

## Purchasing a Home vs. Renting: 5 Tax Advantages

While renting a home gives you the freedom of picking up stakes and moving whenever you want, realizing the dream of home ownership can give you far more benefits, the most obvious being the growth of your nest egg coming from normal market appreciation and the additional equity increase that you gain from making home improvements over time. Home ownership can also enhance your financial status with some of the following tax advantages.

1. Making monthly principal and interest payments on your loan may qualify you for a mortgage interest deduction, which reduces your income tax liability proportionately.
2. Owning your own home means paying property taxes and, with some limitations, may give you an additional tax deduction on your income taxes.
3. If your loan includes a mortgage insurance premium and your income qualifies, that premium is deductible and also lowers your tax liability.
4. A percentage of some home improvements can increase your tax deductions, especially if they are eco-friendly. Solar panels and wind turbines are examples.
5. Having a home-based business and the improvements that are associated with that business may also contribute to decreasing your tax liability. The square footage percentage of the portion of your home where you conduct business may give you additional tax deductions.

If you feel that owning your own home will benefit your financial future, then we are here to take you down that path.

## Turns Out Giving is Good for You and Your Health

It turns out giving to others is good for your health! According to Professor Michael Norton and his Harvard Business School study, participants are happier spending money on others than themselves.

This residual happiness is not limited to spending and physical gift giving. In fact, a National Institutes of Health study found that when people give to charities and volunteer their time, it activates the region of the brain associated with pleasure, social connection and trust. And with the holidays firmly around the corner, there's no better time to get your give on.

Giving is not only good for our emotional well-being but our physical health, too. Kathleen Lawler of the University of Tennessee conducted a study that found participants had lower blood pressure when providing social support to others (as opposed to those who didn't), leading to the conclusion that giving reduces stress and improves longevity.

Generosity's health-boosting effects tend to ripple out and gather up others in its wake. It's linked to the release of oxytocin, the love hormone, which induces warmth, empathy and the propensity to be generous towards others, which kick-starts a behavioral circle of giving, according to neuroeconomist Paul Zak.

As you bravely take on the Christmas sale season, donate to charity or volunteer, remember that your efforts not only show your family and your community that you care about them but all that and more. Your simple selflessness will surely kick-start a cascade of goodwill that echoes beyond the year-end festivities, giving you a big dose of happiness in the process!

## Thinking of Buying a Home? Get My Free Guide



Buying a home is a complex process with many factors to consider.

Prepare for the decisions you'll need to make along the way by requesting my free report, "10 Easy Steps to Buying a Home."

Reach out to 404-229-7600 and I'll send it right out to you.



## What Is This Journaling Thing All about?

What do Oscar Wilde, Susan Sontag, Henry David Thoreau, Franz Kafka and Ben Franklin all have in common? Other than shaping the world with their erudite minds, they all kept personal journals.

But journaling is not just a pastime of the historical elite. Increasingly adopted by the millennial generation, it's a great way to stay in touch with yourself and reap science-backed benefits, such as increased work performance (according to a 2014 Harvard Business School study) and improved emotional well-being after stressful events (according to a 2005 Cambridge University study).

All you need to figure out before you set pen to paper is what type of journal would best suit your needs and personality. You could begin a memoir journal, where you record your thoughts, goals, feelings and ideas in a diary style, a bullet journal, which is used to record daily tasks, goals, and to-do lists, or even a gratitude journal, which records all the things you're grateful for.

Once you've chosen your format, start small, like writer James Clear. His idea of "atomic habits" (undertaking one small act that will snowball and eventually make an enormous difference) perfectly applies to journaling. Instead of setting out to write an opus, start by writing for five minutes a day. Once you get into the habit, you'll know when you're ready to build on the practice and write in more depth.

Remember that a journal is your own private space. You don't need to censor yourself, and if you need to offload some emotional baggage or negative thoughts, your journal is a safe place to leave them, clearing room in your mind for positive and constructive ideas and perceptions as you move forward.

## Is a Zillow Zestimate Accurate?

If you have gone online to different websites to seek the value of your home, you have probably found differing results. The Zillow Zestimate is likely part of your search. While highly touted, the Zillow estimate is only as accurate as the input received by the sources of information that it utilizes, usually public records and prior sales.

The Zillow values do not incorporate value-added features, such as a home's condition, location, upgrades and those things that affect a buyer's emotions. Nor are conditions of sale considered in the final Zillow Zestimate. Final sales prices are impacted by buyer and seller concessions, such as closing cost concessions and negotiated repairs. Zillow sources are not privy to these important details.

We are your source for the sales data that will give you an accurate market evaluation because of our intimate knowledge of the comps and our relationships with our fellow agents to be able to get detailed sales information.

## Thank you for your referrals!

I succeed when people like you refer me to your friends, neighbors and loved ones. It's the best kind of feedback I can receive.

So thanks for continuing to pass this newsletter on to people you care about.

## Gingerbread Muffins

These delicious holiday muffins are quick and easy to prepare, thanks to your trusty blender. Added bonus: they also happen to be low carb!

Yields 12 muffins

4 large eggs  
1/2 cup sour cream or Greek yogurt  
1 teaspoon vanilla extract  
3/4 cup brown sugar  
3 cups almond flour  
1 tbsp cocoa powder  
2 teaspoons baking powder  
1/4 teaspoon salt  
2 teaspoons ground ginger  
1 teaspoon ground cinnamon  
1/4 teaspoon ground cloves

Preheat oven to 325° F.

Line a muffin pan with liners.

In large blender jar, combine eggs, sour cream and vanilla extract. Blend approximately 30 seconds.

Add sugar, almond flour, cocoa powder, baking powder, salt and spices. Blend until well combined. If batter is too thick, thin out by adding 1/4 cup water.

Pour the mixture evenly among the prepared muffin cups. Bake 25–30 minutes until golden brown and firm to the touch.



## 4 Reasons to Consider Buying a Home in the Off-Season

As a home buyer, you can optimize your home buying if you move forward with your search during the off-season of where you wish to live. In very hot climates, the off-season will be during the summer, while in most other parts of the country, it would be during the winter months. Here are a few reasons you may want to consider buying your home out of season.

1. A seller who lists his or her house during the off-season is more likely to be very motivated to get the home sold. Therefore, you can benefit because the seller will be more willing to negotiate on price and terms, especially if you present a fair offer.
2. There are usually fewer buyers when you decide to shop when it's not peak market time. Fewer buyers mean less competition and no price wars. Buyers tend to be more focused on the holidays during the winter, while communities in hotter climates draw virtually no competing home-buying snowbirds during the summer.
3. Since the off-season can mask the usually attractive curb appeal of a home, it can also provide a more realistic viewing of a home without the gingerbread. You can better see the "bones" of a home with minimal landscaping and possible deferred maintenance.
4. The durability of a prospective property can be better tested when you shop off-season since the mechanics of the home are being put to use on a daily basis. The furnace output is being tested to its maximum capability in cooler winter zones, while the air conditioning is being constantly challenged in the desert climates during the summer. The insulation and soundness of doors and windows are also best evaluated during these times.

Even though the market traditionally slows down during the off-season, we are here 365 days a year to improve the results of your home-buying experience.



### Quick Quiz

For an answer, email me at [br@brettroderman.com](mailto:br@brettroderman.com) or call 404-229-7600.

*Where do the World Ice Art Championships take place every year?*

## Worth Reading



### Give Gifts the Green Way

Louisa Thomas  
*Oprah.com*

Looking to make the great gift exchange a little greener this year? This article is filled with practical and accessible tips to help reduce and recycle. Examples include reusing ribbon or replacing it with a sprig of holly, wrapping presents in recyclable materials, such as old magazines and newspapers, or even dispensing with gift wrap entirely by reusing material and tea towels.

#### More:

<https://tinyurl.com/worth1220b>



### Help for the Holiday Blues

L Renee Watson, Marianne Fraser,  
Paul Ballas

*University of Rochester Medical Center*

The holidays are filled with much merriment, but they can also be one of the most stressful times of the year. And those holiday blues are backed up by medical research, such as the type contained in this article. It recommends helpful self-care tips, such as getting enough rest, limiting alcohol intake and trying to celebrate holidays on your own terms, even if celebrations have gone online. **More:**  
<https://tinyurl.com/worth1220c>

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Brought to you free by Brett Roderman



5		7					1	
		2	1					5
	8	1		5	4			
	2	5		4				7
	1			8			5	
4				3		6	2	
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8					7	1		
	3					7		4

**Sudoku instructions:** Complete the  $9 \times 9$  grid so that each row, each column and each of the nine  $3 \times 3$  boxes contains the digits 1 through 9. Contact me for the solution!



## We can't make this stuff up!

A Texan teenager has broken the world record for the longest legs belonging to a female. Seventeen-year-old Maci Currin's right leg measures 52.9 inches, and her left leg measures 53.3 inches, meaning she needs custom pants and leggings.

A zoo in Lincolnshire, UK, has had to separate five grey parrots, as their blue language has ruffled quite a few feathers. The foul-mouthed fowls, named Billy, Eric, Tyson, Jade and Elsie, were seen to egg each other on and have now been redistributed for the sake of younger visitors.

A runaway porta-potty was seen rolling down Route 66. Severe gusts of wind dislodged the mobile commode and sent it journeying along the Mother Road, which once connected Chicago to LA.

Residents of a Swiss town got quite a shock when it started snowing chocolate. After a ventilation malfunction at the Lindt & Sprüngli factory, particles of fine cocoa powder met with strong winds and covered the immediate area.

### Inside Your Newsletter:

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### Wondering What's Happening in Your Neighborhood?

How has the price of your home changed in today's market? How much are other homes in your neighborhood selling for?

These are all critical questions that shouldn't be overlooked when thinking about buying or selling your home.

Whether you're curious about prices in your area, whether it's an excellent time to sell, or just need an expert to answer your questions, I can give you the tools and offer guidance through the entire buying or selling process.

Let me know how I can help by simply giving my office a call at 404-229-7600 to set up a time to connect.

**Contact me today:**

**Brett Roderman**

**American Home Source, LLC**

2897 North Druid Hills Road Suite 400  
Atlanta Georgia 30329

404-229-7600

br@brettroderman.com

www.BrettRoderman.com