

Buy-vs-Rent Comparison

Real Estate

Document type: Financial model / analysis · Generated 13 Oct 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Compare buying a home versus continuing to rent over your time horizon — total outflow, equity built, the opportunity cost of your down payment, appreciation and rent — ending in a clear buy, rent or too-close verdict with the key assumptions. Enter both scenarios below.

Purpose of this tool & output

See whether buying or renting works out cheaper for you

How the output is used

Use the comparison to see whether buying or renting works out cheaper for your situation and horizon.

Who should vet it

A financial advisor/CA, to confirm the assumptions on rates, appreciation and horizon.

Important cautions

AI-generated comparison; highly assumption-sensitive.

Companion documents

- Investment Deal Underwriting
- Property Comparison Matrix

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.