



Homeowners can now track their current home equity position, project tomorrow's home equity stake and determine how to meet future home equity goals

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Foster City, CA - February 15, 2019 – [HSH.com](https://www.hsh.com), owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](https://www.nasdaq.com/quote/QNST)), is a trusted online resource for mortgage data, content and expertise. HSH today announced the launch of its new home equity calculator and forecasting tool. This latest addition to HSH.com will help homeowners learn how much home equity they have now, and when or how their home equity goals can be met in the future.

KnowEquity Tracker and Projector is the latest entry in HSH.com's growing stable of tools and calculators. HSH.com's [KnowEquity Tracker](#) is different from other home equity calculators in important ways:

- **Factors in mortgage prepayment.** In addition to traditional amortization calculations, the calculator can take into account prepayment approaches including monthly, bi-weekly, annual and irregular prepayments that affect the homeowner's equity stake.
- **Estimates current home value.** KnowEquity Tracker includes an "Auto Estimate for Me" function, which estimates current home value using home price change data from the Federal Housing Finance Agency (FHFA). Based upon when the user purchased his or her home, current home value estimates are calculated on-the-fly for 100 major metropolitan areas.
- **Shows total and "borrowable" equity.** The initial calculation reveals a homeowner's current equity stake. Since homeowners cannot borrow 100% of their home's value, the results display borrowable equity at five common Total Loan-to-Value (TLTV) breakpoints.
- **Projects when home equity goal will be achieved.** A highly unique aspect of HSH's new tool is the ability to project a future date when a home equity goal can be met. After establishing today's equity position, users can specify a desired dollar amount of equity they wish to attain.
- **Estimates future price appreciation.** KnowEquity Projector offers an "Estimate Future Home Price Appreciation for Me" function that uses median annual price changes derived from FHFA data. Users can also directly enter expected annual appreciation.
- **Determines date of future equity stake.** Once a user specifies a home equity goal, the KnowEquity Projector continues any prepayments the homeowner plans to make and reckons the future value of the home, returning the date at which a dollar amount of equity could be attained.

In addition to dollar goals for a given amount of home equity, homeowners may have a specific time frame when these equity goals must be met. Such dollar- and time-goals might include using equity to help pay for a child's college education. **KnowEquity GoalSolver** allows homeowners to specify both the amount of equity they may need and when they will need it, and calculates the amount of annual home price appreciation that must occur in order to achieve their goal.

Since what happens to home prices is beyond the homeowner's control, the tool also calculates combinations of home price appreciation and monthly mortgage prepayment needed to hit the time and dollar goal. This can provide the basis for direct homeowner action to ensure his or her goal is met.

The equity in your home is an important part of your financial picture, and knowing how much equity you have, when you will have it or how you can get to a point where you have it is crucial for everything from home renovation, college expenses and building your asset base before retirement," explains Keith Gumbinger, HSH.com's vice president. "This unique KnowEquity calculator provides a fast, easy means of learning where you stand now, and importantly, where you will be tomorrow."

The new calculator and comparison tool is the centerpiece of HSH.com's Guide to Home Equity suite of content <https://www.hsh.com/home-equity/>

About HSH.com

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Since 1979, [HSH.com](https://www.hsh.com) has been a trusted mortgage resource for consumers seeking independent, objective and expert-level information, forecasts and data. HSH.com offers unique analysis, calculators, tools and content to help demystify first mortgages, home equity loans and lines of credit, reverse mortgages and more. HSH.com empowers homebuyers and homeowners to fully understand their home financing choices and provide opportunities for them to engage with partners to execute their transactions. [Keith Gumbinger](#), mortgage expert and vice president of HSH.com, is available for interviews at your request. Feel free to reach out via email or phone to schedule a time to speak with Keith.

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