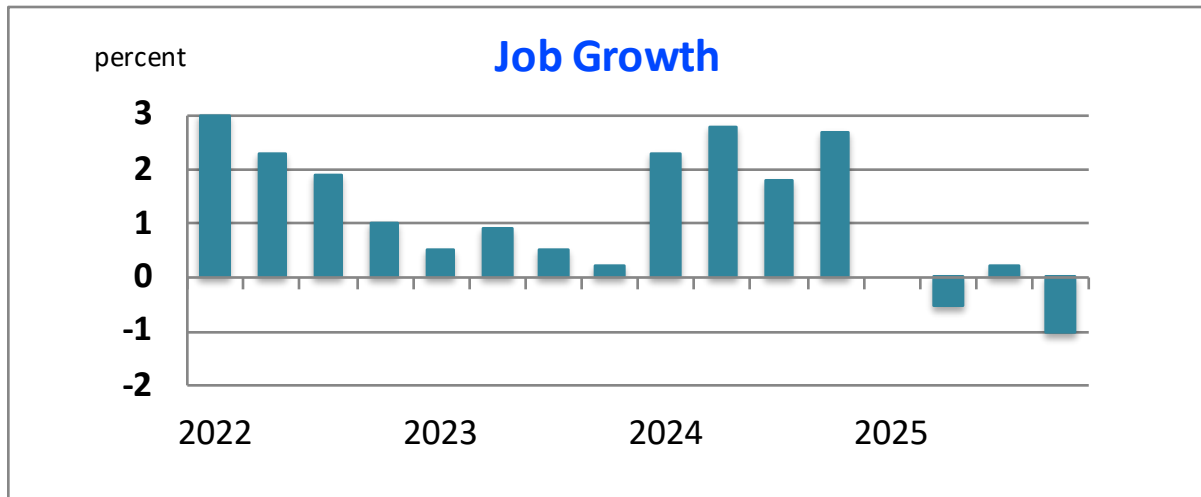


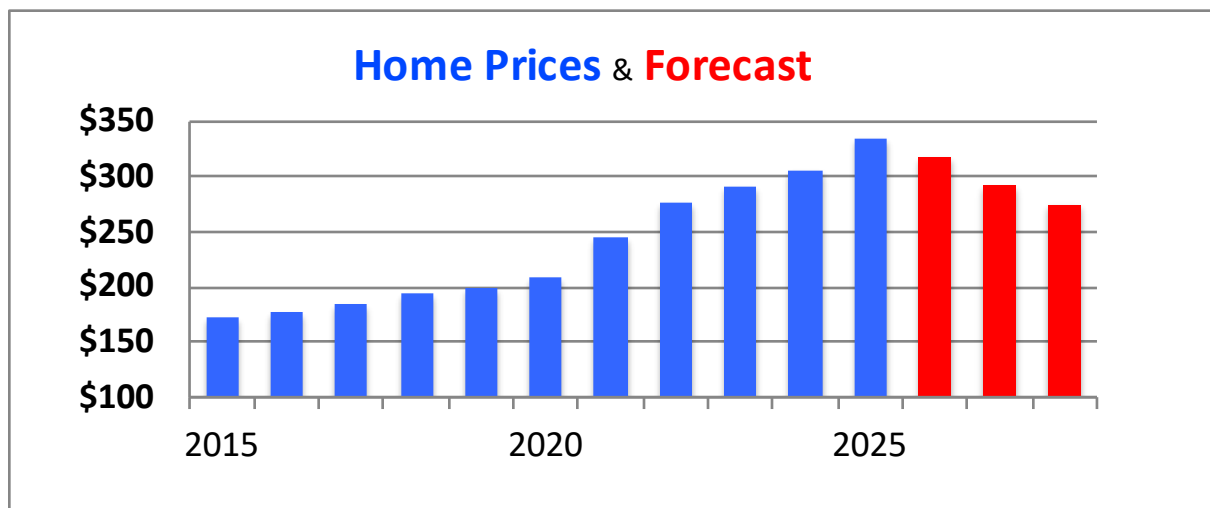
QUICK ECONOMY

Hagerstown MD

March 2026



The local economy features large retail, finance (First Data), and transport-warehouse sectors. JOB GROWTH is worse than last quarter. Unemployment is a moderate 4 percent. In the last two years, total area income grew 11 percent (US average: 10 percent).

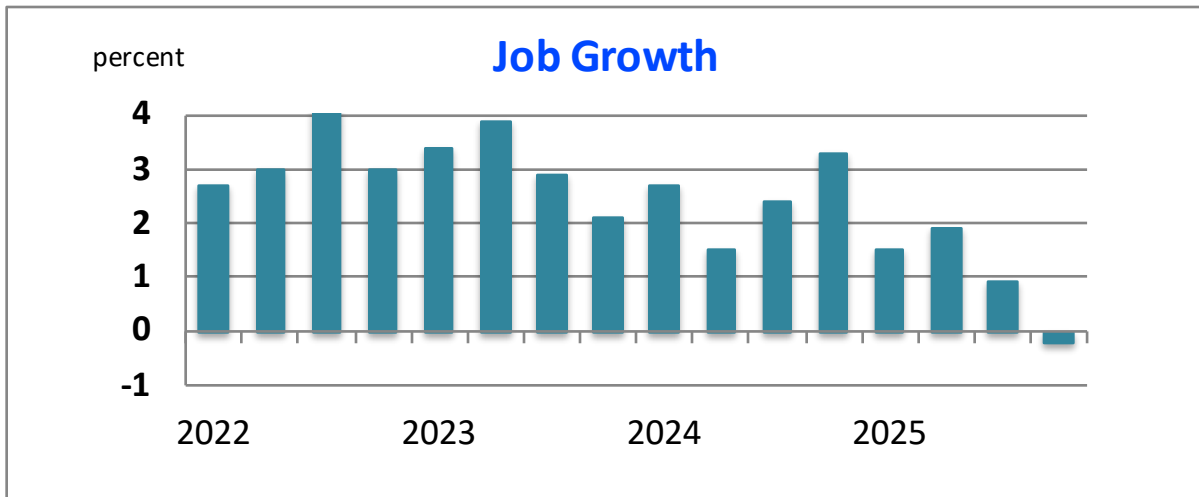


Population growth in Hagerstown has been moderate. Over the last three years HOME PRICES rose 18 percent, 1 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 18 percent over the next three years. In a bad recession prices could fall 38 percent.

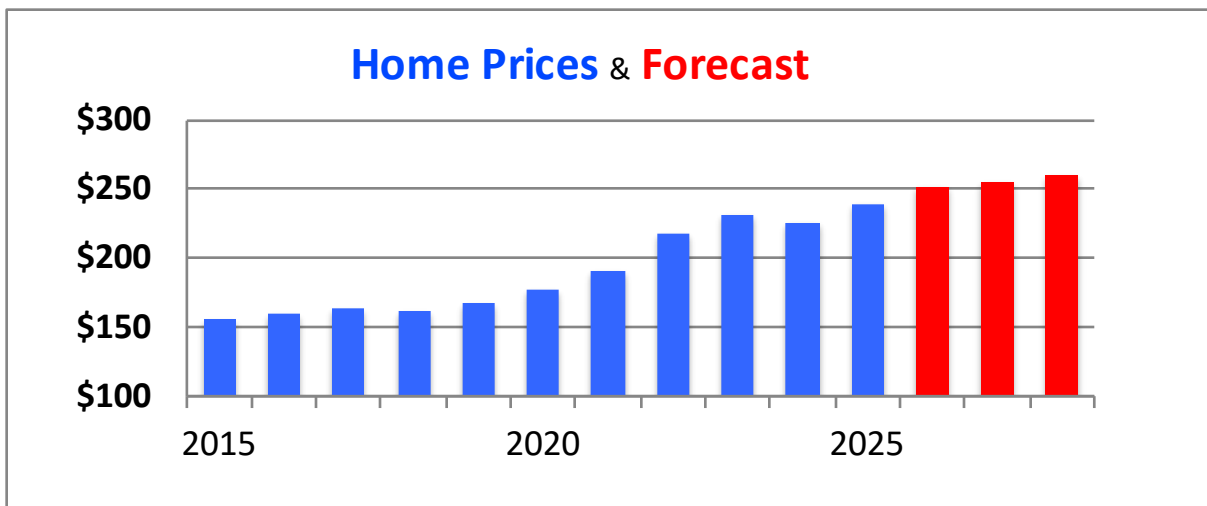
QUICK ECONOMY

Hammond LA

March 2026



The local economy features a large government sector. JOB GROWTH is worse than last quarter. Unemployment is a moderate 5 percent. In the last two years, total area income grew 14 percent (US average: 10 percent).

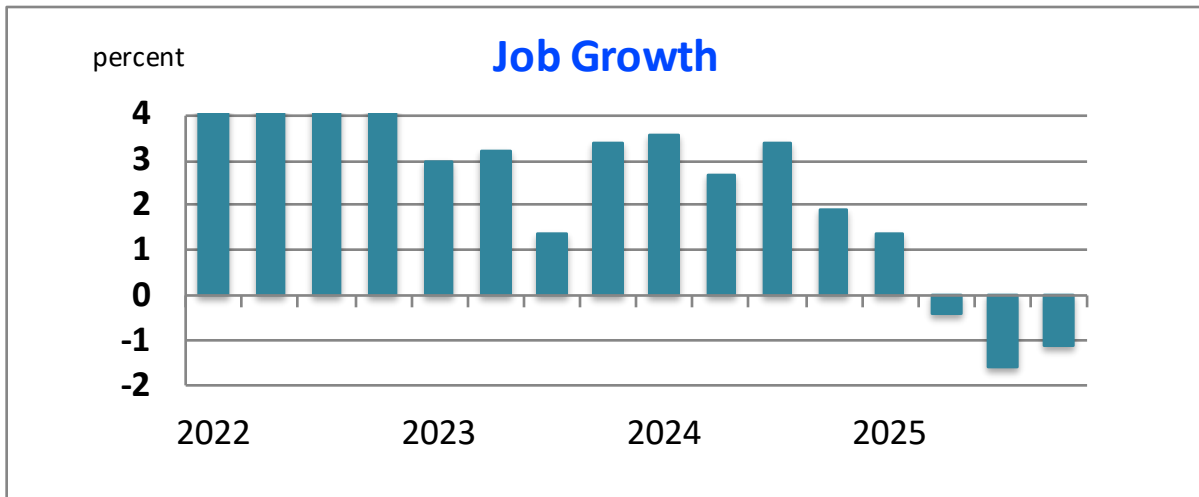


Population growth in Hammond has been moderate. Over the last three years HOME PRICES rose 15 percent, 8 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to RISE 9 percent over the next three years. In a bad recession prices could fall 15 percent.

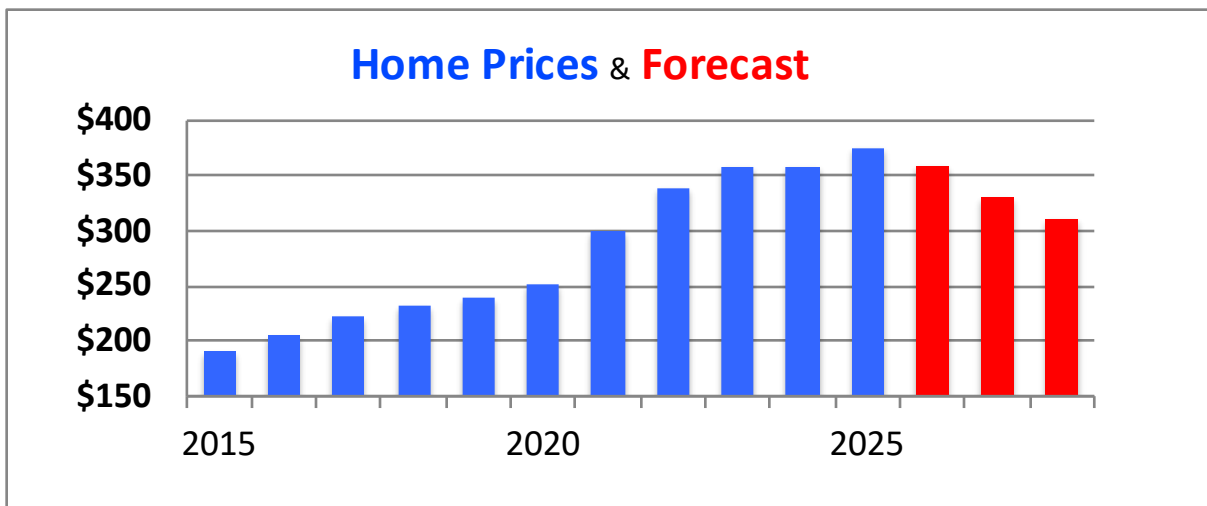
QUICK ECONOMY

Hanford CA

March 2026



Agriculture (milk, cattle, cotton, tomatoes) and food processing dominate the local economy. The large government sector provides services. JOB GROWTH is little different than last quarter. Unemployment is a high 9 percent. In the last two years, total area income grew 6 percent (US average: 10 percent).

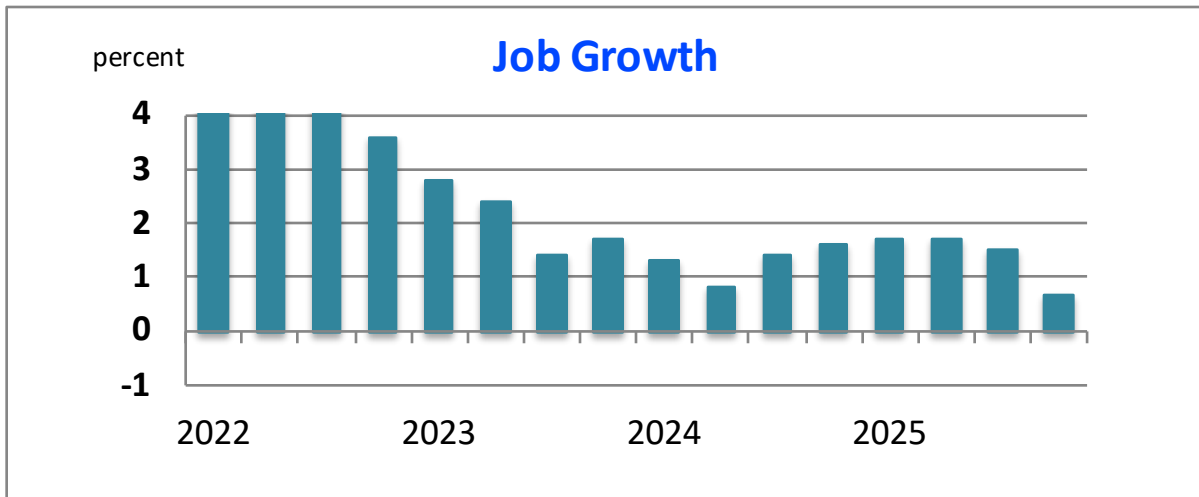


Population growth in Hanford has been low. Over the last three years HOME PRICES rose 10 percent, 2 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 17 percent over the next three years. In a bad recession prices could fall 36 percent.

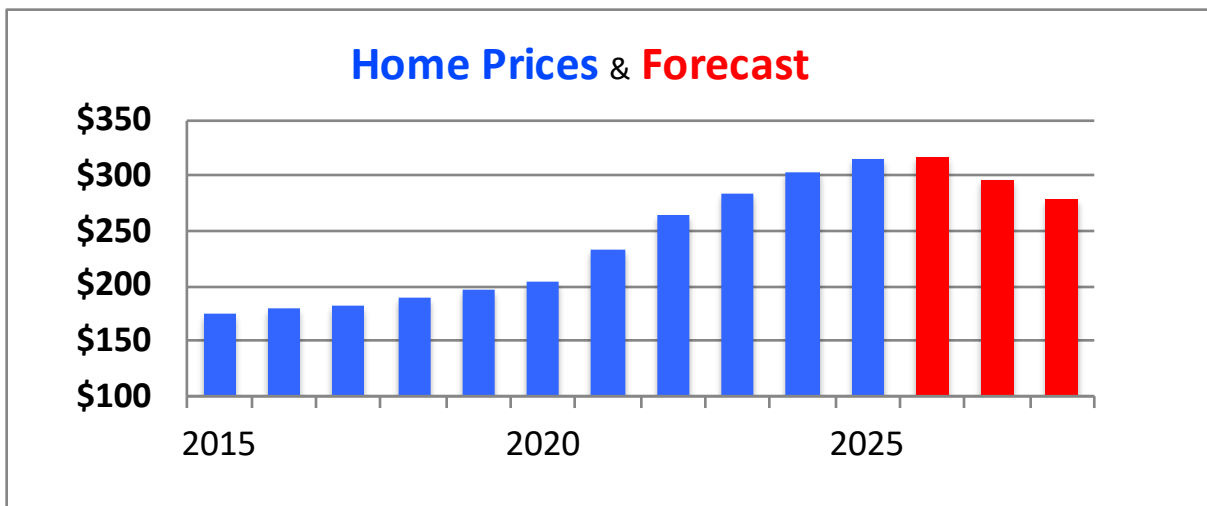
QUICK ECONOMY

Harrisburg PA

March 2026



The local economy is dominated by the government sector (state) and a large transport-warehouse sector.. JOB GROWTH is worse than last quarter. Unemployment is a low 3 percent. In the last two years, total area income grew 9 percent (US average: 10 percent).

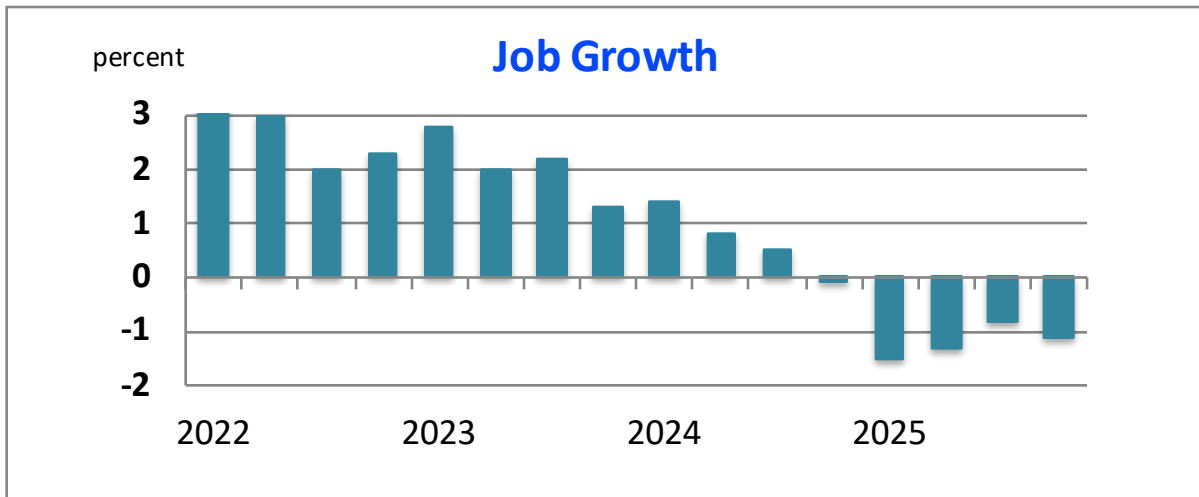


Population growth in Harrisburg has been low. Over the last three years HOME PRICES rose 19 percent, 6 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 12 percent over the next three years. In a bad recession prices could fall 39 percent.

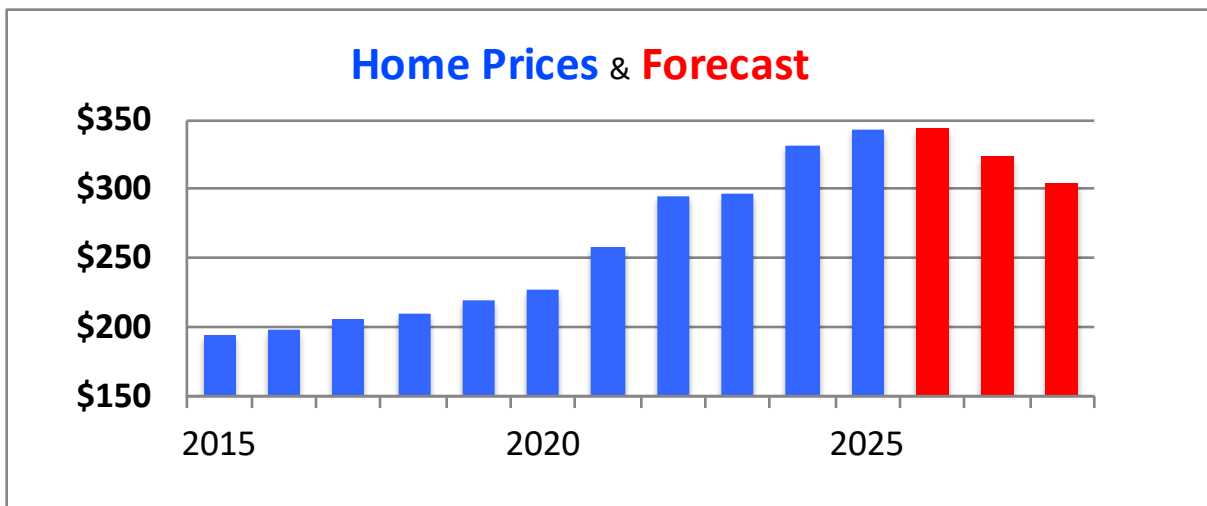
QUICK ECONOMY

Harrisonburg VA

March 2026



The local economy features a large manufacturing sector (food products). JOB GROWTH is little different than last quarter. Unemployment is a low 3 percent. In the last two years, total area income grew 13 percent (US average: 10 percent).

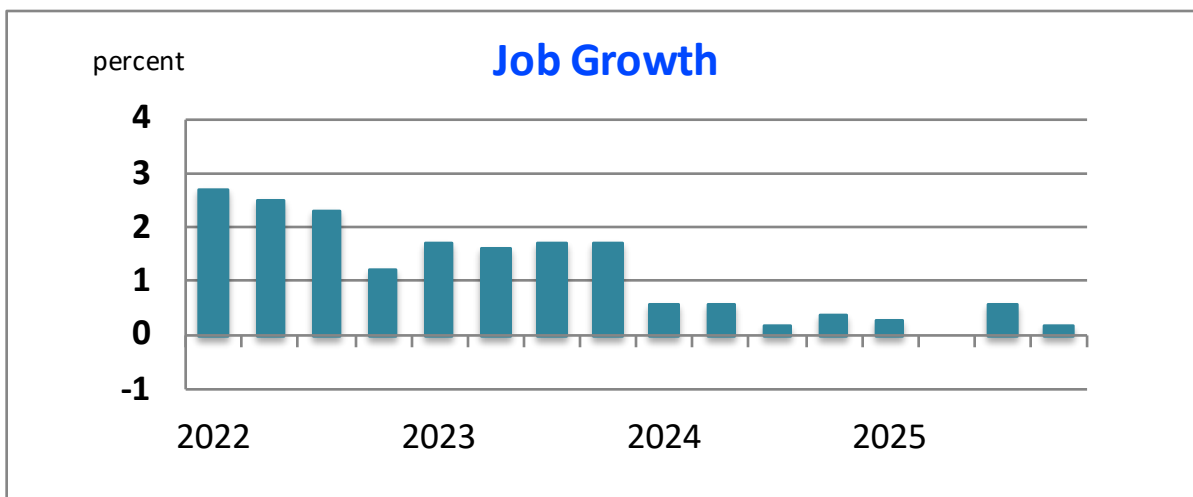


Population growth in Harrisonburg has been low. Over the last three years HOME PRICES rose 16 percent, 5 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 11 percent over the next three years. In a bad recession prices could fall 26 percent.

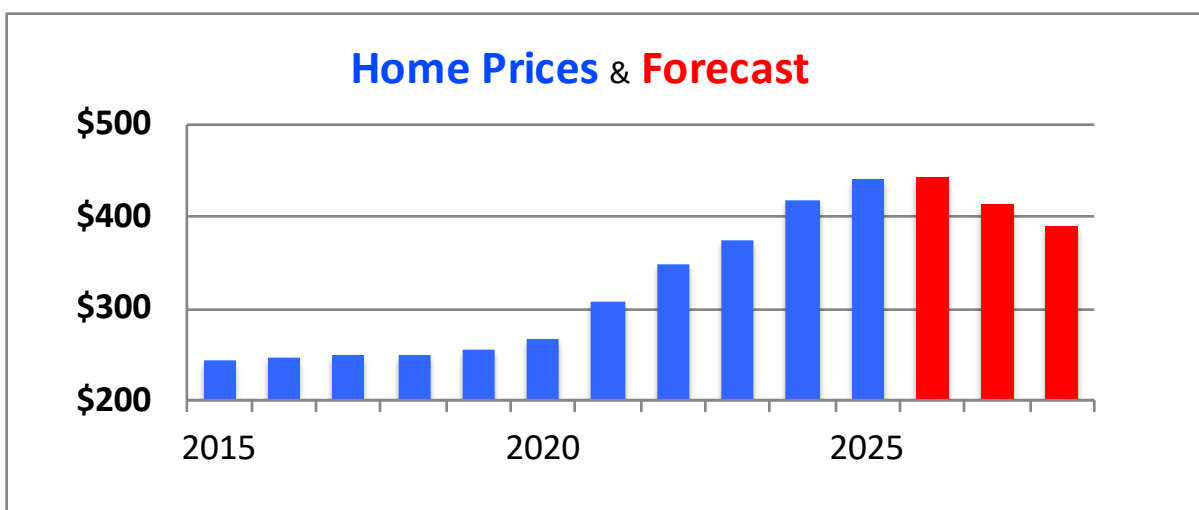
QUICK ECONOMY

Hartford CT

March 2026



The local economy features big finance (insurance) and healthcare sectors. JOB GROWTH is little different than last quarter. Unemployment is a moderate 4 percent. In the last two years, total area income grew 7 percent (US average: 10 percent).

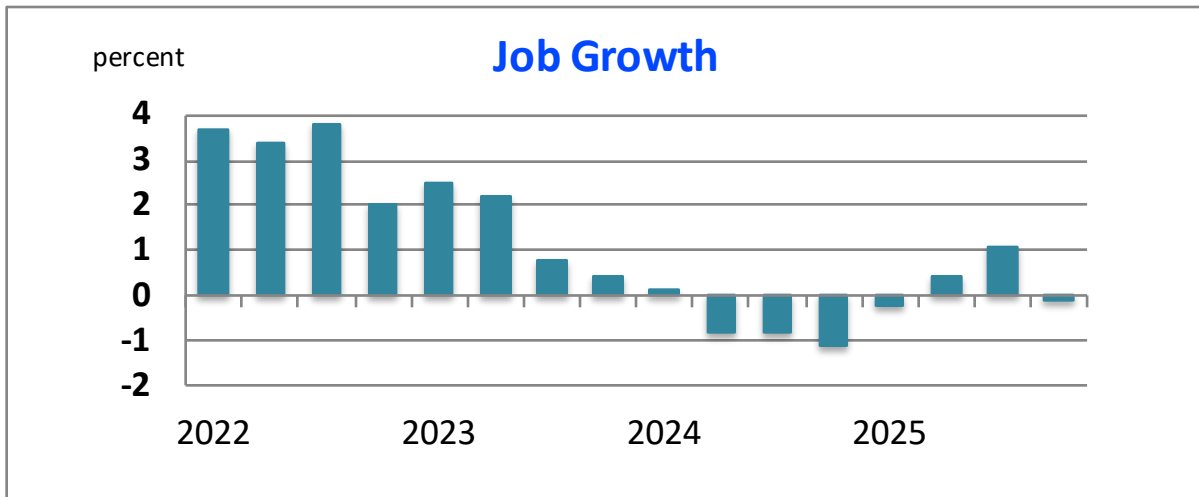


Population growth in Hartford has been low. Over the last three years HOME PRICES rose 28 percent, 6 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 12 percent over the next three years. In a bad recession prices could fall 49 percent.

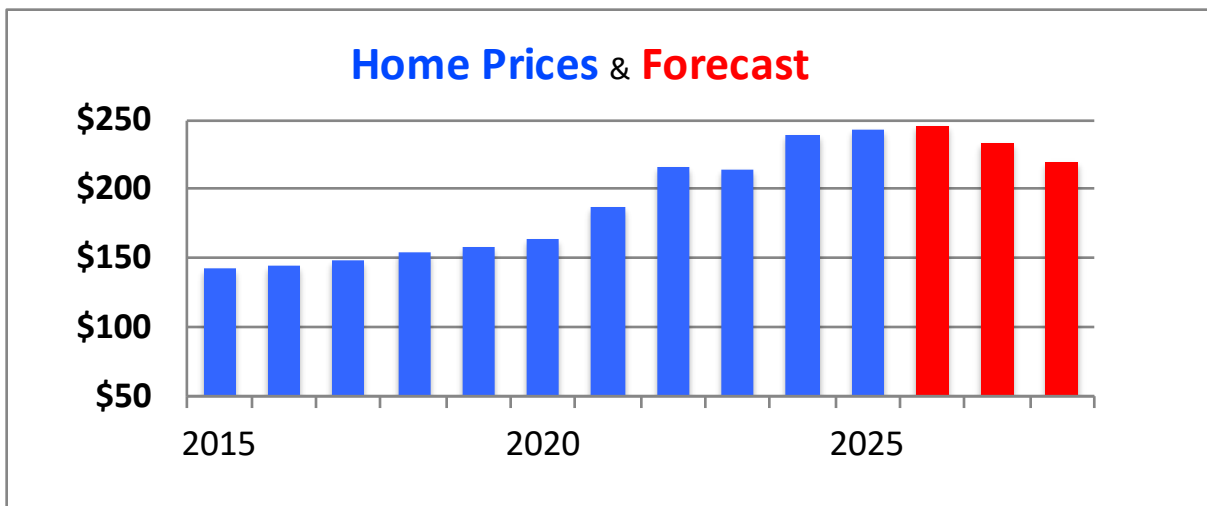
QUICK ECONOMY

Hattiesburg MS

March 2026



The local economy features large tourism and government sectors (military). JOB GROWTH is worse than last quarter. Unemployment is a low 3 percent. In the last two years, total area income grew 8 percent (US average: 10 percent).

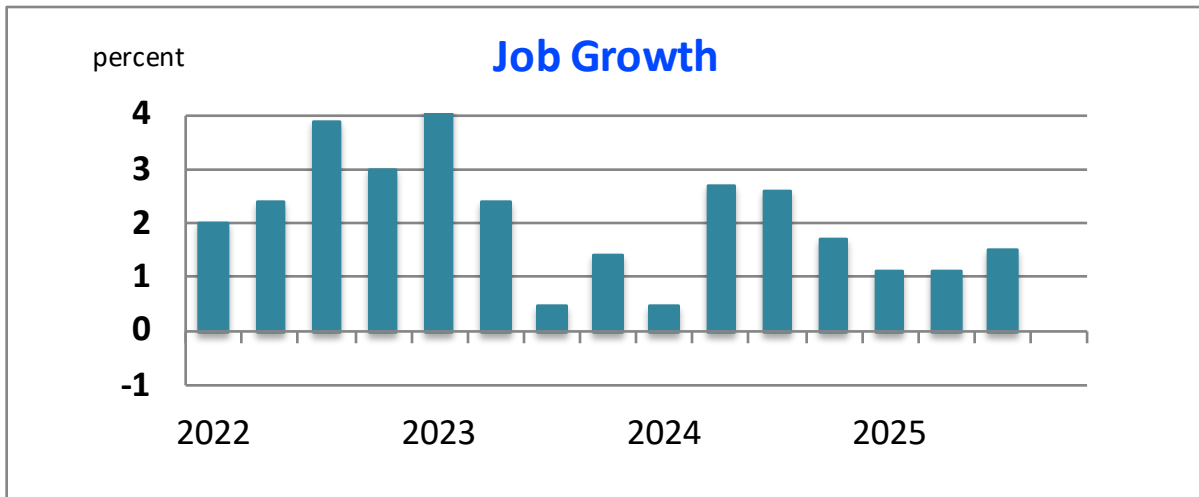


Population growth in Hattiesburg has been low. Over the last three years HOME PRICES rose 18 percent, 6 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 10 percent over the next three years. In a bad recession prices could fall 27 percent.

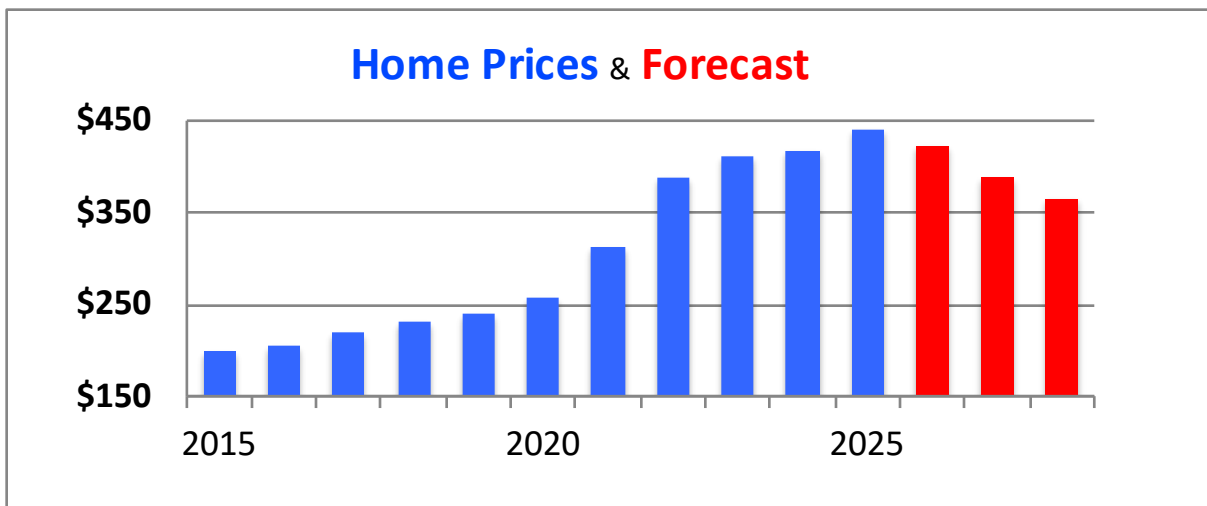
QUICK ECONOMY

Helena MT

March 2026



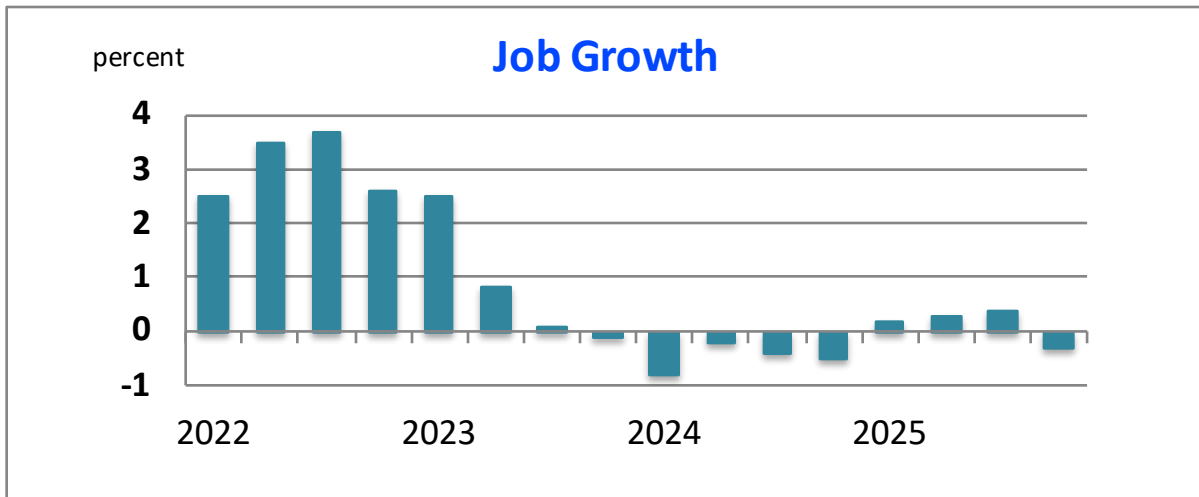
The local economy features a large government sector. JOB GROWTH is worse than last quarter. Unemployment is a moderate 4 percent. In the last two years, total area income grew 15 percent (US average: 10 percent).



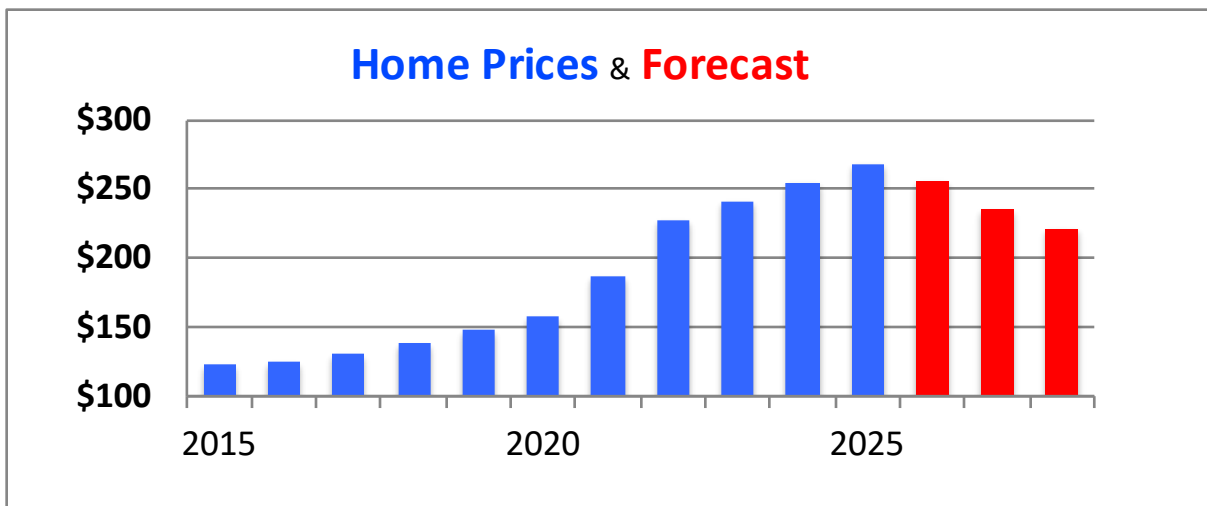
Population growth in Helena has been moderate. Over the last three years HOME PRICES rose 12 percent, 2 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 17 percent over the next three years. In a bad recession prices could fall 45 percent.

Hickory NC

March 2026



The local economy depends on a big manufacturing sector (furniture, technology). JOB GROWTH is worse than last quarter. Unemployment is a low 3 percent. In the last two years, total area income grew 10 percent (US average: 10 percent).

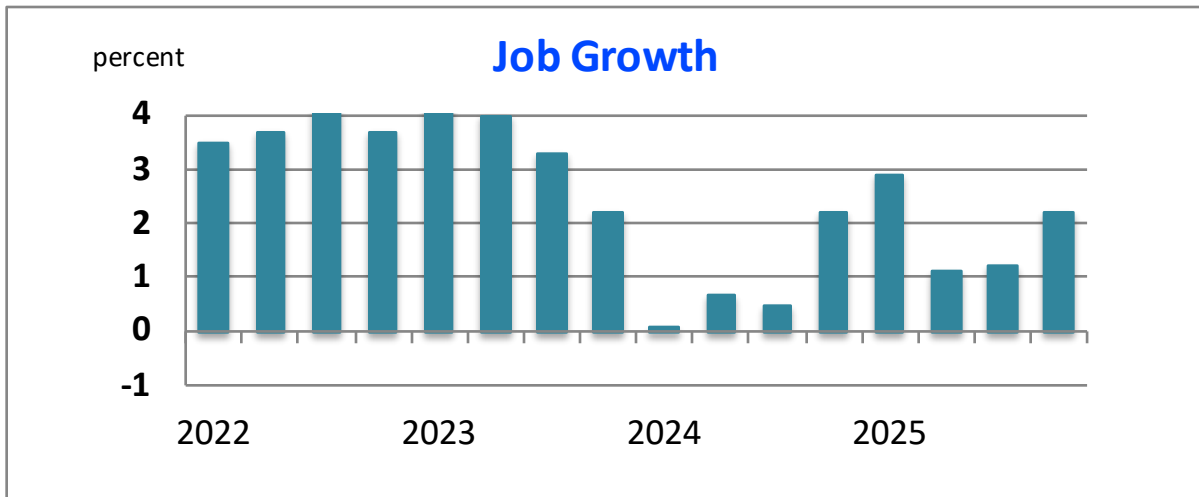


Population growth in Hickory has been low. Over the last three years HOME PRICES rose 17 percent, 1 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 18 percent over the next three years. In a bad recession prices could fall 45 percent.

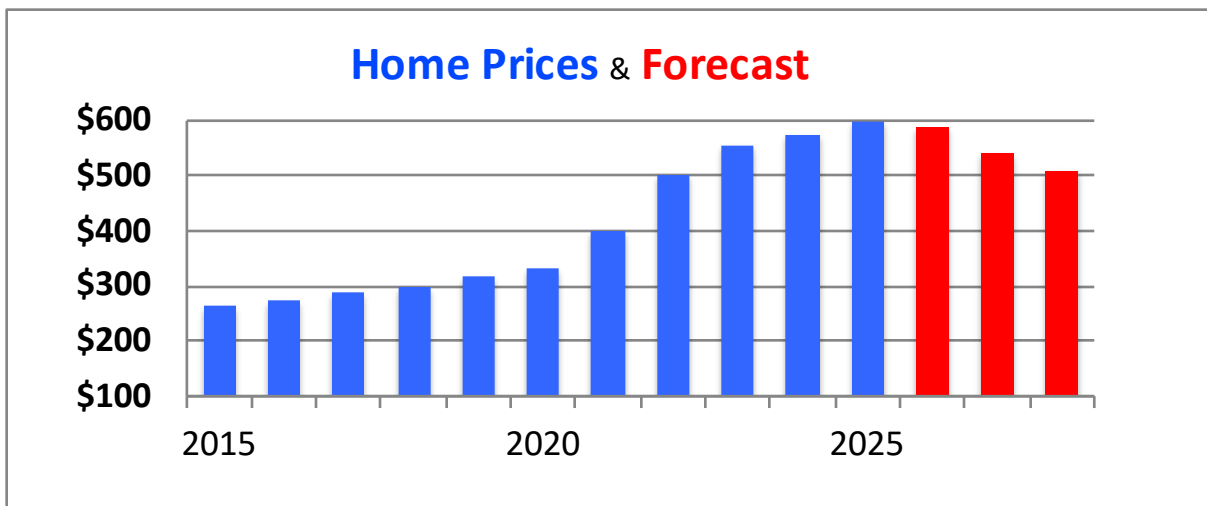
QUICK ECONOMY

Hilton Head SC

March 2026



A large retirement population feeds the retail and healthcare sectors. JOB GROWTH is better than last quarter. Unemployment is a moderate 5 percent. In the last two years, total area income grew 19 percent (US average: 10 percent).

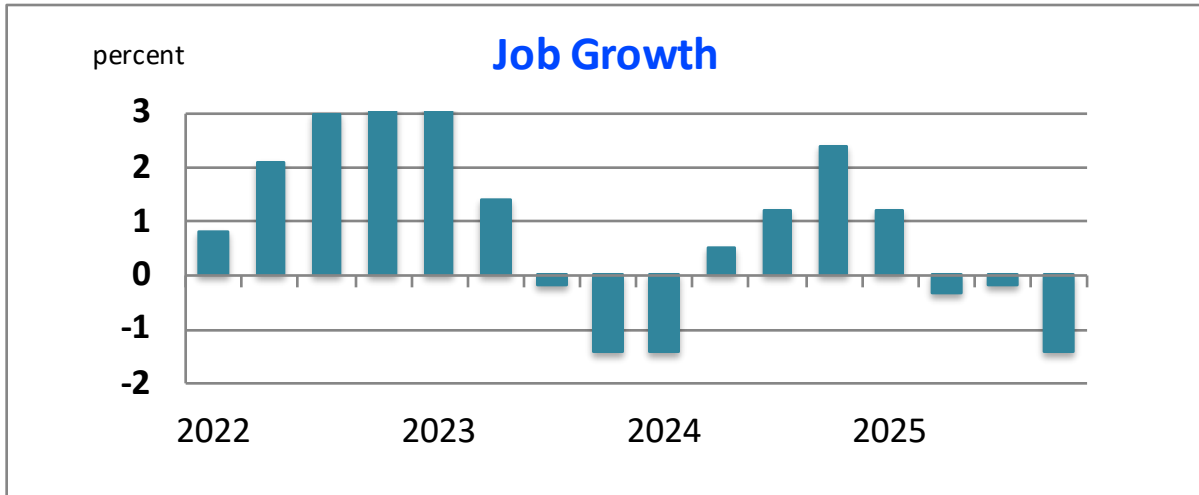


Population growth in Hilton Head has been high. Over the last three years HOME PRICES rose 21 percent, 2 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 15 percent over the next three years. In a bad recession prices could fall 42 percent.

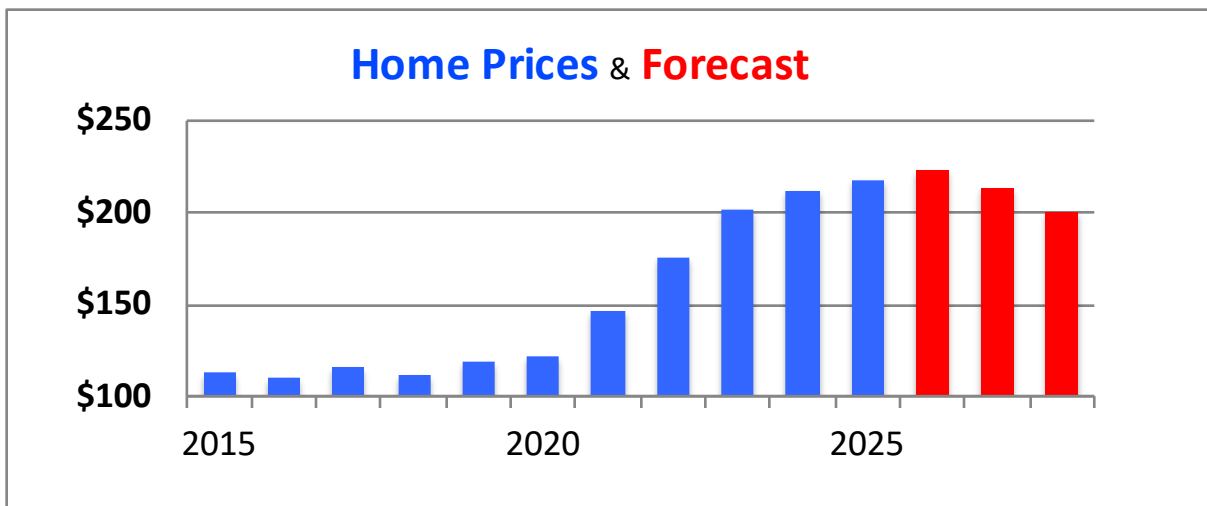
QUICK ECONOMY

Hinesville GA

March 2026



The local economy features a large government sector. JOB GROWTH is worse than last quarter. Unemployment is a moderate 4 percent. In the last two years, total area income grew 14 percent (US average: 10 percent).

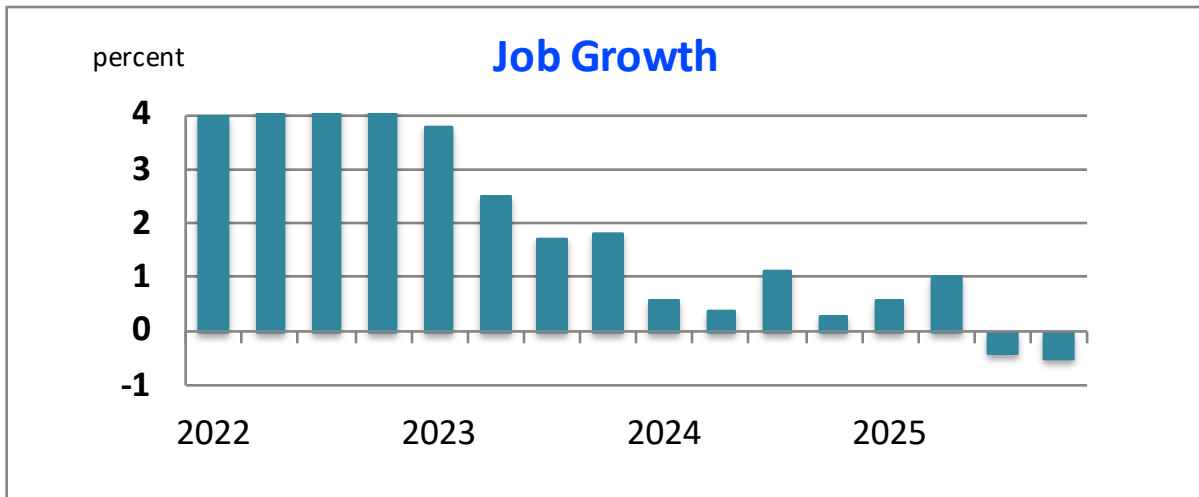


Population growth in Hinesville has been high. Over the last three years HOME PRICES rose 24 percent, 8 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 8 percent over the next three years. In a bad recession prices could fall 63 percent.

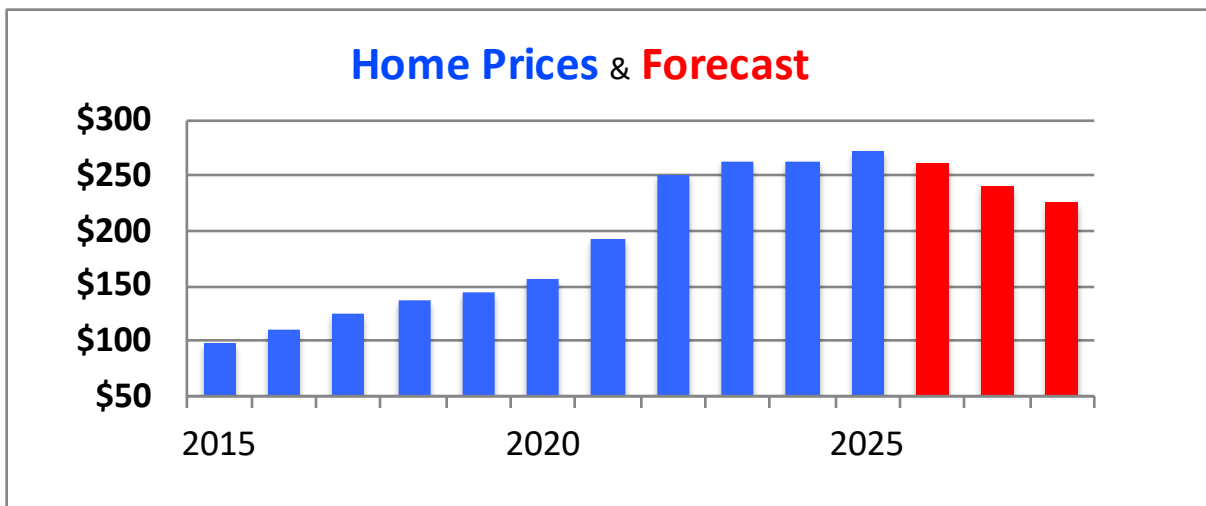
QUICK ECONOMY

Homosassa Springs FL

March 2026



A large retirement population feeds the retail and healthcare sectors. JOB GROWTH is little different than last quarter. Unemployment is a moderate 7 percent. In the last two years, total area income grew 16 percent (US average: 10 percent).

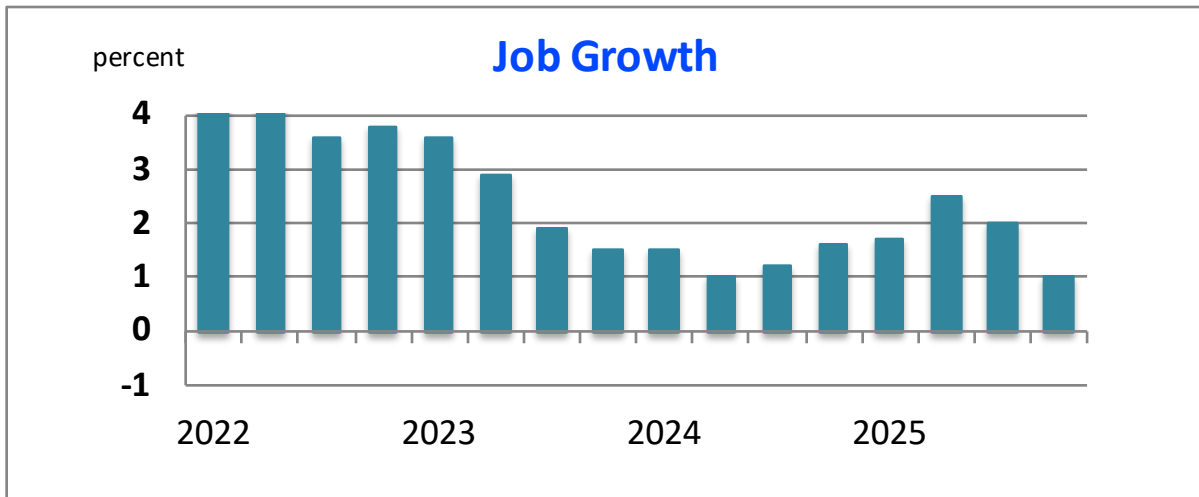


Population growth in Homosassa has been high. Over the last three years HOME PRICES rose 7 percent, 2 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 17 percent over the next three years. In a bad recession prices could fall 54 percent.

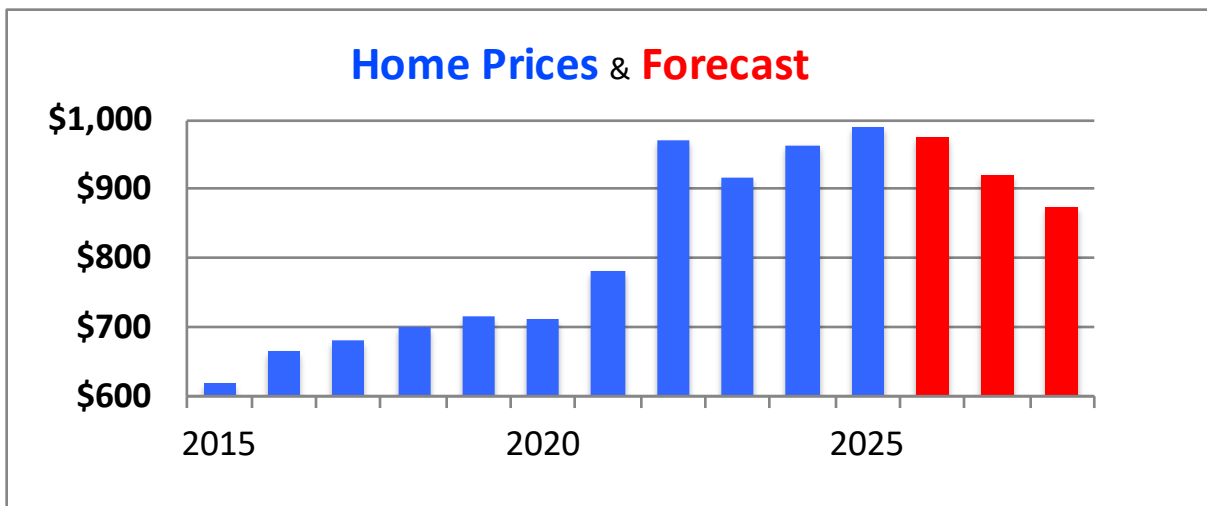
QUICK ECONOMY

Honolulu HI

March 2026



The local economy features an important tourist sector and a large government sector (state, military). JOB GROWTH is worse than last quarter. Unemployment is a low 2 percent. In the last two years, total area income grew 8 percent (US average: 10 percent).

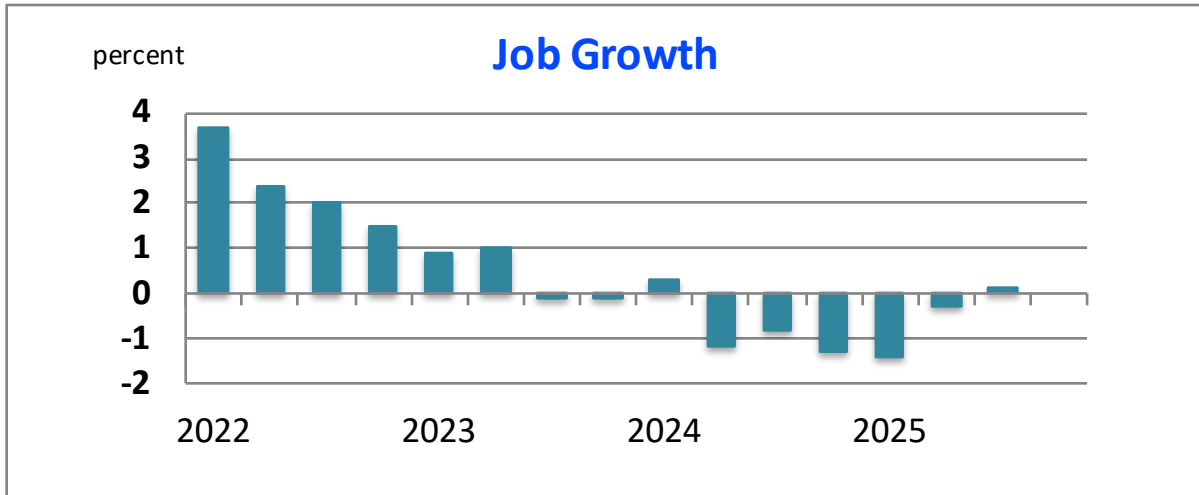


Population growth in Honolulu has been NEGATIVE. Over the last three years HOME PRICES rose 8 percent, 0 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 12 percent over the next three years. In a bad recession prices could fall 22 percent.

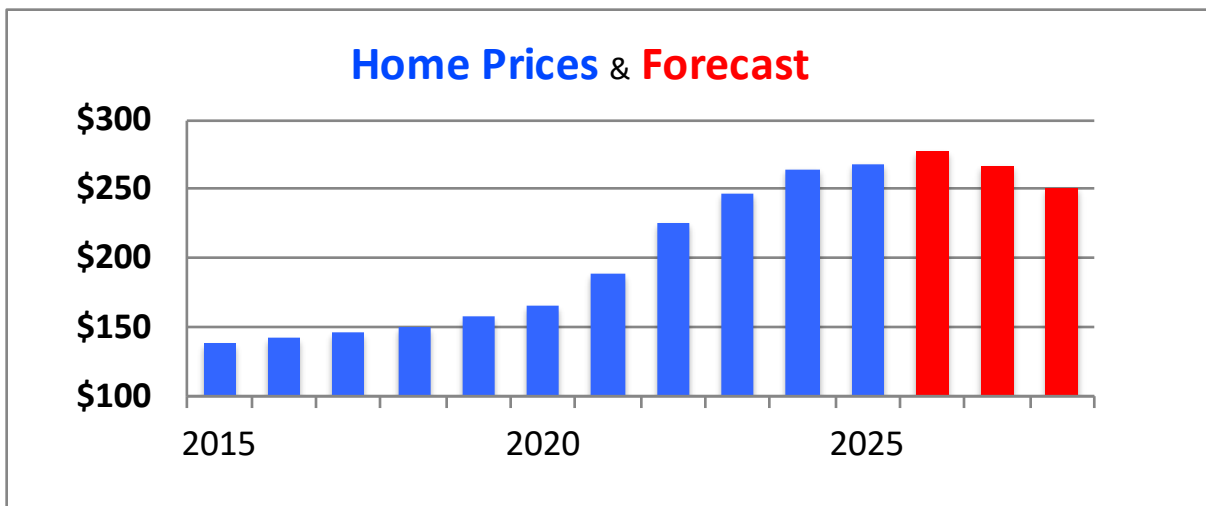
QUICK ECONOMY

Hot Springs AR

March 2026



The local economy features a large tourism sector. JOB GROWTH is little different than last quarter. Unemployment is a moderate 4 percent. In the last two years, total area income grew 7 percent (US average: 10 percent).

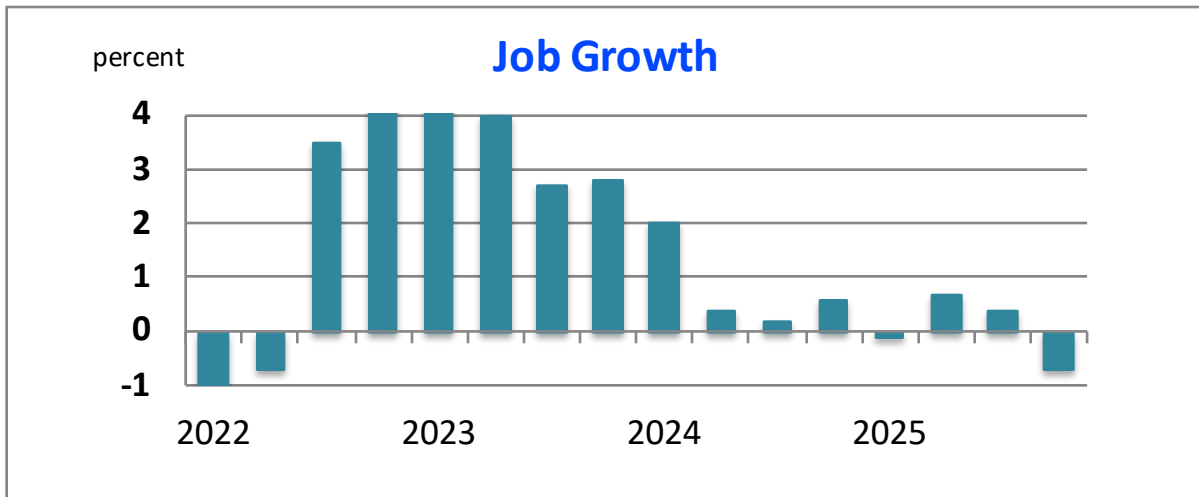


Population growth in Hot Springs has been low. Over the last three years HOME PRICES rose 16 percent, 9 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 7 percent over the next three years. In a bad recession prices could fall 30 percent.

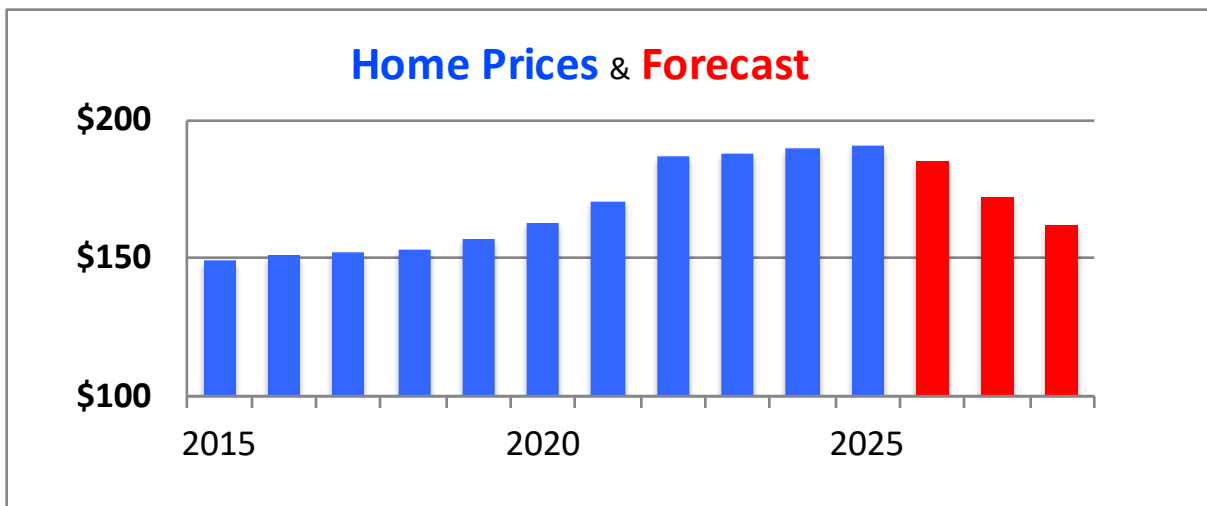
QUICK ECONOMY

Houma-Bayou Cane LA

March 2026



Economic growth is strongly affected the large number of oil drilling platform services companies. JOB GROWTH is worse than last quarter. Unemployment is a moderate 4 percent. In the last two years, total area income grew 4 percent (US average: 10 percent).

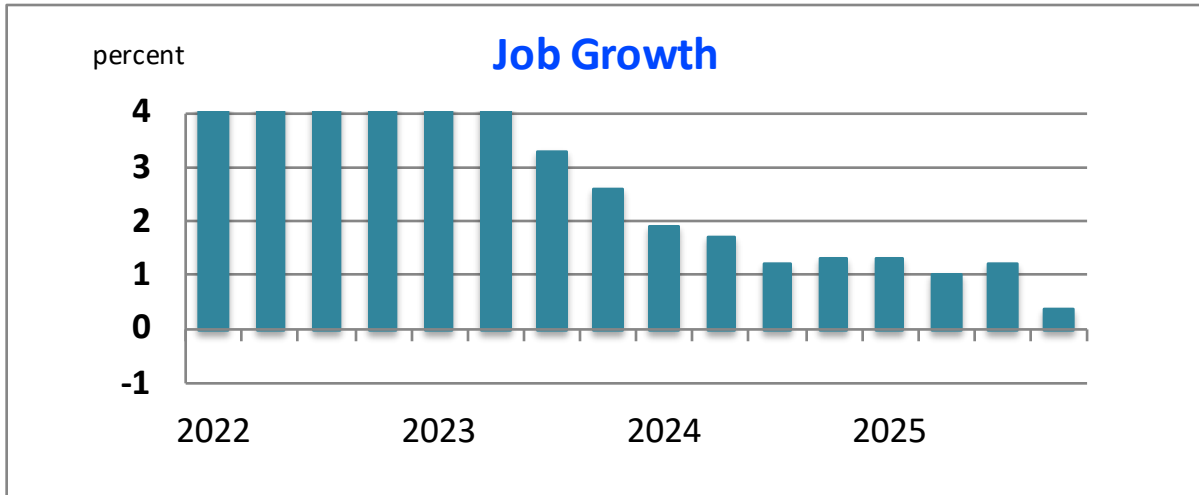


Population growth in Houma has been NEGATIVE. Over the last three years HOME PRICES rose 2 percent, 1 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 15 percent over the next three years. In a bad recession prices could fall 25 percent.

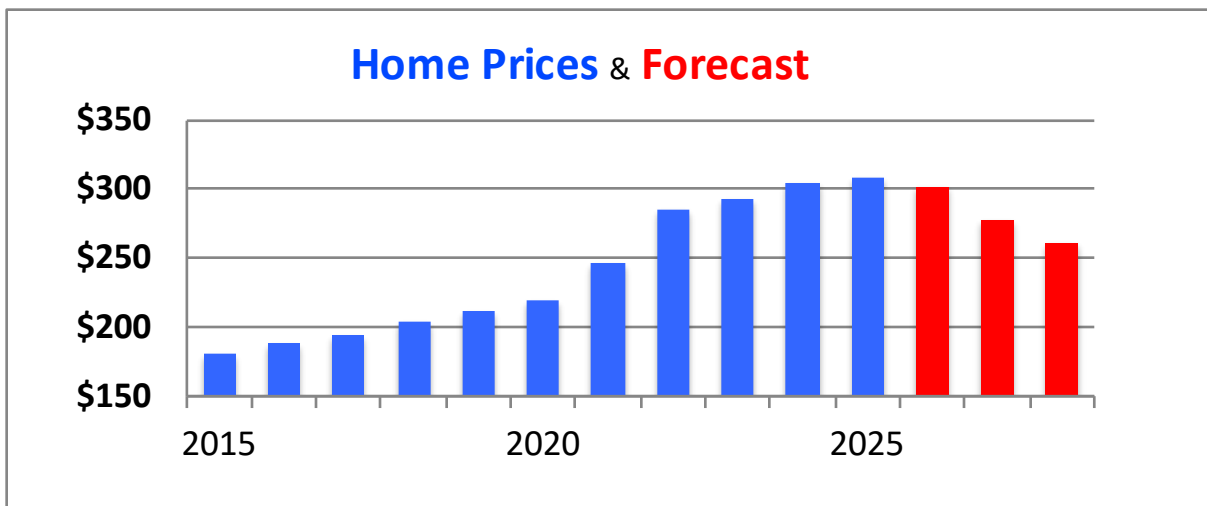
QUICK ECONOMY

Houston-Baytown TX

March 2026



The local economy features a large refinery, chemicals and energy services industry. JOB GROWTH is worse than last quarter. Unemployment is a moderate 4 percent. In the last two years, total area income grew 11 percent (US average: 10 percent).



Population growth in Houston has been moderate. Over the last three years HOME PRICES rose 9 percent, 2 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 16 percent over the next three years. In a bad recession prices could fall 26 percent.

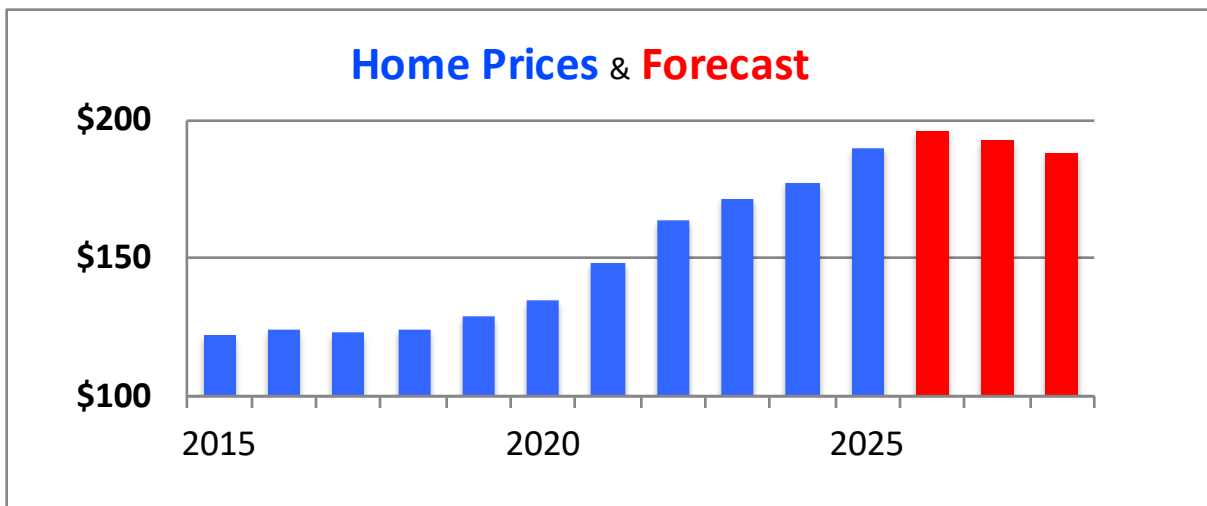
QUICK ECONOMY

Huntington WV

March 2026



The local economy features a large education-healthcare (university) sector. JOB GROWTH is worse than last quarter. Unemployment is a moderate 4 percent. In the last two years, total area income grew 10 percent (US average: 10 percent).

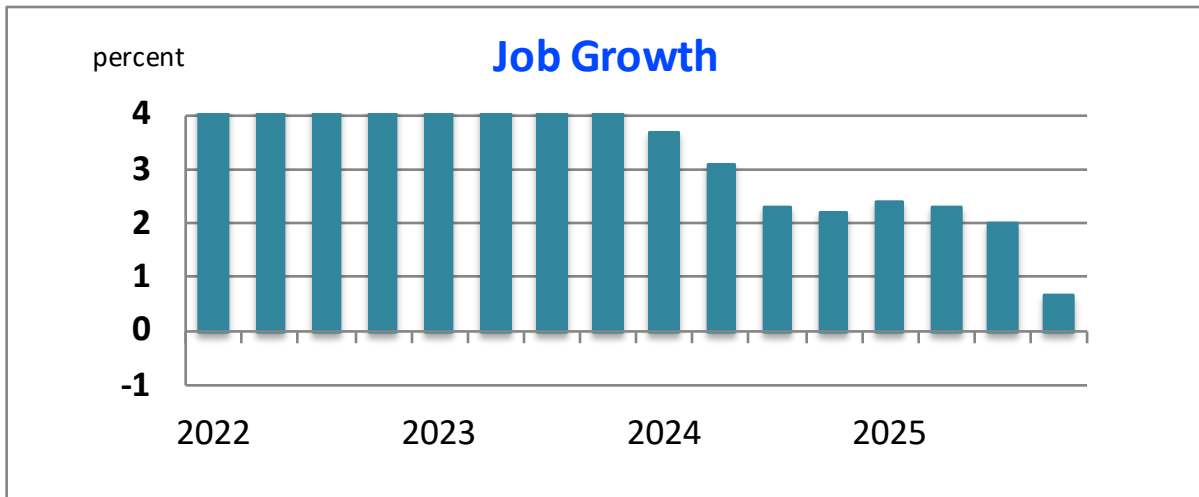


Population growth in Huntington has been NEGATIVE. Over the last three years HOME PRICES rose 23 percent, 7 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 1 percent over the next three years. In a bad recession prices could fall 16 percent.

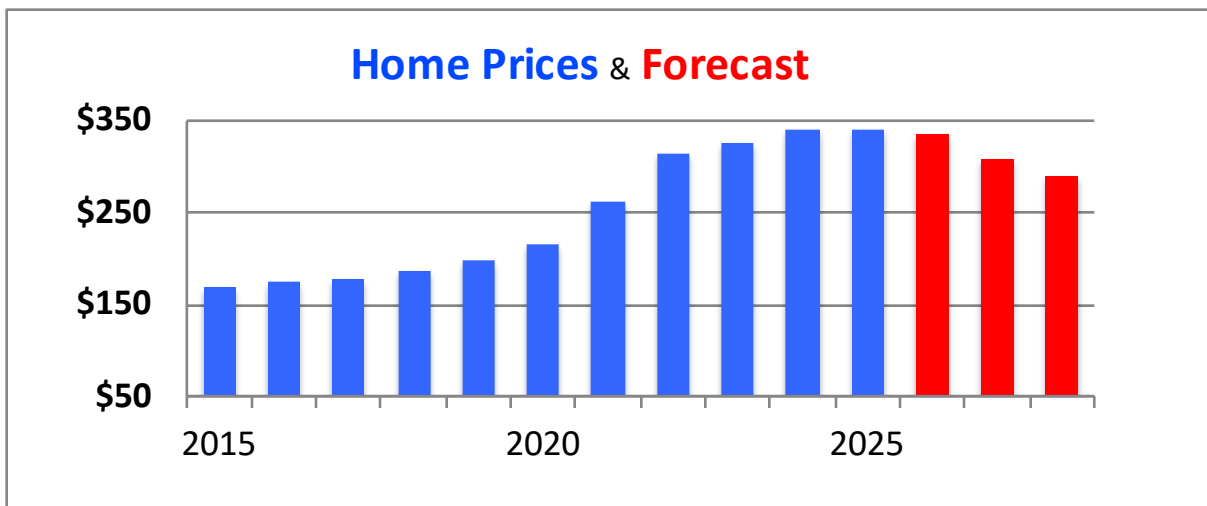
QUICK ECONOMY

Huntsville AL

March 2026



The local economy is dominated by the large government sector (NASA, Army Missile Command) and associated defense contractors. JOB GROWTH is worse than last quarter. Unemployment is a low 2 percent. In the last two years, total area income grew 12 percent (US average: 10 percent).



Population growth in Huntsville has been high. Over the last three years HOME PRICES rose 13 percent, 4 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 15 percent over the next three years. In a bad recession prices could fall 39 percent.