

# Benefits of Homeownership

#1

## 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

#2

## 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.

#4

## 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.

#3

## Education

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

#5

## 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?

#6

## 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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Contact Kevin:  
435-730-0718  
KevinKHall82@gmail.com  
[www.KEVINHallRealtor.com](http://www.KEVINHallRealtor.com)

