

# Homeownership: Your Best Hedge Against Inflation



Buying a home is the most expensive and important financial transaction most people will ever make. It's also the strongest tool and best hedge they will have in their portfolio to fight inflation. While money invested in a stock may go down, historically, your home appreciates in value over the long-term. And as you build equity in your home, you increase your overall net worth.

## Benefits of Owning Your Home

A fixed-rate mortgage offers a predictable monthly payment, even with the changes in tax and insurance costs.

The interest you pay on your mortgage, insurance premiums and property taxes may be deductible. Consult your tax advisor for more information.

You can make any changes and renovations you desire, without asking for your landlord's permission.

When you have a HELOC (home equity line of credit), you can tap into it for home improvements, renovations or other needs.

## Homeowners in 2022:

Gained an average of  
**\$34,300**  
in equity in the third quarter.<sup>1</sup>

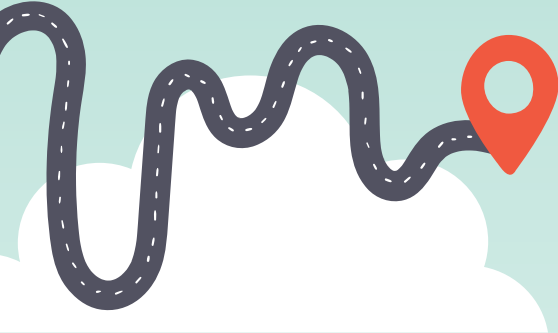
Had an average of  
**\$300,000**  
in total equity.<sup>2</sup>

Sold for a median of  
**\$85,000**  
above the purchase price.<sup>3</sup>



If you are interested in a more in-depth analysis of how much your home has appreciated since you purchased it, let me know. I will be happy to create a report for you.

# Real Estate Advice You Can Trust



As a trusted, knowledgeable real estate professional, I am happy to provide advice and assistance with any of your real estate matters, before, during and after a sale. If you have a need in another area other than residential, such as second homes, investment properties or commercial properties, please let me know. If it is not something I can directly assist you with, I can certainly connect you with a real estate expert in that field.

## Connections Across the Country

I have a network of other like-minded agents throughout the country who offer the same excellent service I provide. If you plan on moving or have a family member or friend who has a real estate need in another area, please let me know. I am happy to connect you with a great agent.



I know the market can be confusing, but I am here to offer clear, concise information you can trust. Feel free to contact me and I will answer any questions you may have.