

The Magic of Owning a Home

Have you been renting and thinking about buying a home? The benefits of owning a home go beyond having something to call your own! Typically considered one of the safest investments a person can make, there are several other benefits of homeownership. If you're feeling financially secure, the time to act is now.



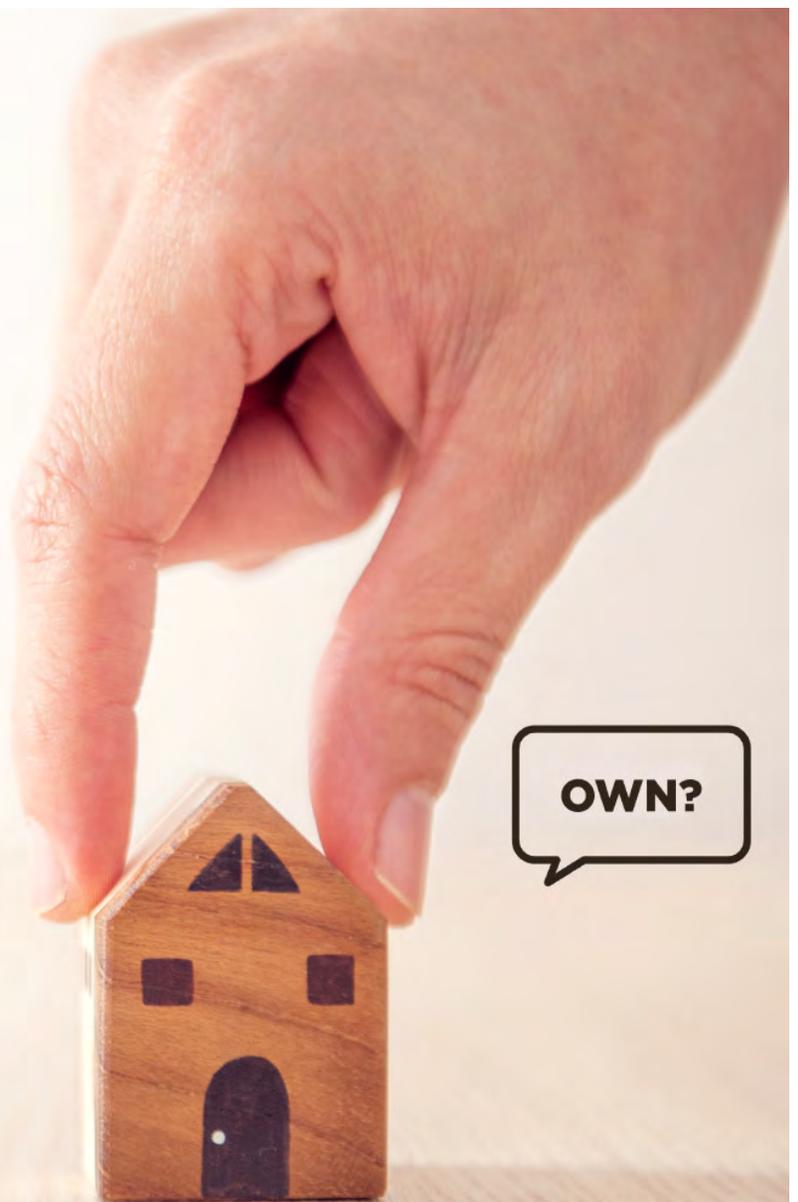
Rent vs. Own

In at least 50 cities in the United States and Canada, it is cheaper to buy than rent. Before we dive in, take a look at what happens when people rent instead of own.

Rent	Own
Paying landlord's mortgage, making them richer.	Increasing your own wealth.
Monthly payment is subject to increase year-to-year.	A fixed mortgage keeps your monthly payment constant.
Constant payment that never goes away.	In the United States, pre-paying parts of your mortgage can reduce your debt.
The space belongs to someone else.	Your own space to customize and design however you want.
At the will of your landlord for changes or updates.	You are your own landlord!

RENT?

OWN?



Homeownership and Your Dreams

75% of non-homeowners in the United States consider buying a home to be part of their American dream, and they plan to jump in eventually.

Homeownership Provides...

A Place to Call Your Own

Your home creates a sense of security and belonging in your community, knowing that you have a piece of the neighborhood that's all yours.

A Reminder of Your Achievements

Whenever you walk through the front door, you are reminded of the effort that went into obtaining that home in the first place and achieving that goal.



Homeownership and Your Wealth

Get into the market
to get into increased
wealth over time!

Financial Benefits of Homeownership:

Grow Your Personal Fortune

The average homeowner has 44 times the net worth of a renter. Owning your home boosts your own worth and lets you accumulate more wealth over time.

Get More Tax Benefits

You can write-off mortgage interest and property taxes in most cases, saving you money come tax time.

Secure an Investment That Isn't Going Anywhere

Whether you fix it up, rent it out or re-sell it, real estate's value tends to increase the longer you have it, and are often less volatile than stock investments.

SOURCE: Federal Reserve Survey of Consumer Finances 2013-2016, The Balance



Homeownership and Your Family



Not only does homeownership benefit you, but it also impacts the world around you!

Creates Stronger Families

When you have a home base that's all yours, studies show that emotional stability increases among family members.

Kids Perform Better in School

Children raised in a home that's owned by the family find more success in math and reading and have fewer behavioral problems.

Stronger Sense of Community

People who own homes are more active in their community, doing more to ensure that their property remains in a neighborhood that is supportive, safe and beautiful.

SOURCE: Joint Center for Housing Studies of Harvard University,
National Association of Home Builders

A man and a woman are embracing in a room. The man is wearing a blue denim shirt and has a set of keys hanging from his belt. The woman is smiling and has her arms around his shoulders. The background is a bright, sunlit room with a window.

Homeownership: A Smart Decision

The magic of homeownership affects your dreams, wealth and family life. Investing in a home is a smart decision for anyone looking to increase their net worth and become more active in their community. Call me to get started on your journey to homeownership!

For more information on the benefits of homeownership, tune into **“The Magic of Owning a Home #226”** on The Brian Buffini Show podcast.

New episodes of The Brian Buffini Show are released every Tuesday to explore the mindsets, motivations and methodologies of success. Listen today!

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