



California

Home Economics Chart 2011



Yearly and Average Appreciation



The real estate market is cyclical. There will usually be periods of both stronger and weaker activity.

The longer you own your property, the more likely you are to experience average rates of appreciation.

Housing Price Index



The Price Index is derived from the FHFA Housing Price Index and is based on actual recurring sales and appraisals.

California experienced a surge in prices that rose well above and has now reversed to well below the historical trend. For those that intend to buy and stay, this may represent a great opportunity.

Projected values using a \$400,000 value and the historical rate of appreciation:

| | | |
|------------------------|------------------------|------------------------|
| 5 years = \$573,509 | 10 years = \$822,281 | 15 years = \$1,178,963 |
| 20 years = \$1,690,363 | 25 years = \$2,423,595 | 30 years = \$3,474,882 |

While no one can know for sure what future rates of appreciation will be, history and math combine here to at least provide an educated outlook.

Demographic Information

Unemployment Rate



2010 = 12.40%
Average = 7.25%

Population Change



Change = 15,717,241
Avg. Annual = 449,064

Personal Income



Current = \$43,104
Avg. Increase = 5.27%

Economic cycles can have a significant impact on the real estate market yet so too can population and general income growth. More people equals greater demand and higher incomes equal greater affordability. Each of these can contribute to rising values.

© Copyright 2011
Estate of Mind, Inc.



Licensed by the Department of Corporations under the California Residential Act License #813B544. Subject to applicant and property qualification and availability of funds. Subject to change without notice. Rates and terms apply only to subject programs. Registered with the Nationwide Mortgage Licensing System and registry, Broadview Mortgage #170528. Branch NMLS #170952.



Dee Ann Estupinian
Sr. Loan Consultant
Broadview Mortgage
1164 N. Monte Vista
Suite #4
Upland, CA 91786
909.920.5260 Ext. 123
deeann@hlcteam.com
www.HLCTeam.com



BROADVIEW
MORTGAGE
Mortgage Bankers Since 1988