



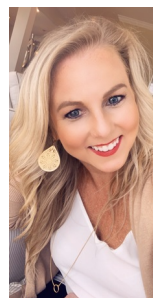
**BERKSHIRE  
HATHAWAY**  
HomeServices  
Towne Realty

## About the Berkshire Hathaway HomeServices Network

Real estate agents often claim they would like to be your real estate agent for life. Unfortunately, there is rarely a defined service other than being involved when you buy and sell real estate.

As a Berkshire Hathaway HomeServices network Forever Agent I am committed to providing my clients with a lifetime of value which includes relevant resources and tools like the real estate lifestyle planning guide that can assist you in developing real estate and lifestyle-related strategies.

I look forward to earning your respect as your real estate trusted advisor or as we say at Berkshire Hathaway HomeServices... your network Forever Agent<sup>SM</sup>



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Should you rent or buy?  
That depends ...



**BERKSHIRE HATHAWAY**  
HomeServices

REAL ESTATE'S FOREVER BRAND

# Only you can decide when to rent or own a home.



## WHEN RENTING MIGHT BE BEST

Here are some factors to consider:

### 1. Down Payment

Would a down payment for a home represent a financial strain or is it simply not possible at this time?

### 2. Ownership Length

Do you plan on living in a home for less than three years?

### 3. Property Value

Based upon price trending, overall demand for the area and price range you are considering, is your property more likely to go down in value for the foreseeable future than to increase in value?

If you have answered yes to one or more of the three questions, it may be advisable that you rent.

Although some might say owning a home represents the American Dream, Real Living. Real Answers.<sup>SM</sup> suggests that ill-advised timing and circumstances can also lead to the “American Nightmare.”

For instance, when prices drop significantly over a short period of time and it is for the same length of time that the home is owned, it triggers a negative economic event. In this case, the owners of a property do not have enough time to benefit from historically-impressive appreciation.

Moreover, if you own a home for only a short period of time you will be denied the opportunity to spread the upfront inspection and closing costs over time.

## BENEFITS OF RENTING

- + By renting, you will be free of home repair costs and homeowners insurance which is more costly than renters insurance.
- + If the stock market continues to outpace real estate, as it has over the last decade, then renting while investing in the stock market might also be beneficial.

Accordingly, there are times when you should leave the so-called American Dream and instead, over a short period of time, revel in all the benefits of renting. It would be a pleasure to help you rent, whether you are a homeowner and want to rent or rent before you someday may own.

## BENEFITS OF HOMEOWNERSHIP

- + The opportunity to build equity (wealth)  
*According to research from the Survey of Consumer Finances, homeowners developed 36 times the average net worth than renters.*
- + Social stability  
*According to research from the National Association of REALTORS® and the American Social Workers Journal, homeowners are more likely to participate within the community.*
- + Homeownership, according to studies, provides a greater sense of stability and higher self-image
- + Homeowners are more enthusiastic about making their home child safe and ecologically friendly
- + Homeowners are more likely to maintain the physical integrity of their home than renters
- + Homeowners may benefit from lower crime rates\*
- + Homeowners enjoy preferential tax treatment

\*Source: 2012 Social Benefits of Homeownership and Stable Housing, National Association of REALTORS® Research Division

## A Berkshire Hathaway HomeServices network agent can help

Whether one rents or buys should be the sole decision of a well-informed and empowered consumer.

It would be a privilege to assist you in your decision-making process or when you are ready to move forward, to help you achieve the best outcome possible whether you rent or own.

A special thank you to Allan Dalton for his creative vision and contribution to the Berkshire Hathaway HomeServices real estate and lifestyle brochures.