

IS BUYING A HOUSE REALLY A BETTER CHOICE THAN RENTING?

\$272,900

\$319,275

### RENTING

### DOWN PAYMENT

### BUYING



Jewally, renting requires a deposit equivalent to the first and last month's rent As a general rule, the down
payment on a home is 20% of the
payment of the
payment of \$20,000, this is
a down payment of \$50,000,

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

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



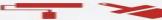


When renting, landlords can change rental or utility rates at the end of a leasing period.



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

### CUSTOMIZATION



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



The average homeowner spends about \$2,300 on home

The average major kitchen remodel cost \$109,935 in 2014
When selling the home, there who did a major kitchen remodel
included value, there are a series of \$20,973 return.)

### TAXES



A renter does not have to pay property taxes separately.

### AES

The property taxes on a home can take a toll

Lowest average tax rate
in the property taxes on a home can take a toll

respectively.

Average property tax is 5243 per year for a horse wilth an average value of \$135,400.

Assemble property fam is \$6.575
per year following of \$3.48, 300.

#### MAINTENANCE



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

However, a renter must notify the landford when

Waiting for maintenance to be done can be an issue.

Check local form to see how long a landlord has to fir your problem.





When you own our 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 1-7% of the process of the possible of the possi

#### STABILITY



Without remarking, theorem in terms well-arritage, at the content of the content



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

### INSURANCE



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# **3**

divide the value of your home by 1,000 and multiply by \$3.50.

For a \$250,000 home, the cost of insurance would be about \$73 a month, or \$875 a year.

### FLEXIBILITY



Renters have the option of leaving a place at the end of a leave and don't have money



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.

# RENTING OR BUYING



# **Everfi Renting Vs Buying Answers**

**VM** Jensen

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