

Is the neighborhood safe?

By ANNA CHANG-YEN | Green Shoot Media

You may have found your dream home, but does it have the neighborhood to match? Do yourself a favor and do some research into the area's crime rates before you make an offer.

Average crime rates in the area could confirm that, indeed, you've found your home sweet home, while uncovering hidden dangers could put the deal on hold.

If you're new to an area and just starting your home search, it's a good idea to do some research about the safety and reputation of nearby communities.

Today's technology makes it easy to put your hands on the information you need to help make your decision. But it's also a good idea to get some input through good old-fashioned word of mouth.

SEX OFFENDERS

No matter how pristine a neighborhood, a dearth of registered sex offenders in the area could put parents on edge.

Each state has different laws governing where sex offenders may live. For example, some states bar registered sex offenders from living near schools and day cares.

The U.S. Department of Justice National Sex Offender Public Website (www.nsopw.gov) is a free resource that



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Don't forget the costs of routine home maintenance — including maintaining your plumbing and air conditioning systems and roof — when you're budgeting for a new home.

offers links to sex offender registries for all 50 states, four U.S. territories and all Native American tribes.

Listings on the registries may include the name, address, age and photo of the sex offender. Some registries also include information about the type of crime committed, such as the nature of the crime and the age of the

offender and the victim at the time of the offense.

CRIME RATES

The FBI collects information each year from law enforcement agencies across the country regarding violent and property crimes. The information is published on the FBI's website and is

searchable by city. Just remember that the statistics only include crimes reported to police.

For more local information, try websites such as spot-crime.com and crimemapping.com, which aggregate data from law enforcement agencies, news reports and users and put the information on a map for users to peruse.

REAL ESTATE 101

Resources on the web

To search the FBI's Uniform Crime Reports in your city, visit

<http://1.usa.gov/1h4dml>. At best-places.net, you can

compare violent crime rates between cities.

City-data.com offers a wealth of data about cities across the country, including demographics, local businesses and crime rates.

This may include links to more information available from local police, such as arrest reports. Some real estate agents recommend that potential homeowners speak with the chief of police in their target cities to find out about neighborhoods where crime is high. Many local departments offer information on their websites where the public can research incidents and arrests in their area.

Ask your real estate agent for any information and resources about local crime statistics.



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It's important to do some research into the safety of your potential new neighborhood before putting in an offer on a home. What you find may surprise you.

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HOMESWISE GLOSSARY

Debt service: payment of interest and principal on a debt (such as a mortgage), typically made on a monthly basis. For FHA-INSURED loans, debt service also includes the monthly mortgage insurance premium.

Prepayment: When a property owner pays off the balance of a mortgage loan prior to maturity of the loan, the owner is said to have "prepaid" the loan.

SOURCE: U.S. Department of Housing and Urban Development

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