

# Know Your Neighborhood

By ANNA CHANG-YEN | Green Shoot Media

If you're considering buying a home in an area that's new to you, it's a good idea to do some research. By doing your homework in a few key areas, you can get a good feel for the neighborhood you may soon call home.

Your real estate agent will give you information about taxes, schools, crime and transportation. But dig deeper to find out if the area is really the kind of place where you can envision yourself living for a lifetime.

## FAMILIES

If you've already started a family or are expecting a baby, check into activities and services offered for children in the area. For example, ask if the park district offers a pre-school, public swimming pools, and events such as summer camps, public music performances for children, Easter egg hunts and festivals. Visit the public library's website to see if it offers classes and programs for kids, such as a summer reading program or guest speakers and entertainers.

## LIFESTYLE

If you're a foodie, check into the local restaurant scene. Head to the Yelp website or app for listings of local eateries, as well as reviews. Visit the bar on the corner or attend the art walk to get a sense of how your potential neighbors spend their time — and whether or not you can see yourself spending time there. If you're a fitness fanatic, visit local gyms to be sure you will be able to find your home away from home — near home. If pottery is your passion, search for a studio where you can hone your craft.



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Spend some time exploring your potential new neighborhood. Visit the restaurants and attend local events to get a feel for the area.

## PROFESSIONAL

Is there a local community college that offers continuing education courses? Can you commute to a state college with a nighttime MBA program for professionals? A nearby business incubator can mean potential future job leads. If you want to keep moving forward in your career, knowing what options you will have for continuing your education and professional development can be a crucial piece of the home-buying puzzle.

## EDUCATION

Public school can be a great option for many families. But if you want your children to have great opportunities after the school day is done,

look into extra-curricular courses offered by local businesses, such as Lego robot-building classes, STEM-based enrichment programs and SAT-prep companies. Choosing an area that offers your children more than just the usual educational opportunities can give them an edge in preparing for college and life.

## RECREATION

If you can't imagine life without your Tuesday evening flag football league or spending Saturdays cheering on your all-star hitter at the baseball park, visit local recreation facilities to see what's available. Look at online property tax records to find out which park district the house is in,

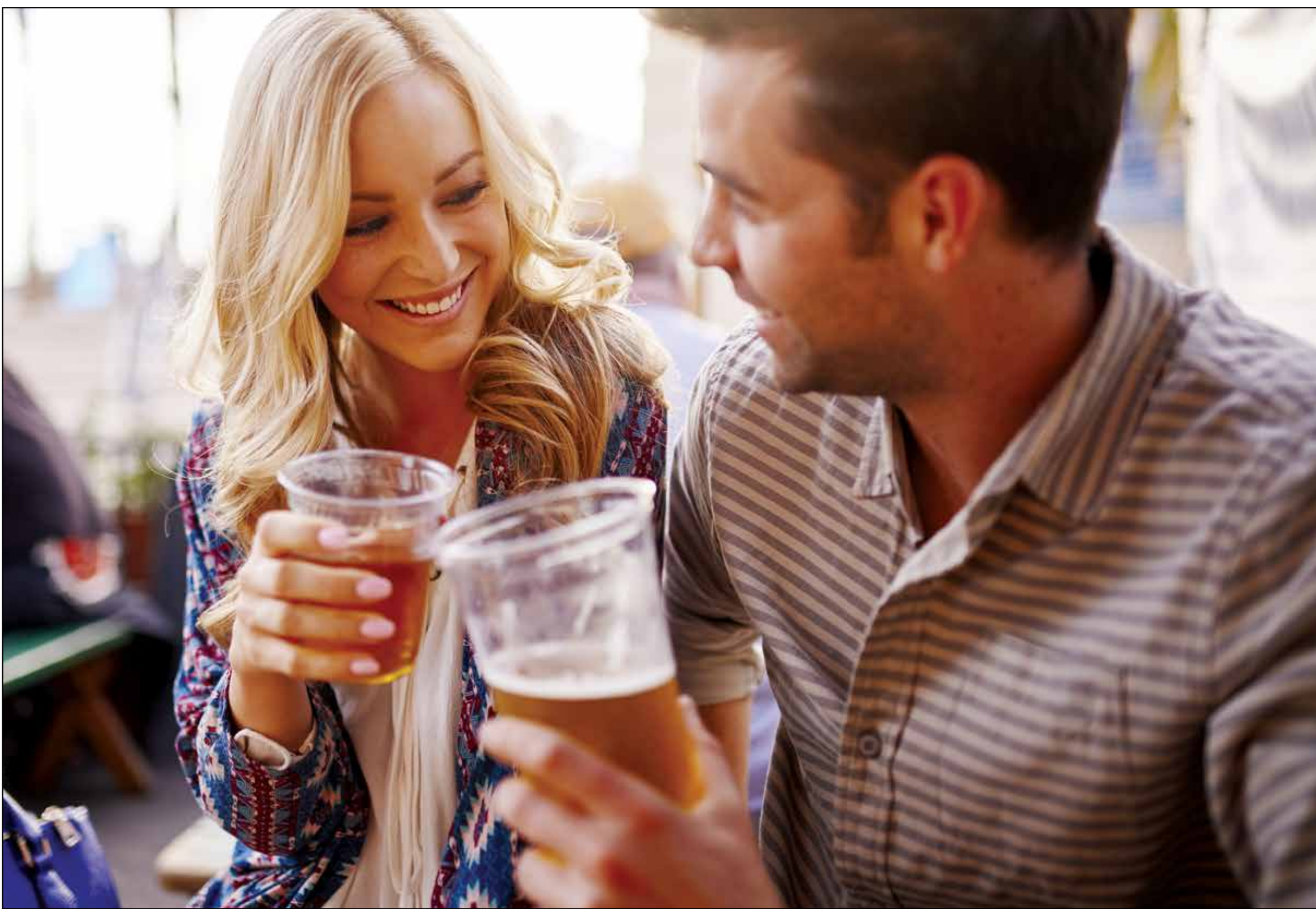
## REAL ESTATE 101

### Go Virtual

If your neighborhood is in an urban area, use Google Street View ([google.com/maps](https://www.google.com/maps)), to take a virtual walk. Take note of local shops, services, restaurants and landmarks.

and peruse the latest program to see which classes and clubs are offered.

Doing your homework ahead of time can ensure that your new home is more than just a house but part of a vibrant community where you will feel at home.



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## HOMESWISE GLOSSARY

**Buydown:** money advanced by an individual to reduce the monthly payments for a home mortgage either during the entire term or for an initial period of years.

**Contingency:** a condition that must be met as stated in the offer to purchase before a contract becomes legally binding.

**SOURCE:** State of Wisconsin Department of Financial Institutions

# AD SPACE