

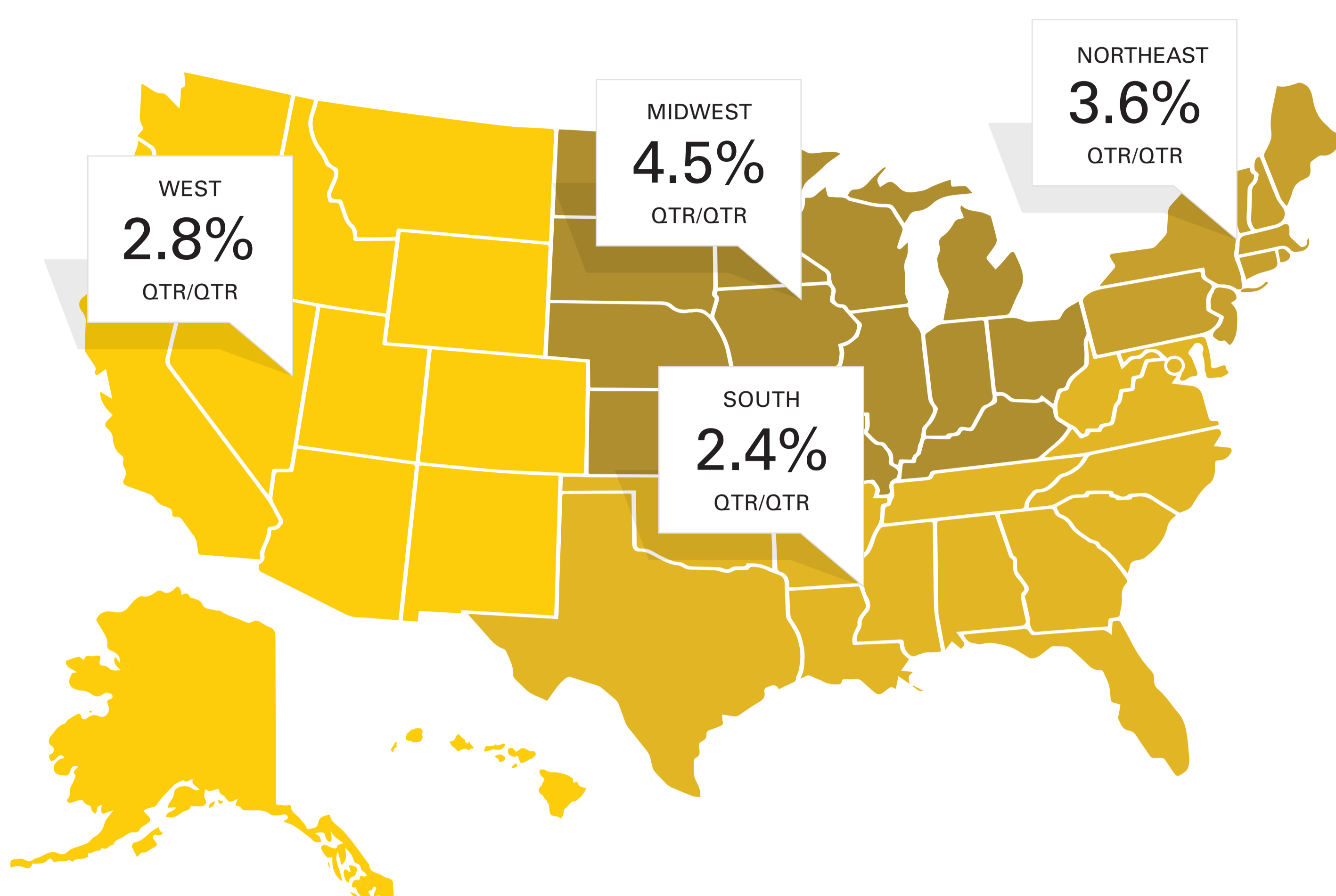
HDI[®] Market Report

National Home Price Appreciation/Depreciation

3.2%
QTR/QTR

6.5%
YR/YR

1.3%
Distressed Saturation



Highest & Lowest Performing Major Metros

Data through July 2024. Source: Clear Capital.

01

Rochester, NY

7.7 %
QTR/QTR

12.4%
YR/YR

02

Milwaukee, WI

6.3%
QTR/QTR

9.1%
YR/YR

03

Cleveland, OH

6.1%
QTR/QTR

10.1%
YR/YR

Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Rochester, NY	7.7%	12.4%	1.3%	14.23%
02	Milwaukee, WI – Waukesha, WI – West Allis, WI	6.3%	9.1%	1.0%	6.29%
03	Cleveland, OH – Elyria, OH	6.1%	10.1%	1.6%	9.38%
04	Birmingham, AL – Hoover, AL	5.9%	4.1%	2.2%	5.47%
05	San Jose, CA – Sunnyvale, CA – Santa Clara, CA	5.6%	10.0%	0.2%	11.98%
06	Cincinnati, OH	5.3%	8.8%	0.4%	7.36%
07	Pittsburgh, PA	5.2%	6.0%	2.3%	8.54%
08	San Francisco, CA – Oakland, CA – Hayward, CA	4.9%	4.9%	0.4%	9.04%
09	Dayton, OH	4.4%	9.5%	1.9%	3.90%
10	St. Louis, MO	4.4%	7.9%	3.4%	6.58%
11	Detroit, MI – Warren, MI – Dearborn, MI	4.3%	8.1%	1.3%	11.86%
12	Hartford, CT – West Hartford, CT – East Hartford, CT	4.3%	11.0%	1.4%	18.55%
13	Louisville, KY - Jefferson County, KY	4.2%	7.2%	1.0%	9.40%
14	Minneapolis, MN – St. Paul, MN – Bloomington, WI	3.9%	3.1%	0.8%	2.29%
15	Columbus, OH	3.6%	8.5%	0.3%	6.28%

01

Urban Honolulu, HI

-1.1%
QTR/QTR

-1.7%
YR/YR

02

Miami, FL

1.0%
QTR/QTR

5.2%
YR/YR

03

Phoenix, AZ

1.2%
QTR/QTR

5.1%
YR/YR

Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Urban Honolulu, HI	-1.1%	-1.7%	7.2%	1.41%
02	Miami, FL – Ft. Lauderdale, FL – West Palm Beach, FL	1.0%	5.2%	0.7%	8.15%
03	Phoenix, AZ – Mesa, AZ – Scottsdale, AZ	1.2%	5.1%	0.4%	5.29%
04	San Antonio, TX – New Braunfels, TX	1.4%	-0.8%	8.6%	-0.19%
05	Tampa, FL – St. Petersburg, FL – Clearwater, FL	1.4%	3.4%	0.6%	4.94%
06	Tucson, AZ	1.5%	4.3%	0.4%	4.67%
07	Orlando, FL – Kissimmee, FL – Sanford, FL	1.6%	4.1%	0.7%	4.65%
08	Denver, CO – Aurora, CO – Lakewood, CO	1.6%	1.9%	0.2%	1.79%
09	Sacramento, CA – Arden, CA – Arcade, CA – Roseville, CA	1.7%	4.5%	0.7%	7.05%
10	Memphis, TN	1.7%	4.3%	1.3%	5.50%
11	Houston, TX – The Woodlands, TX – Sugar Land, TX	1.8%	2.2%	1.9%	2.08%
12	Dallas, TX – Fort Worth, TX – Arlington, TX	1.9%	1.9%	2.0%	2.82%
13	Baltimore, MD – Towson, MD	1.9%	5.6%	2.9%	6.83%
14	Nashville, TN – Davidson, TN – Murfreesboro, TN	1.9%	4.1%	0.4%	6.19%
15	Atlanta, GA – Sandy Springs, GA – Roswell, GA	2.0%	5.4%	1.7%	5.20%