

You see the headlines every day.

Millions of families are at risk of losing their homes to foreclosure.

Even renters aren't necessarily safe.



Your best start to renting smart.

Rent from the pros.



Nearly 40 percent of today's foreclosures involve a single-family house, condominium or other housing rented out by its owner. When this occurs, the renter can lose their lease and be forced to move on short notice.

Fortunately, renters can protect themselves by renting smart, and that means renting from a reliable professional management company.

With their track record of success and greater resources, **professional management companies give renters peace of mind** as well as **superior amenities** and **customer service**. Because these pros leave nothing to chance, you'll always enjoy the best.

Renting: Smarter Living if You Rent Smart!

Convenience, hassle-free living, financial freedom and great locations—there are all kinds of great benefits that come with renting. **But before you rent, make sure it's from a professional management company and not a private individual.**

Here's why: Across the country, thousands of houses and condominiums are being rented out by owners who cannot afford them or sell them. Unfortunately, many of these owners are on the verge of losing their properties to foreclosure.

When this happens, renters also suffer. Most will lose their lease and their security deposit, while being forced to move out on short notice. In short, **if you choose to rent from a private individual, the risk of losing your rental home is very real.**

When you rent your home from a professional management company, these concerns disappear. These companies, which own and operate millions of apartment homes nationwide, not only offer a greater degree of **financial security**, but also a much higher **standard of service** to residents like you, including:

- **24/7 on-site maintenance instead of waiting for a part-time landlord to fix problems.**
- **Professional property managers, concierges and social directors.**
- **First-class amenities that you won't find in a single-family house. Think resort-style pools, fitness centers and Internet cafes.**
- **Exciting locations so you can work, shop, and play—without having to spend a penny for gas.**

Make a Smart Move—and Rent from the Pros

Renting is smart living. Make it even smarter by choosing a professionally managed apartment community for complete peace of mind.

Find the leading apartment firms in your area on the National Multi Housing Council's web site at **www.nmhc.org/goto/MembershipDirectory**.

What's the best reason to rent? To get richer. That's what one SmartMoney columnist advises.¹ Forget the conventional wisdom about renting. It turns out that renting is one of the smartest investments you can make.

In fact, when economists run the numbers, they find that renters save an average of \$560 every month just by choosing to rent over buying a house.²

How much do you save each month by renting rather than buying in your city?



And don't worry about losing out on the investment potential of a house. Renting allows you to use your "downpayment money" for other investments, which provide a higher return than real estate, even in a booming housing market.

As a case in point, a \$100 investment in housing in 1985 would be worth \$293 today, while that same \$100 placed in stocks would be worth \$1,146—nearly four times as much.³

When you add up all of the potential liabilities of home ownership—hidden maintenance and insurance costs, rising property taxes and potential price drops—**renting is a smarter choice from the start.**

Live smart, find the leading apartment firms in your area on the National Multi Housing Council's web site at www.nmhc.org/goto/MembershipDirectory.

¹ Jack Hough, "Why Rent? To Get Richer," SmartMoney. Found at <http://tinyurl.com/MSNMoney>
² NMHC calculations for the first quarter of 2008 based on data from M/PF YieldStar; National Association of Realtors; Federal Reserve Board; and Federal Housing Finance Board.
³ NMHC calculations based on data from National Association of Realtors and Standard & Poor's.