

VeroFORECAST Predicts Modest House Price Gains Despite Rate Cuts

Key Insights from the VeroFORECAST Q3 2025

THE

OVERALL

METRO MARKET

TREND

SEPT. 1, 2025 - SEPT. 1, 2026

VeroFORECAST Predicts An Average Nationwide Home Price Growth Of

1.8%

Over the Next 12 Months in 100 of the Most Populated Metro Areas

327	981	17,498	82%
MARKETS COVERED	COUNTIES COVERED	ZIP CODES COVERED	POPULATION COVERED

Key Takeaway:
The Q3 2025 VeroFORECAST™ projects an average 1.8% nationwide home-price appreciation over the next 12 months, underscoring a housing market that remains resilient but subdued. The forecast confirms that, despite easing mortgage rates and improving inventory, affordability challenges and labor-market weakness will keep price gains modest and highly regional.

TOP 10

METRO MARKETS

These small and mid-sized metros are outperforming largely because they remain relatively affordable compared to sunbelt markets. Demand is further supported by a slowdown in out-migration from the Northeast and Midwest since the pandemic, which has helped keep buyers active and inventories tight in these regions.

1. ROCKFORD, IL +5.2%

2. ROCHESTER, NY +5.1%

3. BUFFALO-CHEEKTOWAGA, NY +5.0%

4. HARTFORD-WEST HARTFORD-EAST HARTFORD, CT..... +4.9%

5. SPRINGFIELD, IL +4.8%
6. CANTON-MASSILLON, OH +4.7%

7. YORK-HANOVER, PA +4.5%

8. PEORIA, IL +4.4%

9. READING, PA +4.3%

10. ERIE, PA +4.3%



BOTTOM 10

METRO MARKETS

Florida and Texas dominate the list of the nation’s softest housing markets. Both states are grappling with swelling inventories, slowing buyer interest, and persistent affordability hurdles that are weighing on sales. In many metros, new-home construction has surged faster than demand can absorb, leaving properties on the market for longer stretches and prompting price reductions.

1. CAPE CORAL-FORT MYERS, FL -3.1%

2. NAPLES-MARCO ISLAND, FL -2.6%

3. PUNTA GORDA, FL -2.3%

4. NORTH PORT-BRADENTON-SARASOTA, FL ... -2.1%

5. SHERMAN-DENISON, TX -1.8%
6. DELTONA-DAYTONA BEACH-ORMOND BEACH, FL -1.6%

7. MCALLEN-EDINBURG-MISSION, TX -1.5%

8. LAKELAND-WINTER HAVEN, FL -1.5%

9. PANAMA CITY-PANAMA CITY BEACH, FL -1.1%

10. LONGVIEW, TX -1.1%