Styrvia

Decision Research Checklist

Research the facts Styrvia should not guess.

styrvia.com

Buy or Rent Financial Decision Research Checklist

Questions to research before comparing buying a home with renting and investing the difference.

How to use this
Research the questions that apply to you, write down the numbers you find, then use those facts as inputs or assumptions in Styrvia. Country rules vary, so verify tax, legal, benefit and pension details with official sources or a qualified professional when needed.

Tax and government rules

- Is mortgage interest deductible, credited, or otherwise tax-advantaged where you live?
- Are there first-time-buyer grants, deposit schemes, reduced taxes, or other housing support you may qualify for?
- What purchase taxes, stamp duties, registration fees, and recurring property taxes apply?
- Are there tax consequences when you later sell the home, including capital-gains or residency rules?

Mortgage and ownership costs

- What deposit is required, and what mortgage rate, rate-reset terms, fees, and amortisation rules would apply?
- What are realistic annual maintenance, insurance, owner-association, service-charge, and renovation costs?
- What would it cost to sell, including agent, legal, bank, and moving costs?
- How much accessible cash should remain after the purchase rather than being tied up in the home?

Renting and investing

- What is the realistic rent today, and how can rent legally or practically change over time?
- Which costs are included in rent and which remain separate, such as utilities, insurance, parking, or maintenance?
- If you keep the deposit invested, which account or investment would you actually use, and how is it taxed?
- What return, fees, and risk assumptions are reasonable for the money that remains invested?

Timing and flexibility

- How long do you realistically expect to stay in the property or city?
- Could work, family, relationship, or relocation plans force an earlier move?
- What would a period of lower income or higher mortgage rates do to each option?

Buy or rent?: numbers and research notes

Use this page to turn your research into concrete assumptions before you build or update the scenario in Styrvia.

Numbers to collect before modelling

Home price and deposit ________________________	Mortgage rate, term and fees ________________________
Monthly rent and likely rent growth ________________________	Purchase and sale costs ________________________
Annual ownership costs ________________________	Accessible cash reserve ________________________
Investment return and tax assumption ________________________	Expected holding period ________________________

Research notes and sources

Source or question	What I found / assumption to use	Date checked

Use with Styrvia
Open the Buy or rent? example at styrvia.com/examples/buy-vs-rent, build your household baseline, then test the facts and alternatives you researched here.

This checklist is a research starting point, not personalised financial, investment, tax, pension or legal advice.