

the history of real estate appreciation ⁺⁺

	1942	1943	1944	1945	1946	1947	1948	1949	
	3%	11%	17%	12%	24%	21%	2%	0%	1940's total: 129%
1950	1951	1952	1953	1954	1955	1956	1957	1958	1959
4%	6%	4%	12%	1%	0%	1%	3%	1%	0%
									1950's total: 36%
1960	1961	1962	1963	1964	1965	1966	1967	1968	1969
1%	1%	0%	2%	1%	2%	1%	2%	4%	7%
									1960's total: 23%
1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
8%	4%	3%	3%	10%	7%	8%	15%	16%	14%
									1970's total: 130%
1980	1981	1982	1983	1984	1985	1986	1987	1988	1989
7%	5%	1%	5%	5%	7%	10%	8%	7%	4%
									1980's total: 77%
1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
-1%	0%	1%	2%	3%	2%	2%	4%	6%	8%
									1990's total: 30%
2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
9%	7%	10%	10%	14%	14%	2%	-5%	-12%	-4%
									2000's total: 66%
2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
-4%	-4%	6%	11%	5%	5%	5%	6%	5%	4%
									2010's total: 45%
2020	2021	2022	2023	2024					
10%	19%	6%	6%	5%					
									2020's so far: 36%

Home values went up for 76 out of the 83 years between 1942 and 2024 — 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%
		October								
		18.63%								

The 1980's had the highest rate in over eight decades, yet home prices appreciated more than 6 of the last 7 decades.

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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2025 Market Talking Points

O'D Team

"I'm waiting for prices to go down."

- 2025 West Michigan home price projections from Business Insider, National Mortgage News, & Next Michigan News range from 5-7.2% appreciation.
- For example, at 6%, a \$300,000 home will cost you \$318,000 after waiting one year, \$337,000 after 2 years, and \$357,000 after 3 years.
- Your new home is running away from you at over \$1500 a month, every month you wait!

"I'm waiting for interest rates to go down."

- Decreasing rates lead to increased prices.
- Lower rates = more buyers and competition.
- A 1% rate drop will normally increase the price of the home by 5%.

"I'm just going to rent." (*Translation: "I'm scared."*)

- It's not scary if your lender offers customized solutions.
- The average net worth of a renter is \$10,400. The average net worth of a homeowner is \$396,200; start building your wealth!
- 100% of rent is a fee.
- Low to no money down options.

"I'm waiting for a market crash."

- Unlike 2008-2012, loan and appraisal guidelines are strict.
- More buyers than homes = increased competition. Inventory is improving but still low.
- Inventory won't start to balance out in this decade.

Home prices rarely drop. The 1980's had the highest interest rate in eight decades but saw the third best appreciation rate. (See back page)

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