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Why are home loan rates higher for non-occupied owners?

Why are home loan rates higher for non-occupied owners? Why should/does it make a difference whether I live in the house or not?

Rental property tends to appreciate less, even depreciate (in a normal market, not the one for the last year) where owner occupied does not. There is also a higher risk of losing the property completely to neglect, fire, etc as renters simply do not take care of the property, even basic cleaning.

Most of the time the average person can tell the difference between owner occupied and a rental just by looking at the house. Of course there are exceptions, owners who are slobs and renters who treat the house as if they own it, but for the most part the two groups of people treat property completely differently.

You can also find this article published on [Why are home loan rates higher for non-occupied owners?](#), and on the tag pages [average person](#), [basic cleaning](#), [higher risk](#), [Home Loan Rates](#), [non-occupied owners](#), [normal market](#), [owner](#), [Property](#), [rental property](#), [why are home loan rates higher for nonoccupied owners](#).