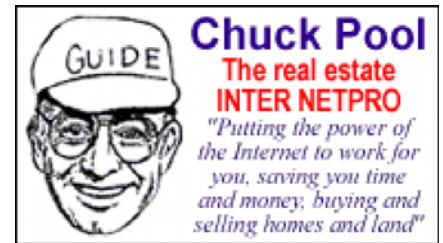


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Some Different Reasons to Own Your Own Home

You've probably seen lots of financial arguments about why you should own your own home rather than rent. This includes budgeting (no rent increases) and the tax savings you'll most likely have. Now I'm going to give you some reasons you probably haven't heard.

Freedom to pursue other goals in life once the major goal of home ownership is achieved
Strange as it sounds, many of my first-time buyers have told me that once they bought the house, other things in their life started to fall into place. It's as if not owning took so much of their mental energy that other goals were not worked on until that big goal was reached. So buy a home and get on with your life!

A greater sense of belonging to the community- It's the American dream to own your own home

Once you own a home, you feel more attached to the city in which you live. You're more interested in what happens in town, to the roads, schools, and shopping areas. Some people even become involved in local politics, which you seldom see a renter do.

A commitment to something, a sense of stability

Home ownership is an anchor, something that cannot be pulled out from under you. You'll never get a notice that you have to move. Your kids will never have to change schools. It gives you freedom to plan years ahead.

You can change things, a feeling of being in control

It's your home. You can add to it, remodel it, change the landscaping, do whatever projects you want. You have a feeling of being in control of something in your life. At work we don't

always have control of what happens, but your home is your castle that you have dominion over. You can see what you're building take shape before your eyes.

More control over the children than in an apartment complex

In a neighborhood, kids usually play in the yards or go to friend's houses a few doors away. My clients have told me that in an apartment complex they never knew where the kids were.

They could be in any of hundreds of apartments, doing who knows what. In a home you get to know the neighbors and watch out for each other's kids.

Children do better in school and feel more secure

This one surprised me, but buyers have reported to me that their kids calmed down in school after they bought a house. I don't know why, but it seems to work that way. I remember a single mom watching her son play in the yard, making steps in the slope and building things. She didn't have to tell him to leave everything alone, like she did at the apartment complex. I guess kids feel the same need for control we adults do.

Time and money saved by not going to the Laundromat

A small point, but if you have kids, you know the value of this one. You gain a whole evening a week when you buy a house! The wash gets done in between other things, or while you're at work. What would you do with the extra evening you'll have? How about going out for dessert with your spouse with all those quarters?

We've been in a home of our own for so long; we take these benefits for granted. We forget what it's like to be a renter! If you have anything you can add to the list, please let me know via email. I'd love to hear from you!