

up **13.6%** | **#1**
over last four quarters | in U.S.
out of top 100 MSAs

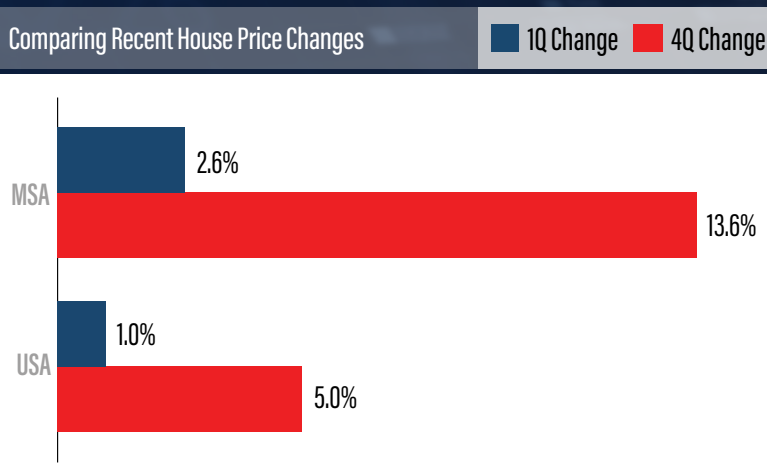
- In Boise City, ID Metro Area, house prices rose **▲ 13.6** percent over the past year (2018 Q2–2019 Q2) and **▲ 2.6** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

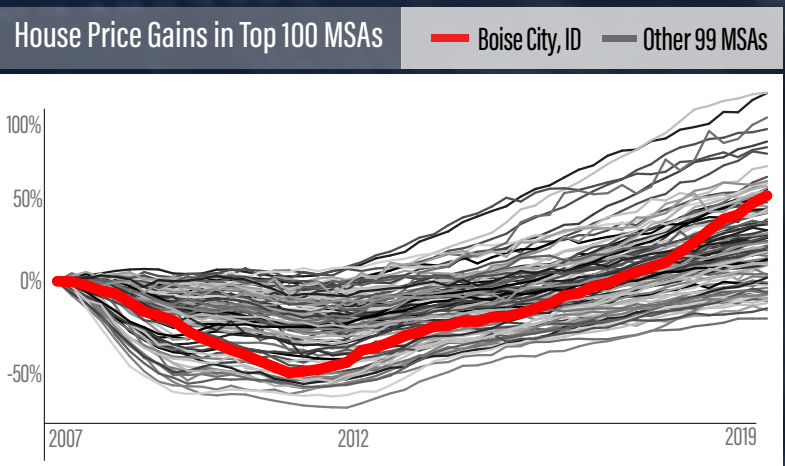
Top 10 MSAs	4Q	1Q	Bottom 10 MSAs	4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

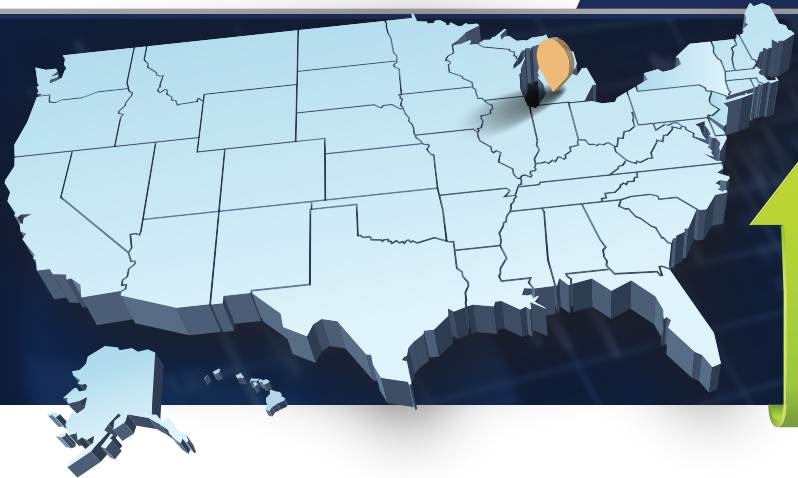
Boise City, ID Metro Area's house prices have outperformed the 1Q and 4Q national trends



Boise City, ID Metro Area has ranked 20 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1



FHFA's HPI is the nation's only public, freely available index that measures changes in single-family house prices based on data covering all 50 states and over 400 American cities. Extending back to the mid-1970s, the HPIs are built on tens of millions of home sales and offer insights about house price fluctuations at national, census division, state, metro area, county, ZIP code, and census tract levels.



up **9.0%** over last four quarters | **#2** in U.S. out of top 100 MSAs

* Grand Rapids, MI Metro Area defined as Grand Rapids-Kentwood, MI

- In Grand Rapids, MI Metro Area, house prices rose **▲ 9.0** percent over the past year (2018 Q2–2019 Q2) and **▲ 1.6** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

Top 10 MSAs			Bottom 10 MSAs		
	4Q	1Q		4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

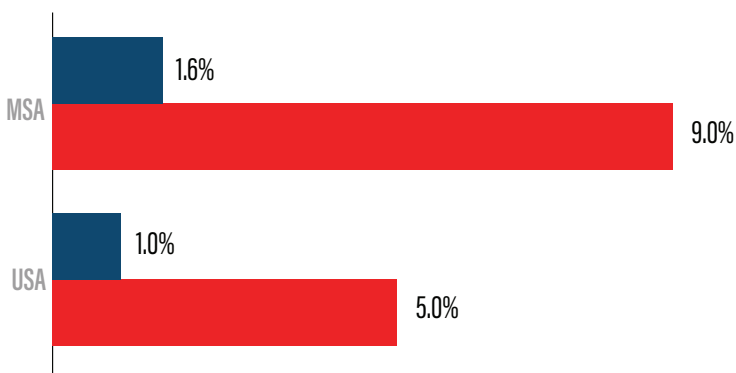
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Grand Rapids, MI Metro Area's house prices have outperformed the 1Q and 4Q national trends

Grand Rapids, MI Metro Area has ranked 11 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

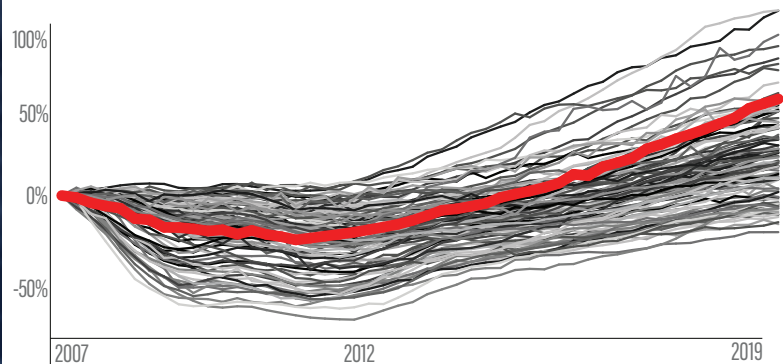
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change



House Price Gains in Top 100 MSAs

— Grand Rapids, MI — Other 99 MSAs



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up **8.9%** over last four quarters | **#3** in U.S. out of top 100 MSAs

* San Antonio Metro Area defined as San Antonio-New Braunfels, TX

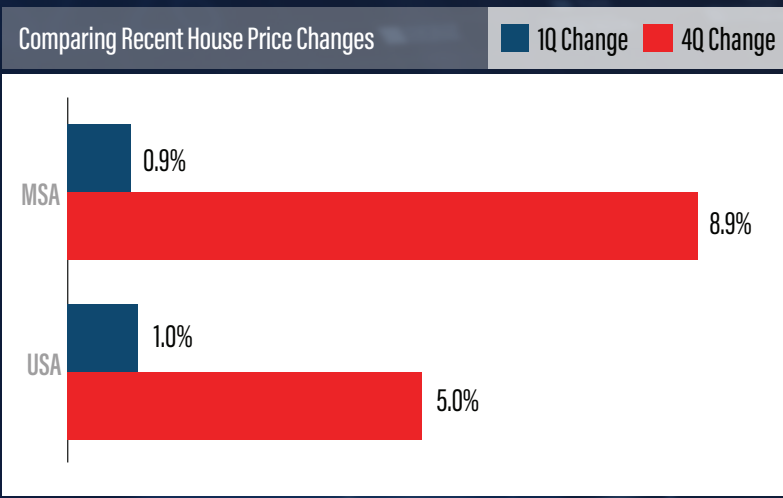
- In San Antonio, TX Metro Area, house prices rose **▲ 8.9** percent over the past year (2018 Q2–2019 Q2) and **▲ 0.9** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

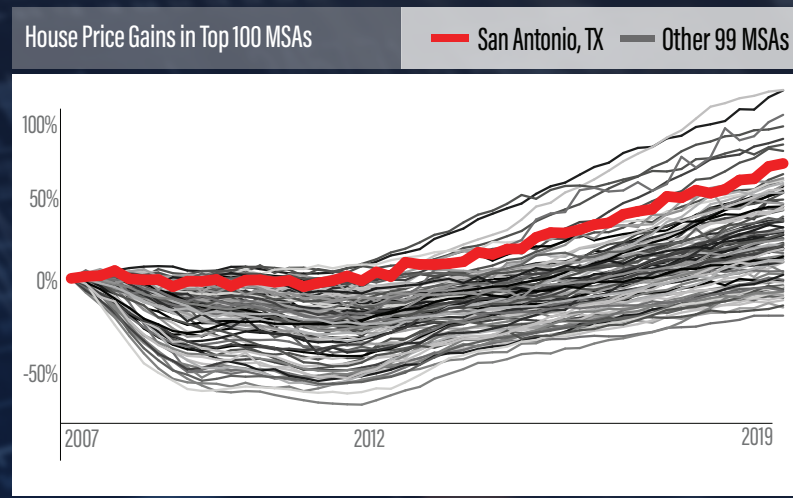
Top 10 MSAs	4Q	1Q	Bottom 10 MSAs	4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

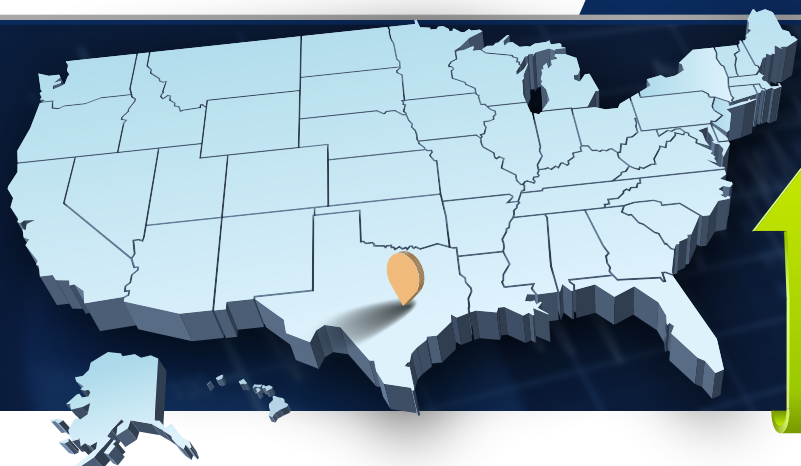
San Antonio, TX Metro Area's house prices have underperformed the 1Q and outperformed 4Q national trends



San Antonio, TX Metro Area has ranked 8 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1



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up **8.5%** | **#4**
over last four quarters | in U.S.
out of top 100 MSAs

* Austin, TX Metro Area defined as Austin-Round Rock-Georgetown, TX

- In Austin, TX Metro Area, house prices rose **▲ 8.5** percent over the past year (2018 Q2-2019 Q2) and **▲ 1.8** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

Top 10 MSAs	4Q	1Q	Bottom 10 MSAs	4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

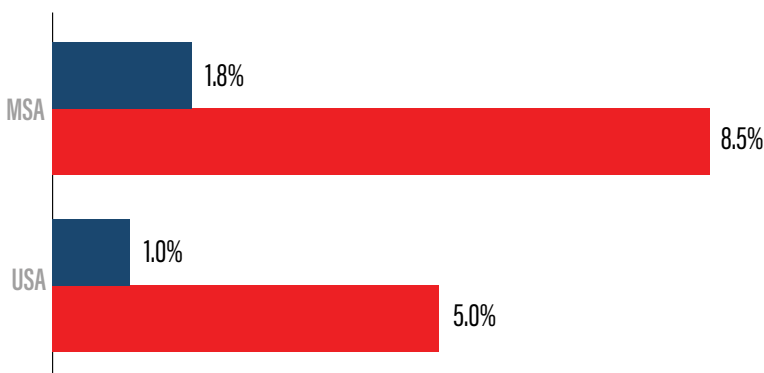
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Austin, TX Metro Area's house prices have outperformed the 1Q and 4Q national trends

Austin, TX Metro Area has ranked 2 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

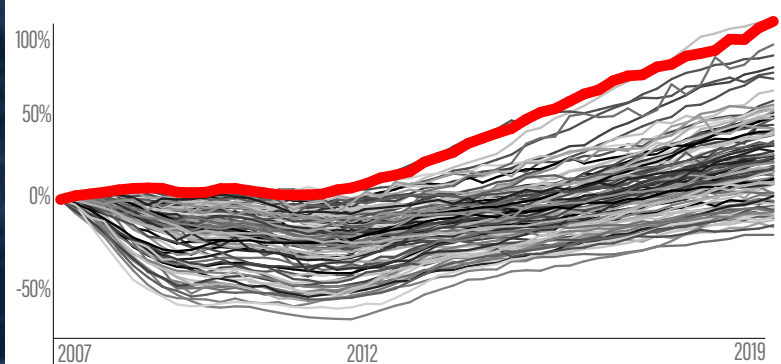
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change



House Price Gains in Top 100 MSAs

— Austin, TX — Other 99 MSAs



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up **8.2%**
over last four quarters

#5
in U.S.
out of top
100 MSAs

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

- In Colorado Springs, CO Metro Area, house prices rose **▲ 8.2** percent over the past year (2018 Q2–2019 Q2) and **▲ 2.7** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
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Top 10 MSAs			Bottom 10 MSAs		
	4Q	1Q		4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

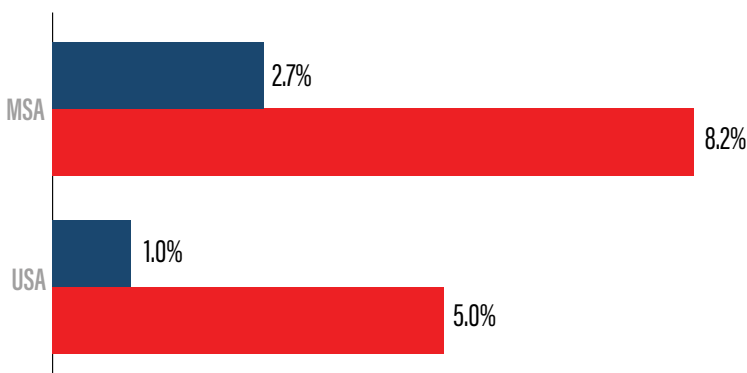
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Colorado Springs, CO Metro Area's house prices have outperformed the 1Q and 4Q national trends

Colorado Springs, CO Metro Area has ranked 14 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

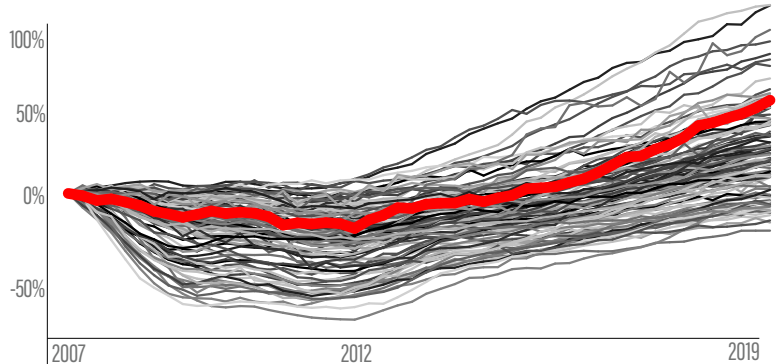
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change

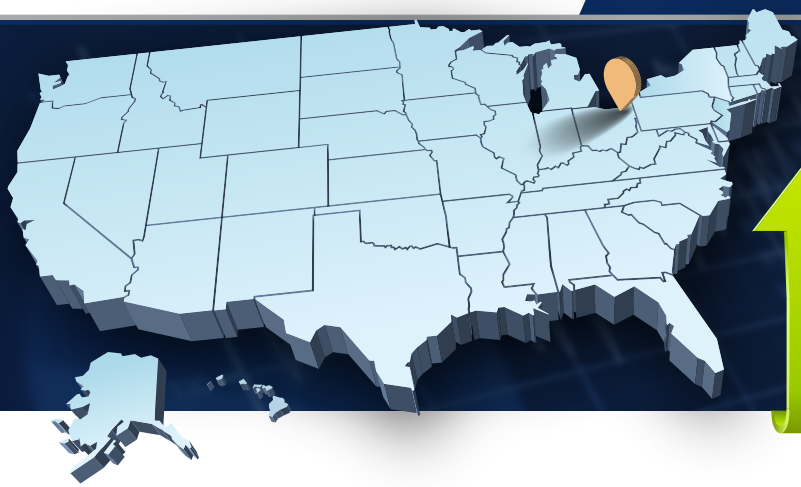


House Price Gains in Top 100 MSAs

— Colorado Springs, CO — Other 99 MSAs



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up **8.1%**
over last four quarters

#6
in U.S.
out of top
100 MSAs

- In Akron, OH, Metro Area, house prices rose **▲ 8.1** percent over the past year (2018 Q2–2019 Q2) and **▲ 2.7** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
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Top 10 and Bottom 10 of Top 100 MSAs in U.S.

Top 10 MSAs	4Q	1Q	Bottom 10 MSAs	4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

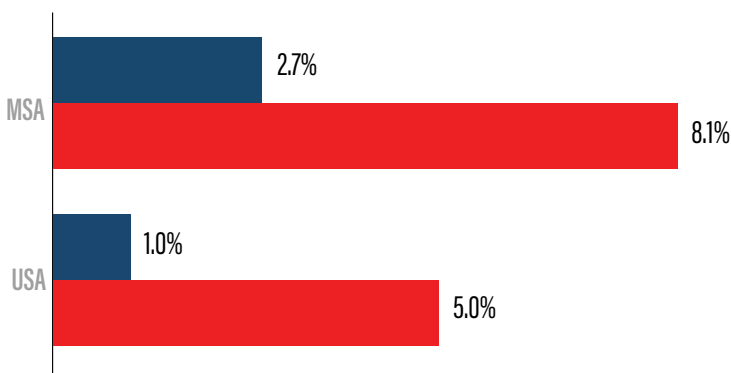
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Akron, OH Metro Area's house prices have outperformed the 1Q and 4Q national trends

Akron, OH has ranked 51 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

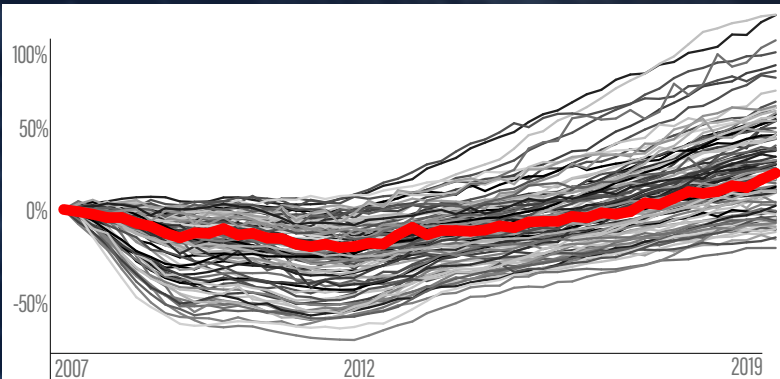
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change



House Price Gains in Top 100 MSAs

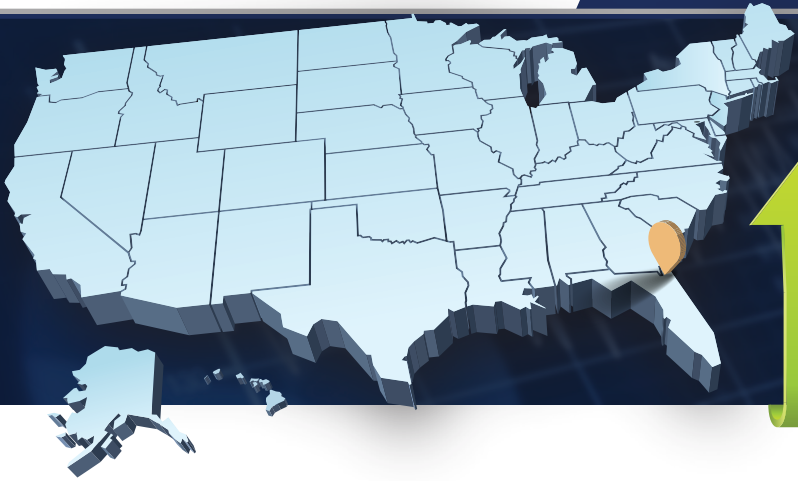
— Akron, OH — Other 99 MSAs



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FHFA House Price Index (HPI) Jacksonville, FL Overview 2019 Q2



up **8.0%** | **#7**
over last four quarters | in U.S. out of top 100 MSAs

- In Jacksonville, FL Metro Area, house prices rose **▲ 8.0** percent over the past year (2018 Q2–2019 Q2) and **▲ 2.9** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

Top 10 MSAs			Bottom 10 MSAs		
	4Q	1Q		4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Urban Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

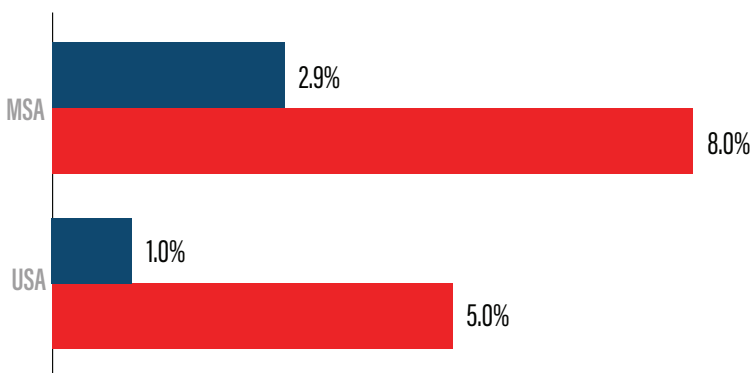
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Jacksonville, FL Metro Area's house prices have outperformed the 1Q and 4Q national trends

Jacksonville, FL Metro Area has ranked 74 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

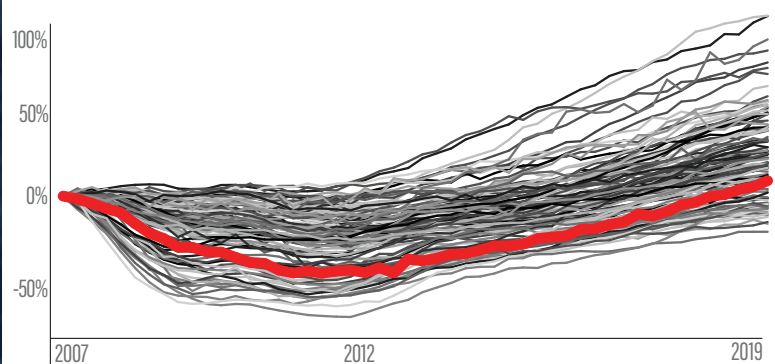
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change

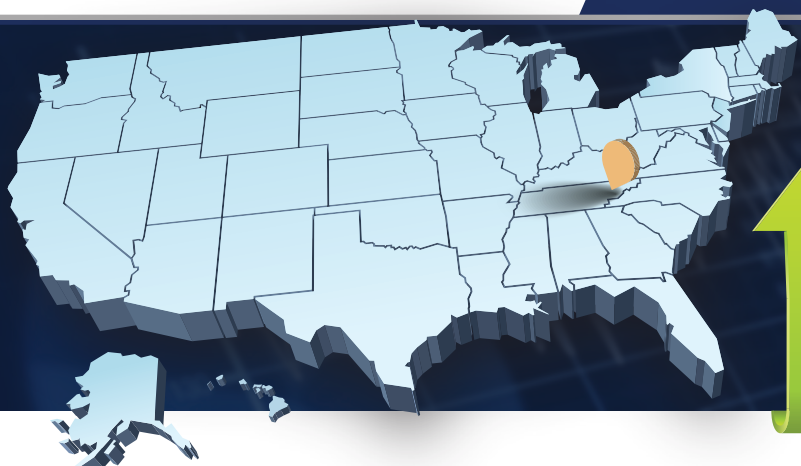


House Price Gains in Top 100 MSAs

— Jacksonville, FL — Other 99 MSAs



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up

7.6%
over last four quarters

#8
in U.S.
out of top
100 MSAs

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

- In Knoxville, TN Metro Area, house prices rose **▲ 7.6** percent over the past year (2018 Q2–2019 Q2) and **▲ 3.3** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
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Top 10 MSAs	4Q	1Q	Bottom 10 MSAs	4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

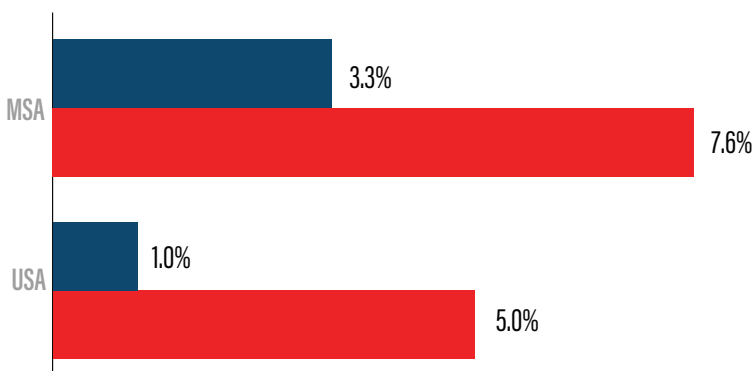
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Knoxville, TN Metro Area's house prices have outperformed the 1Q and 4Q national trends

Knoxville, TN Metro Area has ranked 31 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

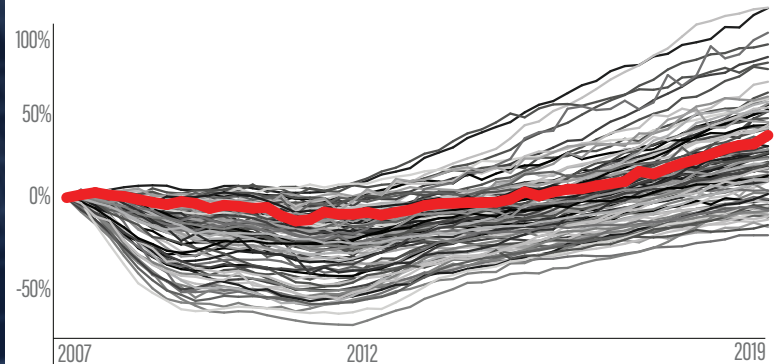
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change

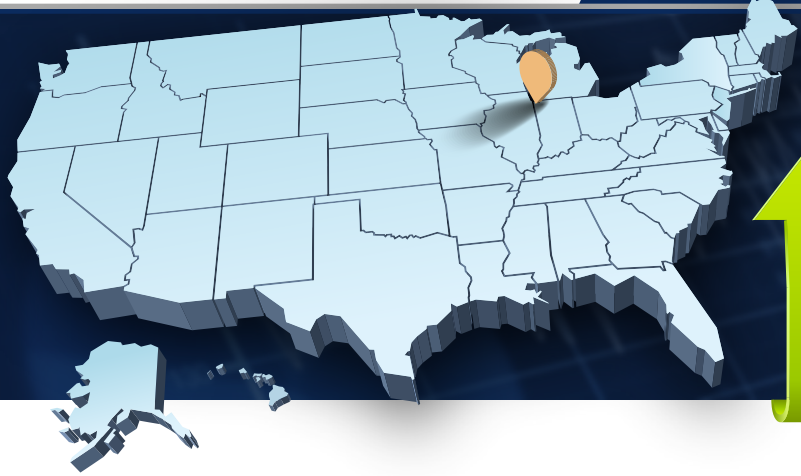


House Price Gains in Top 100 MSAs

— Knoxville, TN — Other 99 MSAs



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up **7.5%** over last four quarters | **#9** in U.S. out of top 100 MSAs

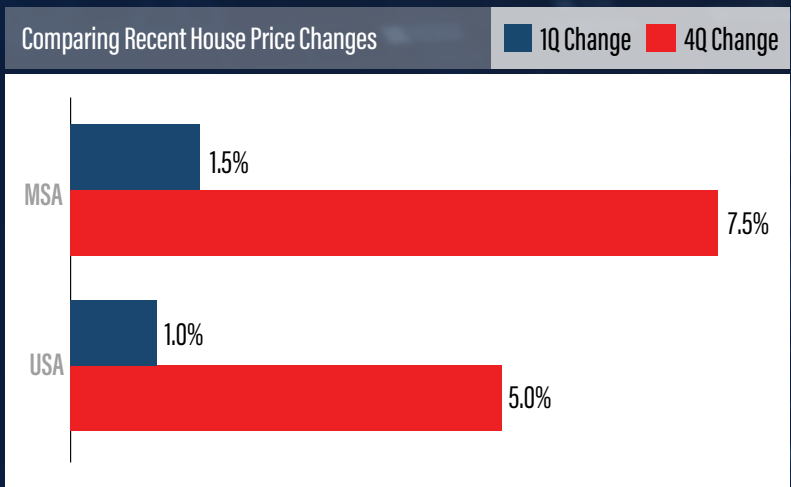
- In Gary, IN Metro Area, house prices rose **▲ 7.5** percent over the past year (2018 Q2–2019 Q2) and **▲ 1.5** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
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Top 10 and Bottom 10 of Top 100 MSAs in U.S.

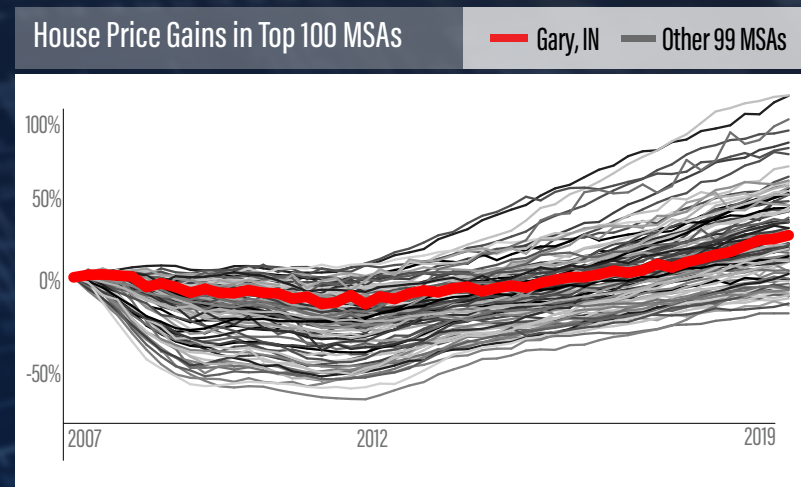
Top 10 MSAs	4Q	1Q	Bottom 10 MSAs	4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

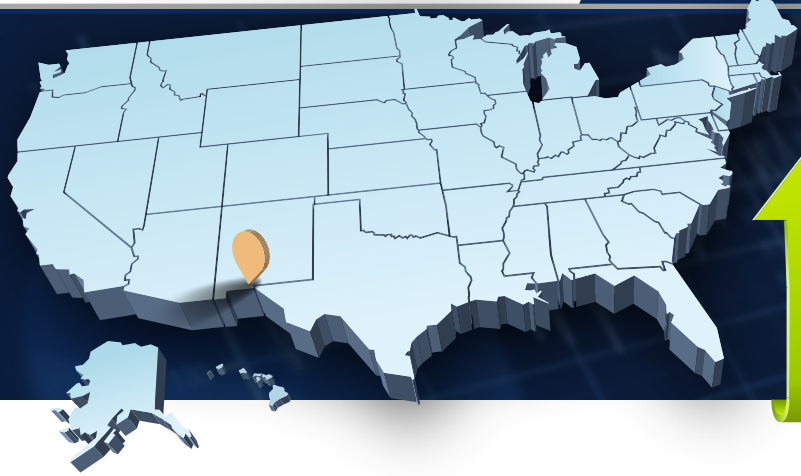
Gary, IN Metro Area's house prices have outperformed the 1Q and 4Q national trends



Gary, IN Metro Area has ranked 45 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1



FHFA's HPI is the nation's only public, freely available index that measures changes in single-family house prices based on data covering all 50 states and over 400 American cities. Extending back to the mid-1970s, the HPIs are built on tens of millions of home sales and offer insights about house price fluctuations at national, census division, state, metro area, county, ZIP code, and census tract levels.



up

7.4%

over last four quarters

#10

in U.S.
out of top
100 MSAs

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

- In El Paso, TX Metro Area, house prices rose **▲ 7.4** percent over the past year (2018 Q2–2019 Q2) and **▲ 0.7** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 MSAs			Bottom 10 MSAs		
	4Q	1Q		4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

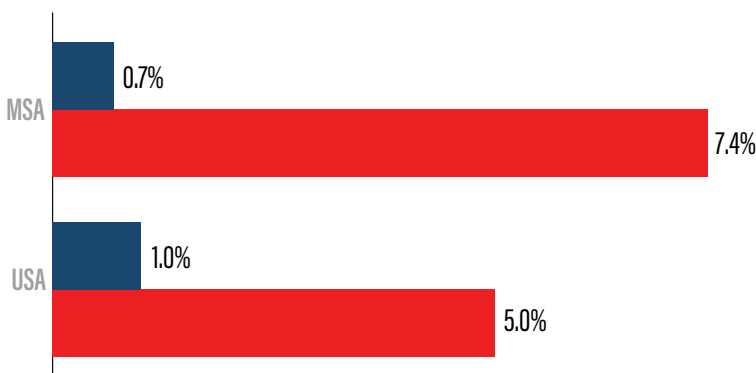
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

El Paso, TX Metro Area's house prices have underperformed the 1Q but outperformed 4Q national trends

El Paso, TX Metro Area has ranked 71 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

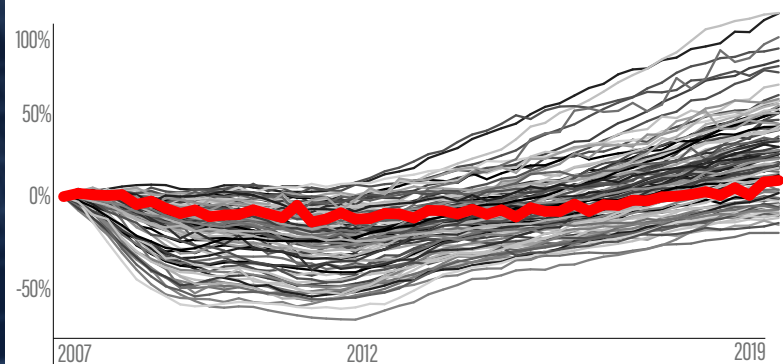
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change

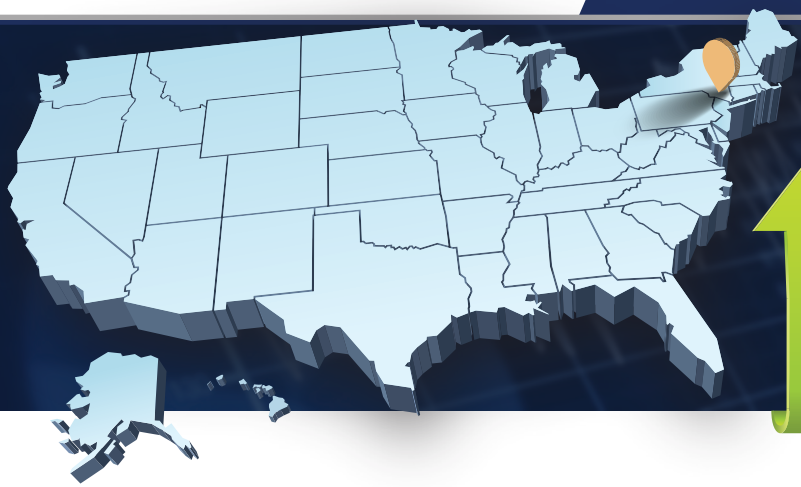


House Price Gains in Top 100 MSAs

— El Paso, TX — Other 99 MSAs



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up **2.0%**
over last four quarters

#91
in U.S.
out of top
100 MSAs

* New York Metro Area defined as New York-New Jersey-White Plains, NY-NJ (MSAD)

- In New York Metro Area, house prices rose **▲ 2.0** percent over the past year (2018 Q2–2019 Q2) and **▲ 0.8** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

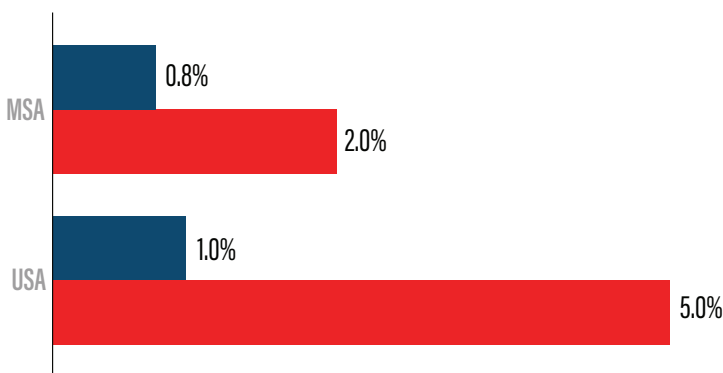
Top 10 MSAs	4Q	1Q	Bottom 10 MSAs	4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

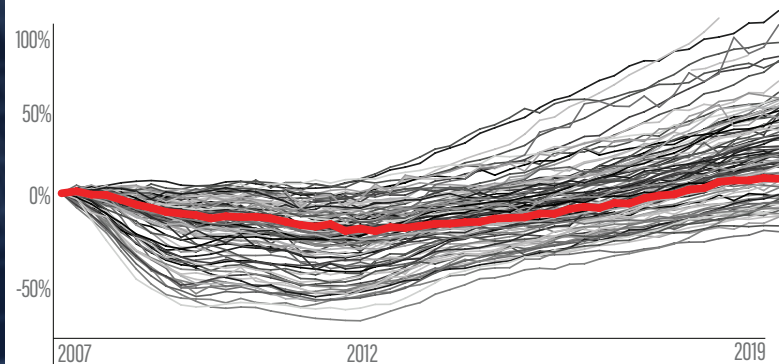
New York Metro Area's house prices have underperformed the 1Q and 4Q national trends

New York Metro Area has ranked 69 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

Comparing Recent House Price Changes to the USA



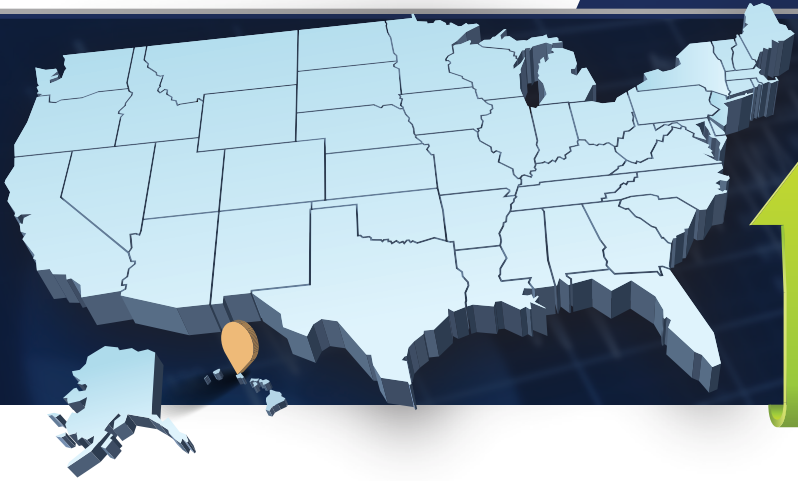
House Price Gains in Top 100 MSAs



FHFA's HPI is the nation's only public, freely available index that measures changes in single-family house prices based on data covering all 50 states and over 400 American cities. Extending back to the mid-1970s, the HPIs are built on tens of millions of home sales and offer insights about house price fluctuations at national, census division, state, metro area, county, ZIP code, and census tract levels.



FHFA House Price Index (HPI) Honolulu, HI Overview * 2019 Q2



up **1.9%**
over last four quarters

#92
in U.S.
out of top
100 MSAs

* Honolulu, HI is defined as Urban Honolulu, HI

- In Honolulu, HI Metro Area, house prices rose **▲ 1.9** percent over the past year (2018 Q2–2019 Q2) and fell **▼ -0.3** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

Top 10 MSAs	4Q	1Q	Bottom 10 MSAs	4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

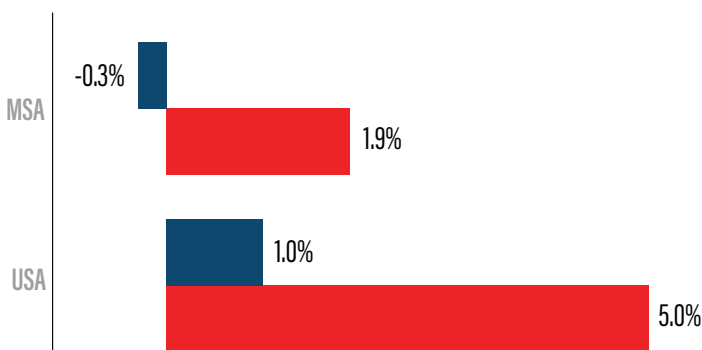
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Honolulu, HI Metro Area's house prices have underperformed the 1Q and 4Q national trends

Honolulu, HI Metro Area has ranked 23 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

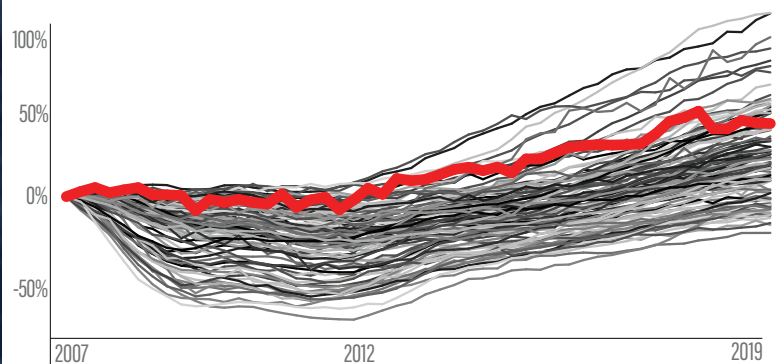
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change

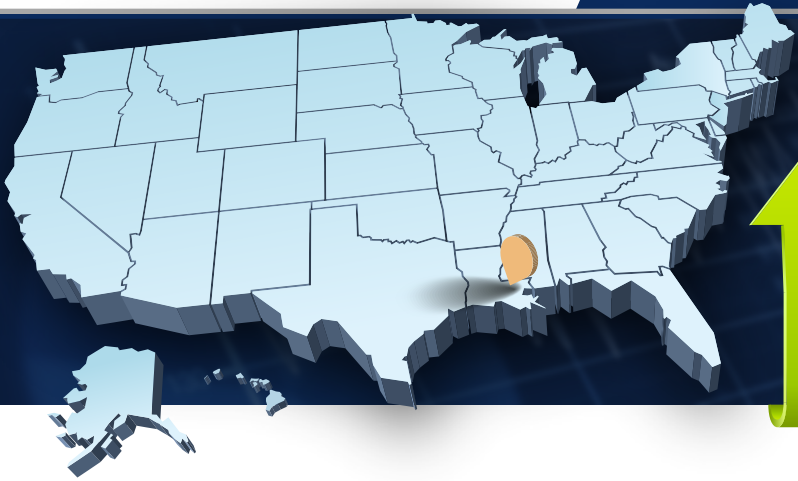


House Price Gains in Top 100 MSAs

— Urban Honolulu, HI — Other 99 MSAs



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up **1.7%** over last four quarters | **#93** in U.S. out of top 100 MSAs

- In Baton Rouge, LA Metro Area, house prices rose **▲ 1.7** percent over the past year (2018 Q2–2019 Q2) and **▲ 2.4** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

Top 10 MSAs			Bottom 10 MSAs		
	4Q	1Q		4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

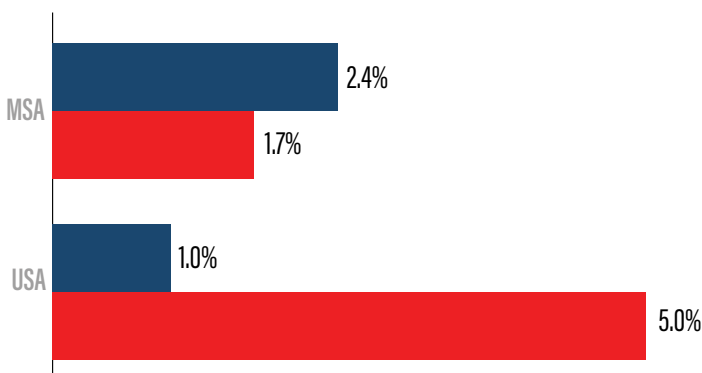
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Baton Rouge, LA Metro Area's house prices have outperformed the 1Q but underperformed the 4Q national trends

Baton Rouge, LA Metro Area has ranked 42 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

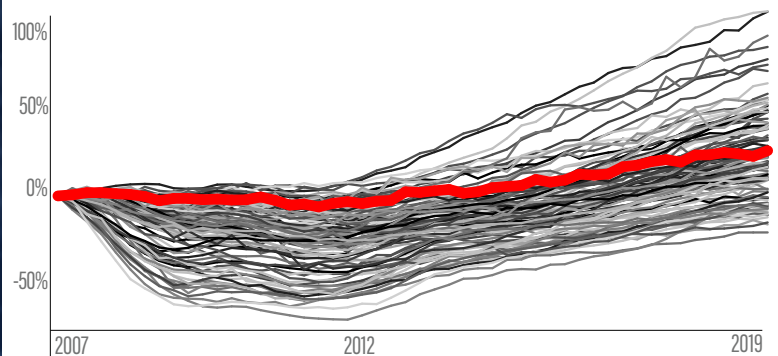
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change



House Price Gains in Top 100 MSAs

— Baton Rouge, LA — Other 99 MSAs



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up **1.6%**
over last four quarters

#94
in U.S.
out of top
100 MSAs

* Cape Coral, FL Metro Area defined as Cape Coral-Fort Myers, FL

- In Cape Coral, FL Metro Area, house prices rose **▲ 1.6** percent over the past year (2018 Q2–2019 Q2) and fell **▼ -0.6** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

Top 10 MSAs			Bottom 10 MSAs		
	4Q	1Q		4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

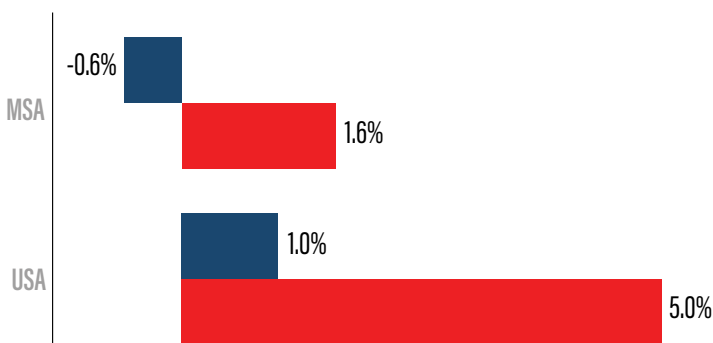
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Cape Coral, FL Metro Area's house prices have underperformed the 1Q and 4Q national trends

Cape Coral, FL Metro Area has ranked 95 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

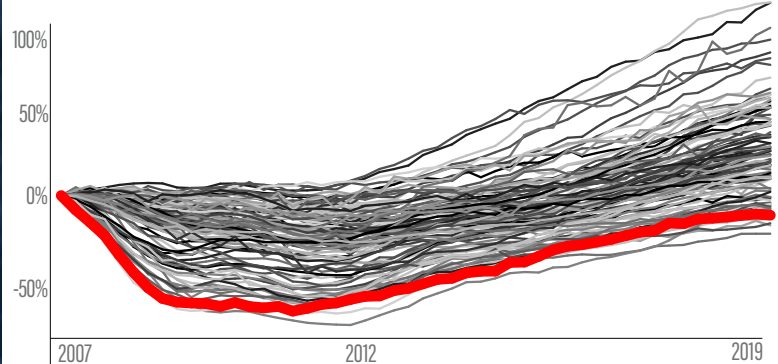
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change



House Price Gains in Top 100 MSAs

— Cape Coral, FL — Other 99 MSAs



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up **1.4%**
over last four quarters

#95
in U.S.
out of top
100 MSAs

* North Port Metro Area defined as North Port-Sarasota-Bradenton, FL

- In North Port, FL Metro Area, house prices rose **▲ 1.4** percent over the past year (2018 Q2–2019 Q2) and fell **▼ -3.3** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

Top 10 MSAs	4Q	1Q	Bottom 10 MSAs	4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

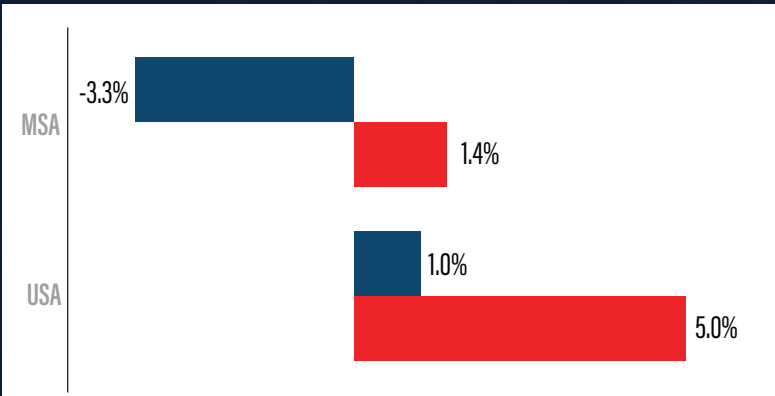
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

North Port, FL Metro Area's house prices have underperformed the 1Q and 4Q national trends

North Port, FL Metro Area has ranked 76 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

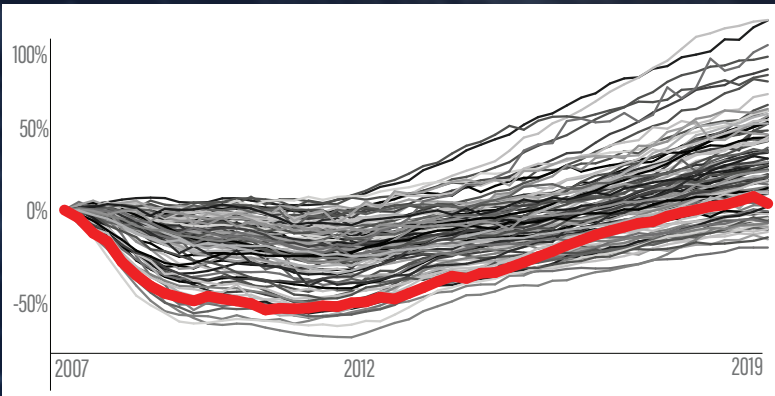
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change



House Price Gains in Top 100 MSAs

— North Port, FL — Other 99 MSAs



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up **1.4%** over last four quarters | **#96** in U.S. out of top 100 MSAs

- In Elgin, IL Metro Area, house prices rose **▲ 1.4** percent over the past year (2018 Q2–2019 Q2) and fell **▼ -1.2** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

Top 10 MSAs			Bottom 10 MSAs		
	4Q	1Q		4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

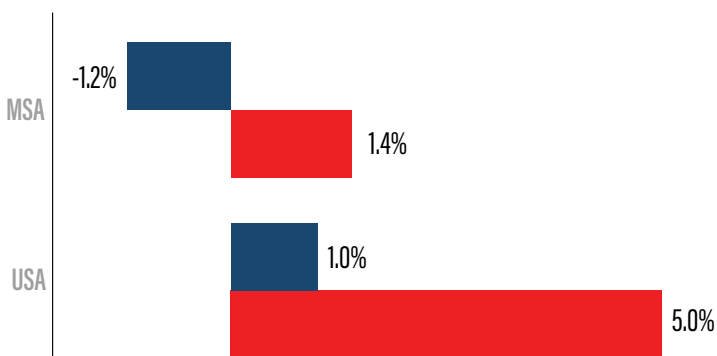
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Elgin, IL Metro Area's house prices have underperformed the 1Q and 4Q national trends

Elgin, IL Metro Area has ranked 96 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

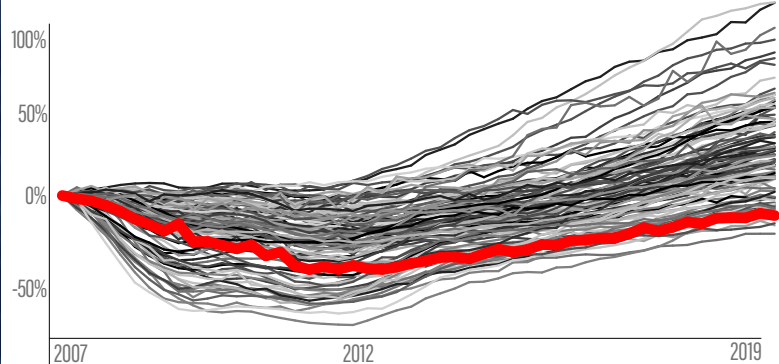
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change



House Price Gains in Top 100 MSAs

— Elgin, IL — Other 99 MSAs



FHFA's HPI is the nation's only public, freely available index that measures changes in single-family house prices based on data covering all 50 states and over 400 American cities. Extending back to the mid-1970s, the HPIs are built on tens of millions of home sales and offer insights about house price fluctuations at national, census division, state, metro area, county, ZIP code, and census tract levels.



up **1.1%** over last four quarters | **#97** in U.S. out of top 100 MSAs

* Baltimore, MD Metro Area defined as Baltimore-Columbia-Towson, MD

- In Baltimore, MD Metro Area, house prices rose **▲ 1.1** percent over the past year (2018 Q2–2019 Q2) and **▲ 0.2** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

Top 10 MSAs			Bottom 10 MSAs		
	4Q	1Q		4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

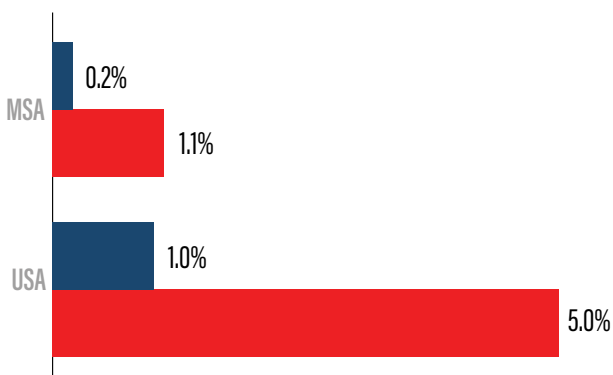
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Baltimore, MD Metro Area's house prices have underperformed the 1Q and 4Q national trends

Baltimore, MD Metro Area has ranked 84 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

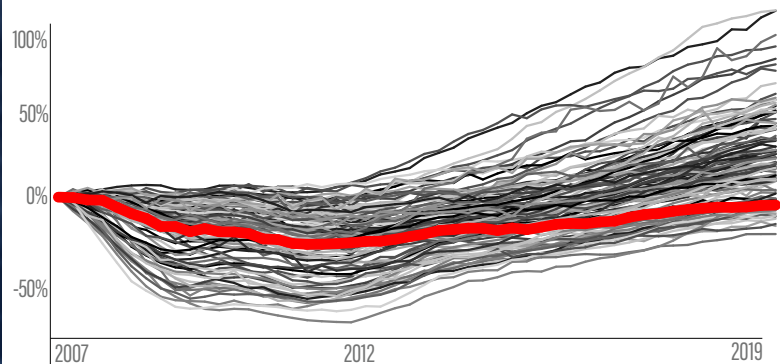
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change

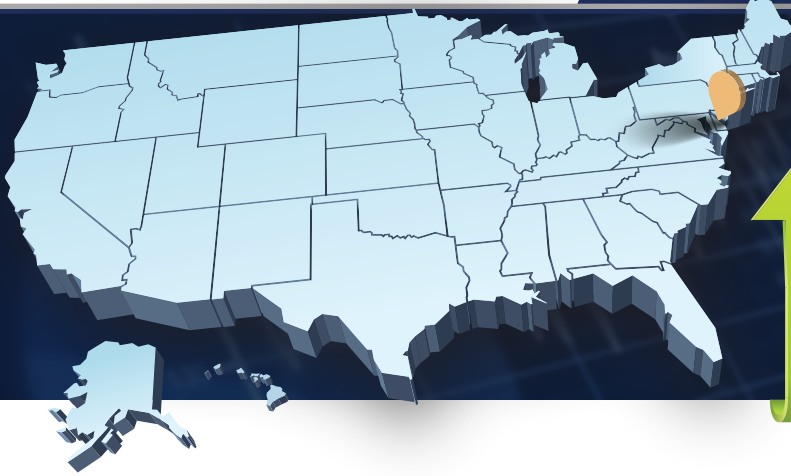


House Price Gains in Top 100 MSAs

— Baltimore, MD — Other 99 MSAs



FHFA's HPI is the nation's only public, freely available index that measures changes in single-family house prices based on data covering all 50 states and over 400 American cities. Extending back to the mid-1970s, the HPIs are built on tens of millions of home sales and offer insights about house price fluctuations at national, census division, state, metro area, county, ZIP code, and census tract levels.



up **1.0%** over last four quarters | **#98** in U.S. out of top 100 MSAs

* Wilmington, DE Metro Area defined as Wilmington, DE-MD-NJ (MSAD)

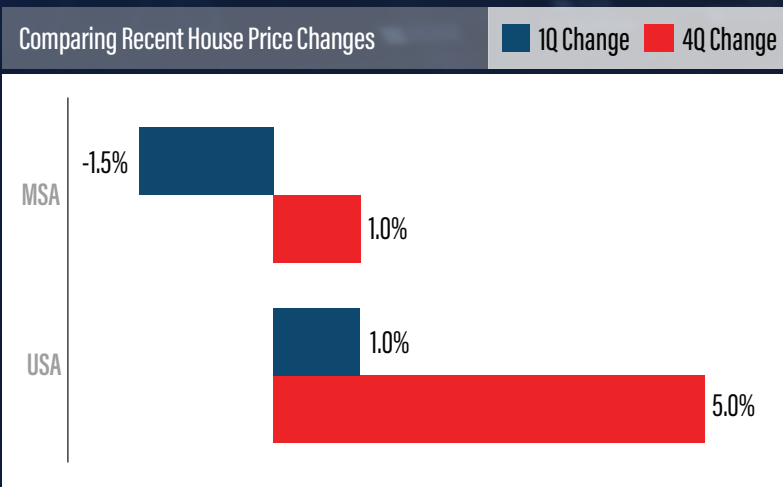
- In Wilmington, DE Metro Area, house prices rose **▲ 1.0** percent over the past year (2018 Q2–2019 Q2) and fell **▼ -1.5** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

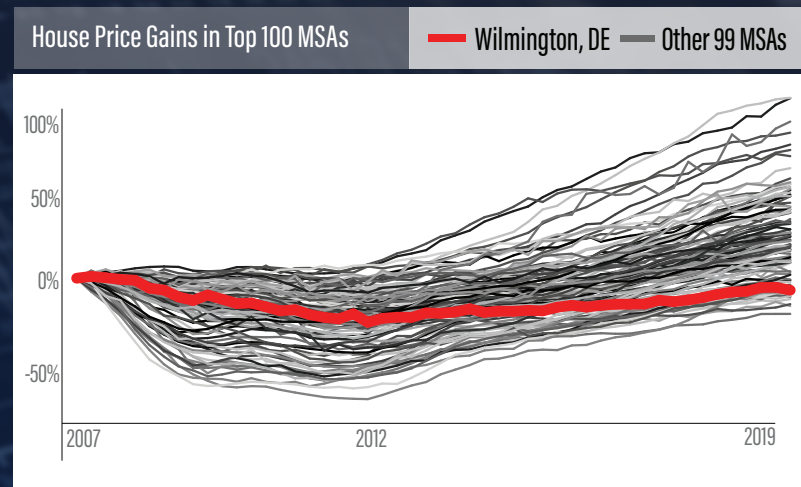
Top 10 MSAs	4Q	1Q	Bottom 10 MSAs	4Q	1Q
Boise City, ID	13.6%	2.6%	New York, NY-NJ	2.0%	0.8%
Grand Rapids, MI	9.0%	1.6%	Honolulu, HI	1.9%	-0.3%
San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Wilmington, DE Metro Area's house prices have underperformed the 1Q and 4Q national trends



Wilmington, DE Metro Area has ranked 89 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1



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FHFA House Price Index (HPI) Seattle, WA (MSAD) Overview * 2019 Q2



up **0.6%** | **#99**
in U.S.
out of top
100 MSAs

* Seattle, WA Metro Area defined as Seattle-Bellevue-Kent, WA (MSAD)

- In Seattle, WA Metro Area, house prices rose ▲ **0.6** percent over the past year (2018 Q2–2019 Q2) and ▲ **0.1** percent over the second quarter.
- Nationally, house prices rose ▲ **5.0** percent over the past year and ▲ **1.0** over the last quarter.
- View the latest FHFA Quarterly HPI report & data at www.FHFA.gov/HPI

Top 10 and Bottom 10 of Top 100 MSAs in U.S.

Top 10 MSAs	4Q	1Q	Bottom 10 MSAs	4Q	1Q
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San Antonio, TX	8.9%	0.9%	Baton Rouge, LA	1.7%	2.4%
Austin, TX	8.5%	1.8%	Cape Coral, FL	1.6%	-0.6%
Colorado Springs, CO	8.2%	2.7%	North Port, FL	1.4%	-3.3%
Akron, OH	8.1%	2.7%	Elgin, IL	1.4%	-1.2%
Jacksonville, FL	8.0%	2.9%	Baltimore, MD	1.1%	0.2%
Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
Gary, IN	7.5%	1.5%	Seattle, WA	0.6%	0.1%
El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

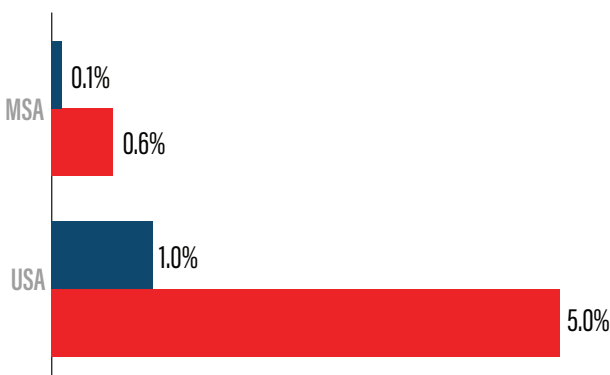
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Seattle, WA Metro Area's house prices have underperformed 1Q and 4Q national trends

Seattle, WA Metro Area has ranked 19 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

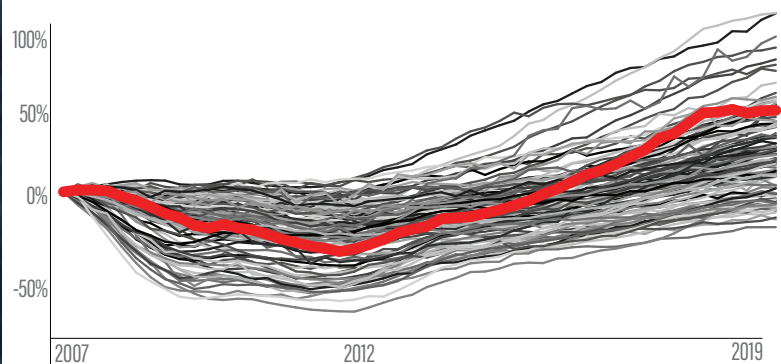
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change

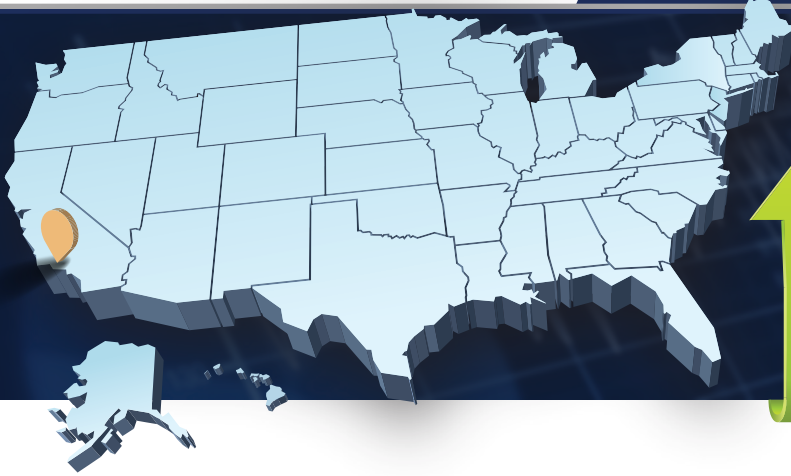


House Price Gains in Top 100 MSAs

— Seattle, WA — Other 99 MSAs



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up **0.5%**
over last four quarters

#100
in U.S.
out of top
100 MSAs

* Oxnard, CA Metro Area defined as Oxnard-Thousand Oaks-Ventura, CA

- In Oxnard, CA Metro Area, house prices rose **▲ 0.5** percent over the past year (2018 Q2–2019 Q2) and **▲ 0.2** percent over the second quarter.
- Nationally, house prices rose **▲ 5.0** percent over the past year and **▲ 1.0** over the last quarter.
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Top 10 and Bottom 10 of Top 100 MSAs in U.S.

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Knoxville, TN	7.6%	3.3%	Wilmington, DE-MD-NJ	1.0%	-1.5%
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El Paso, TX	7.4%	0.7%	Oxnard, CA	0.5%	0.2%

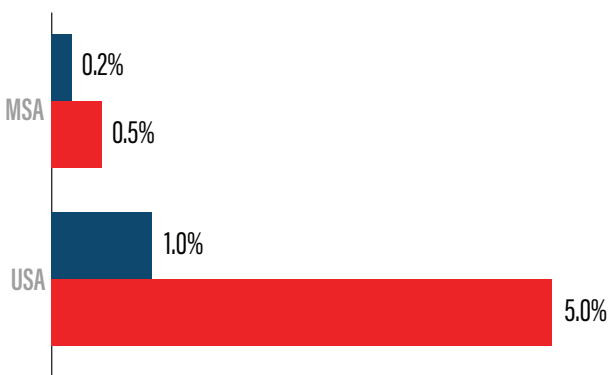
4Q = Change in the HPI from 2018 Q2 to 2019 Q2 | 1Q = Change in the HPI from 2019 Q1 to 2019 Q2

Oxnard, CA Metro Area's house prices have underperformed the 1Q and 4Q national trends

Oxnard, CA Metro Area has ranked 75 out of top 100 MSAs in cumulative appreciation since the nationwide peak in 2007 Q1

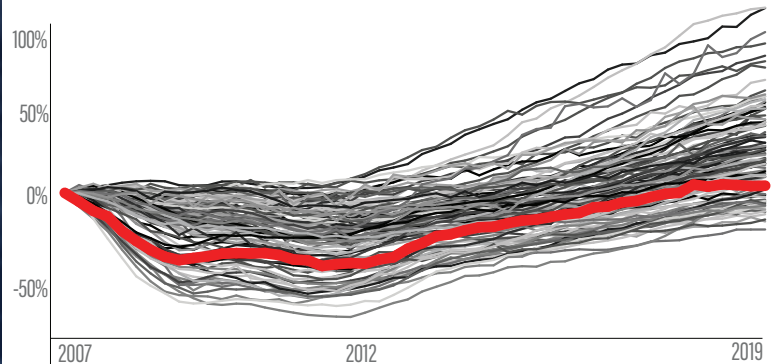
Comparing Recent House Price Changes

■ 1Q Change ■ 4Q Change



House Price Gains in Top 100 MSAs

— Oxnard, CA — Other 99 MSAs



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