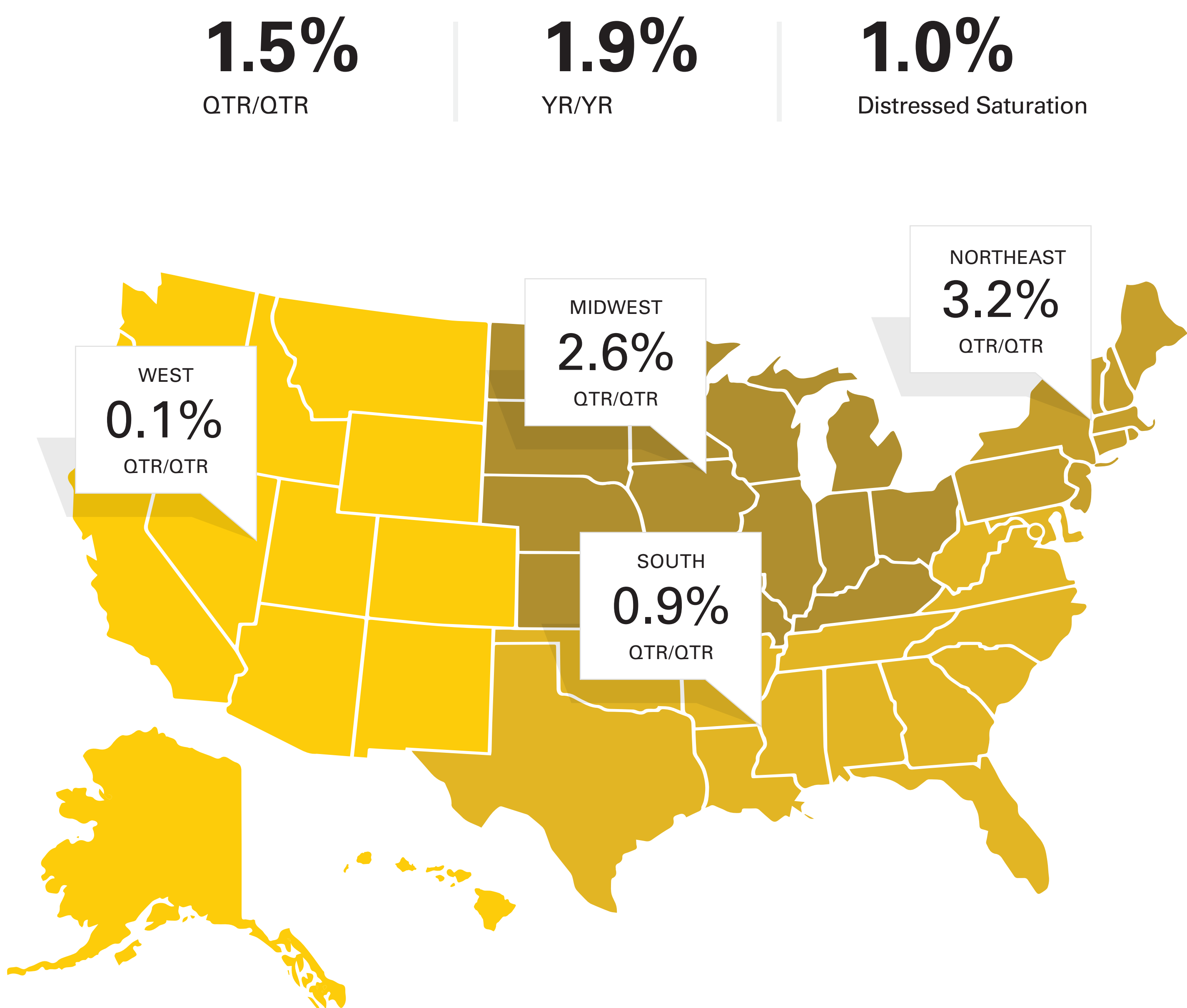


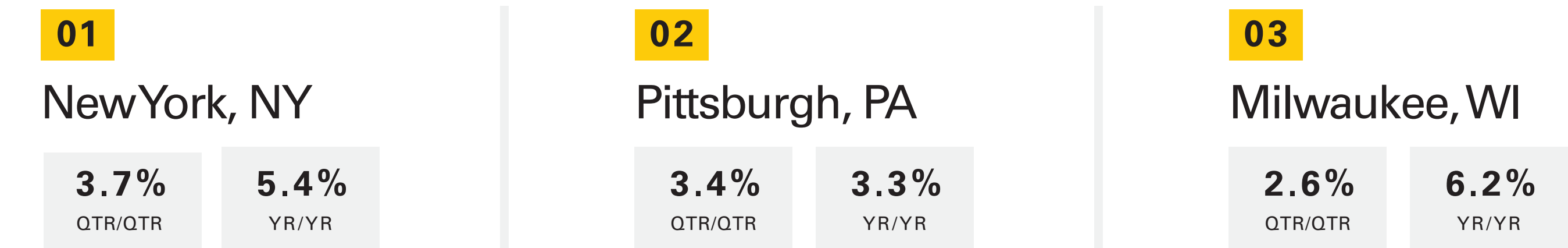
HDI[®] Market Report

National Home Price Appreciation/Depreciation

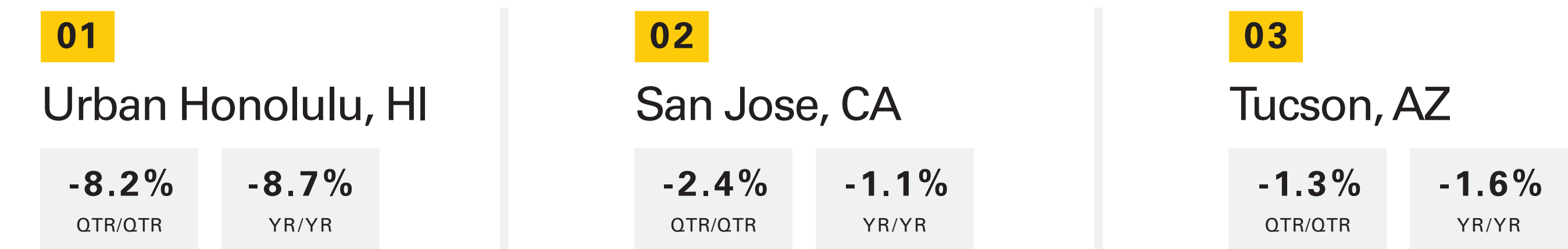


Highest & Lowest Performing Major Metros

Data through August 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	3.7%	5.4%	1.1%	6.51%
02	Pittsburgh, PA	3.4%	3.3%	1.4%	5.06%
03	Milwaukee, WI – Waukesha, WI – West Allis, WI	2.6%	6.2%	0.5%	3.91%
04	Minneapolis, MN – St. Paul, MN – Bloomington, WI	2.6%	1.4%	0.6%	4.51%
05	Hartford, CT – West Hartford, CT – East Hartford, CT	2.5%	5.8%	0.6%	6.80%
06	Detroit, MI – Warren, MI – Dearborn, MI	2.4%	2.6%	0.8%	-2.33%
07	Cincinnati, OH	2.4%	3.2%	0.4%	2.41%
08	Rochester, NY	2.2%	5.2%	1.1%	8.26%
09	Chicago, IL – Naperville, IL – Elgin, IL	2.0%	5.4%	1.0%	5.85%
10	St. Louis, MO	1.8%	3.3%	1.7%	4.95%
11	Jacksonville, FL	1.7%	-0.9%	1.1%	2.30%
12	Memphis, TN	1.7%	-0.5%	1.3%	-0.02%
13	Columbus, OH	1.5%	2.4%	0.3%	1.17%
14	Birmingham, AL – Hoover, AL	1.4%	1.4%	1.7%	1.51%
15	Boston, MA - Cambridge, NH - Quincy, NH	1.3%	1.9%	0.4%	0.02%



Rank	Metropolitan Statistical Area	QTR/ QTR	YR/ YR	Distressed Saturation	YR/YR (PPSF)
01	Urban Honolulu, HI	-8.2%	-8.7%	1.2%	8.09%
02	San Jose, CA – Sunnyvale, CA – Santa Clara, CA	-2.4%	-1.1%	0.3%	-2.71%
03	Tucson, AZ	-1.3%	-1.6%	1.0%	-2.06%
04	Oxnard, CA – Thousand Oaks, CA – Ventura, CA	-0.8%	-0.6%	0.3%	0.16%
05	Fresno, CA	-0.5%	1.1%	0.8%	-0.45%
06	San Diego, CA – Carlsbad, CA	-0.5%	0.3%	0.3%	-1.74%
07	Denver, CO – Aurora, CO – Lakewood, CO	-0.5%	-2.0%	0.6%	-2.28%
08	Seattle, WA – Tacoma, WA – Bellevue, WA	-0.2%	-1.6%	0.4%	-3.00%
09	Bakersfield, CA	-0.1%	0.1%	0.9%	-2.60%
10	Las Vegas, NV – Henderson, NV – Paradise, NV	0.0%	-1.5%	0.8%	-3.24%
11	Virginia Beach, VA – Norfolk, VA – Newport News, VA	0.0%	2.5%	1.3%	-1.13%
12	Riverside, CA – San Bernardino, CA – Ontario, CA	0.0%	-0.2%	1.1%	-0.40%
13	Phoenix, AZ – Mesa, AZ – Scottsdale, AZ	0.0%	-0.8%	1.3%	-0.57%
14	Tampa, FL – St. Petersburg, FL – Clearwater, FL	0.0%	-1.0%	0.8%	1.63%
15	Sacramento, CA – Arden, CA – Arcade, CA – Roseville, CA	0.1%	-0.2%	0.6%	0.56%