



**HPT Proficient Performance Report:
 Cities With The Worst Long-Term Performance
 Ranking of Cities by 1990-2015 Long-Term Hold
 Percent Annual Return, Adjusted for Inflation**

Rank	City	1990-2015 % Annual Return
1	Homosassa Springs, FL	-4.38
2	Hartford-West Hartford-East Hartford, CT	-4.29
3	New Haven-Milford, CT	-3.73
4	Lewiston-Auburn, ME	-3.69
5	Rochester, NY	-3.57
6	Norwich-New London, CT	-3.56
7	Rocky Mount, NC	-3.29
8	Rockford, IL	-3.28
9	Macon, GA	-3.27
10	Dayton, OH	-3.07
11	Jackson, TN	-2.87
12	Fort Wayne, IN	-2.76
13	Warner Robins, GA	-2.74
14	Syracuse, NY	-2.69
15	Allentown-Bethlehem-Easton, PA-NJ	-2.67
16	Binghamton, NY	-2.67
17	Pittsfield, MA	-2.55
18	Springfield, MA	-2.47
19	Saginaw, MI	-2.43
20	Montgomery, AL	-2.28
21	Memphis, TN-MS-AR	-2.26
22	Kokomo, IN	-2.25
23	Vineland-Bridgeton, NJ	-2.20
24	Elgin, IL (MSAD)	-2.20
25	Toledo, OH	-2.19
26	Ocala, FL	-2.06
27	Greensboro-High Point, NC	-2.04
28	Albany, GA	-2.03
29	Reading, PA	-2.01
30	Utica-Rome, NY	-1.97
31	Greenville, NC	-1.93
32	Manchester-Nashua, NH	-1.90
33	Mansfield, OH	-1.87
34	Cleveland-Elyria, OH	-1.87
35	Springfield, OH	-1.86
36	Burlington, NC	-1.85
37	Lansing-East Lansing, MI	-1.70
38	Flint, MI	-1.58



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39	Decatur, AL	-1.54
40	Winston-Salem, NC	-1.54
41	Midland, MI	-1.49
42	Trenton, NJ	-1.48
43	Huntsville, AL	-1.43
44	Dalton, GA	-1.42
45	Camden, NJ (MSAD)	-1.41
46	Worcester, MA-CT	-1.40
47	Dutchess County-Putnam County, NY (MSAD)	-1.33
48	Augusta-Richmond County, GA-SC	-1.30
49	Fayetteville, NC	-1.16
50	Lafayette-West Lafayette, IN	-1.13
51	Lake County-Kenosha County, IL-WI (MSAD)	-1.11
52	Detroit-Dearborn-Livonia, MI (MSAD)	-1.05
53	Punta Gorda, FL	-1.04
54	Bridgeport-Stamford-Norwalk, CT	-1.03
55	York-Hanover, PA	-1.03
56	Decatur, IL	-1.01
57	Columbus, GA-AL	-0.99
58	Atlanta-Sandy Springs-Roswell, GA	-0.98
59	Kingston, NY	-0.98
60	Dothan, AL	-0.95
61	Youngstown-Warren-Boardman, OH-PA	-0.91
62	Indianapolis-Carmel-Anderson, IN	-0.87
63	Elkhart-Goshen, IN	-0.86
64	Las Vegas-Henderson-Paradise, NV	-0.85
65	Providence-Warwick, RI-MA	-0.84
66	Las Cruces, NM	-0.84
67	Akron, OH	-0.81
68	Port St. Lucie, FL	-0.78
69	Stockton-Lodi, CA	-0.76
70	Lima, OH	-0.76
71	Cincinnati, OH-KY-IN	-0.76
72	Rome, GA	-0.72
73	Modesto, CA	-0.72
74	Springfield, IL	-0.69
75	South Bend-Mishawaka, IN-MI	-0.69
76	Buffalo-Cheektowaga-Niagara Falls, NY	-0.69



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77	Lakeland-Winter Haven, FL	-0.65
78	Brownsville-Harlingen, TX	-0.63
79	Yuma, AZ	-0.63
80	Albany-Schenectady-Troy, NY	-0.58
81	Palm Bay-Melbourne-Titusville, FL	-0.54
82	Spartanburg, SC	-0.53
83	Sebastian-Vero Beach, FL	-0.51
84	Rockingham County-Strafford County, NH (MSAD)	-0.48
85	Springfield, MO	-0.46
86	Dover, DE	-0.44
87	Bangor, ME	-0.41
88	Columbia, SC	-0.41
89	McAllen-Edinburg-Mission, TX	-0.38
90	El Paso, TX	-0.37
91	New Bern, NC	-0.35
92	Killeen-Temple, TX	-0.33
93	Topeka, KS	-0.29
94	Wichita, KS	-0.27
95	Jackson, MS	-0.23
96	Scranton--Wilkes-Barre--Hazleton, PA	-0.20
97	Warren-Troy-Farmington Hills, MI (MSAD)	-0.18
98	Deltona-Daytona Beach-Ormond Beach, FL	-0.18
99	Wilmington, DE-MD-NJ (MSAD)	-0.17
100	Muskegon, MI	-0.11
101	Gainesville, GA	-0.10
102	Merced, CA	-0.05
103	Battle Creek, MI	-0.04



**HPT Proficient Performance Report:
 Cities With Worst Performance Using HPT Signals
 Ranking of Cities by Purchases Using HPT Signals
 Percent Annual Return, Adjusted for Inflation**

Rank	City	% Return for Purchases Using HPT Signals	HPT Rank
1	Cleveland, TN	-18.3	13.84
2	Bloomsburg-Berwick, PA	-17.1	15.96
3	Elmira, NY	-15.8	13.94
4	Weirton-Steubenville, WV-OH	-11.2	15.25
5	Fairbanks, AK	-9.0	22.56
6	Muncie, IN	-7.4	15.03
7	Cape Girardeau, MO-IL	-6.6	10.34
8	Nashville-Davidson--Murfreesboro--Franklin, TN	-6.3	12.29
9	Huntsville, AL	-6.1	9.95
10	Dothan, AL	-4.2	14.48
11	Beaumont-Port Arthur, TX	-2.3	13.52
12	Clarksville, TN-KY	-1.8	9.10
13	Kankakee, IL	-0.3	14.08
14	Iowa City, IA	0.7	9.80
15	Springfield, OH	1.1	14.77
16	Jefferson City, MO	1.2	10.29
17	Dubuque, IA	1.2	10.64
18	Kingsport-Bristol-Bristol, TN-VA	1.3	13.96
19	Amarillo, TX	1.7	14.20
20	Bloomington, IL	1.8	8.00
21	Tuscaloosa, AL	1.9	10.38
22	Hammond, LA	2.0	16.96
23	Laredo, TX	2.7	15.18
24	Wheeling, WV-OH	2.9	10.43
25	Baton Rouge, LA	2.9	14.82
26	Lake Charles, LA	3.1	13.15
27	Columbia, MO	3.2	10.26
28	Oshkosh-Neenah, WI	3.3	11.15
29	Springfield, MO	3.6	11.83
30	Rome, GA	3.7	14.98
31	Mankato-North Mankato, MN	3.9	15.10
32	Monroe, LA	4.1	12.73
33	Columbus, IN	4.7	9.22
34	Wausau, WI	4.7	11.75
35	San Antonio-New Braunfels, TX	4.8	18.08
36	Ogden-Clearfield, UT	5.3	20.22
37	Morristown, TN	5.3	12.31
38	St. Joseph, MO-KS	5.8	12.20



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Rank	City	% Return for Purchases Using HPT Signals	HPT Rank
39	Grand Island, NE	5.8	8.57
40	Hot Springs, AR	5.8	15.77
41	Austin-Round Rock, TX	5.9	19.03
42	Cedar Rapids, IA	5.9	7.79
43	Mobile, AL	6.0	16.82
44	Columbus, GA-AL	6.1	13.65
45	Hattiesburg, MS	6.3	16.11
46	Harrisburg-Carlisle, PA	6.4	9.46
47	Saginaw, MI	6.5	13.00
48	Bismarck, ND	6.9	11.60
49	Des Moines-West Des Moines, IA	7.1	9.71
50	Syracuse, NY	7.2	15.29
51	Alexandria, LA	7.3	15.29
52	Williamsport, PA	7.4	11.66
53	Champaign-Urbana, IL	7.6	8.00
54	Corpus Christi, TX	7.7	15.07
55	State College, PA	7.7	8.53
56	Fayetteville-Springdale-Rogers, AR-MO	7.9	18.10
57	Colorado Springs, CO	8.3	16.23
58	Sioux Falls, SD	8.3	10.41
59	Abilene, TX	8.4	17.51
60	Green Bay, WI	8.5	11.65
61	Valdosta, GA	8.5	13.36
62	San Angelo, TX	8.7	17.85
63	Augusta-Richmond County, GA-SC	8.8	13.27
64	Grand Forks, ND-MN	8.9	13.12
65	Victoria, TX	8.9	9.90
66	Lexington-Fayette, KY	9.1	10.18
67	Houma-Thibodaux, LA	9.1	14.30
68	Niles-Benton Harbor, MI	9.2	15.54
69	Lincoln, NE	9.4	8.95
70	Lawrence, KS	9.4	12.91
71	Cheyenne, WY	9.5	15.64
72	Manhattan, KS	9.6	14.89
73	Logan, UT-ID	9.7	15.21
74	Madison, WI	9.9	13.46

Analysis

Cities in which you would never want to invest depends on whether you are still thinking about a long-term hold (you now may want to stop thinking of that strategy and using the Housing Price Trends Buy/Sell signals to dramatically increase your returns), or the more sophisticated strategy of making purchases to capture optimal appreciation.

The "*Cities With The Worst Long-Term Performance*" table ranks cities by the 25-year return (1990-2015) for a buy & hold strategy. Of the 402 cities in the database, only 351 had complete data and 29% of those (103) cities had negative inflation-adjusted returns. There is your big risk. You don't want to be the investor who invested in a city that got a -0.04 to -4.38% annual return! However, some of those same cities are also great candidates for investment using the Housing Price Trends Buy/Sell system.

The "*Cities With Worst Performance Using HPT Signals*" table ranks cities by the performance using HPT signals. We listed cities that had returns up to 10%. These returns for each city average multiple purchases (if any) for the final number. Only 13 cities of the 303 that had data (4.3%) had negative returns. The remainder of the 73 cities on the list had average returns from 0.7%-9.9%. Of the 73 cities, only 2 had HPI Rank scores above 20: high HPI Rank scores above 20 are considered reasonably good---the higher the better. Since returns using the HPT Buy & Sell Signals average so much higher, annual returns below 10% are not considered very good. Also, although not in the table, there were 107 cities with average annual returns between 30.0% and 71.1%, and only 3 of those had HPI Ranks below 20. This shows how accurate the HPI Rank is.

Of course, any city could change trends that deviate from past performance. However, when you invest, invest in cities with good past performance and to have the best chance of high returns.

All returns are based on purchases with fairly conservative down payment of 25%, and all returns are adjusted for inflation.