

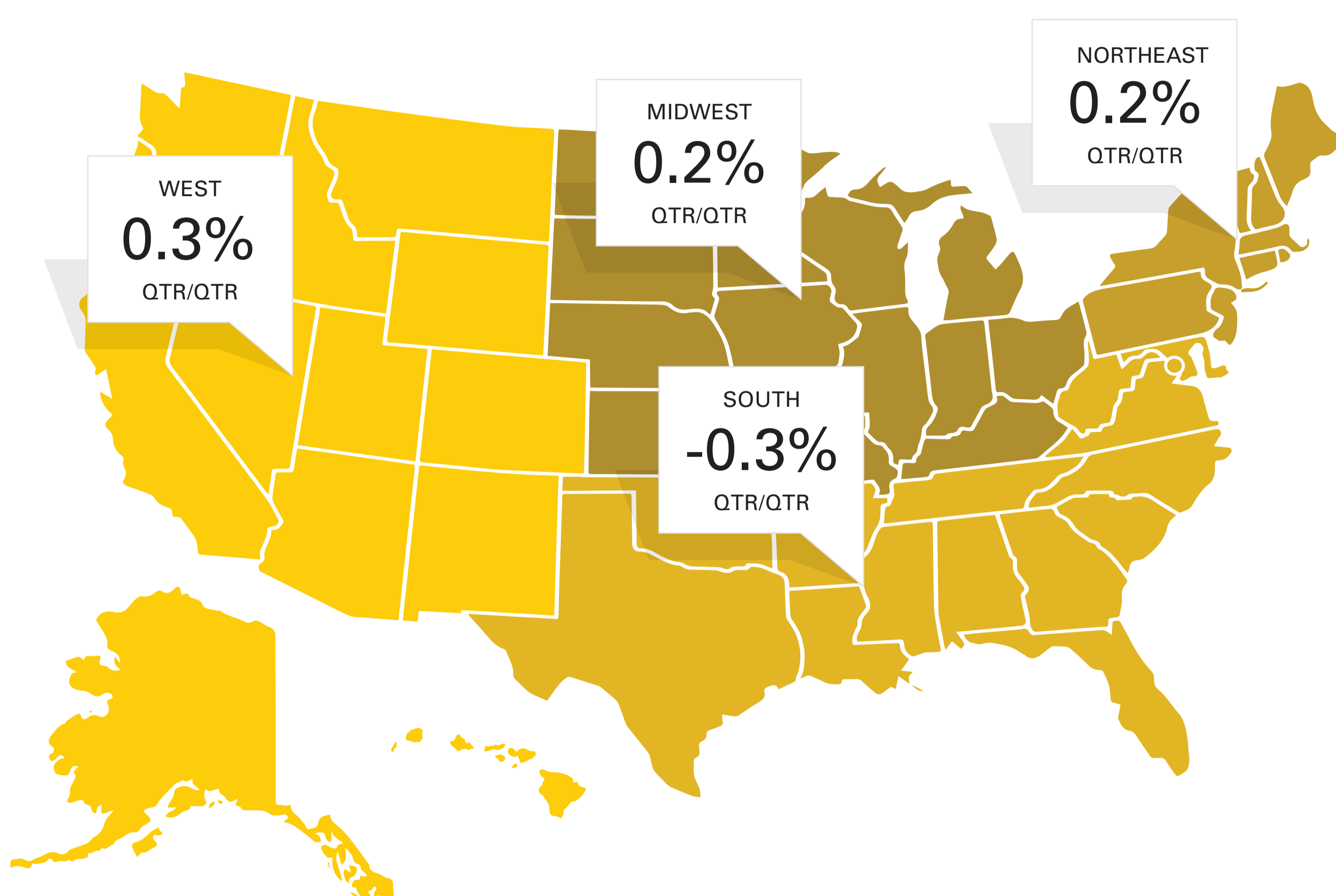
# HDI<sup>®</sup> Market Report

## National Home Price Appreciation/Depreciation

**0.0%**  
QTR/QTR

**4.7%**  
YR/YR

**1.0%**  
Distressed Saturation



## Highest & Lowest Performing Major Metros

Data through March 2025. Source: Clear Capital.

01

Richmond, VA

**2.1%**  
QTR/QTR

**7.0%**  
YR/YR

02

San Jose, CA

**1.7%**  
QTR/QTR

**6.5%**  
YR/YR

03

Cincinnati, OH

**1.6%**  
QTR/QTR

**7.6%**  
YR/YR

Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Richmond, VA	2.1%	7.0%	0.4%	2.83%
02	San Jose, CA – Sunnyvale, CA – Santa Clara, CA	1.7%	6.5%	0.5%	10.02%
03	Cincinnati, OH	1.6%	7.6%	0.7%	11.87%
04	Columbus, OH	1.4%	6.6%	0.3%	4.68%
05	St. Louis, MO	1.3%	8.1%	2.5%	7.80%
06	New York, NY – Newark, NJ – Jersey City, NJ	1.3%	8.4%	1.4%	9.83%
07	Los Angeles, CA – Long Beach, CA – Anaheim, CA	1.2%	6.2%	0.6%	6.43%
08	Las Vegas, NV – Henderson, NV – Paradise, NV	1.2%	6.2%	0.6%	4.70%
09	Providence, RI – Warwick, RI	1.1%	9.1%	0.4%	7.49%
10	Charlotte, NC – Gastonia, NC – Concord, NC	0.9%	3.1%	0.3%	1.70%
11	Rochester, NY	0.8%	11.2%	1.3%	14.82%
12	Cleveland, OH – Elyria, OH	0.7%	8.4%	1.2%	15.88%
13	Hartford, CT – West Hartford, CT – East Hartford, CT	0.6%	9.6%	1.2%	8.22%
14	Philadelphia, PA – Camden, NJ – Wilmington, DE	0.6%	6.3%	1.5%	7.11%
15	Baltimore, MD – Towson, MD	0.5%	4.2%	2.2%	1.42%

01

Tampa, FL

**-1.9%**  
QTR/QTR

**-2.2%**  
YR/YR

02

Memphis, TN

**-1.2%**  
QTR/QTR

**-0.1%**  
YR/YR

03

Pittsburgh, PA

**-1.1%**  
QTR/QTR

**4.7%**  
YR/YR

Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Tampa, FL – St. Petersburg, FL – Clearwater, FL	-1.9%	-2.2%	0.8%	-0.18%
02	Memphis, TN	-1.2%	-0.1%	1.6%	2.39%
03	Pittsburgh, PA	-1.1%	4.7%	2.8%	10.10%
04	Miami, FL – Ft. Lauderdale, FL – West Palm Beach, FL	-0.9%	-0.2%	0.8%	3.60%
05	Houston, TX – The Woodlands, TX – Sugar Land, TX	-0.7%	1.9%	0.7%	0.36%
06	Sacramento, CA – Arden, CA – Arcade, CA – Roseville, CA	-0.7%	1.6%	0.7%	4.93%
07	Birmingham, AL – Hoover, AL	-0.7%	3.3%	1.7%	5.41%
08	Orlando, FL – Kissimmee, FL – Sanford, FL	-0.6%	0.3%	1.0%	0.86%
09	Fresno, CA	-0.6%	4.4%	0.7%	6.01%
10	Dayton, OH	-0.6%	6.8%	0.6%	13.80%
11	San Francisco, CA – Oakland, CA – Hayward, CA	-0.6%	3.2%	0.6%	5.70%
12	Bakersfield, CA	-0.6%	6.1%	1.2%	3.32%
13	Minneapolis, MN – St. Paul, MN – Bloomington, WI	-0.6%	3.3%	0.9%	2.90%
14	Riverside, CA – San Bernardino, CA – Ontario, CA	-0.5%	3.1%	0.8%	4.93%
15	Dallas, TX – Fort Worth, TX – Arlington, TX	-0.4%	0.5%	0.5%	0.96%