

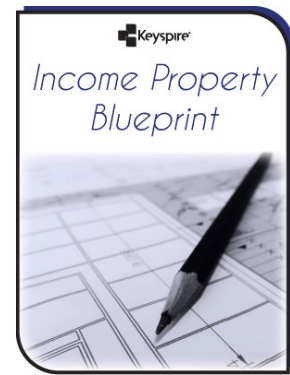
Module 3 – Lesson 10

Market Appreciation Overview

OPTIMIZE



Week 36



A key takeaway from this week is that market appreciation is a bonus.

Michael discussed four things to look at when thinking about market appreciation:

1. **Population migration**
Are people moving to the area?
2. **Income**
Ideally, the average income of the area is at or above the national average.
3. **Employment**
The employment rate should be at or above the national average.
4. **Commercial investment/government infrastructure**
What is being built in the area? Large companies have entire teams determining market analysis.

When researching markets, use the following resources to get started:

- **Canadian Housing and Mortgage Corporation** 
cmhc.ca
“Provides insurance on mortgages to help make housing affordable in Canada. They provide a wealth of information for home buyers, sellers, renters and landlords that includes up to date legislation, statistics and timely articles about Canadian Real Estate.”
- **Federal Housing Finance Agency** 
fhfa.gov
“The Federal Housing Finance Agency (FHFA) was established by the Housing and Economic Recovery Act of 2008 (HERA) and is responsible for the effective supervision, regulation, and housing mission oversight of Fannie Mae, Freddie Mac (the Enterprises) and the Federal Home Loan Bank System, which includes the 11 Federal Home Loan Banks (FHLBanks) and the Office of Finance. Since 2008, FHFA has also served as conservator of Fannie Mae and Freddie Mac.”
- **Canadian Real Estate Association** 
crea.ca
“Organized real estate in Canada operates at three different levels. The real estate board generally operates at a local level. Provincial and territorial associations represent their province or territory, and CREA represents the industry nationally and internationally.”

The Canadian Real Estate Association (CREA) is one of Canada’s largest single-industry trade Associations, with a membership that includes thousands of REALTORS® and hundreds of brokerages across Canada.

Keeping informed about all matters real estate with a watchful eye on the economy and government, plus the economic statistics and analysis we provide, enhance our members’ knowledge.”

- **National Association of Realtors** 
nar.realtor

"The National Association of REALTORS® is America's largest trade association, representing 1.4 million members, including NAR's institutes, societies, and councils, involved in all aspects of the residential and commercial real estate industries."

- **Real Estate Magazine** 
remonline.com

"REM (Real Estate Magazine) is Canada's premier monthly magazine for real estate professionals. REALTORS®, real estate agents, sales representatives, brokers, owners, administrators, and other real estate industry stakeholders read REM every month for news, analysis, and commentary on Canadian real estate."

- **Real Estate Investor Magazines** 
RealEstateInvestorMagazines.com

"Published by a group of investors with more than 30 years of investing experience, our company's mission is to help individuals prosper by providing them with valuable information, tools and motivational articles."

Ask the community!



Ask your community and record the answers here:

- What other resources do you use when researching a market?
