



10 easy ways to avoid buying your dream house in a nightmare neighborhood.

You've found the perfect home – it meets all of your space and aesthetic needs.

So make an offer right?

Not so fast, home-buyer... have you taken a really good look at the community your dream house is in? Better take a moment to do that now, before you sign the down payment check.

For research that only takes a small amount of time, it is one of the most overlooked activities of homebuyers. Buyers are often focused only on the home and what they see in the immediate area surrounding the home.

But there is much more to consider or you could be making a financially and emotionally costly mistake. Here are 10 things to consider to ensure your dream home is not in a nightmare neighborhood.

1. Check Out Area Schools

If you have kids, you've probably already found out about local schools – how do they ranked, are they within walking distance, etc. But if you don't have kids, why would you care? Two words: *resale value*.

Just because you don't have school-age children doesn't mean you should be concerned about the schools in the area. Someday you'll want to sell this home. Being in an area with quality, nearby schools can make the all the difference in price and time on the market.

2. Visit Several Times

You've heard the saying, "you never know someone until you live with them." Well, how about, "you never know someone until you live *next door* to them," or "*across the street*" or "*down the block*" from them?

Visiting a home you're thinking of buying for a few minutes here and there, isn't enough to get a feel for the type of community you're moving into or for the people that live there.

Do yourself a favor, after you've toured the home with an agent, take yourself on a tour of the community without the agent. Take several tours, at different times of the day and different days

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of the week. Agents want to present the home in the best light, but as a buyer, you need to see it in all lights.

3. Take A Walk

Walking around is a great way to get a real feel for the place and for the people. Notice if the yards are maintained, if homes are well cared for, if pets are kept secure, etc.

4. Meet Other Homeowners

Attending a few homeowners meetings can also help your decision. This is where all the good and the bad of any area come out. See what issues come up and how the association handles them. It will quickly let you know if you have an advocate on your side should any problems arise, or if you're on your own.

5. Talk to the neighbors

One couple found their dream home on the banks of a picturesque creek. Touring the home one day, they could hear the babbling waters and thought about sipping their coffee on the patio in the early morning to the tune of birds singing and waters flowing. They bought largely based on that vision.

One month after they moved in, the rains of spring came down in torrents. The little creek turned into a roaring river that overflowed its banks right up to their back door. The patio was under water for days and it took a month to clean the mud off their new patio furniture.

The next-door neighbors could have told them about the annual flood, if they'd taken the time to talk to them prior to buying the house. Remember, neighbors are more apt to tell you the whole truth about a place. Take the time to chat with them before you buy.

6. Property Values

Your home is a large investment, maybe your largest. It is often difficult to separate yourself and make a fiscally sound decision about it, rather than an emotional decision. But it is imperative that you do just that.

Study the property value trends for your new neighborhood. Falling values can signal deep problems with a given area; rising values, just the opposite. It is important to understand why values are rising or falling to have an accurate overall forecast.

7. Future Development

Growth is important for property value, but it can be detrimental to your everyday life. Is the area surrounding your potential new home going to be bulldozed and urbanized? Is that natural area across the road that provides you with great views going to disappear into a row of new homes next year?

You may be able to live with that if you're looking for property values to rise. But it could also compromise the quality of your life. Finding balance here is crucial.

8. Environmental Quality

You often will not be able to see environmental issues with the naked eye. But you also can't afford not to know. Luckily there is a service offered by the U.S. Environmental Protection Agency at **www.ScoreCard.org**.

Simply enter a zip code into their database and get the area's rating on waste, air quality, land quality, and water quality. In many cases, you can also find out if your new home is in a floodplain.

9. Community Services

- How far is the nearest hospital from your new home?
- Is there ambulance service?
- What about the nearest fire station?
- The nearest police station?
- Is there a recycling drop-off around?

10. Crime

Another great way to use the knowledge of the neighbors is to ask about crime in the area. But also make sure you stop by the police station to get an actual report. Even if the community looks safe when you're there, things may change when the sun goes down or even seasonally. Only the local police have the full story on crime.

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When buying a new home, keep in mind that you won't be spending your entire life inside – you'll want to come out now and again. With a little research, make sure the community fulfills your dreams just as much as the home itself.



NoSnowNaples.com offers comprehensive descriptions on its web site for all of the fine communities in Naples. To access our community page, go to: ***www.NoSnowNaples.com***, click on "***About Naples***" and choose "***Community Map***" from the dropdown menu.

In addition to our web site, our experienced and knowledgeable staff is always standing by to answer any of your real estate questions. Contact us toll free at 800-562-0233 or locally at 239-261-9050.

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