

Choosing Your Community

You've found the house of your dreams and the price is even within your budget. There's just one problem: the location. The front porch swing happens to face the second-busiest highway in the state.

Fabulous house or good neighborhood?

Houses can be adapted to meet your needs, but neighborhoods take years to change. And there's no guarantee they'll change for the better.

Choosing the right neighborhood is arguably the most important decision you will make, and the whole family needs to be involved in the discussion. Have each member list neighborhood characteristics that are important to him or her. How important is...

- Living on a quiet street?
- Being close to shops and public transportation?
- Having access to quality schools?
- The diversity of neighborhood demographics?

Start by focusing on the characteristics you like best about your old neighborhood. Once you have formed a picture of an ideal neighborhood, you can begin to research your options.

Visit the town hall

Find out how the city government works: the tax rate, utility services, trash collection times and methods, and services the town provides. Read the local newspapers to learn about the major issues.

Contact the board of education

Ask the hard questions:

- What is the graduation rate?
- What percentage of graduates go to college?
- How do students perform on SATs or other standardized tests?
- What extracurricular activities are offered?
- What counseling services are available to help your child make the transition to a new school?

Go for a walk

Drive through the neighborhood, and then walk through -- without your real estate agent.

- Do you like the way it looks?
- Does it feel safe?

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- Is it noisy?
- Is there a lot of traffic?

Try to find out if there is interaction among neighbors, such as crime watches, block parties, or a neighborhood association.

Once you've found a neighborhood that fits your family's needs, all you have to do is find the house of your dreams.