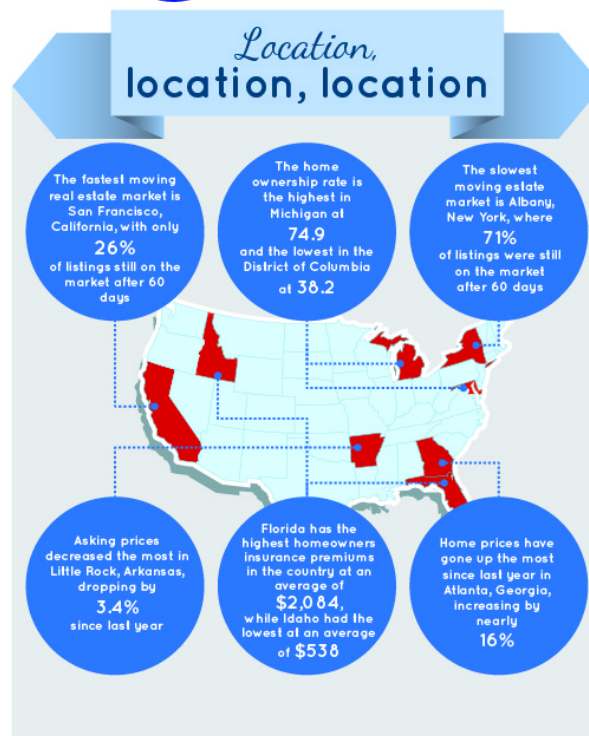
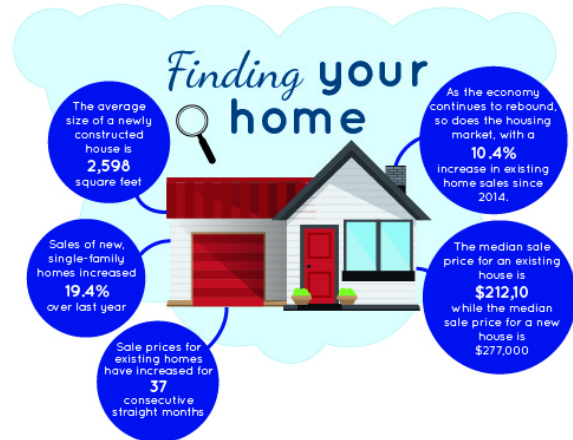




# Home Ownership BY THE NUMBERS

Owning a home is the quintessential American dream. To cover that dream, it helps to know all your insurance options.



## Mavin' on up



The number of times a person is expected to move in a lifetime: **11.4**

The number of homes a typical person will buy in a lifetime: **3**

## Time to remodel or time to move?

As the housing market rebounds, sellers are becoming more confident about listing their homes. But remodeling is also an option, especially if you can recoup a significant portion of the cost when it comes time to sell.

Remodeling a bathroom cost an average of **\$16,128** in 2014 and sellers recouped **72.5%** of their investment



Remodeling a home office cost an average of **\$28,000** but sellers recouped just **48.9%**



Realtors are encouraged to counsel their clients by considering what about their current homes is fixable (enlarging windows, taking down walls) or not (hideous views, flooding)



Consider your insurance. Remodeling can leave gaps in homeowners insurance if owners fail to update their policy to cover their new investments.

## More than a white picket fence

### Did you know...



**30%** of new homeowners were first-time buyers



**95%** of homeowners have homeowners insurance



There's an app for that—the Insurance Information Institute offers an app that let's homeowners create an inventory of their possessions to make sure there are not gaps in their coverage.

# How much insurance do you really need?

When choosing your homeowners insurance, you should consider



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