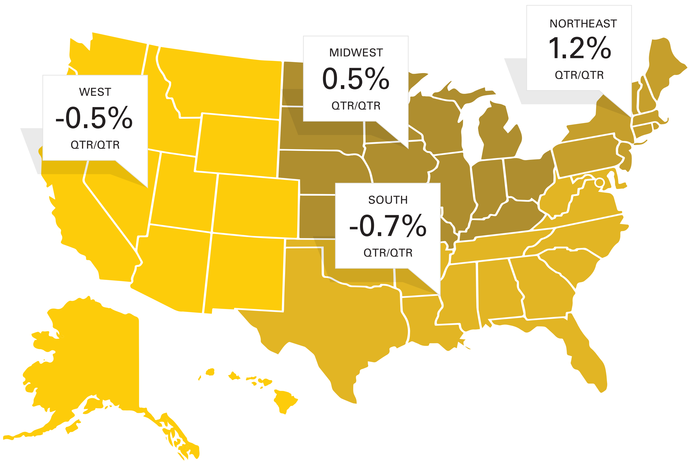
OCTOBER 2026

HDI® Market Report

ClearCapital

National Home Price Appreciation/Depreciation

-0.1% QTR/QTR | **2.0%** YR/YR | **1.0%** Distressed Saturation



Highest & Lowest Performing Major Metros

Data through October 2026. Source: Clear Capital.

01 Pittsburgh, PA — 1.4% QTR/QTR | 2.9% YR/YR

02 Providence, RI — 1.0% QTR/QTR | 5.6% YR/YR

03 New York, NY — 0.8% QTR/QTR | 5.5% YR/YR

Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Pittsburgh, PA	1.4%	2.9%	1.4%	3.23%
02	Providence, RI – Warwick, RI	1.0%	5.6%	0.2%	4.90%
03	New York, NY – Newark, NJ – Jersey City, NJ	0.8%	5.5%	0.9%	5.85%
04	Chicago, IL – Naperville, IL – Elgin, IL	0.8%	5.4%	1.0%	4.75%
05	Memphis, TN	0.6%	0.6%	1.3%	-2.30%
06	Boston, MA - Cambridge, NH - Quincy, NH	0.3%	2.6%	0.4%	1.19%
07	St. Louis, MO	0.2%	3.5%	2.0%	2.37%
08	Riverside, CA – San Bernardino, CA – Ontario, CA	0.1%	0.0%	0.9%	-0.44%
09	Philadelphia, PA – Camden, NJ – Wilmington, DE	0.0%	3.5%	0.8%	3.16%
10	Cincinnati, OH	0.0%	2.4%	0.3%	0.88%
11	Hartford, CT – West Hartford, CT – East Hartford, CT	-0.2%	5.1%	0.5%	5.79%
12	Virginia Beach, VA – Norfolk, VA – Newport News, VA	-0.2%	2.5%	1.6%	-0.82%
13	Minneapolis, MN – St. Paul, MN – Bloomington, WI	-0.2%	1.1%	0.6%	1.92%
14	Baltimore, MD – Towson, MD	-0.3%	0.8%	1.0%	0.42%
15	Detroit, MI – Warren, MI – Dearborn, MI	-0.3%	1.3%	0.6%	4.95%

01 San Jose, CA — -2.4% QTR/QTR | -1.4% YR/YR

02 Seattle, WA — -1.9% QTR/QTR | -2.0% YR/YR

03 Dallas, TX — -1.8% QTR/QTR | -1.5% YR/YR

Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	San Jose, CA – Sunnyvale, CA – Santa Clara, CA	-2.4%	-1.4%	0.1%	0.55%
02	Seattle, WA – Tacoma, WA – Bellevue, WA	-1.9%	-2.0%	0.4%	-2.77%
03	Dallas, TX – Fort Worth, TX – Arlington, TX	-1.8%	-1.5%	3.4%	-0.92%
04	Denver, CO – Aurora, CO – Lakewood, CO	-1.8%	-1.5%	0.8%	-2.48%
05	Portland, OR – Vancouver, WA – Hillsboro, OR	-1.7%	-0.6%	0.8%	-0.29%
06	Houston, TX – The Woodlands, TX – Sugar Land, TX	-1.6%	-1.1%	4.5%	-2.11%
07	Tucson, AZ	-1.6%	-2.5%	1.0%	-0.65%
08	Oxnard, CA – Thousand Oaks, CA – Ventura, CA	-1.6%	-0.4%	0.3%	-1.01%
09	San Francisco, CA – Oakland, CA – Hayward, CA	-1.5%	2.8%	0.6%	5.54%
10	Birmingham, AL – Hoover, AL	-1.4%	0.7%	1.7%	0.49%
11	Tampa, FL – St. Petersburg, FL – Clearwater, FL	-1.3%	-0.1%	0.9%	0.55%
12	Sacramento, CA – Arden, CA – Arcade, CA – Roseville, CA	-1.3%	0.6%	0.8%	1.48%
13	Raleigh, NC	-1.3%	-1.2%	0.2%	0.16%
14	Bakersfield, CA	-1.2%	-0.2%	1.0%	-0.88%
15	San Antonio, TX – New Braunfels, TX	-1.2%	-1.8%	5.7%	-1.79%