



## 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

**Zhe Xu**



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