



Benefits of Owning Your Home

As Hedge Against Inflation



1

A fixed-rate mortgage offers a predictable monthly payment, even with the changes in tax and insurance costs.



2

The interest you pay on your mortgage, insurance premiums and property taxes may be deductible. Consult your tax advisor for more information.



A hand holding a house-shaped object, with a red circle around the number 3.

3

**When you have a HELOC
(home equity line of credit),
you can tap into it for home
improvements, renovations or
other needs.**



Homeowners in 2022:

Gained an average of

\$34,300

in equity in the third quarter.¹

Had an average of

\$300,000

in total equity.²

Sold for a median of

\$85,000

above the purchase price.³