

Emerson Village Homeowner Benefit Over Time

All Emerson Village Homes were sold at \$200,000 in 2021 therefore will have the same appreciation schedule.

	2022 Resale	5 years	10 years	15 years	20 years	25 years	30 years
Max Resale Price	\$ 203,000.00	\$ 215,457.00	\$ 232,108.00	\$ 250,046.00	\$ 269,371.00	\$ 290,189.00	\$ 312,616.00
Less Purchase Price	\$ 200,000.00	\$ (200,000.00)	\$ (200,000.00)	\$ (200,000.00)	\$ (200,000.00)	\$ (200,000.00)	\$ (200,000.00)
CLT Appreciation	\$ 3,000.00	\$ 15,457.00	\$ 32,108.00	\$ 50,046.00	\$ 69,371.00	\$ 90,189.00	\$ 112,616.00
Equity from Mortgage Paydown		\$ 21,386.00	\$ 46,541.00	\$ 76,128.00	\$ 110,927.00	\$ 151,858.00	\$ 200,000.00
Net Sales Proceeds		\$ 36,843.00	\$ 78,649.00	\$ 126,174.00	\$ 180,298.00	\$ 242,047.00	\$ 312,616.00
Less Closing Costs (est.)		\$ (6,464.00)	\$ (6,963.00)	\$ (7,501.00)	\$ (8,081.00)	\$ (8,706.00)	\$ (9,378.00)
Total Sales Proceeds (including Home Equity)		\$ 30,379.00	\$ 71,686.00	\$ 118,673.00	\$ 172,217.00	\$ 233,341.00	\$ 303,238.00
Savings from Ownership vs. Rental		\$ 17,478	\$ 59,650.00	\$ 133,341.00	\$ 247,256.00	\$ 412,510.00	\$ 643,286.00
Total Benefit		\$ 47,857.00	\$ 131,336.00	\$ 252,014.00	\$ 419,473.00	\$ 645,851.00	\$ 946,524.00

This model assumes 5% rent increase per year based on 10 year averages from U.S. Dept. of Housing and Urban Development and Washington Center for Real Estate Research. Rent at time of purchase is estimated at \$1,348 based on Washington Center for Real Estate Research average rent for this home type. Closing costs, equity from mortgage paydown, and savings from ownership v.rental are only projections based on current available data.

Iowa Street Homeowner Benefit Over Time

Iowa Street Homes sold at \$330,000 in 2023 and will have the same appreciation schedule.

	2025 Resale	5 years	10 years	15 years	20 years	25 years	30 years
Max Resale Price	\$ 333,000.00	\$ 355,504.00	\$ 382,978.00	\$ 412,577.00	\$ 444,462.00	\$ 478,812.00	\$ 515,816.00
Less Purchase Price	\$ 330,000.00	\$ 330,000.00	\$ 330,000.00	\$ 330,000.00	\$ 330,000.00	\$ 330,000.00	\$ 330,000.00
CLT Appreciation		\$ 25,504.00	\$ 52,978.00	\$ 82,577.00	\$ 114,462.00	\$ 148,812.00	\$ 185,816.00
Equity from Mortgage Paydown		\$ 30,925.00	\$ 68,920.00	\$ 115,601.00	\$ 172,956.00	\$ 243,423.00	\$ 330,000.00
Net Sales Proceeds		\$ 56,429.00	\$ 121,898.00	\$ 198,178.00	\$ 287,418.00	\$ 392,235.00	\$ 515,816.00
Less Closing Costs (est.)		\$ 10,665.00	\$ 11,489.00	\$ 12,377.00	\$ 13,334.00	\$ 14,364.00	\$ 15,474.00
Total Sales Proceeds (including Home Equity)		\$ 45,764.00	\$ 110,409.00	\$ 185,801.00	\$ 274,084.00	\$ 377,871.00	\$ 500,342.00
Savings from Ownership vs. Rental		(\$8,169)	\$ 12,974.00	\$ 71,526.00	\$ 177,824.00	\$ 345,057.00	\$ 590,062.00
Total Benefit		\$ 37,595.00	\$ 123,356.00	\$ 257,327.00	\$ 451,908.00	\$ 722,928.00	\$ 1,090,404.00

This model assumes 5% rent increase per year based on 10 year averages from U.S. Dept. of Housing and Urban Development and Washington Center for Real Estate Research. Rent at time of purchase is estimated at \$1,600 based on Washington Center for Real Estate Research average rent for this home type. Closing costs, equity from mortgage paydown, and savings from ownership v.rental are only projections based on current available data.

Emerson Harbour Homeowner Benefit Over Time

Emerson Harbour Homes that were sold at \$270,000 in 2025 will have the same appreciation schedule.

	2025 Resale	5 years	10 years	15 years	20 years	25 years	30 years
Max Resale Price	\$ 273,000.00	\$ 290,867.00	\$ 313,346.00	\$ 337,563.00	\$ 363,651.00	\$ 391,755.00	\$ 422,032.00
Less Purchase Price	\$ 270,000.00	\$ 270,000.00	\$ 270,000.00	\$ 270,000.00	\$ 270,000.00	\$ 270,000.00	\$ 270,000.00
CLT Appreciation		\$ 20,867.00	\$ 43,346.00	\$ 67,563.00	\$ 93,651.00	\$ 121,755.00	\$ 152,032.00
Equity from Mortgage Paydown		\$ 15,653.00	\$ 37,298.00	\$ 67,230.00	\$ 108,620.00	\$ 165,855.00	\$ 245,000.00
Net Sales Proceeds		\$ 36,520.00	\$ 80,644.00	\$ 134,793.00	\$ 202,271.00	\$ 287,610.00	\$ 397,032.00
Less Closing Costs (est.)		\$ 8,726.00	\$ 9,400.00	\$ 10,127.00	\$ 10,910.00	\$ 11,753.00	\$ 12,661.00
Total Sales Proceeds (including Home Equity)		\$ 27,794.00	\$ 71,244.00	\$ 124,666.00	\$ 191,361.00	\$ 275,857.00	\$ 384,371.00
Savings from Ownership vs. Rental		\$ 9,068	\$ 51,368.00	\$ 136,080.00	\$ 274,924.00	\$ 482,853.00	\$ 778,957.00
Total Benefit		\$ 36,862.00	\$ 122,612.00	\$ 260,746.00	\$ 466,285.00	\$ 758,710.00	\$ 1,163,328.00

This model assumes 5% rent increase per year based on 10 year averages from U.S. Dept. of Housing and Urban Development and Washington Center for Real Estate Research. Rent at time of purchase is estimated at \$1,814 based on Washington Center for Real Estate Research average rent for this home type. Closing costs, equity from mortgage paydown, and savings from ownership v.rental are only projections based on current available data.

Emerson Harbour Homeowner Benefit Over Time							
Emerson Harbour Homes that were sold at \$299,000 in 2025 will have the same appreciation schedule.							
	2025 Resale	5 years	10 years	15 years	20 years	25 years	30 years
Max Resale Price	\$ 302,000.00	\$ 322,108.00	\$ 347,002.00	\$ 373,819.00	\$ 402,710.00	\$ 433,833.00	\$ 467,361.00
Less Purchase Price	\$ 299,000.00	\$ 299,000.00	\$ 299,000.00	\$ 299,000.00	\$ 299,000.00	\$ 299,000.00	\$ 299,000.00
CLT Appreciation		\$ 23,108.00	\$ 48,002.00	\$ 74,819.00	\$ 103,710.00	\$ 134,833.00	\$ 168,361.00
Equity from Mortgage Paydown		\$ 17,570.00	\$ 41,866.00	\$ 75,462.00	\$ 121,920.00	\$ 186,164.00	\$ 275,000.00
Net Sales Proceeds		\$ 40,678.00	\$ 89,868.00	\$ 150,281.00	\$ 225,630.00	\$ 320,997.00	\$ 443,361.00
Less Closing Costs (est.)		\$ (11,274.00)	\$ (12,145.00)	\$ (13,084.00)	\$ (14,095.00)	\$ (15,184.00)	\$ (16,358.00)
Total Sales Proceeds (including Home Equity)		\$ 29,404.00	\$ 77,723.00	\$ 137,197.00	\$ 211,535.00	\$ 305,813.00	\$ 427,003.00
Savings from Ownership vs. Rental		\$ 2,613	\$ 40,034.00	\$ 121,878.00	\$ 260,419.00	\$ 471,322.00	\$ 774,578.00
Total Benefit		\$ 32,017.00	\$ 117,757.00	\$ 259,076.00	\$ 471,954.00	\$ 777,134.00	\$ 1,201,582.00

This model assumes 5% rent increase per year based on 10 year averages from U.S. Dept. of Housing and Urban Development and Washington Center for Real Estate Research. Rent at time of purchase is estimated at \$1,814 based on Washington Center for Real Estate Research average rent for this home type. Closing costs, equity from mortgage paydown, and savings from ownership v.rental are only projections based on current available data.