






HOME BUYING GUIDE: **OWNING VS RENTING A HOME**

Deciding whether to buy or rent a home in Sacramento is a dilemma faced by many. Financially speaking, buying a home involves mortgage payments, property taxes, and upkeep. Meanwhile, renting provides predictable monthly costs and lower initial expenses, but lacks the equity-building benefits. The recent rise in property values in Sacramento suggests buying might be a sound investment. However, high interest rates can impact affordability, even with potential tax advantages from mortgage interest deductions.

The choice also depends on lifestyle needs. Renting offers flexibility for those who may move for work or enjoy the freedom to explore different neighborhoods. Homeownership provides stability and personalization, suitable for those wanting roots and a space to personalize. Sacramento's market presents both opportunities and challenges, with rising costs and market fluctuations affecting both buying and renting. Understanding these factors can help you decide the best path according to your financial goals and desired lifestyle.



-  Buying involves significant financial commitments.
-  Sacramento has a high rate of property appreciation.
-  Assess your financial readiness for buying.
-  Homeownership allows for personalization and community ties.
-  Renting offers flexibility and ease of relocation.



Kellogg Family Real Estate Team
KelloggFamilyRealEstate.com



CA DRE # 01150953, 02023430, 02023431

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