Benefits of **Home Ownership**

APPRECIATION

Home values have a well-documented history of going up over time. This increase becomes equity you can benefit from when you refinance or sell.

EQUITY

Renting has often been compared to paying 100% interest, but when you own a home and a mortgage is in place, a portion of your payment goes toward the principal balance on your loan. This builds your equity and acts as a savings account.

TAX SAVINGS

The government rewards homeowners by providing excellent tax benefits. The interest paid on your mortgage and other home-related expenses can generally be deducted from your income.

ROOTS

People who own rather than rent stay in their homes 4 times longer. This provides an opportunity to get to know your neighbors and connect with your local community.

HAPPINESS

The feeling of owning your own home is unmatched. You can fix it up, make it your own, get a dog, or plant a tree if you want. Doesn't that sound exciting!

EDUCATION

Research shows children of homeowners earn higher test scores and graduate at a higher percentage than those of renters.



James Tidey
REALTOR
Luxe Living
928.589.1167
james.tidey@exprealty.com
JAMESTIDEY.EXPREALTY.COM
SA703572000

eXp REALTY