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## Financial Reasons to Buy

Reason	Quote from Harvard Report
 Housing is the one leveraged investment available	<i>"Homeownership allows households to amplify any appreciation on the value of their homes by a leverage factor."</i>
 You're paying for housing whether you own or rent	<i>"Homeowners pay debt service to pay down their own principal while households that rent pay down the principal of a landlord."</i>
 Owning is usually a form of "forced savings"	<i>"Having to make a housing payment one way or the other, owning a home can overcome people's tendency to defer savings."</i>
 There are substantial tax benefits to owning	<i>"Homeowners are able to deduct mortgage interest and property taxes from income."</i>
 Owning is a hedge against inflation	<i>"Housing costs and rents have tended over most time periods to go up at or higher than the rate of inflation, making owning an attractive proposition."</i>

Joint Center for Housing Studies, Harvard University 12/2013



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