

## **Housing Insights - ZVHI EDA**

1. The national average home value has shown a **clear upward trend from 2000-01-01 to 2025-09-01**, indicating long-term appreciation in the US housing market.
2. As of 2025-09-01, states like **Hawaii, California, Massachusetts, Washington, and the District of Columbia** rank among the **most expensive**, with home values significantly above the national average.
3. Over the full period, states such as **Hawaii, California, Maine, Idaho, and New Hampshire** show the **strongest total percentage growth in home values**, highlighting them as long-term high-growth markets.
4. Recent **year-over-year analysis** suggests that **Wyoming, Kentucky, New York, North Dakota, Connecticut** have experienced the **fastest short-term appreciation**, which may indicate current hotspots for investors.
5. **Volatility analysis** shows that states like **Hawaii, California, the District of Columbia, Washington, Colorado** have the **largest fluctuations in home values over time**, suggesting higher risk but also potentially higher reward markets.
6. In contrast, **states with lower volatility tend to have more stable**, predictable price movements, which may be attractive for risk-averse buyers.