

RENTING vs BUYING

WHICH IS RIGHT FOR YOU?

It used to be commonly accepted that buying a home was an investment for the future. Since then, the house has become a commodity that can be sold at any time soon.

IS BUYING A HOUSE REALLY A BETTER CHOICE THAN RENTING?

According to the U.S. Census, the average cost of a house (including the cost of land) was:

\$272,900
in 2010

\$319,275
in 2012

RENTING



Usually, renting requires a deposit equivalent to the first and last month's rent.

While this may be returned to you at the end of your lease, any damages caused while renting can cause you to forfeit part or all of your deposit.



When renting, landlords can change rental or utility rates at the end of a leasing period.



While some landlords may let renters paint, it is rare to be able to do any big renovation projects.



A renter does not have to pay property taxes separately.



Renters typically aren't responsible for fixing things when they break.

However, a renter must notify the landlord when something goes wrong.

Waiting for maintenance to be done can be an issue. Check local laws to see how long a landlord has to fix your problems.



When renting, there is less security.

A landlord can decide to stop renting to a tenant at the end of a lease or if a landlord sells the property, tenants may have to move on short notice.

A tenant can be kicked out for violating the lease.



The average cost of renter's insurance is \$12 a month. ES 348 renters typically carry liability worth \$30,000, plus \$100,000 in liability coverage.

Renters pay an average of \$12 a month for owner property worth \$100,000.

Renters do not have to cover any structural damage.



Renters have the option of leaving a place at the end of a lease and don't have money tied up in their homes.

DOWN PAYMENT



As a general rule, the down payment on a home is 20% of the purchase value.

For a home worth \$250,000, this is a down payment of \$50,000.

To most people, this is a huge chunk of money to pay out all at one time. Because of this, it can take a while for buying a home to save money over renting.



FIXED RATE

A fixed-rate mortgage lets homeowners exactly what their monthly payments will be for as long as it takes to pay off the house.

CUSTOMIZATION



The average homeowner spends about \$2,300 on home improvements every year.

The average major kitchen remodel cost \$109,935 in 2014. When selling the home, those who did a major kitchen remodel got about 62.4% of the cost back. Cook County, Ill. home's increased value. Based on above average 269,973 return.

TAXES

The property taxes on a home can take a toll. Lowest average tax rate in the U.S. is 0.18%.

LOUISIANA

Average tax is \$262 per year for a home with an average value of \$145,400.

Highest average tax rate in the U.S. is 3.89%.

NEW JERSEY

Average tax is \$6,579 per year for a home with an average value of \$1,698,300.

MAINTENANCE



When you own your home, you have to plan for the possibility of the water heater breaking down or the roof leaking, and paying for that when it happens.

Each year, a homeowner should budget 1.2% of the purchase price of their home for maintenance. For a \$250,000 home, that would add up to \$3,000 to \$5,000 every year or \$250 - \$417 a month.

STABILITY



Buying a home allows a family to find a place where they know that they can stay.

INSURANCE



To estimate your annual insurance premium, divide the value of your home by 1,000 and multiply by \$2.50.

For a \$250,000 home, the cost of insurance would be about \$25 a month, or \$300 a year.

FLEXIBILITY



A home is an investment that is hard to part with. Selling a home can take months or years and runs the risk of selling at a loss.

If you're looking to buy a house to save money on monthly payments, think again.

Because of the high initial costs of buying a house, such as a down payment, it can take several years to actually see the money-saving benefits of buying over renting.

If you're planning on owning your home for 10 years or more, buying is a great option. If your plans are more short-term, you may want to rent instead.



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Which one is right for you?

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