

## If You Wonder About Whether Or Not You Should Buy A Home

When anyone is going to either rent or buy a home, it is not a question to flip a coin over. There are many considerations to evaluate. Your finances versus the market is just one of several points to consider when looking over your determination of whether to rent, or buy.

Even if you are considering buying a dream home, you can always ask if you have the option to rent until a later time. Financing is what determines whether you can afford to buy or rent. What are some of the expenses when owning a home, as opposed to renting? In a nutshell, this always will be the main determining factor between the two.

There are several optional points when considering buying a house. Buying a house will put you into a more permanent community, than a rented complex. This essentially means that you are a part of the larger consciousness. Communities are collectives.

It is a good idea to be a good neighbor if you own a home that contains many other home owners. You will be expected to stay on top of yard upkeep and to make sure your yard fits in with the landscaping in the rest of the neighborhood. Nobody is going to give you guidelines for living in your new house. Your neighbors believe that you will adapt to their standards. You have the choice of paying a contractor to do the outside maintenance or doing it yourself.

You do have the freedom to garden the way you like and choose the landscaping and plants that you desire. Your own personal tastes should be expressed. The neighborhood gallery will allow you to be the artist you are. As long as you are not an abstract artist that loves to copy Jackson Pollack's masterpieces, you are safe. A rented community does not take precedence over traditional measures.

Being concerned about the outside appearance of your home is of no concern to you if you are renting. You don't have to worry about it. In fact, you probably do not have a choice in this matter. Often times, you do not have a choice of the inside colors of your rooms either. You do not always control these decisions. You rent your home or apartment. These decisions are made for you by the owner or management company.

You will be required to pay both the first and last month's rent as a deposit to guarantee your home. In most cases, you sign a lease to stay for a determined amount of time, move in and leave the rest to the owners. By the rules of the agreed lease, they will have to provide you with maintenance. The company or landlord will take care of all repairs on the garbage disposal or the toilet if you are a home or apartment renter.

When you own a home and something breaks down, it is up to you to get it fixed and pay for the parts and service. Renting a home will take a lot of responsibility for the upkeep out of your hands. Owning a home places these responsibilities directly on the homeowner.

However, home owners do feel more stable. The home is yours. You invest the effort and you get the return for your investment. If you are lucky enough to own a home then you should have a good feeling of having something that belongs to you. Your domain is truly your own. With renting, this feeling and security is at best a temporary fix, a band-aid on a temporary situation that, ultimately, you have no real control over. The rent can go up, then you have to pay it, or move out. You can also become evicted. When you are renting, you don't have a say in these decisions.

### About the Author

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