation



Highest & Lowest Performing Major Metros

Data through July 2023. Source: Clear Capital.

01

San Jose, CA

6.9%
QTR/QTR

-4.6%
YR/YR

02

Rochester, NY

6.7%
QTR/QTR

7.1%
YR/YR

03

Hartford, CT

6.2%
QTR/QTR

9.9%
YR/YR

Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	San Jose, CA – Sunnyvale, CA – Santa Clara, CA	6.9%	-4.6%	2.0%	-5.21%
02	Rochester, NY	6.7%	7.1%	1.3%	3.98%
03	Hartford, CT – West Hartford, CT – East Hartford, CT	6.2%	9.9%	3.3%	-0.20%
04	Cleveland, OH – Elyria, OH	6.1%	5.4%	3.9%	7.74%
05	Pittsburgh, PA	5.4%	3.4%	1.9%	9.78%
06	St. Louis, MO	5.3%	4.8%	2.1%	1.15%
07	Minneapolis, MN – St. Paul, MN – Bloomington, WI	5.1%	0.5%	1.6%	0.23%
08	Milwaukee, WI – Waukesha, WI – West Allis, WI	5.0%	6.6%	1.9%	15.40%
09	Cincinnati, OH	5.0%	6.8%	2.5%	7.01%
10	San Diego, CA – Carlsbad, CA	4.6%	-1.2%	2.7%	-9.29%
11	Chicago, IL – Naperville, IL – Elgin, IL	4.6%	6.0%	3.0%	2.29%
12	San Francisco, CA – Oakland, CA – Hayward, CA	4.3%	-7.3%	2.6%	-10.16%
13	Boston, MA - Cambridge, NH - Quincy, NH	4.2%	2.5%	2.1%	2.79%
14	Oxnard, CA – Thousand Oaks, CA – Ventura, CA	4.1%	-0.8%	2.7%	1.38%
15	Detroit, MI – Warren, MI – Dearborn, MI	4.0%	4.7%	2.0%	1.26%

01

Memphis, TN

1.3%
QTR/QTR

1.7%
YR/YR

02

San Antonio, TX

1.6%
QTR/QTR

-2.7%
YR/YR

03

Birmingham, AL

1.9%
QTR/QTR

2.7%
YR/YR

Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Memphis, TN	1.3%	1.7%	1.9%	9.64%
02	San Antonio, TX – New Braunfels, TX	1.6%	-2.7%	3.5%	-2.92%
03	Birmingham, AL – Hoover, AL	1.9%	2.7%	1.5%	0.04%
04	Urban Honolulu, HI	1.9%	1.1%	2.0%	0.24%
05	Orlando, FL – Kissimmee, FL – Sanford, FL	2.0%	3.1%	2.8%	3.36%
06	Tucson, AZ	2.4%	-0.1%	2.9%	-2.79%
07	Riverside, CA – San Bernardino, CA – Ontario, CA	2.4%	-2.1%	5.0%	-3.80%
08	Houston, TX – The Woodlands, TX – Sugar Land, TX	2.5%	1.1%	5.8%	-0.65%
09	Las Vegas, NV – Henderson, NV – Paradise, NV	2.5%	-6.9%	3.8%	0.00%
10	Tampa, FL – St. Petersburg, FL – Clearwater, FL	2.5%	1.6%	2.7%	3.08%
11	Phoenix, AZ – Mesa, AZ – Scottsdale, AZ	2.6%	-6.4%	2.3%	-1.69%
12	New York, NY – Newark, NJ – Jersey City, NJ	2.8%	5.8%	3.0%	2.99%
13	Denver, CO – Aurora, CO – Lakewood, CO	2.9%	-3.5%	1.5%	-4.11%
14	Miami, FL – Ft. Lauderdale, FL – West Palm Beach, FL	3.0%	8.9%	3.7%	5.29%
15	Fresno, CA	3.0%	0.7%	2.8%	-1.80%