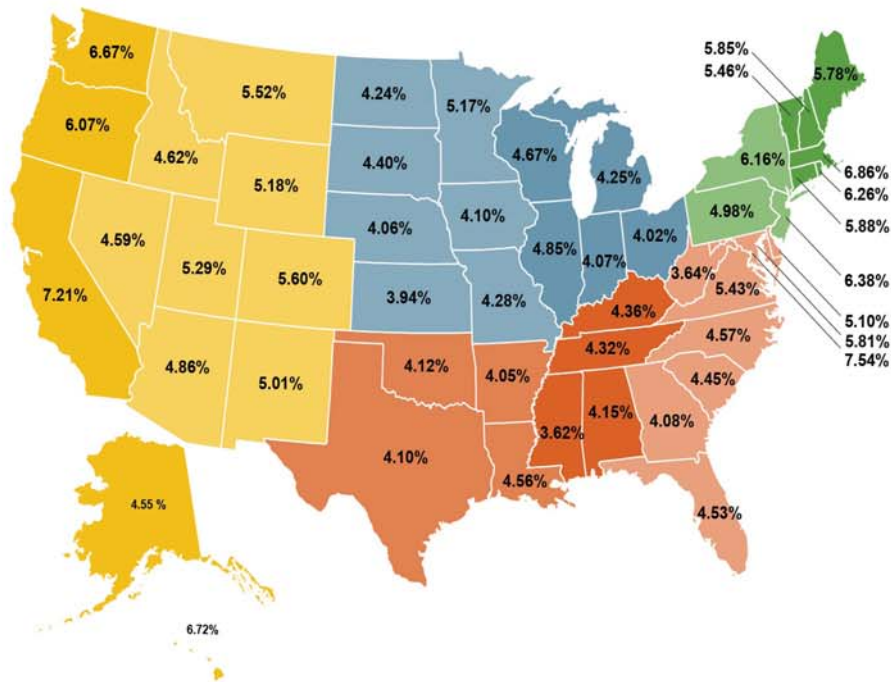
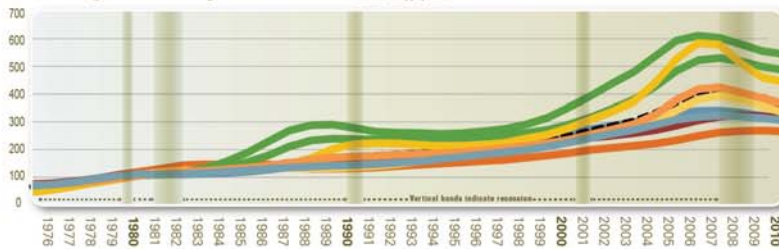


State and Regional Appreciation



Housing Price Index by Census Division

The HPI is based on repeat sales or appraisals of specific properties using conforming loans. It excludes condos, co-ops and multi-family properties.



Census Division	Appreciation	Gross Rate of Return on 20% Down Payment
New England	6.33%	31.83%
Pacific	7.89%	39.83%
Mid Atlantic	5.81%	29.31%
South Atlantic	6.82%	34.43%
USA	5.89%	29.43%
Midwest	5.21%	26.21%
East North Central	4.87%	24.87%
West North Central	4.37%	21.87%
East South Central	4.23%	21.18%
West South Central	4.18%	20.88%

While some areas have appreciated at higher rates than others, even the lowest yields produce returns of over 20% as a 20% down payment and the average is over 25%.

US map is color coded by Census Division.

Rates of appreciation vary from state to state and region to region. Values in some areas have higher average growth rates yet they tend to achieve that with greater volatility. This has rarely been more evident than it is right now. Other areas have slower overall movement and with that, comparatively steady price changes. Each has their benefits as with greater swings, one can take advantage of the dips to obtain bargain pricing while in the more consistent areas, one can purchase with the intent of owing for a shorter period and be more comfortable in knowing that the appreciation may remain relatively stable.



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