



Compelling Reasons to Own Your Home

- **Tax Benefits:** Enjoy deductions on mortgage interest, property taxes, and some home-buying expenses, as allowed by the U.S. Tax Code.
- **Appreciation Potential:** Real estate tends to show stable, long-term growth in value. Over the years, median existing-home prices have increased consistently, reflecting a strong investment opportunity.
- **Equity Building:** Unlike rent payments, mortgage payments contribute to building equity, allowing you to own a share of your home gradually.
- **Savings Opportunity:** Your home serves as a built-in savings plan. When you sell, you might be eligible to take a considerable gain tax-free (up to \$250,000 for an individual, \$500,000 for a married couple).
- **Cost Predictability:** Fixed-mortgage payments remain constant over time, potentially reducing housing costs as you hold onto your home. However, anticipate possible increases in property taxes and insurance.
- **Personal Freedom:** As a homeowner, you have the liberty to personalize and decorate your space to your liking, benefiting from your investment throughout your ownership.
- **Stability and Community:** Long-term residence in a neighborhood allows for active participation in community life, fostering enduring relationships and providing educational continuity for your family.