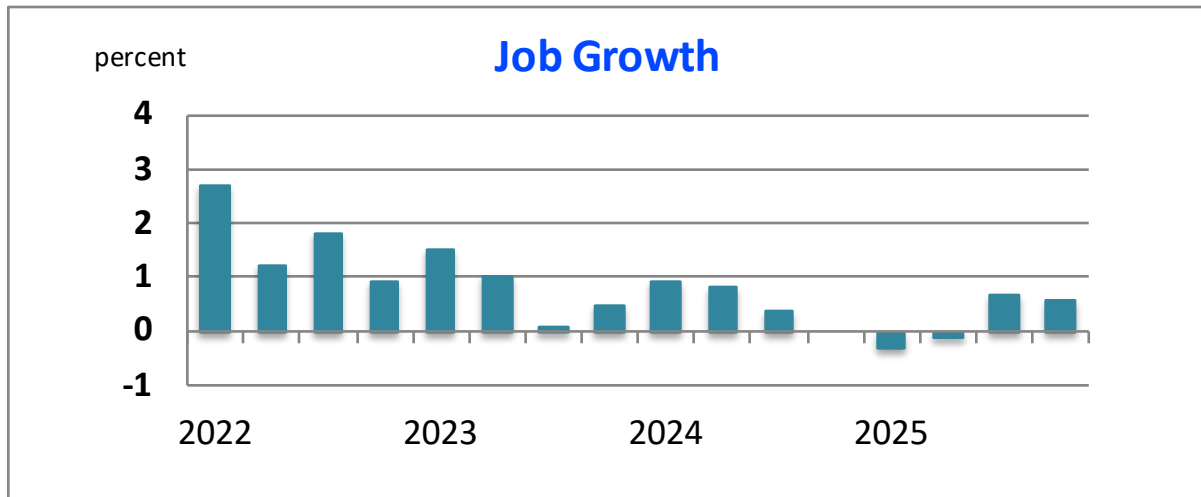


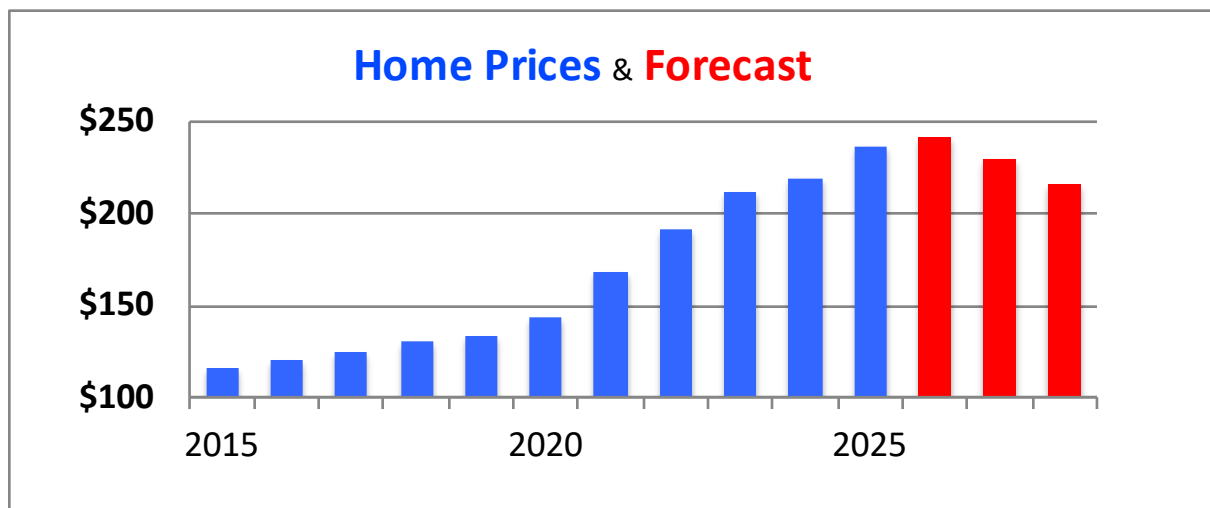
QUICK ECONOMY

Utica-Rome NY

March 2026



The local economy features big healthcare and government sectors. JOB GROWTH is little different than last quarter. Unemployment is a moderate 4 percent. In the last two years, total area income grew 8 percent (US average: 10 percent).

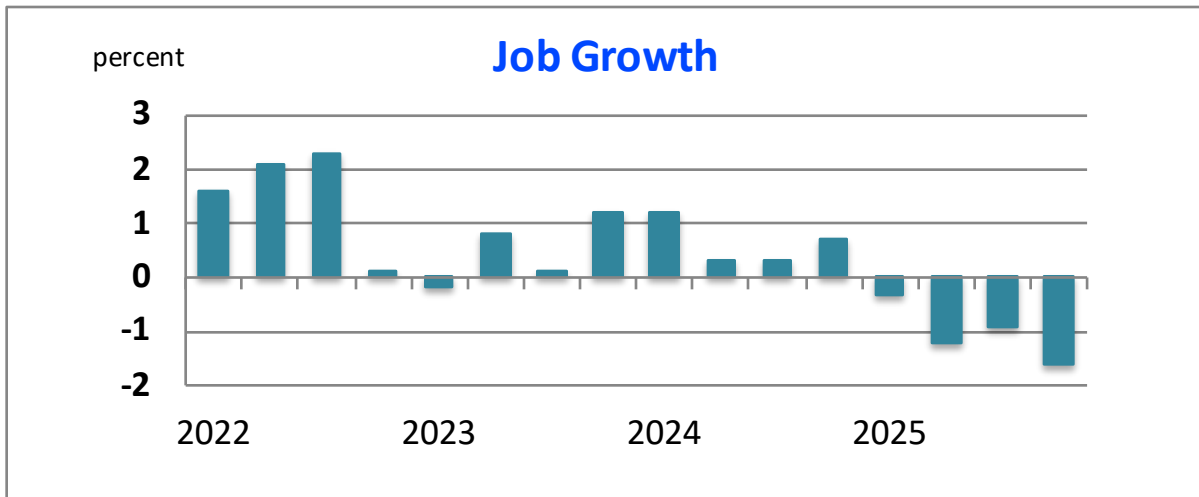


Population growth in Utica has been NEGATIVE. Over the last three years HOME PRICES rose 22 percent, 7 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 9 percent over the next three years. In a bad recession prices could fall 43 percent.

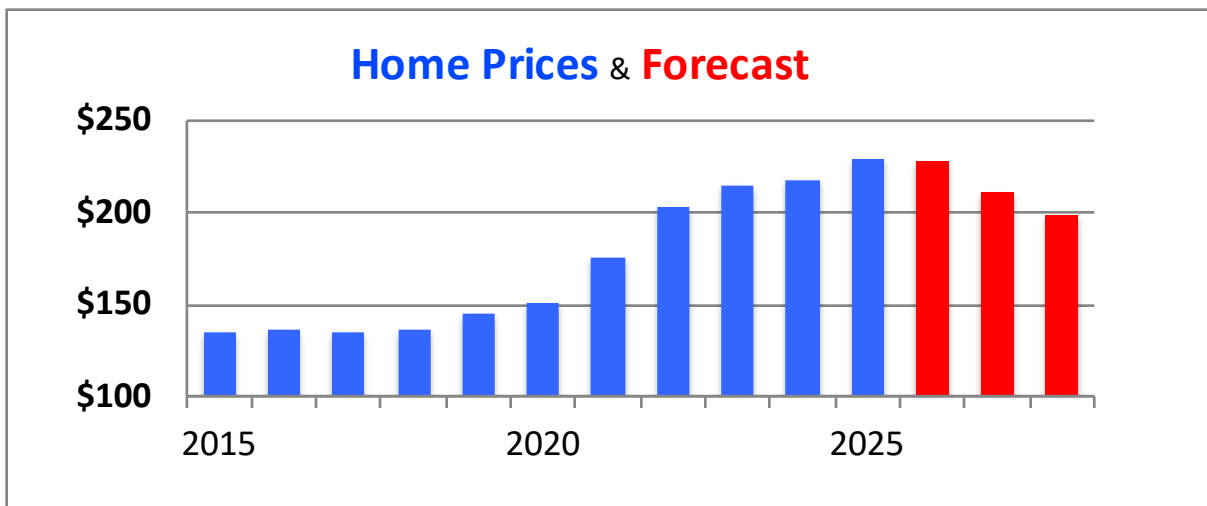
QUICK ECONOMY

Valdosta GA

March 2026



The local economy features large government (state university, military) and retail sectors. Agriculture is important to the local economy. JOB GROWTH is worse than last quarter. Unemployment is a moderate 4 percent. In the last two years, total area income grew 16 percent (US average: 10 percent).

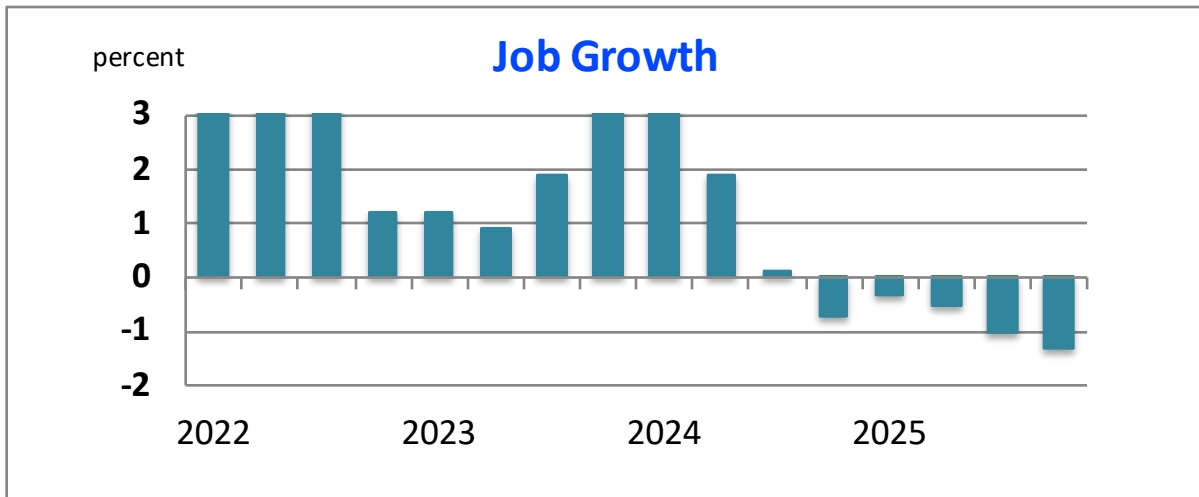


Population growth in Valdosta has been low. Over the last three years HOME PRICES rose 16 percent, 6 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 13 percent over the next three years. In a bad recession prices could fall 43 percent.

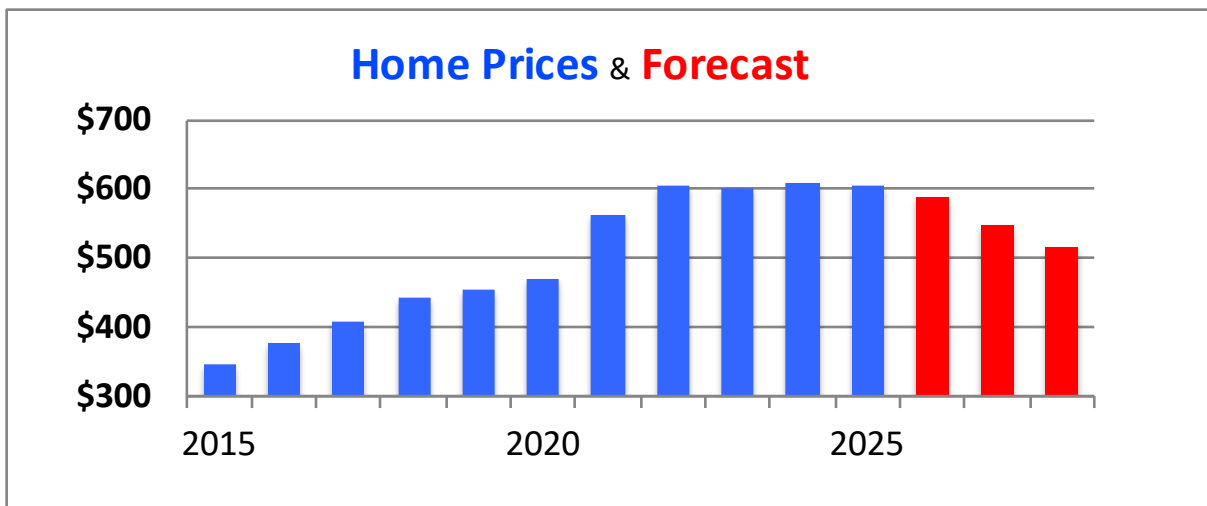
QUICK ECONOMY

Vallejo-Fairfield CA

March 2026



The local economy features large government and retail sectors. JOB GROWTH is little different than last quarter. Unemployment is a moderate 5 percent. In the last two years, total area income grew 6 percent (US average: 10 percent).

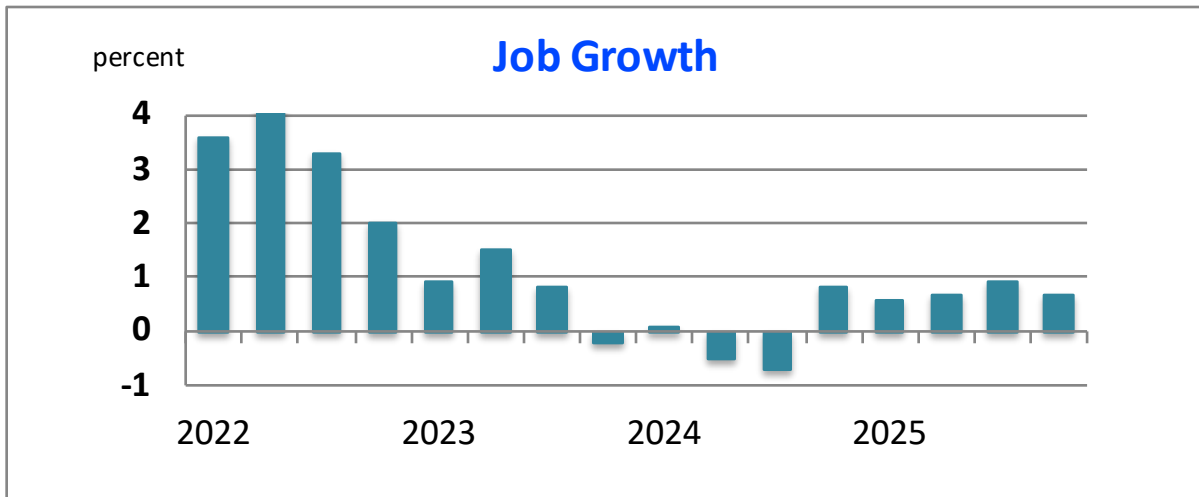


Population growth in Vallejo has been low. Over the last three years HOME PRICES rose 3 percent, 0 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 15 percent over the next three years. In a bad recession prices could fall 25 percent.

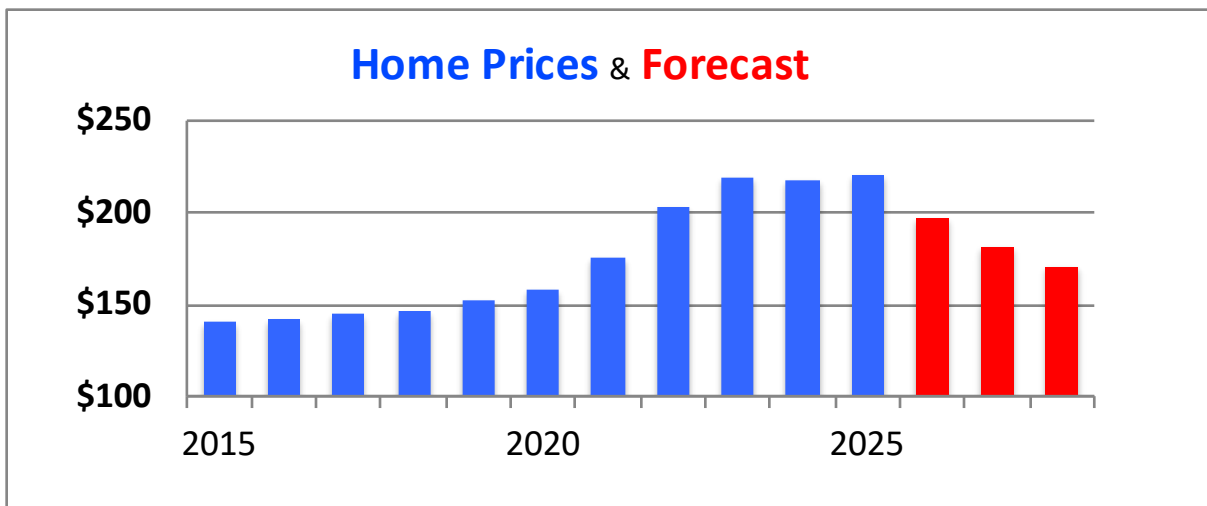
QUICK ECONOMY

Victoria TX

March 2026



The local economy features a large retail 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).

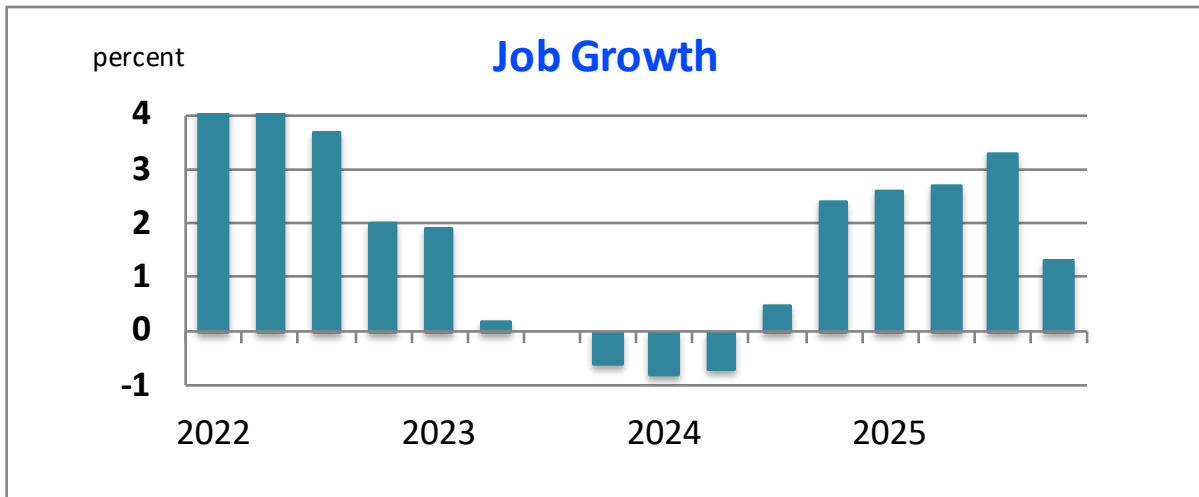


Population growth in Victoria has been low. Over the last three years HOME PRICES rose 10 percent, -6 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 23 percent over the next three years. In a bad recession prices could fall 33 percent.

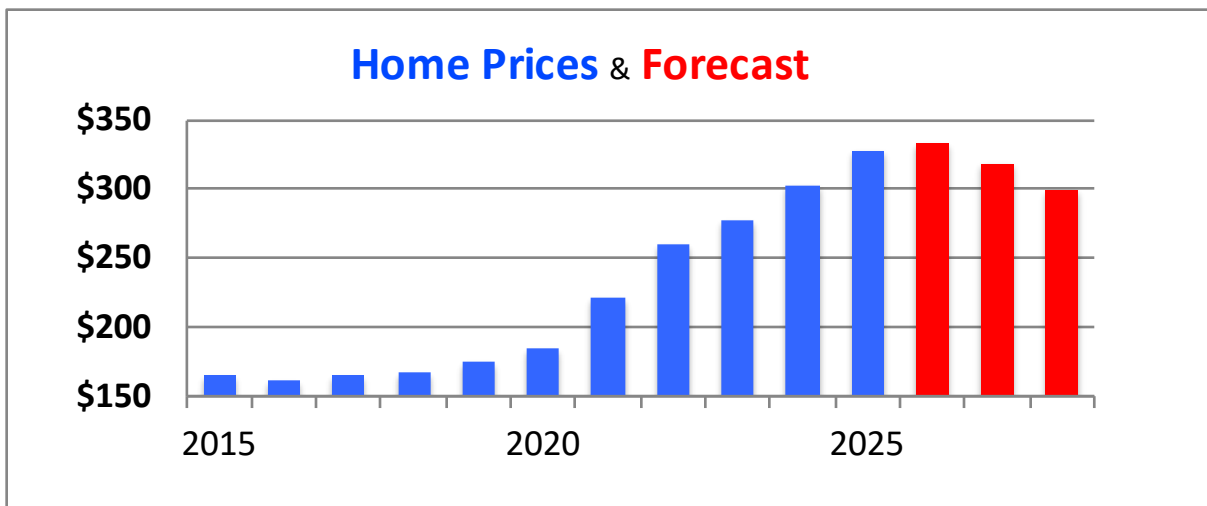
QUICK ECONOMY

Vineland-Millville NJ

March 2026



The local economy features large manufacturing (glass) and government sectors. JOB GROWTH is worse than last quarter. Unemployment is a moderate 7 percent. In the last two years, total area income grew 5 percent (US average: 10 percent).

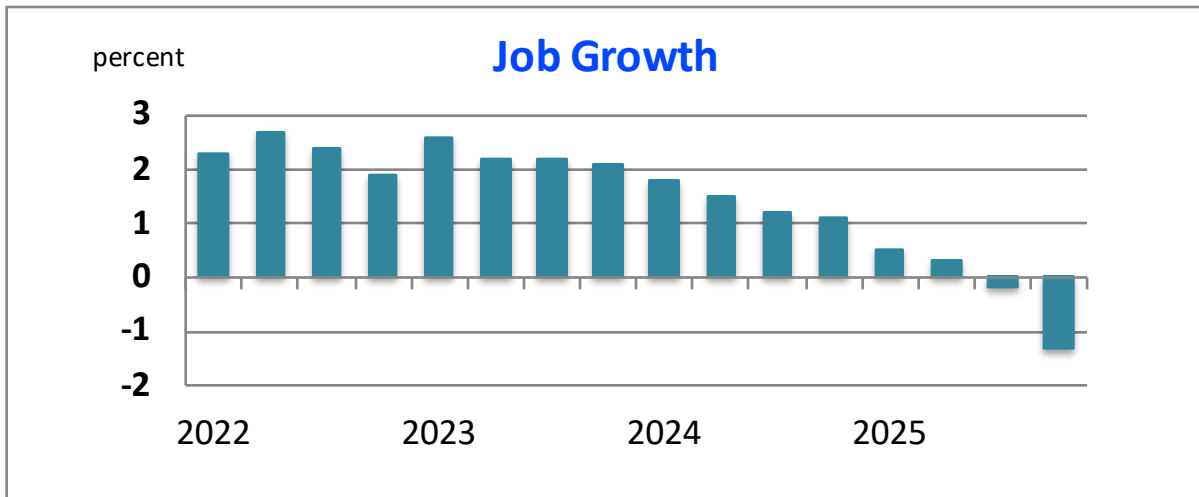


Population growth in Vineland has been NEGATIVE. Over the last three years HOME PRICES rose 28 percent, 6 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 9 percent over the next three years. In a bad recession prices could fall 49 percent.

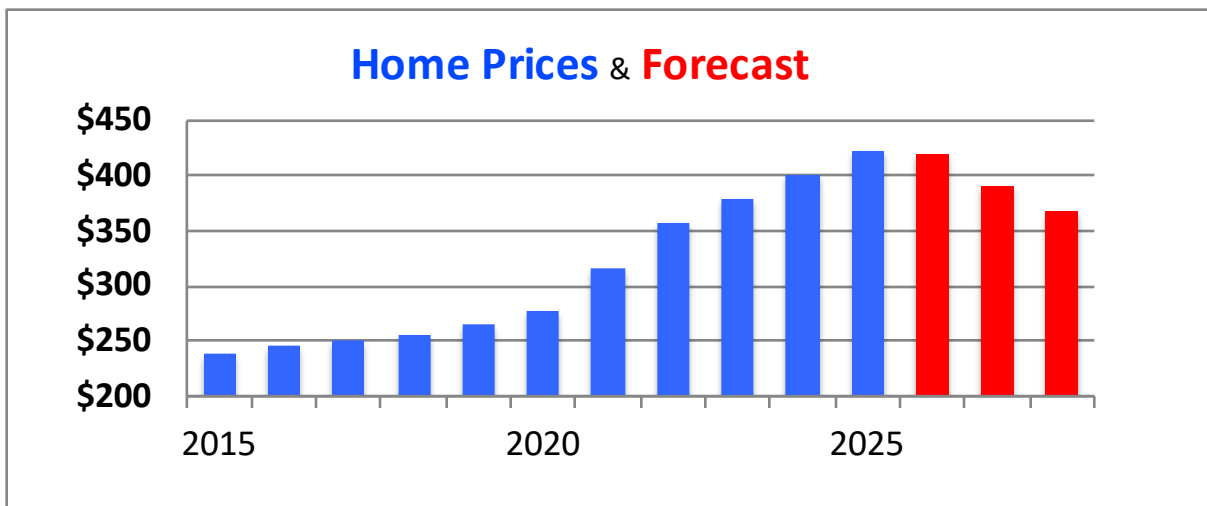
QUICK ECONOMY

Virginia Beach VA

March 2026



The local economy features a large government sector (military). JOB GROWTH is worse than last quarter. Unemployment is a moderate 4 percent. In the last two years, total area income grew 9 percent (US average: 10 percent).

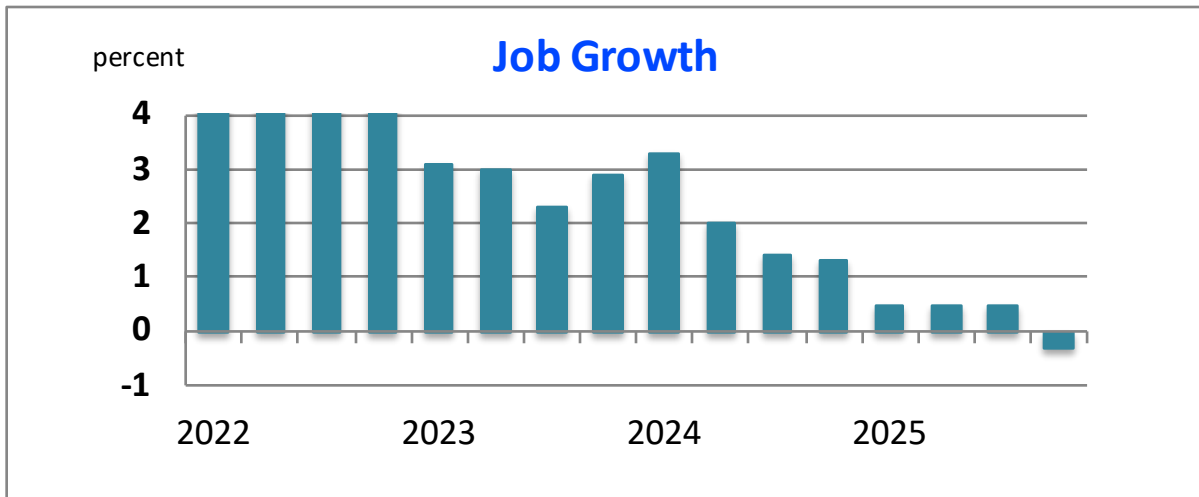


Population growth in Virginia Beach has been low. Over the last three years HOME PRICES rose 19 percent, 4 percent in the last 12 months. Prices will soften this year as the US economy weakens. Expect prices to FALL 13 percent over the next three years. In a bad recession prices could fall 27 percent.

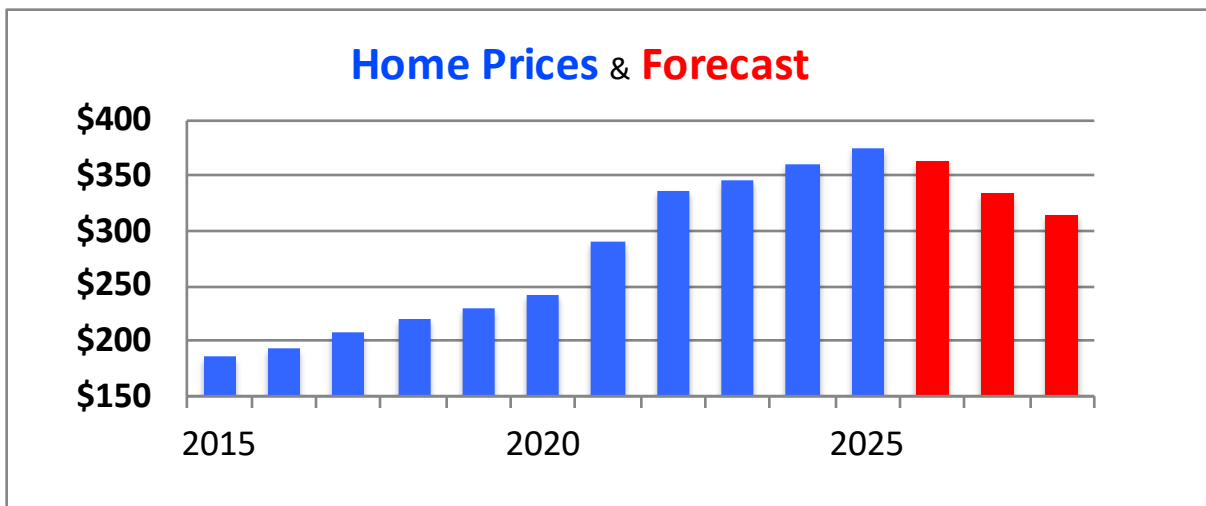
QUICK ECONOMY

Visalia-Porterville CA

March 2026



The local economy features large government and retail sectors. Agriculture (dairy, grapes, oranges) is important. JOB GROWTH is worse than last quarter. Unemployment is a high 10 percent. In the last two years, total area income grew 9 percent (US average: 10 percent).



Population growth in Visalia has been low. Over the last three years HOME PRICES rose 14 percent, 3 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 40 percent.