



	BENEFITS OF HOMEOWNERSHIP	TRADITIONAL - FEE SIMPLE OWNERSHIP	LAND TRUST OWNERSHIP
1	Builds Home Equity (Wealth) Over Time through increase in appreciation	Must sell or HELOC (with interest) to access equity. Does not guarantee ability to stay in neighborhood once home is sold	Can stay in neighborhood, but still gain access to full equity earned up until Land Trust transaction
2	Money spent each month pays down mortgage principal and builds equity instead of paying a landlord	Principal is paid down each month, but equity is dependent on being able to sell. Home can be valued less than what is owed.	Principal is paid down each month, but built up equity was already realized. Land Trust shares the risk of depreciating future value.
3	Mortgage interest deduction and Property Tax deduction allows homeowners to save money	Takes advantage of tax benefits, but savings is not monthly so does not help with monthly housing burden	Takes advantage of tax benefits, but Land Trust shares property tax monthly & typically reduces mortgage to help lower monthly housing burden
4	Ability to make changes and customize home without asking permission from a landlord	Homeowner can make upgrades and customize as desired, but is also responsible for all repairs and ongoing maintenance	Homeowner can make upgrades and customize as desired, is also responsible for repairs and maintenance. Permission required for large changes such as an addition.
5	Utility of the home as a way of housing your family and loved ones	Houses family and loved ones, may also have the ability to expand with an addition or ADU	Houses family and loved ones, may also have the ability to expand with an addition or ADU
6	Can pay off mortgage debt and have a lower housing burden or use full equity for retirement	Even after mortgage debt is paid, must still pay monthly taxes/insurance which can increase over time. Must sell home to access stored equity.	Even after mortgage debt is paid, must pay monthly taxes/insurance but Land Trust shares cost of Taxes. Full equity at time of Land Trust transaction has already been realized so no need to sell to gain access. Can age in place.