



# WHY BUY?

The Benefits of Owning a Home



# Introduction

**B**uying a home is one of the biggest decisions you will ever make. From the excitement and pride that comes with ownership, to the fears that come with making such a significant investment, the home buying process is an emotional journey.

While most agree that owning a home is an essential element of living the traditional America Dream, many people still have some concerns. These worries can drive the decision to continue renting or living in a home that's outdated, too small or just doesn't fit changing needs.

If you're considering purchasing a new home, this guide will serve as a roadmap for your home buying journey. Get ready to take a deep dive into the benefits of homeownership so you can decide if now is the best time to buy a home for your family.





# The Benefits of Homeownership

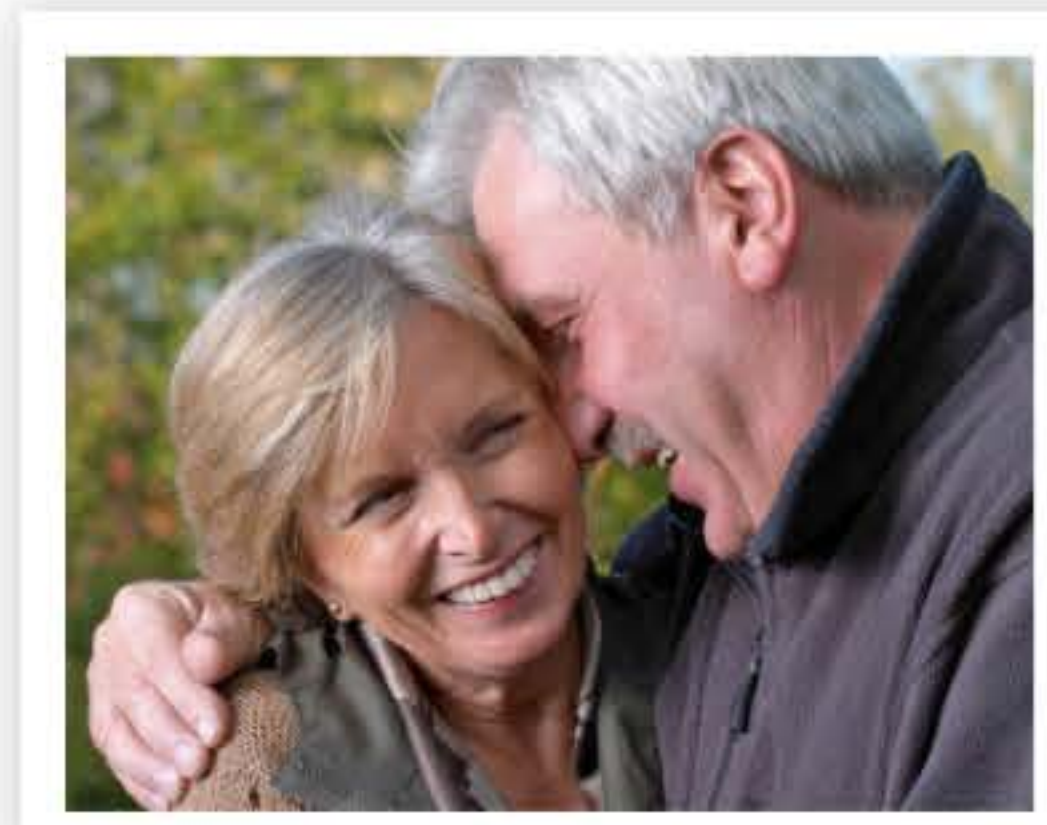


If you're still on the fence when it comes to purchasing a home, consider these significant benefits.



## Pride of Ownership

Owning a home simply feels better than renting – there's a special sort of pride that comes with knowing something is yours. You can paint the walls, make changes and upgrades, entertain guests, get a pet and ultimately turn a house into your home. Regardless of your personal preferences and taste, owning a home is a commitment that is sure to bring you pride.



## Positive Lifestyle Impact

Imagine the privacy that comes with being able to put up a fence or the joy that comes with hosting family events in the yard. Whether you love backyard barbecues, gardening or even just watching your children play, owning a home has a positive impact on the lives of you and your family.



## Potential Tax Deductions

Pride and happiness aren't the only benefits of owning a home; it's a smart investment too. Typically, mortgage interest paid is fully deductible on a homeowner's personal tax return. Owning property might also give you a tax break. Speak with your tax advisor about your situation to fully understand what savings you can expect.

**“The home is central to American life. It is where dreams thrive and the future takes shape. It is where families make lifelong memories, and children are nurtured so they can build a better tomorrow.”**

**– The National Association  
of Home Builders<sup>1</sup>**