

Benefits of Owning a New Home Versus Renting

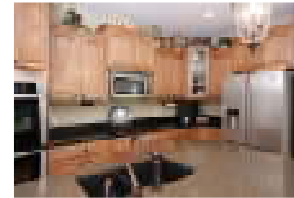


Advantages of Owning:

- Tax Benefits of ownership can easily be demonstrated for such items as interest and tax deduction.
- Control of occupancy is assured since you are your “own landlord.” No one can tell you when you have to sell or move.
- Equity accumulation is a major factor in home ownership, it is like “forced savings.”
- Appreciation in value is a real estate norm. Owners enjoy such increasing values.
- You choose the colors and the features that you want.
- You reap the benefits from additions, improvements, etc.
- It's YOURS!! A sense of pride in ownership for you and your family.

Disadvantages of Renting:

- You cannot deduct rent payments from income tax.
- Tenants are always subject to the landlords lease and this usually means higher rent payment each year.
- There is no “equity accumulation” in renting, you are essentially throwing your money away each month.
- Only landlords benefit from appreciation in values — not the tenant.
- You live around someone else's colors and choices.
- Landlord benefits from your work and costly improvements.
- Fact of losing money each month and not investing in your future.



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