



Finding Your Ideal Neighborhood

If you're in the market for a home this year, look beyond its' four walls and directly at your neighbors. Thoroughly check out a prospective neighborhood before plunking down hundreds of thousands of your hard-earned dollars. If you want to get the real dirt on your neighborhood, you're going to have to do some digging. So dust off your trench coat and dark glasses, and get ready to go on a sleuthing expedition.

[1] Contact the community association for the neighborhood you are considering. Often, it publishes newsletters, holds meetings, or sponsors community activities, all of which hold potentially useful bits of information about your neighborhood.

[2] Subscribe to the local paper or call and ask for a sample of back issues.

[3] Locate the community hang-outs. Is there a neighborhood pool or community center? If so, try and visit so you can get a sense of who lives in the area and whether there is a strong community feel.

[4] Look for sidewalks. For some, living in a part of the neighborhood with no sidewalks means many things: not as many walks (and therefore don't meet and greet the neighbors), young kids have fewer safe places to ride their bikes, and it seems to prevent other folks from walking much, too.

[5] Visit the neighborhood at different times of the day and at least once on a weekend rather than a weekday. Are most of the folks working out of the home? Is the neighborhood composed of retirees? Are there loads of school-aged children? Are there many young mothers with babies and toddlers?

[6] Study a map of your neighborhood to see the proximity of parks, libraries, the nearest hospital, and other amenities. Likewise, try driving different routes to the home so you can see the good, the bad, and the ugly in the surrounding area.

[7] Arrange a visit to the school your children would attend, check out the school's test scores, and find out how many veteran teachers are on staff.

[8] Talk to the neighbors and ask them very specific questions. For example, you may want to ask about their perceptions of crime, location, noise, traffic, and community feeling. Is the neighborhood changing? If so, how?

[9] Head down to city hall to check on issues with zoning or find out about any projects in the works. You should be able to find out if there are any major road or construction projects planned for the next few years.

[10] Pump your real estate agent for information. How long do homes in this area stay on the market? What's their resale potential?

[11] Check your town or city's website for real estate tax assessment information. By looking at our local real estate tax office website, I can see the value of the assessment, how much of that total is land versus the structure, how the assessor rated the structure's condition, and recent home sales in the area.

[12] Head to the nearest police station to ask for crime rate information. Be sure to ask about the typical response time for emergencies.

[13] Check the national registry for sex offenders. Once you've gathered as much information as you can, review it. Does the neighborhood seem to meet your needs? Did you find any information that's a deal breaker? Can you picture yourself living here happily? Be as picky as you can afford to be; no returns or exchanges are offered on neighborhoods.