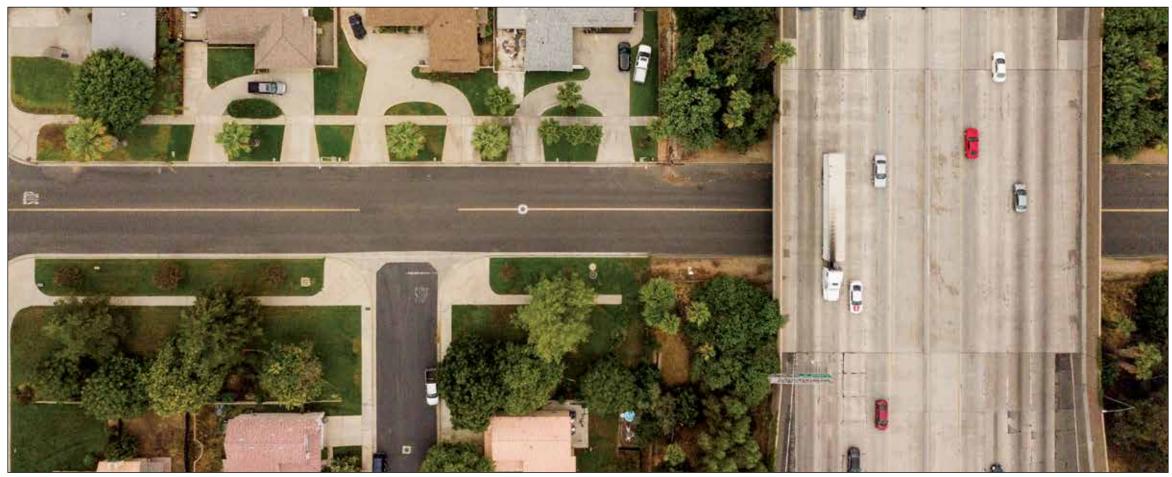
HOMEWISE

Real Estate Tips and Advice



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Buying a Home on a Busy Street

By JOE SZYNKOWSKI | Green Shoot Media

Most people consider homes near major roads to be filled with problems like noise pollution, safety concerns and a lack of privacy. While these are real issues, some homes will offer many benefits to outweigh the negatives.

If you find the listing of your dreams located near a busy road, don't dismiss it until you consider the positive features.

BENEFITS

Homes situated near heavy traffic are typically offered at lower prices than comparable properties with more privacy.

Busy areas also might be patrolled

more often by police, which could provide you with a better sense of security.

Typically, a busy street remains active because there are many businesses in the surrounding area. This means you won't have to travel far for trips to the grocery store, entertainment or even your workplace.

It also is common to see signs of public transportation vehicles readily available, meaning you can limit everyday wear and tear on your own vehicle.

Local governments pay attention to mending roads with potholes or other types of damage on roads with heavy traffic. And don't forget, you'll have a higher priority on the snowplow routes if your area sees heavy snowfall. Plows always begin cleaning main roads long before they tend to rural routes, an incredible convenience if you live in a climate with lots of winter precipitation.

WHEN TO VIEW

You can do yourself a favor by visiting your potential home during periods with the heaviest traffic. This gives you a chance to gauge how your everyday life will be affected by noise.

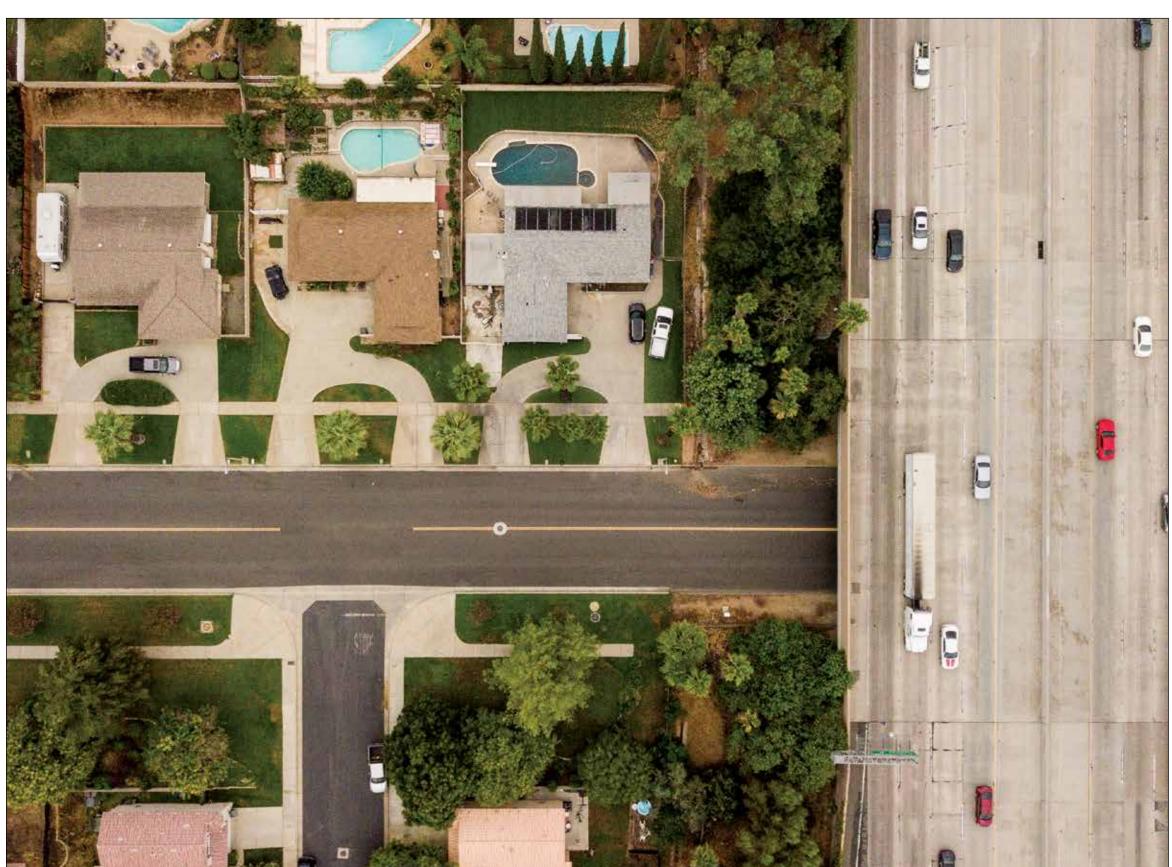
If you find the commotion outside too distracting during your walk through, you might want to continue the house hunt.

Be sure to visit the exterior of the home during the evening, also. By

doing so, you can get a good idea of the parking situation when most people are home from work.

One of the main health concerns that comes with living near a public roadway is the amount of pollution expelled by the exhaust systems of vehicles, as well as dust levels. The Environmental Protection Agency suggests investing in an air purifier to eliminate particulate matter and gaseous pollutants.

A busy road clearly will create plenty of noise, safety risks and a lack of privacy. However, if you can manage the downsides, you might find the house of your dreams next to an action-packed street.



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REAL ESTATE 101



Time to Sell?

According to the National Association of Realtors, a location on a busy street might help homes sell more quickly. With lots of sets of eyes in passing cars, marketing signs are sure to be seen, and you might even be able to market the home as a commercial property, depending on zoning. The organization does recommend adding trees, walls and even noise-reducing windows to reduce noise and provide a better aesthetic. Read more at tinyurl.com/y9kgeopn.

Price-to-income ratio: It is the basic affordability measure for housing in a given area. It is generally the ratio of median house prices to median familial disposable incomes, expressed as a percentage or as years of income. This ratio, applied to individuals, and also referred to as "attainability", is a basic component of mortgage lending decisions. **SOURCE:** Columbia University

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