



That is the question.

You've always dreamed of owning a home, but what advantages does homeownership actually offer?

Use the checklist below to find out if homeownership is right for you:



YOU'RE LOOKING FOR STABILITY AND PREDICTABILITY.

Homeownership can provide more stable housing costs from year to year with a fixed-rate mortgage. Unlike a rent check, mortgages act like a savings plan that help build homeowner equity.



YOU WANT GREATER PRIVACY AND FREEDOM.

Homeowners have the luxury to design their home in the way they please.



YOU'RE READY TO INVEST IN YOUR COMMUNITY.

There's pride in homeownership. Homeowners are more likely to be involved in civic engagements, local elections, and volunteer work compared to renters.



YOU'RE READY TO INVEST IN YOURSELF.

Homeownership provides greater financial stability through equity buildup. That means you'll have more money over time to build your personal net worth.

So, maybe homeownership is the right choice. What should you do next?

The easiest place to start is by opening a **First-Time Homebuyer Savings Account**, which Alabama signed into law so Alabamians can create a tax-free savings account for the down payment and/or closing costs for the purchase of a single-family dwelling. From there, **work with a REALTOR®**, who can further explain the advantages of homeownership, knows your market best, and can negotiate on your behalf.



To learn more about how you can unlock the keys to homeownership, visit: bit.ly/AL-FTHB



TO RENT

OR

TO BUY

