

# Benefits of HOME OWNERSHIP



## APPRECIATION

Home values have a well documented history of going up over time. This increase becomes equity you can benefit from when you refinance or sell.

## EQUITY

Renting has often been compared to paying 100% interest, but when you own a home and a mortgage is in place, a portion of your payment goes toward the principal balance on your loan. This builds your equity and acts as a savings account.

## ROOTS

People who own rather than rent stay in the homes 4 times longer. opportunity to get to know your neighbors and connect with your local community.



## EDUCATION

Research shows children of homeowners earn higher test scores and graduate at a higher percentage than those of renters.

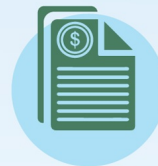


## HAPPINESS

The feeling of owning your own home is unmatched. You can fix it up, make it your own, get a dog, or plant a tree if you want. Doesn't that sound exciting?

## TAX SAVINGS

The government rewards homeowners by providing excellent tax benefits. The interest paid on your mortgage and other home-related expenses can generally be deducted from your income?



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