

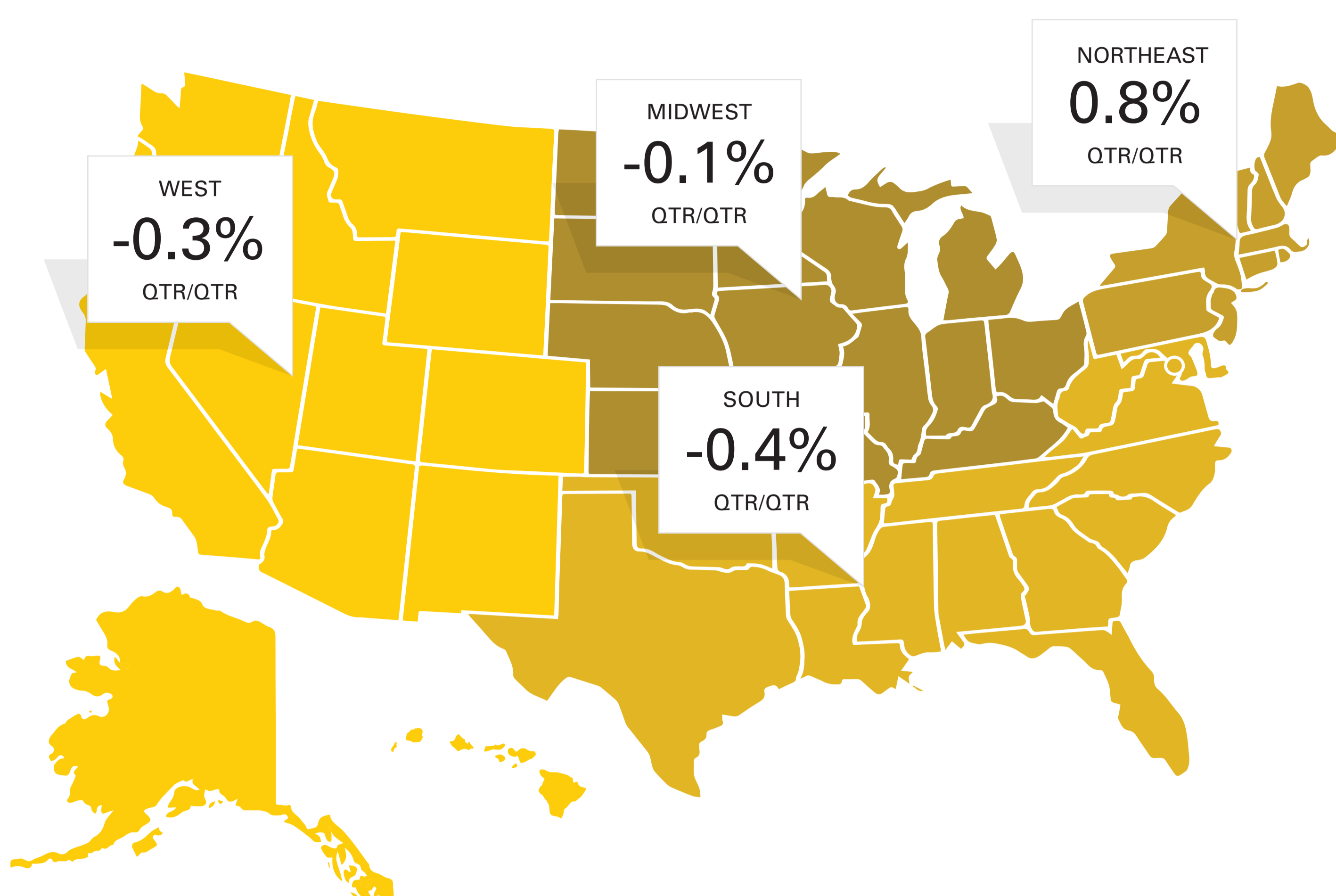
HDI[®] Market Report

National Home Price Appreciation/Depreciation

-0.1%
QTR/QTR

4.6%
YR/YR

1.1%
Distressed Saturation



Highest & Lowest Performing Major Metros

Data through January 2025. Source: Clear Capital.

01

Providence, RI

2.5%
QTR/QTR

10.2%
YR/YR

02

Urban Honolulu, HI

2.0%
QTR/QTR

4.1%
YR/YR

03

New York, NY

1.4%
QTR/QTR

8.5%
YR/YR

Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Providence, RI – Warwick, RI	2.5%	10.2%	0.2%	8.26%
02	Urban Honolulu, HI	2.0%	4.1%	3.9%	-4.30%
03	New York, NY – Newark, NJ – Jersey City, NJ	1.4%	8.5%	1.4%	8.94%
04	Philadelphia, PA – Camden, NJ – Wilmington, DE	1.2%	7.0%	1.3%	7.03%
05	Dayton, OH	1.1%	7.3%	0.9%	12.27%
06	Boston, MA - Cambridge, NH - Quincy, NH	1.0%	4.8%	0.6%	6.12%
07	Fresno, CA	0.7%	4.8%	0.5%	4.94%
08	Columbus, OH	0.7%	7.1%	0.4%	6.08%
09	Virginia Beach, VA – Norfolk, VA – Newport News, VA	0.7%	6.1%	1.0%	6.07%
10	Chicago, IL – Naperville, IL – Elgin, IL	0.4%	6.9%	2.2%	8.39%
11	Detroit, MI – Warren, MI – Dearborn, MI	0.4%	7.0%	0.9%	5.75%
12	Richmond, VA	0.4%	5.1%	0.4%	3.66%
13	Birmingham, AL – Hoover, AL	0.2%	2.3%	1.5%	0.11%
14	Hartford, CT – West Hartford, CT – East Hartford, CT	0.2%	8.9%	0.8%	9.25%
15	Baltimore, MD – Towson, MD	0.2%	4.4%	2.1%	

01

Tampa, FL

-3.1%
QTR/QTR

-2.7%
YR/YR

02

Rochester, NY

-3.0%
QTR/QTR

8.9%
YR/YR

03

Seattle, WA

-1.7%
QTR/QTR

4.5%
YR/YR

Rank	Metropolitan Statistical Area	QTR/QTR	YR/YR	Distressed Saturation	YR/YR (PPSF)
01	Tampa, FL – St. Petersburg, FL – Clearwater, FL	-3.1%	-2.7%	0.7%	-0.84%
02	Rochester, NY	-3.0%	8.9%	1.2%	10.20%
03	Seattle, WA – Tacoma, WA – Bellevue, WA	-1.7%	4.5%	0.5%	6.49%
04	Miami, FL – Ft. Lauderdale, FL – West Palm Beach, FL	-1.5%	0.2%	0.8%	3.55%
05	Dallas, TX – Fort Worth, TX – Arlington, TX	-1.4%	0.5%	1.1%	0.68%
06	Jacksonville, FL	-1.3%	0.7%	0.9%	-4.41%
07	Orlando, FL – Kissimmee, FL – Sanford, FL	-1.3%	0.1%	0.8%	-0.82%
08	San Antonio, TX – New Braunfels, TX	-1.2%	-0.5%	2.6%	-0.21%
09	Memphis, TN	-1.2%	1.2%	2.5%	0.80%
10	San Francisco, CA – Oakland, CA – Hayward, CA	-1.1%	2.5%	0.4%	2.89%
11	Minneapolis, MN – St. Paul, MN – Bloomington, WI	-1.1%	2.9%	0.7%	1.99%
12	Tucson, AZ	-0.9%	3.3%	0.4%	2.96%
13	Houston, TX – The Woodlands, TX – Sugar Land, TX	-0.8%	2.0%	1.0%	0.61%
14	St. Louis, MO	-0.8%	6.6%	2.5%	7.84%
15	Sacramento, CA – Arden, CA – Arcade, CA – Roseville, CA	-0.7%	2.1%	0.6%	4.19%