



## Renting



### Greater short-term flexibility

- can adjust dwelling size with family condition
- easier to move for a new job opportunity or family



### Real estate sales are high friction

- Realtor commissions can cost up to 6%
- It can take months to sell a home
- Sellers have to live somewhere while selling their homes



### Down Payment can be invested elsewhere

- rather than concentrated wealth in a single asset, one can diversify their investments
- between 1928 & 2013 house prices increased 3.7% annually
- stocks returned 9.5% during the same period



### Landlord liable for maintenance and repairs

VS



## Buying



### Real estate typically appreciate slightly faster than inflation



### Improves sense of family stability



### Fixed-rate loan payments are static

- from 2000 to 2019 primary resident rents rose 78.37% \*
- even if property values & property taxes rise, other loan-related payments remain flat



### Emotional benefits

- 79% believe buying a home changed them for the better
- over 80% of homeowners said they would not go back to renting
- 88% of homeowners believed buying a home was the "best decision they ever made"

# Is Buying A Home Or Renting Right For You

**Jicheng Xie**



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## **Table of Contents Is Buying A Home Or Renting Right For You**

1. Understanding the eBook Is Buying A Home Or Renting Right For You
  - The Rise of Digital Reading Is Buying A Home Or Renting Right For You
  - Advantages of eBooks Over Traditional Books
2. Identifying Is Buying A Home Or Renting Right For You
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Is Buying A Home Or Renting Right For You
  - User-Friendly Interface
4. Exploring eBook Recommendations from Is Buying A Home Or Renting Right For You
  - Personalized Recommendations
  - Is Buying A Home Or Renting Right For You User Reviews and Ratings

- Is Buying A Home Or Renting Right For You and Bestseller Lists
- 5. Accessing Is Buying A Home Or Renting Right For You Free and Paid eBooks
  - Is Buying A Home Or Renting Right For You Public Domain eBooks
  - Is Buying A Home Or Renting Right For You eBook Subscription Services
  - Is Buying A Home Or Renting Right For You Budget-Friendly Options
- 6. Navigating Is Buying A Home Or Renting Right For You eBook Formats
  - ePub, PDF, MOBI, and More
  - Is Buying A Home Or Renting Right For You Compatibility with Devices
  - Is Buying A Home Or Renting Right For You Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Is Buying A Home Or Renting Right For You
  - Highlighting and Note-Taking Is Buying A Home Or Renting Right For You
  - Interactive Elements Is Buying A Home Or Renting Right For You
- 8. Staying Engaged with Is Buying A Home Or Renting Right For You
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Is Buying A Home Or Renting Right For You
- 9. Balancing eBooks and Physical Books Is Buying A Home Or Renting Right For You
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Is Buying A Home Or Renting Right For You
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Is Buying A Home Or Renting Right For You
  - Setting Reading Goals Is Buying A Home Or Renting Right For You
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Is Buying A Home Or Renting Right For You
  - Fact-Checking eBook Content of Is Buying A Home Or Renting Right For You
  - Distinguishing Credible Sources

13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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