

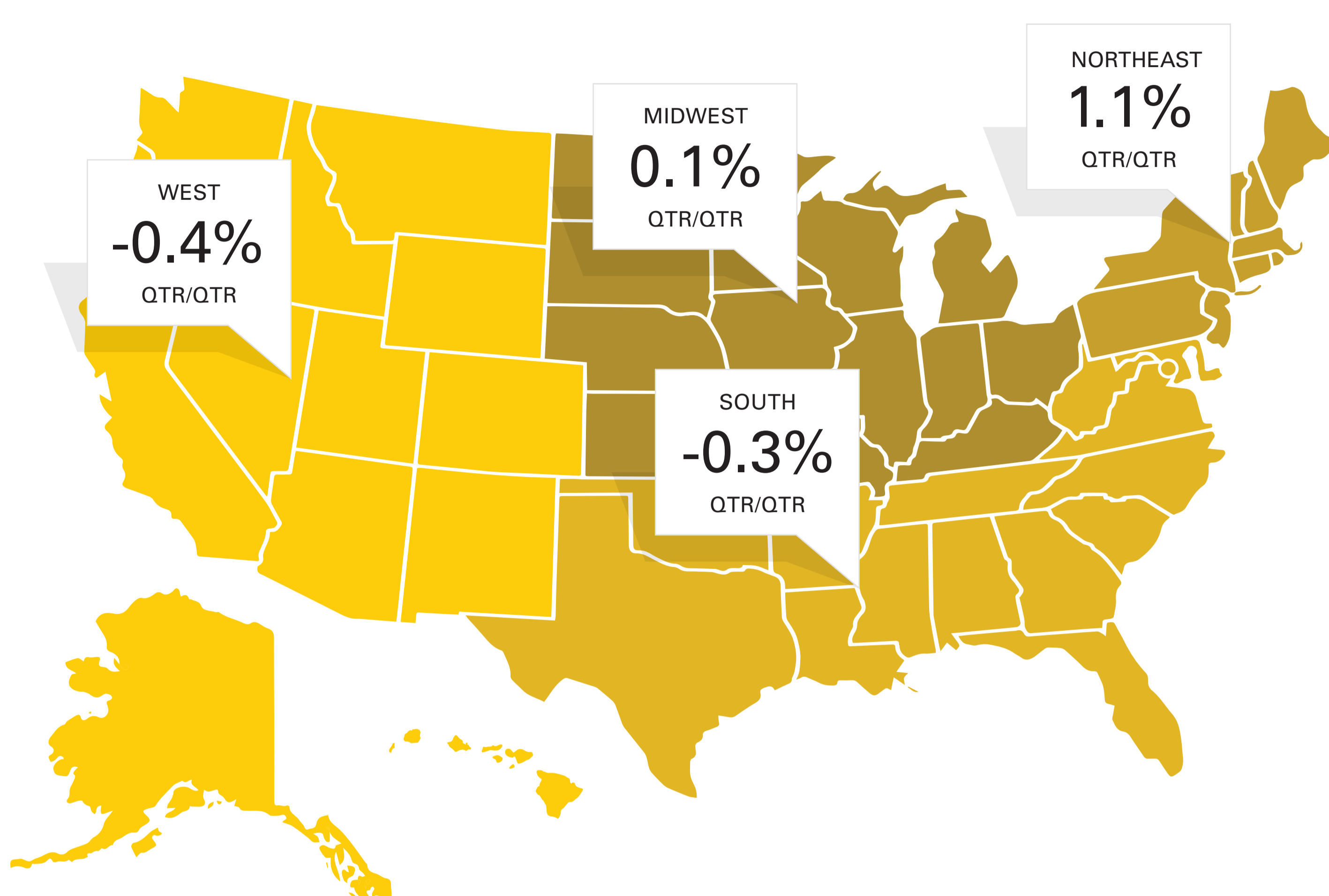
HDI[®] Market Report

National Home Price Appreciation/Depreciation

0.1%
QTR/QTR

4.6%
YR/YR

1.1%
Distressed Saturation



Highest & Lowest Performing Major Metros

Data through December 2024. Source: Clear Capital.

01

Providence, RI

2.4 %
QTR/QTR

9.4 %
YR/YR

02

Dayton, OH

1.7 %
QTR/QTR

7.5 %
YR/YR

03

New York, NY

1.4 %
QTR/QTR

9.1 %
YR/YR

Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Providence, RI – Warwick, RI	2.4%	9.4%	0.2%	6.57%
02	Dayton, OH	1.7%	7.5%	0.9%	12.47%
03	New York, NY – Newark, NJ – Jersey City, NJ	1.4%	9.1%	1.3%	8.35%
04	Louisville, KY - Jefferson County, KY	1.1%	6.4%	1.0%	8.34%
05	Fresno, CA	1.0%	5.1%	0.5%	4.88%
06	Bakersfield, CA	0.9%	6.1%	1.2%	3.95%
07	Philadelphia, PA – Camden, NJ – Wilmington, DE	0.9%	7.0%	1.4%	6.95%
08	Chicago, IL – Naperville, IL – Elgin, IL	0.9%	7.1%	2.1%	7.68%
09	Virginia Beach, VA – Norfolk, VA – Newport News, VA	0.7%	5.9%	0.9%	4.41%
10	Hartford, CT – West Hartford, CT – East Hartford, CT	0.6%	8.8%	0.9%	9.76%
11	Boston, MA - Cambridge, NH - Quincy, NH	0.6%	4.6%	0.5%	5.56%
12	Riverside, CA – San Bernardino, CA – Ontario, CA	0.6%	3.6%	0.6%	4.75%
13	Cleveland, OH – Elyria, OH	0.5%	8.3%	1.1%	9.02%
14	Washington, DC – Arlington, VA – Alexandria, VA	0.2%	6.1%	0.9%	6.59%
15	Las Vegas, NV – Henderson, NV – Paradise, NV	0.2%	6.1%	0.6%	3.92%

01

Rochester, NY

-2.9 %
QTR/QTR

8.6 %
YR/YR

02

Jacksonville, FL

-2.3 %
QTR/QTR

0.2 %
YR/YR

03

San Francisco, CA

-2.1 %
QTR/QTR

1.6 %
YR/YR

Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Rochester, NY	-2.9%	8.6%	0.9%	9.75%
02	Jacksonville, FL	-2.3%	0.2%	1.2%	-4.27%
03	San Francisco, CA – Oakland, CA – Hayward, CA	-2.1%	1.6%	0.4%	4.38%
04	Tampa, FL – St. Petersburg, FL – Clearwater, FL	-1.9%	-2.0%	0.6%	-0.93%
05	Dallas, TX – Fort Worth, TX – Arlington, TX	-1.8%	0.0%	1.4%	0.26%
06	Seattle, WA – Tacoma, WA – Bellevue, WA	-1.6%	4.2%	0.5%	4.58%
07	Denver, CO – Aurora, CO – Lakewood, CO	-1.5%	0.9%	0.2%	0.32%
08	San Antonio, TX – New Braunfels, TX	-1.5%	-1.4%	2.3%	-0.04%
09	Orlando, FL – Kissimmee, FL – Sanford, FL	-1.5%	0.2%	0.9%	0.12%
10	San Jose, CA – Sunnyvale, CA – Santa Clara, CA	-1.3%	5.1%	0.2%	6.68%
11	Milwaukee, WI – Waukesha, WI – West Allis, WI	-1.1%	5.5%	0.5%	5.65%
12	Charlotte, NC – Gastonia, NC – Concord, NC	-1.1%	3.1%	0.4%	2.72%
13	Tucson, AZ	-1.1%	1.2%	0.3%	2.20%
14	Portland, OR – Vancouver, WA – Hillsboro, OR	-1.0%	2.0%	0.4%	0.03%
15	Miami, FL – Ft. Lauderdale, FL – West Palm Beach, FL	-0.9%	1.1%	0.8%	3.00%