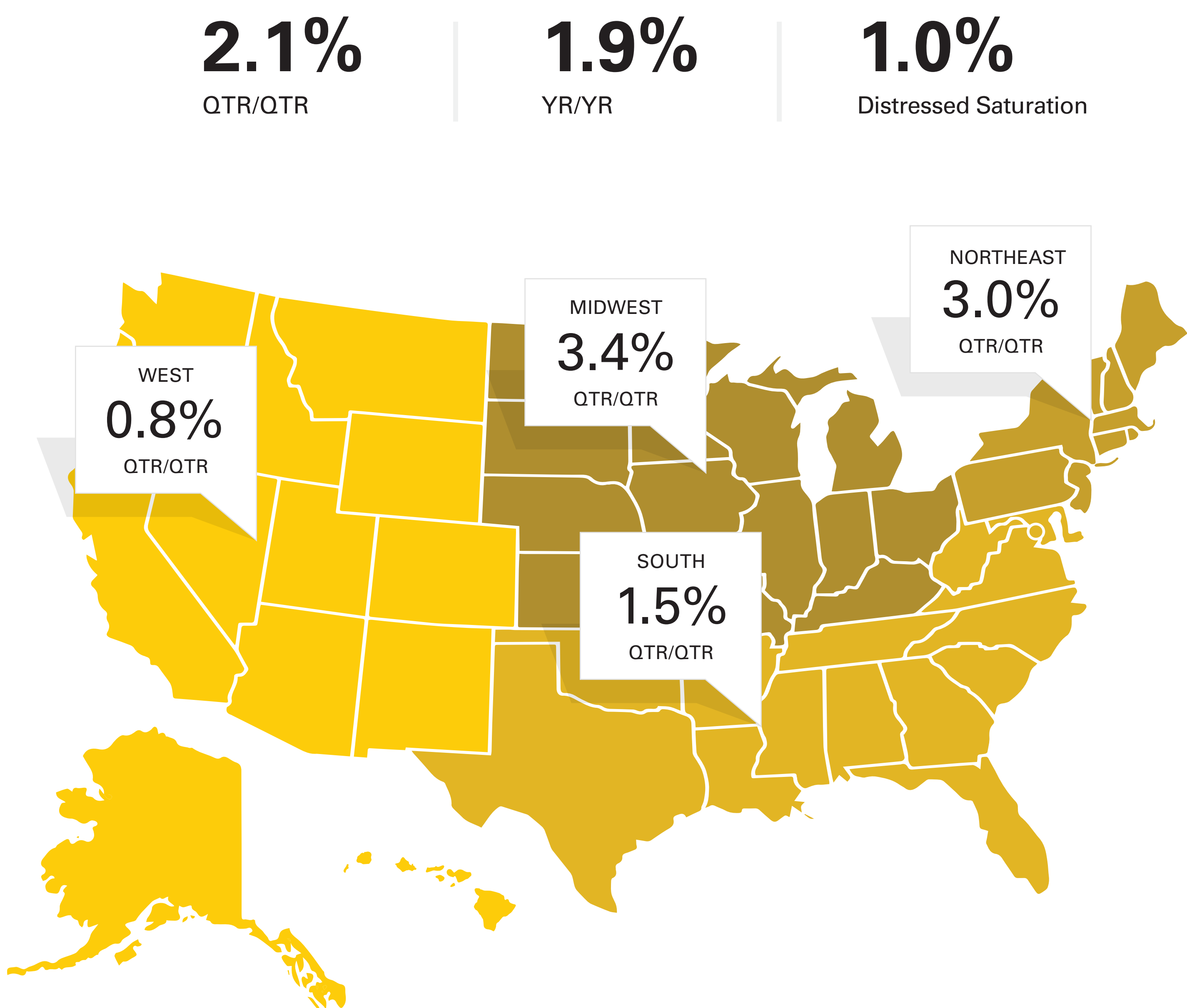


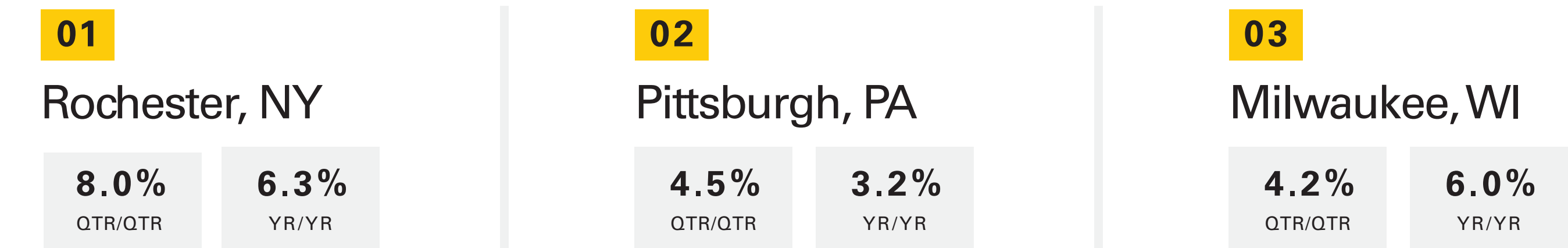
HDI[®] Market Report

National Home Price Appreciation/Depreciation

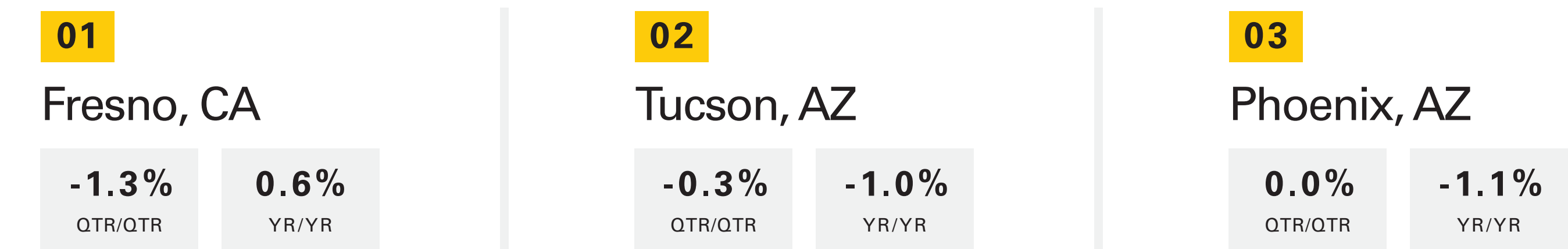


Highest & Lowest Performing Major Metros

Data through July 2026. Source: Clear Capital.



Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Rochester, NY	8.0%	6.3%	1.4%	9.54%
02	Pittsburgh, PA	4.5%	3.2%	1.5%	6.43%
03	Milwaukee, WI – Waukesha, WI – West Allis, WI	4.2%	6.0%	0.6%	4.17%
04	Minneapolis, MN – St. Paul, MN – Bloomington, WI	3.6%	1.5%	0.5%	3.87%
05	Birmingham, AL – Hoover, AL	3.5%	2.0%	1.8%	1.93%
06	St. Louis, MO	3.4%	3.1%	2.0%	5.85%
07	New York, NY – Newark, NJ – Jersey City, NJ	3.3%	4.6%	1.2%	6.68%
08	Chicago, IL – Naperville, IL – Elgin, IL	3.0%	5.6%	1.1%	6.62%
09	Cincinnati, OH	2.9%	2.5%	0.5%	2.56%
10	Columbus, OH	2.6%	2.3%	0.3%	1.79%
11	Detroit, MI – Warren, MI – Dearborn, MI	2.5%	3.1%	0.8%	6.25%
12	San Francisco, CA – Oakland, CA – Hayward, CA	2.5%	2.3%	0.4%	-1.90%
13	Richmond, VA	2.4%	3.3%	0.7%	3.63%
14	Memphis, TN	2.3%	-0.1%	1.6%	0.39%
15	Boston, MA - Cambridge, NH - Quincy, NH	2.1%	1.8%	0.5%	0.23%



Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Fresno, CA	-1.3%	0.6%	0.9%	0.07%
02	Tucson, AZ	-0.3%	-1.0%	1.1%	-2.20%
03	Phoenix, AZ – Mesa, AZ – Scottsdale, AZ	0.0%	-1.1%	1.2%	-0.79%
04	Bakersfield, CA	0.1%	0.5%	1.0%	-2.65%
05	San Jose, CA – Sunnyvale, CA – Santa Clara, CA	0.2%	-0.6%	0.4%	-2.35%
06	San Diego, CA – Carlsbad, CA	0.2%	0.5%	0.3%	-2.56%
07	Riverside, CA – San Bernardino, CA – Ontario, CA	0.2%	-0.6%	1.1%	-1.03%
08	Las Vegas, NV – Henderson, NV – Paradise, NV	0.3%	-1.5%	0.7%	-3.20%
09	Tampa, FL – St. Petersburg, FL – Clearwater, FL	0.5%	-1.5%	0.7%	1.79%
10	Seattle, WA – Tacoma, WA – Bellevue, WA	0.5%	-2.0%	0.4%	-3.34%
11	Jacksonville, FL	0.5%	-2.3%	1.1%	1.23%
12	Orlando, FL – Kissimmee, FL – Sanford, FL	0.5%	-2.1%	0.8%	-2.72%
13	Raleigh, NC	0.6%	-1.0%	0.1%	-0.91%
14	Providence, RI – Warwick, RI	0.7%	4.7%	0.3%	3.30%
15	Denver, CO – Aurora, CO – Lakewood, CO	0.7%	-2.1%	0.6%	-2.11%