

Affordable Atlanta Apartments

There are cities in the U.S where apartment rents are as high, or higher than house payments – but [Atlanta apartments are a great value](#). In fact, there are plenty of great deals in terms of affordable apartments in Atlanta today, and many are offering some real move-in deals these days. If you are planning to relocate to the Atlanta metro area and are (A) on a limited budget, (B) don't want the hassle and responsibility of home ownership, and/or (C) are planning on living in the area a limited time (5 years or less), you owe it to yourself to check your option for Atlanta apartments.

Economics

Let's face it – since the mortgage brokers got burned in the recent sub-prime debacle, they're being a lot more careful these days as to who they're loaning money to. Gone are the days when almost anyone and their uncle could qualify for a home loan – and the median house payment in the Atlanta metro area is around \$250,000, which means at least a four-figure house payment for most people – at least between \$1400 and \$2000 per month on a 30-year fixed rate mortgage.

Couples with small families (1-2 children) can rent three-bedroom Atlanta apartments convenient to shopping, entertainment and public transportation for as little as \$750 per month. If your work is located close to town center and you can dispense with the expense and responsibility of owning an automobile, you'll be amazed at how much money you'll have left over each month – something to seriously consider when the cost of gasoline and car maintenance and insurance is factored into the equation.

Simplicity

As a homeowner, you bear all liability when something breaks down. You are also responsible for all property taxes. When renting apartments in Atlanta, payment taxes are the landlord's responsibility (these are certainly factored into the rent, but you won't have to worry about whether or not they're paid). The greatest thing about living in Atlanta apartments however is the fact that when something breaks down or something starts leaking, there is usually an on-site maintenance staff right there to take care of it. You won't have to worry about trying to schedule a plumber or HVAC repair person or taking time away from work to deal with the problem.

Equity

Even if you can afford to buy a house in Atlanta, chances are it won't be worth it unless you plan to stay in the house for five years or longer. The days of skyrocketing, inflated home values are now past; even in areas where home values are not falling, the rate of increase is much more gradual than in the past. The general rule-of-thumb among realty experts is that is you are not planning to live in the home more than five years, it makes more economic sense to rent.

See Them Beforehand

Many apartments in Atlanta maintain websites at which you can take "virtual tours" of the property. You'll be able to see pictures of apartments in Atlanta and the surrounding metropolitan area before you even arrive in town – saving a great deal of time in finding your new lodgings.

About the Author

Anne Harvester works as a rental associate in the Atlanta area. She specializes in Atlanta apartments. If you are looking for Atlanta apartments, Anne's informative advice and knowledge of the area will help anyone find an apartment to match their taste and budget.

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