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U.S. Home-Price Growth Slowed In December

U.S. home-price growth slowed to its lowest annual level in over a decade as mortgage rates and inflation continued to weigh on home buyers.

The S&P Cotality Case-Shiller National Home Price Index, which measures home prices across the country, rose 1.3% in the 12 months through December, compared with a 1.4% increase in November.

Inflation outpaced homeprice appreciation from June 2025 onward, eroding real home values through yearend and reversing a decadelong trend of positive real returns, the report said.

At the city level, Chicago, New York, Cleveland and Minneapolis led for the full year. Tampa, Fla., Denver, Phoenix, Dallas and Miami posted the steepest declines.

—Jessica Coacci

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