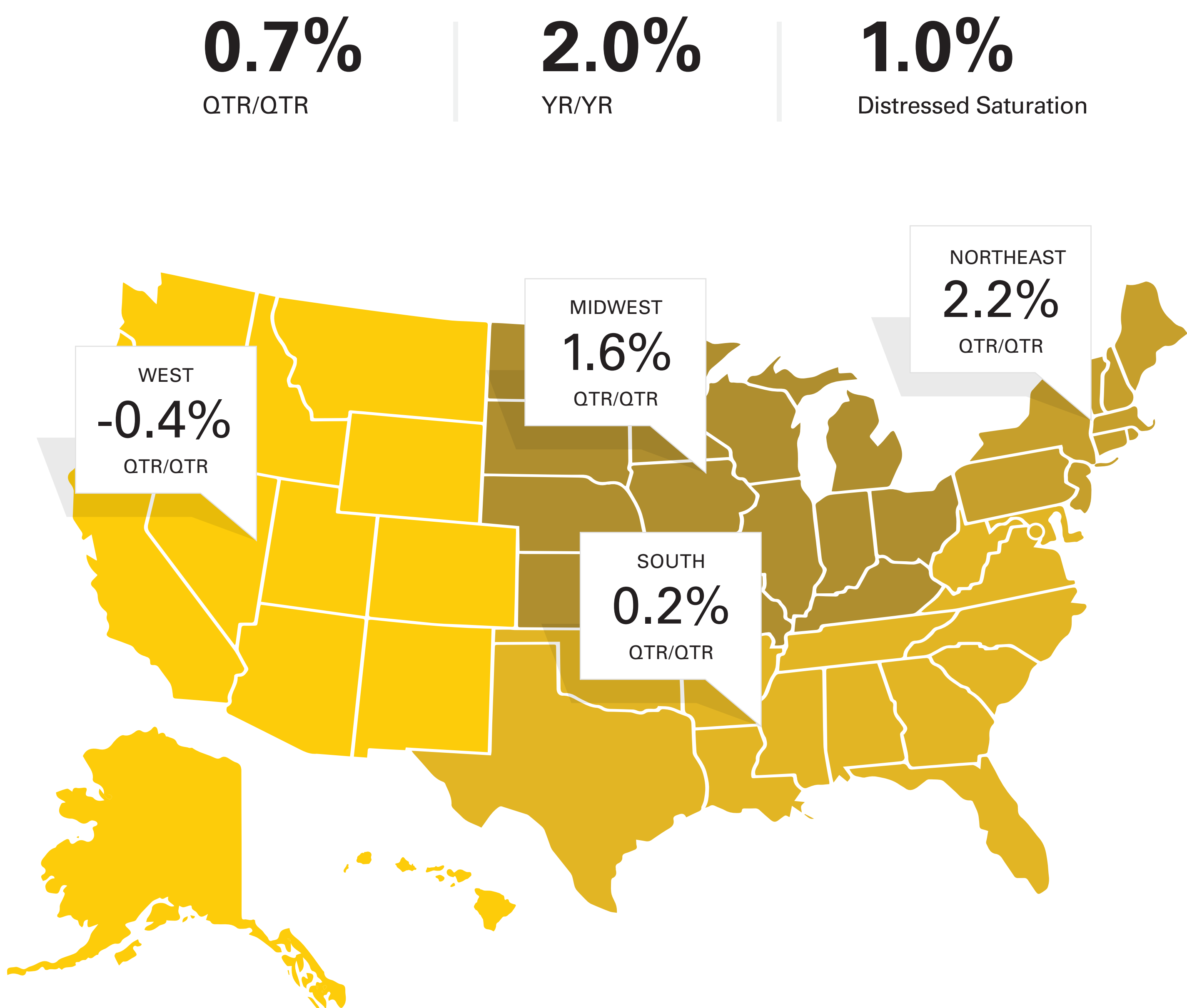


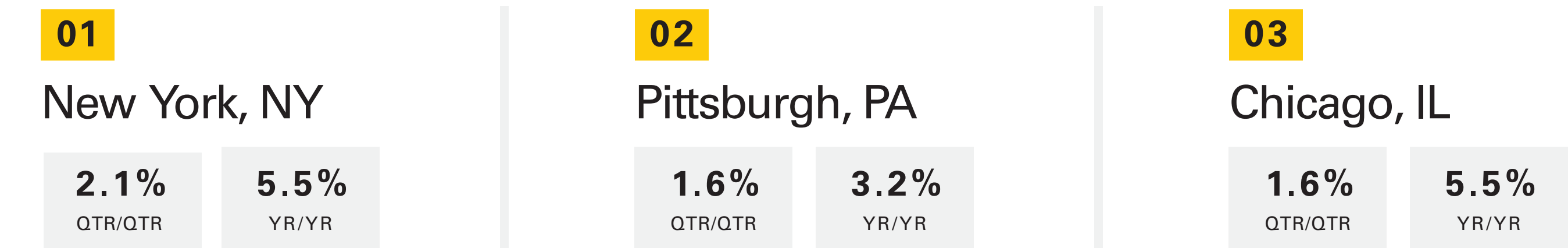
HDI® Market Report

National Home Price Appreciation/Depreciation

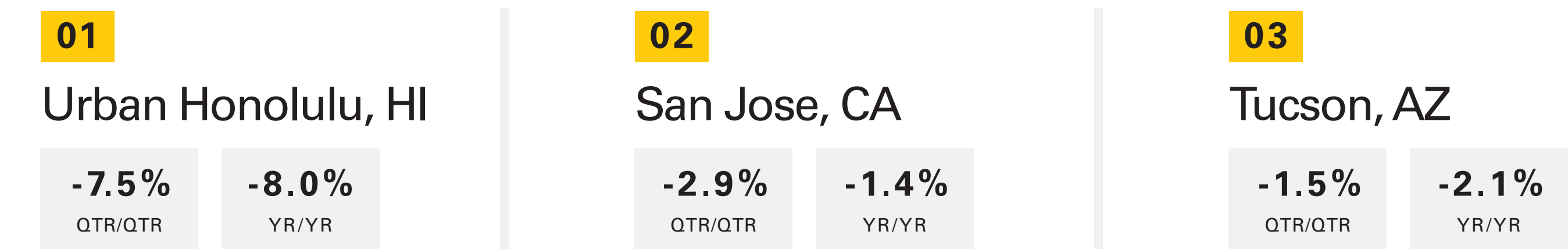


Highest & Lowest Performing Major Metros

Data through September 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	2.1%	5.5%	0.9%	6.19%
02	Pittsburgh, PA	1.6%	3.2%	1.3%	3.58%
03	Chicago, IL – Naperville, IL – Elgin, IL	1.6%	5.5%	1.0%	5.01%
04	Providence, RI – Warwick, RI	1.4%	5.6%	0.3%	4.24%
05	St. Louis, MO	1.4%	3.4%	1.9%	0.34%
06	Cincinnati, OH	1.4%	3.0%	0.3%	1.89%
07	Detroit, MI – Warren, MI – Dearborn, MI	1.3%	2.1%	0.8%	4.51%
08	Minneapolis, MN – St. Paul, MN – Bloomington, WI	1.2%	1.5%	0.6%	4.10%
09	Hartford, CT – West Hartford, CT – East Hartford, CT	1.0%	5.5%	0.4%	6.84%
10	Memphis, TN	0.8%	-0.2%	1.3%	-1.07%
11	Jacksonville, FL	0.8%	0.0%	1.0%	2.24%
12	Milwaukee, WI – Waukesha, WI – West Allis, WI	0.7%	5.5%	0.4%	3.26%
13	Louisville, KY - Jefferson County, KY	0.6%	2.3%	0.5%	2.34%
14	Baltimore, MD – Towson, MD	0.5%	1.1%	0.9%	-2.10%
15	Boston, MA - Cambridge, NH - Quincy, NH	0.4%	2.1%	0.3%	0.21%



Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Urban Honolulu, HI	-7.5%	-8.0%	0.5%	8.72%
02	San Jose, CA – Sunnyvale, CA – Santa Clara, CA	-2.9%	-1.4%	0.2%	-1.90%
03	Tucson, AZ	-1.5%	-2.1%	0.9%	-1.00%
04	Denver, CO – Aurora, CO – Lakewood, CO	-1.5%	-1.7%	0.6%	-3.27%
05	Bakersfield, CA	-1.2%	0.0%	0.8%	-0.25%
06	Seattle, WA – Tacoma, WA – Bellevue, WA	-1.0%	-1.6%	0.4%	-2.48%
07	San Francisco, CA – Oakland, CA – Hayward, CA	-1.0%	2.0%	0.6%	5.31%
08	Oxnard, CA – Thousand Oaks, CA – Ventura, CA	-1.0%	0.1%	0.3%	0.87%
09	Tampa, FL – St. Petersburg, FL – Clearwater, FL	-1.0%	-0.6%	0.8%	0.61%
10	Dallas, TX – Fort Worth, TX – Arlington, TX	-0.7%	-1.8%	3.8%	-1.52%
11	Charlotte, NC – Gastonia, NC – Concord, NC	-0.7%	-0.3%	0.6%	0.28%
12	Rochester, NY	-0.6%	5.5%	0.6%	8.66%
13	Fresno, CA	-0.6%	0.9%	0.7%	0.38%
14	Las Vegas, NV – Henderson, NV – Paradise, NV	-0.5%	-1.3%	0.8%	-3.32%
15	Portland, OR – Vancouver, WA – Hillsboro, OR	-0.5%	-0.4%	0.6%	-0.43%