

# Tips for Finding the Perfect Neighborhood For Your Family

Once you've become pre-qualified for a loan, you should be ready to put your house-hunting efforts into full gear. But don't skip the important step of scouting out neighborhoods before you start your search for the perfect house. The neighborhood in which you live will heavily dictate your whole way of life - things like walking to a nearby park with your kids, knowing your kids are attending good schools, feeling safe when your children play outdoors, being close to restaurants and shopping, enjoying a short commute, and knowing your home will appreciate at a healthy rate. Of course one way to get started in your neighborhood search is to get in your car and explore, especially if you're unfamiliar with the area. Get an idea about the neighborhoods by driving around and seeing which areas appeal to you. Walk around, explore, and talk to some of the residents. Take note of the general appearance of the homes. Are they well maintained? Are they nicely landscaped? If you have children, you might be looking for a neighborhood with plenty of children around, as opposed to neighborhoods that attract more seniors or young singles. Other factors you'll want to consider are the schools, crime, your family's specific needs, and appreciation - as in how much the value of the home is likely to increase. A good Realtor will be very familiar with all the neighborhoods in the area and should be able to tell you about the strengths and weaknesses of the specific neighborhoods you're eyeing.

## The School District

Even if you don't have school-aged children, buying a home in a district with good schools will be in your best interest. When and if you sell the home at some point in the future, future buyers with children will likely consider good schools their top priority. And neighborhoods with good schools typically attract more buyers.

There are various sites on the web, such as [www.homestore.com](http://www.homestore.com), in which school reports are just a few mouse clicks away. Basically all you do is enter a geographical area or zip code and it will display ratings for the school system.

Also:

- Ask your realtor about information on schools in the area.
- Talk to people in the neighborhood, especially people with children.
- Standardized test scores are also available on the Internet. Visit [www.homestore.com](http://www.homestore.com) and click on "School Reports."
- If you have children, visit the schools and take a tour. It's important that your decision isn't based purely through facts gathered online. Get a true feeling for what the school is like.

## Crime Statistics

No one wants to live in a neighborhood where break-ins and burglary are the norm. There are web sites that can provide you with statistics on crime and other information pertinent to your search. In addition to school information, [www.homestore.com](http://www.homestore.com) lets you enter a city or zip code and provides you with crime data for the area you choose. It also compares crime statistics with other cities (such as the city from which you are moving). In researching a neighborhood, you must first determine your. The suburbs may have lower crime statistics, but may be farther from your work. Cities may have more crime, but may have other qualities that you consider more attractive, such as convenience and cultural activities.

Use the following tips to help you learn about crime statistics in a neighborhood:

- Talk to neighbors.
- Take note if there are bars on the windows and doors of homes.
- Talk to the police or sheriff's department.
- Check for gang graffiti on walls and walkways.
- Keep in mind that if you're looking in-town, you may not be able to get away from everything you consider unappealing (such as noise and traffic).

## Keep Your Family in Mind

A home isn't just an investment when you have a family to think of. You'll need to consider more than just the number of bedrooms or whether it has an attached garage. You'll need to consider the community first and foremost. Do you want schools that are in walking distance? Do you want to be close to your place of employment? Do you want to be close to shopping, restaurants, and other services? You'll also want to research property values before you find a home in the neighborhood that you like; property values reflect a community's overall health. And when you do your research, find out what houses sell for now versus a decade ago, five years ago, and three years ago. Also, find out how much property taxes have gone up.