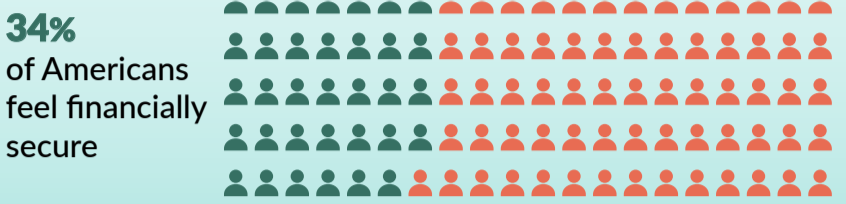
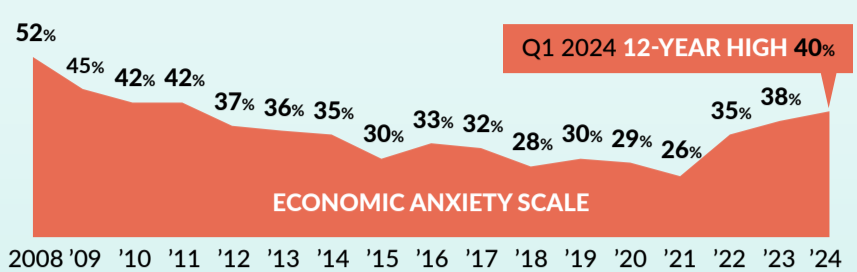


7 BENEFITS OF BUYING A HOME IN AN UNCERTAIN ECONOMY

Economic anxiety is higher than it's been in well over a decade.

While an uncertain economy may trigger anxiety around homebuying, data shows that owning a home may act as a hedge against economic uncertainty.

Homeownership can be an important component of your family's economic and emotional resilience.

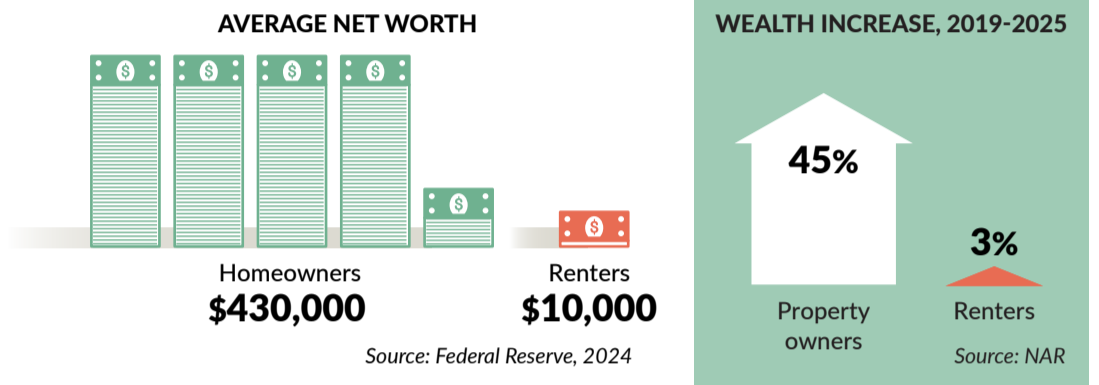


Source: KANTAR US MONITOR 2024

Here are seven reasons why buying a home in an uncertain economy may be the right move.

1 EQUITY

The amount of equity in a home increases as you make mortgage payments and your property value appreciates. Home equity is considered a significant component of net worth.



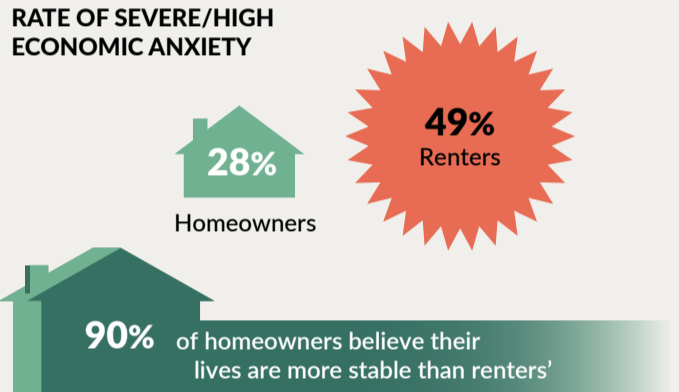
Source: Federal Reserve, 2024

Source: NAR

2 STABILITY

A stable housing payment can free you up to focus on other parts of your financial life, such as maximizing earning power and investments.

Housing stability can also provide your family with health benefits, stress reduction, and community connections.

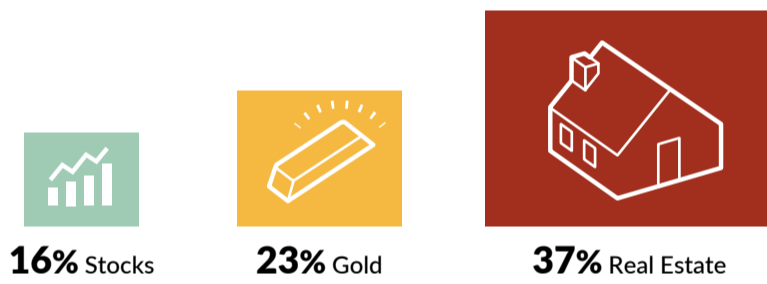


Source: Home Bay

3 APPRECIATION

While stocks may outperform returns on many real estate investments, real estate often offers strong and steady appreciation over time.

AMERICANS' LONG-TERM INVESTMENT PREFERENCES



Source: Gallup, 2025

4 TAX ADVANTAGES

Home ownership can provide you with several tax benefits. You may be able to deduct:

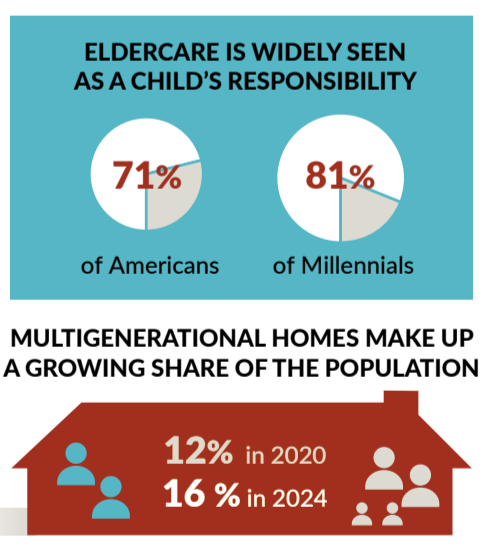
- Your mortgage interest
- Up to \$10,000 in property taxes
- Mortgage insurance payments

5 MULTI-GENERATIONAL LIVING

As health care costs increase, adult children are considering in-home elder care over nursing homes for aging parents.

Space for additional family members can be a significant cost-saver, since in-home elder care averages less than half the cost of a nursing home.

As rents increase, young adults may also benefit from living at home longer to save money and pay off educational debt.



Source: Kantar MONITOR 2024

6 INCOME POTENTIAL

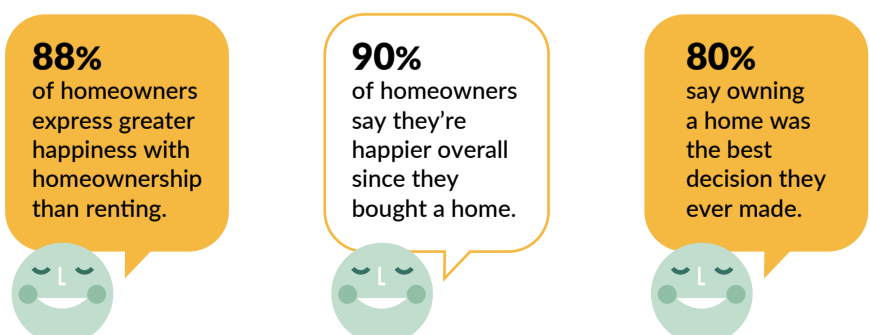
The ability to build an income-producing ADU on your property or rent out rooms can increase cash flow, equity and appreciation. Detached ADUs can increase resale value by an average of 20%-35%. These rates can be even higher for homes in competitive markets, like those found throughout California.

ADU TYPE	TYPICAL BUILD COST (San Diego)	TYPICAL VALUE INCREASE (% of home value)
Detached ADU	\$300K-\$450K+	+25-35%
Attached ADU	\$150K-\$300K+	+20-30%
Internal/Conversion	\$100K-\$200K+	+20-35%
Garage conversion	\$80K-\$200K+	+15-30%

Source: Cottage/RenoFi

7 SATISFACTION

The ability to live on their own terms and have greater control over their financial destiny provides homeowners a sense of satisfaction that speaks for itself. A 2024 report from Home Bay found:



Source: "Are Homeowners Happier Than Renters?" Report from Home Bay, January 2024