

## 2025 CALIFORNIA HOUSING FORECAST

	2018	2019	2020	2021	2022	2023	2024p	2025f
SFH Resales (000s)	402.6	398	411.9	444.5	343	257.9	275.4	304.4
% Change	-5.2%	-1.2%	3.5%	7.9%	-22.9%	-24.8%	6.8%	10.5%
Median Price (\$000s)	\$569.5	\$592.4	\$659.4	\$784.3	\$822.3	\$814.0	\$869.5	\$909.4
% Change	5.9%	4%	11.3%	18.9%	4.5%	-1%	6.8%	4.6%
Housing Affordability Index	28%	31%	32%	26%	19%	17%	16%	16%
30-Yr FRM	4.50%	3.90%	3.10%	3.00%	5.30%	6.80%	6.60%	5.90%

p = projected

f = forecast

\* = % of households who can afford median-priced home

# Northern California Housing Market

**Thomas F. Flynn**



## **Northern California Housing Market:**

*Northern California Real Estate Report*, 1972      **Housing Markets**, 1967      **The State of California's Housing Markets, 1990-1997** Michael Smith-Heimer, 1998      California Real Estate Trends Newsletter, 1989      California Real Estate Economics Ignacio Gonzalez, 2003      **Future of California's Housing Resale Market**, 1986      **California Real Estate**, 2005      *Journal of Public Finance and Public Choice* n. 1-3/2012 Domenico Da Empoli, 2014-05-16      **U.S. Housing Market Conditions**, 1998      *The Real Deal* A.Venkatasubramanian, 2023-02-27

How do you build wealth using real estate  
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When is it a bubble  
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What are the lessons that can be learnt from booms busts in other economies  
What is the due diligence you need to perform on a property before purchase  
Is valuation of real estate an art or is it a science  
What are some of the peculiarities of valuation  
This easy to read book will be defining for readers it explains a number of concepts in the form of easy to understand analogies anecdotes and mini stories  
On reading this book the reader would develop a fine intuitive sense of real estate  
A reader who spends a few hundreds on this book and a few hours reading it will probably end up saving and making millions  
It is a MUST read for anyone investing dealing in real estate      **Development of a Forecasting Model to Predict the Downturn and Upturn of a Real Estate Market in the Inland Empire** Thomas F. Flynn, 2011-04  
Amidst the dramatic real estate fluctuations in the first decade of the twenty first century this study recognized that there is a necessity to create a real estate prediction model for future real estate ventures and prevention of losses such as the mortgage meltdown and housing bust  
This real estate prediction model study sought to reinstall the integrity into the American building and development industry which was tarnished by the sudden emergence of various publications offering get rich quick schemes  
In the fast paced and competitive world of lending and real estate development it is becoming more complex to combine current and evolving factors into a profitable business model  
This prediction model correlated past real estate cycle pinpoints to economical driving forces in order to create an ongoing formula  
The study used a descriptive secondary interpretation of raw data already available  
Quarterly data was taken from the study's seven independent variables over a 24 year span from 1985 to 2009 to examine the correlation over two real estate cycles  
Public information from 97 quarters 1985 2009 was also gathered on seven topics consumer confidence loan origination volume

construction employment statistics migration GDP inflation and interest rates The Null hypothesis underwent a test of variance at a 05 level of significance Multiple regression analysis uncovered that four of seven variables have correlated and could predict movement in real estate cycle evidence from previous data based in the Inland Empire GDP interest rates loan origination volume and inflation were the four economical driving variables that completed the Inland Empire s real estate prediction model and global test Findings from this study certify that there is correlation between economical driving factors and the real estate cycle These correlations illustrate patterns and trends which can become a prediction model using statistics By interpreting and examining the data this study believes that the prediction model is best utilized through pinpointing an exact numerical location by running calculations through the established global equation and recommends further research and regular update of quarterly trends and movements in the real estate cycle and specific variables in the formula

**The Journal of the Federal Home Loan Bank Board** United States. Federal Home Loan Bank Board,1968

*The Reno Area Economy and Housing Market* Willard F. Sprague,1982

**The Journal of the Federal Home Loan Bank Board** ,1969

**The Affordable Housing Reader** J. Rosie Tighe,Elizabeth J. Mueller,2013 The Affordable Housing Reader brings together classic works and contemporary writing on the themes and debates that have animated the field of affordable housing policy as well as the challenges in achieving the goals of policy on the ground The Reader aimed at professors students and researchers provides an overview of the literature on housing policy and planning that is both comprehensive and interdisciplinary It is particularly suited for graduate and undergraduate courses on housing policy offered to students of public policy and city planning The Reader is structured around the key debates in affordable housing ranging from the conflicting motivations for housing policy through analysis of the causes of and solutions to housing problems to concerns about gentrification and housing and race Each debate is contextualized in an introductory essay by the editors and illustrated with a range of texts and articles Elizabeth Mueller and Rosie Tighe have brought together for the first time into a single volume the best and most influential writings on housing and its importance for planners and policy makers

Housing Market Report ,1997

**California Real Estate Trends Newsletter** ,1997

*Reauthorization of Housing and Community Development Programs for Fiscal Year 1993: March 24, 26, and 31, 1992* United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Housing and Community Development,1992

**The Financial Crisis Inquiry Report, Authorized Edition** Financial Crisis Inquiry Commission,2011-01-27 The definitive report on what caused America s economic meltdown and who was responsible The financial and economic crisis has touched the lives of millions of Americans who have lost their jobs and their homes but many have little understanding of how it happened Now in this very accessible report readers can get the facts Formed in May 2009 the Financial Crisis Inquiry Commission FCIC is a panel of 10 commissioners with experience in business regulations economics and housing chosen by Congress to explain what happened and why it happened This panel has had subpoena power that enabled them to

interview people and examine documents that no reporter had access to The FCIC has reviewed millions of pages of documents and interviewed more than 600 leaders experts and participants in the financial markets and government regulatory agencies as well as individuals and businesses affected by the crisis In the tradition of The 9 11 Commission Report The Financial Crisis Inquiry Report will be a comprehensive book for the lay reader complete with a glossary charts and easy to read diagrams and a timeline that includes important events It will be read by policy makers corporate executives regulators government agencies and the American people [The Financial Crisis Inquiry Report](#) Financial Crisis Inquiry Commission,2011-05-01 The Financial Crisis Inquiry Report published by the U S Government and the Financial Crisis Inquiry Commission in early 2011 is the official government report on the United States financial collapse and the review of major financial institutions that bankrupted and failed or would have without help from the government The commission and the report were implemented after Congress passed an act in 2009 to review and prevent fraudulent activity The report details among other things the periods before during and after the crisis what led up to it and analyses of subprime mortgage lending credit expansion and banking policies the collapse of companies like Fannie Mae and Freddie Mac and the federal bailouts of Lehman and AIG It also discusses the aftermath of the fallout and our current state This report should be of interest to anyone concerned about the financial situation in the U S and around the world THE FINANCIAL CRISIS INQUIRY COMMISSION is an independent bi partisan government appointed panel of 10 people that was created to examine the causes domestic and global of the current financial and economic crisis in the United States It was established as part of the Fraud Enforcement and Recovery Act of 2009 The commission consisted of private citizens with expertise in economics and finance banking housing market regulation and consumer protection They examined and reported on the collapse of major financial institutions that failed or would have failed if not for exceptional assistance from the government News Dissector DANNY SCHECHTER is a journalist blogger and filmmaker He has been reporting on economic crises since the 1980 s when he was with ABC News His film In Debt We Trust warned of the economic meltdown in 2006 He has since written three books on the subject including Plunder Investigating Our Economic Calamity Cosimo Books 2008 and The Crime Of Our Time Why Wall Street Is Not Too Big to Jail Disinfo Books 2011 a companion to his latest film Plunder The Crime Of Our Time He can be reached online at [www.newsdissector.com](http://www.newsdissector.com)

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