HOMEWISE Real Estate Tips and Advice

Buying a Kid-Friendly Home

By JOE SZYNKOWSKI | Green Shoot Media

If your family is outgrowing your current home, it may be time to find something more suitable. There are many decisions to make before buying, especially if you have young children.

Moms and dads are tasked with finding a home that provides their children a secure environment. Upon meeting with your real estate agent, be honest about the expectations of your future home.

This will help your agent narrow down options, ultimately leading you to the perfect home for your growing family.

RESEARCH POTENTIAL NEIGHBORHOODS

You probably have a general location in mind when deciding to purchase a home. A few factors that impact your decision are likely: Average home prices, cost of living and taxes. It's just as important to research the local crime statistics of a neighborhood before calling it home.

Get in contact with local officials to gain information on crime rates, neighborhood watch programs and other safety concerns you have. Parents should also check for registered sex offenders in the area. This information is easily obtained through the United States Department of Justice's



National Sex Offender Public Website, NSOPW.gov.

There you can search for offenders by location and ensure the radius around your new neighborhood is safe.

LOCATION, LOCATION, **LOCATION**

In addition to choosing a place which is convenient to your lifestyle and workplace, there are extra considerations to make when children are involved.

Schedule appointments with local schools to ensure they are reputable and offer a curriculum your child needs to thrive.

Neighborhoods who include kid-friendly environments like parks, promote great benefits for children. The Academy of American Pediatrics states that play allows children to use their creativity while developing

imagination, dexterity and physical, cognitive and emotional strength.

When kids have a safe, fun place to play together, the benefits are shared throughout the whole neighborhood.

AGE ISN'T JUST A NUMBER

According to the Centers of Disease Control and Prevention, the use of lead-

REAL ESTATE 101

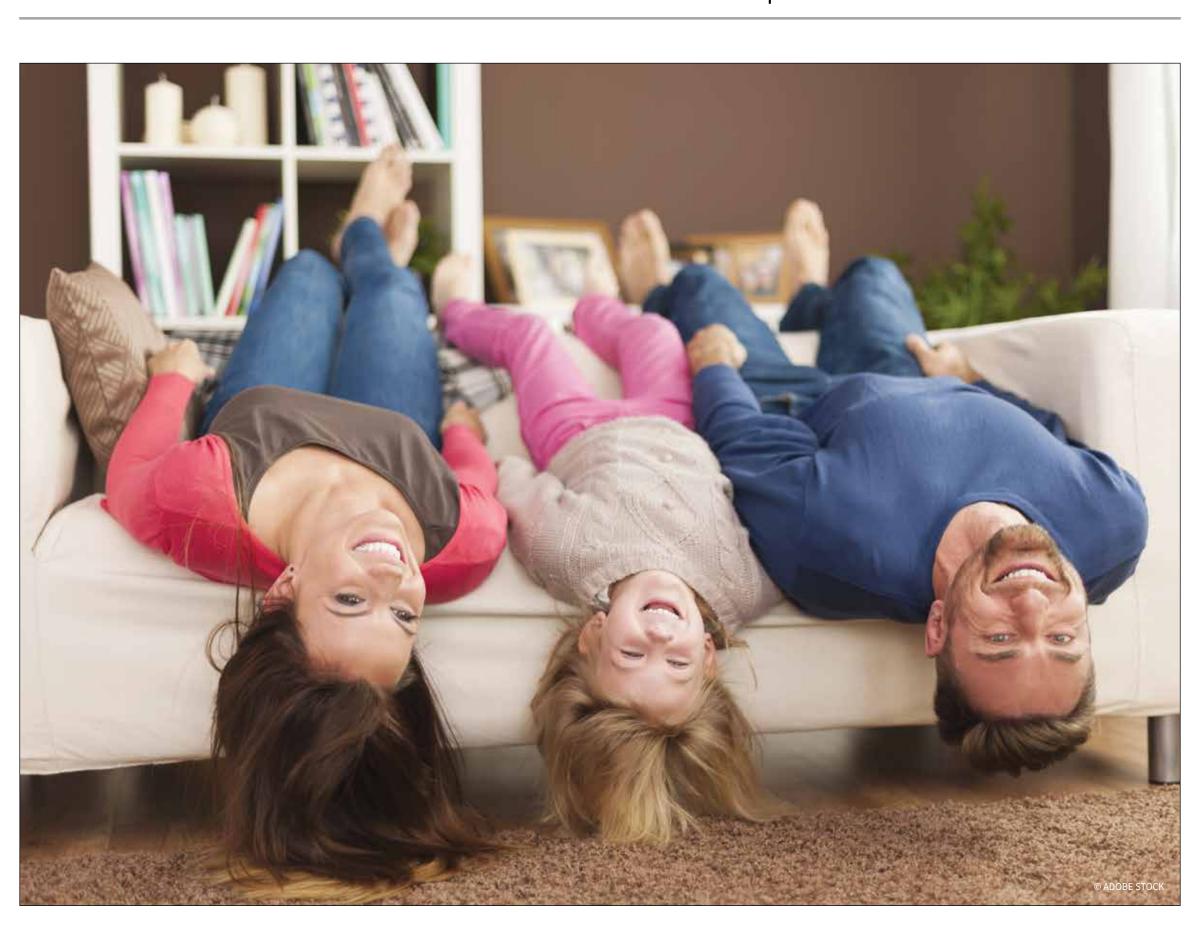
Do Your Homwork on Schools

When it comes to researching the schools near homes you're interested in, you're mostly on your own. Real estate agents generally shy away from questions about schools, in order to not run afoul of the Fair Housing Act. The law makes it illegal for real estate agents to participate in "racial steering," which is defined by the Department of Housing and Urban Development as "deliberately guiding loan applicants or potential purchasers toward or away from certain types of loans or geographic areas because of race." Agents typically direct buyers to contact the school districts they are considering and do their own research.

based paints was banned for use in housing in 1978. If your home was built prior to the ban, make sure to have an inspector examine the property for traces of lead. The AAP reports lead poisoning can cause these symptoms in chil-

- Irritability or behavioral problems
 - Headaches
 - Loss of Appetite
 - Vomiting or Nausea

Older homes are also prone to contain asbestos, which is extremely dangerous if breathed in. When purchasing an older home, a thorough inspection is crucial for everyone's safety.



Buying a Kid-Friendly Home

By JOE SZYNKOWSKI | Green Shoot Media

f your family is outgrowing your current home, it may be time to find something more suitable. There are many decisions to make before buying, especially if you have young children.

Moms and dads are tasked with finding a home that provides their children a secure environment. Upon meeting with your real estate agent, be honest about the expectations of your future home.

This will help your agent narrow down options, ultimately leading you to the perfect home for your growing

family.

RESEARCH POTENTIAL NEIGHBORHOODS

You probably have a general location in mind when deciding to purchase a home. A few factors that impact your decision are likely: Average home prices, cost of living and taxes. It's just as important to research the local crime statistics of a neighborhood before calling it home.

Get in contact with local officials to gain information on crime rates, neighborhood watch programs and other safety concerns you have. Parents should also check for registered sex offenders in the area. This information is easily obtained through the United States Department of Justice's National Sex Offender Public Website, NSOPW.gov.

There you can search for offenders

by location and ensure the radius around your new neighborhood is safe.

LOCATION, LOCATION, **LOCATION**

In addition to choosing a place which is convenient to your lifestyle and workplace, there are extra considerations to make when children are involved.

Schedule appointments with local schools to ensure they are reputable and offer a curriculum your child needs to thrive.

Neighborhoods who include kid-friendly environments like parks, promote great benefits for children. The Academy of American Pediatrics states that play allows children to use their creativity while developing imagination, dexterity and physical, cognitive and emotional strength.

When kids have a safe, fun place to play together, the benefits are shared throughout the whole neighborhood.

AGE ISN'T JUST A NUMBER

According to the Centers of Disease Control and Prevention, the use of lead-based paints was banned for use in housing in 1978. If your home was built prior to the ban, make sure to have an inspector examine the property for traces of lead. The AAP reports lead poisoning can cause these symptoms in children:

- Irritability or behavioral problems
- Headaches
- Loss of Appetite
- Vomiting or Nausea

Older homes are also prone to contain asbestos, which is extremely dangerous if breathed in. When purchasing an older home, a thorough inspection is crucial for everyone's safety.

REAL ESTATE 101



Do Your Homwork on Schools

When it comes to researching the schools near homes you're interested in, you're mostly on your own. Real estate agents generally shy away from questions about schools, in order to not run afoul of the Fair Housing Act. The law makes it illegal for real estate agents to participate in "racial steering," which is defined by the Department of Housing and Urban Development as "deliberately guiding loan applicants or potential purchasers toward or away from certain types of loans or geographic areas because of race." Agents typically direct buyers to contact the school districts they are considering and do their own research.

Fair Housing Act: a law prohibiting housing discrimination because of race, color, religion, sex, disability, familial status, or national origin. This prohibition applies, among other things, to the sale of a home to you, the making of loans for purchasing, constructing, improving, repairing or maintaining a dwelling, and the brokering and appraising of residential real estate. **SOURCE:** Consumer Financial Protection Bureau

AD SPACE