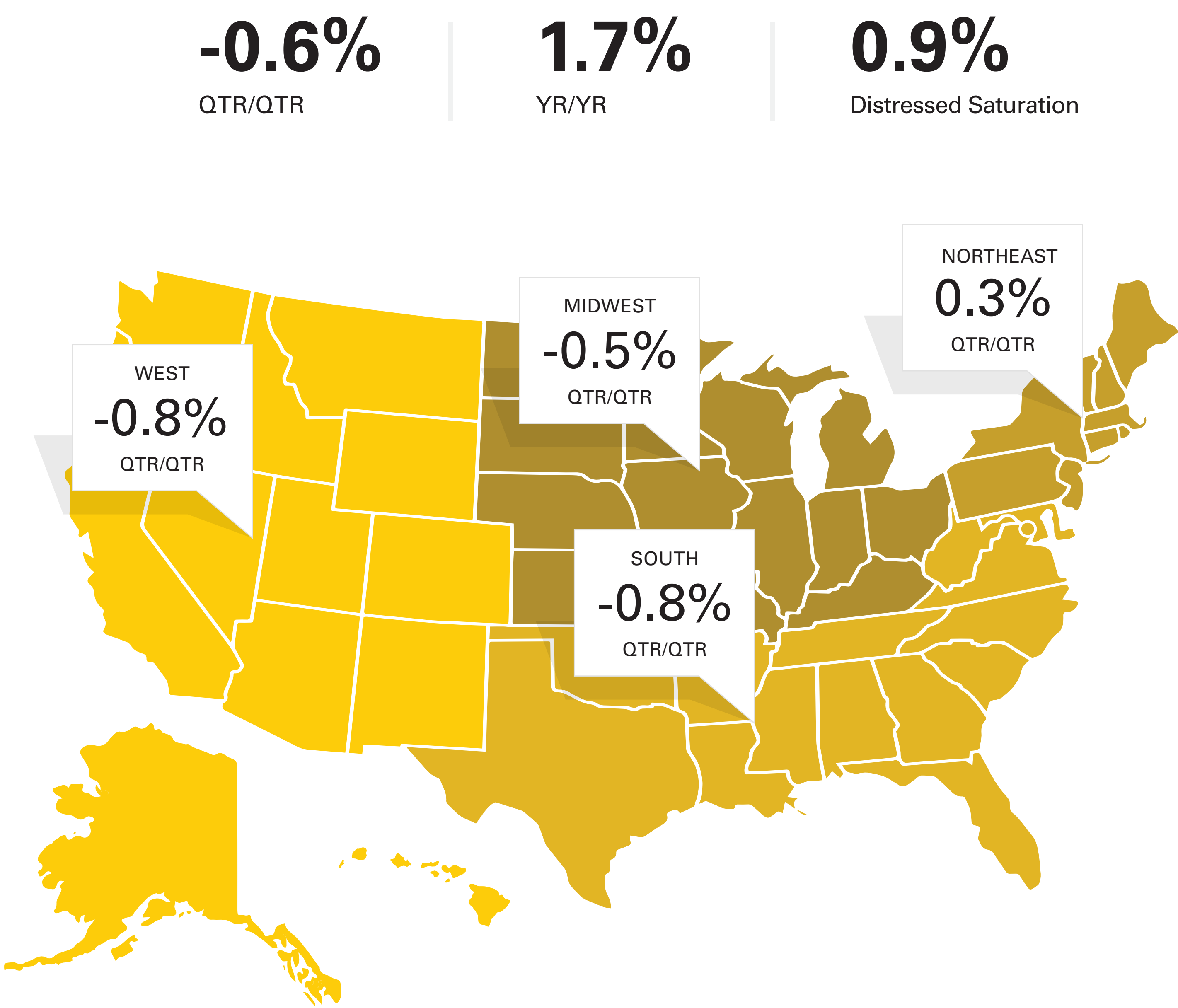


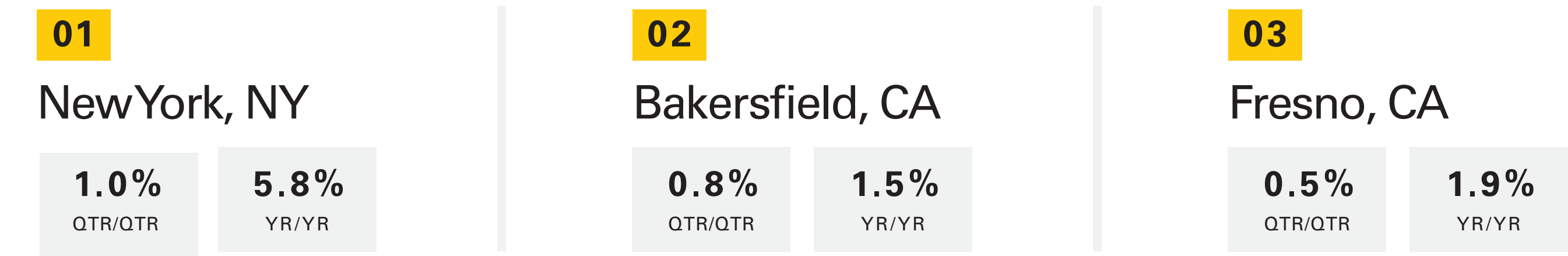
HDI® Market Report

National Home Price Appreciation/Depreciation

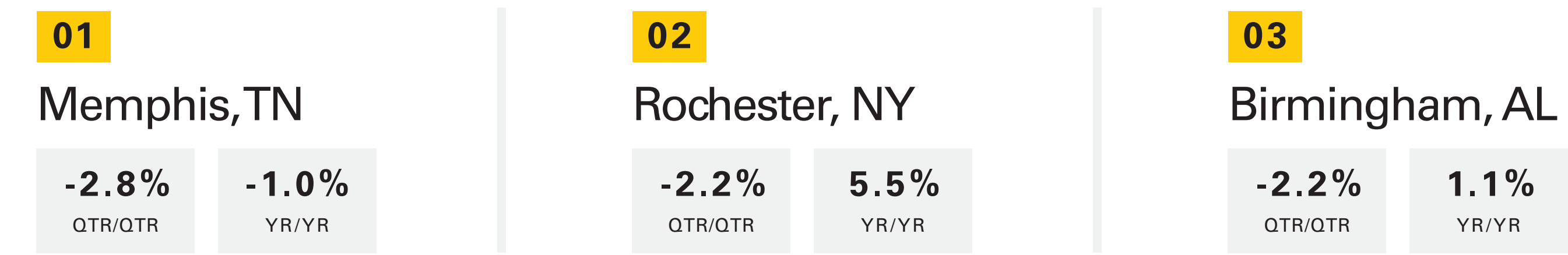


Highest & Lowest Performing Major Metros

Data through January 2026. Source: Clear Capital.



Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	New York, NY – Newark, NJ – Jersey City, NJ	1.0%	5.8%	1.0%	1.19%
02	Bakersfield, CA	0.8%	1.5%	1.4%	0.64%
03	Fresno, CA	0.5%	1.9%	0.8%	-0.15%
04	Richmond, VA	0.4%	3.1%	0.3%	2.47%
05	Urban Honolulu, HI	0.3%	1.1%	1.1%	-0.05%
06	Providence, RI – Warwick, RI	0.3%	4.2%	0.2%	3.58%
07	Detroit, MI – Warren, MI – Dearborn, MI	0.1%	4.3%	0.6%	-10.95%
08	Hartford, CT – West Hartford, CT – East Hartford, CT	0.1%	6.1%	0.5%	6.09%
09	Philadelphia, PA – Camden, NJ – Wilmington, DE	0.1%	3.7%	1.1%	3.69%
10	Chicago, IL – Naperville, IL – Elgin, IL	0.0%	5.2%	1.1%	4.90%
11	Phoenix, AZ – Mesa, AZ – Scottsdale, AZ	-0.1%	-1.6%	0.9%	-0.98%
12	Columbus, OH	-0.2%	2.3%	0.3%	0.68%
13	Washington, DC – Arlington, VA – Alexandria, VA	-0.3%	1.1%	0.6%	1.18%
14	Los Angeles, CA – Long Beach, CA – Anaheim, CA	-0.3%	1.0%	0.4%	-0.58%
15	Boston, MA - Cambridge, NH - Quincy, NH	-0.5%	1.9%	0.3%	3.30%



Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Memphis, TN	-2.8%	-1.0%	1.8%	0.55%
02	Rochester, NY	-2.2%	5.5%	0.7%	6.09%
03	Birmingham, AL – Hoover, AL	-2.2%	1.1%	2.0%	7.85%
04	San Jose, CA – Sunnyvale, CA – Santa Clara, CA	-2.1%	-1.2%	0.3%	-1.70%
05	Denver, CO – Aurora, CO – Lakewood, CO	-2.0%	-3.1%	0.6%	-3.84%
06	Seattle, WA – Tacoma, WA – Bellevue, WA	-1.9%	-1.1%	0.5%	-1.84%
07	San Antonio, TX – New Braunfels, TX	-1.9%	-2.4%	7.7%	-3.16%
08	Raleigh, NC	-1.8%	-1.6%	0.2%	-0.25%
09	Portland, OR – Vancouver, WA – Hillsboro, OR	-1.7%	-1.5%	0.9%	-1.37%
10	Dallas, TX – Fort Worth, TX – Arlington, TX	-1.5%	-2.0%	3.5%	-2.89%
11	Houston, TX – The Woodlands, TX – Sugar Land, TX	-1.5%	-2.3%	4.5%	-2.73%
12	Orlando, FL – Kissimmee, FL – Sanford, FL	-1.3%	-2.5%	0.6%	-3.85%
13	Nashville, TN – Davidson, TN – Murfreesboro, TN	-1.3%	-0.1%	0.7%	0.93%
14	Pittsburgh, PA	-1.2%	3.0%	1.5%	3.63%
15	Atlanta, GA – Sandy Springs, GA – Roswell, GA	-1.2%	-0.4%	1.5%	-2.44%