

RENTING VS BUYING

IN 2026: WHAT YOU NEED TO KNOW

As a Realtor, you understand that helping clients make the right housing decision requires clear insight, data, and guidance. With rent rising across Texas, many renters are considering buying for the first time. This guide provides the key advantages of buying, factors to consider, and situations where renting may still make sense, so you can confidently advise your clients.

ADVANTAGES OF BUYING

- *Build Credit Over Time:* Regular mortgage payments can improve your client's credit score.
- *Tax Benefits:* If your clients itemize deductions, they may benefit from the mortgage interest deduction, reducing their federal tax liability.
- *Build Equity:* Every mortgage payment adds to homeownership equity, rather than going to a landlord.
- *Predictable Payments:* Unlike rent, fixed mortgage rates for 5 to 30 years provide stability and budgeting certainty.
- *Wealth Creation:* Real estate can be one of the fastest ways to grow net worth.
- *Down Payment Assistance:* Many programs exist locally to help first-time buyers enter the market.

CONSIDER BUYING IF

- Your clients plan to stay in the same area for at least 2 years.
- They want to invest in a property that could provide future returns.
- They want to establish roots, build community, and settle long-term.
- They are ready to commit to a monthly payment that builds equity.

YOU SHOULD KEEP RENTING IF

- Flexibility is a priority. They may move for work or personal reasons.
- Income is limited or uncertain, making homeownership a financial strain.
- Downsizing or short-term living arrangements suit their lifestyle better.