

the history of real estate appreciation ⁺₊

	1942	1943	1944	1945	1946	1947	1948	1949		1940's total: 129%
	3%	11%	17%	12%	24%	21%	2%	0%		
1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1950's total: 36%
4%	6%	4%	12%	1%	0%	1%	3%	1%	0%	
1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1960's total: 23%
1%	1%	0%	2%	1%	2%	1%	2%	4%	7%	
1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1970's total: 130%
8%	4%	3%	3%	10%	7%	8%	15%	16%	14%	
1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1980's total: 77%
7%	5%	1%	5%	5%	7%	10%	8%	7%	4%	
1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	1990's total: 30%
-1%	0%	1%	2%	3%	2%	2%	4%	6%	8%	
2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2000's total: 66%
9%	7%	10%	10%	14%	14%	2%	-5%	-12%	-4%	
2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2010's total: 45%
-4%	-4%	6%	11%	5%	5%	5%	6%	5%	4%	
2020	2021	2022								2020's so far: 39%
10%	19%	6%								

For 73 out of the 80 years between 1942 and 2022, home values went up — meaning real estate has a 90% win rate!

	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989
appreciation	7%	5%	1%	5%	5%	7%	10%	8%	7%	4%
interest rate	13.74%	16.63%	16.04%	13.24%	13.88%	12.43%	10.19%	10.21%	10.34%	10.32%

Even in the 80's when interest rates were at the highest our generation has ever seen, appreciation was still healthy.

Source: S&P, Case/Shiller, BLS, MBS Highway. All figures are for illustrative purposes only and do not reflect currently available rates. Subject to credit qualification, not all applicants may qualify. Not a commitment to lend. Please contact Treadstone for an exact quote and for more information on fees and terms.

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