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# First-time Homebuyers - Buy or Rent?

## [Common Questions](#) for First Time Homeowners

Why should I buy, instead of rent? What are HUD homes? Can I become a homebuyer?

Contributed by: U.S. Department of Housing and Urban Development

## Buying Vs. Renting

There are many advantages to buying a home versus renting one. Links to the Buy vs. Rent Comparison Chart, Buy vs. Rent Calculator, Loan Estimator, Housing Resources, [and more](#).

## Affordability [Calculator](#)

Allows you to calculate how much you can afford to spend on a home.

Last updated on February 01, 2024.

### [Housing](#)

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