

## Places of Value

### *21 Things to Watch Out For In Finding Your Best Places To Live*

- Stop in at the local Planning Department in Town Hall. Ask if there is zoning in the area, and if so, what does it permit. You could end up with the new mall right across the street from you with all its added traffic, noise, crime and pollution. Or your neighbor might be allowed to store his old cars on the front lawn. Ask them what is planned for the area? What new projects have been approved or applied for? What's under construction?
- Talk to the local newspaper representatives to learn about the area. Research past articles about the area. Speak to local people you meet in the stores and restaurants. I also talk to the Realtors and Chamber of Commerce, but I take what they say with a grain of salt, because they have more of a vested interest in having you move there. Talk to the local Economic Development Agency to find out about any new companies planning to come to the area.
- Visit your future neighbors and ask them about the neighborhood. You'll be surprised at how much you'll learn!
- Visit the area at different times of the night and day, during the week and on the weekends to get a good feel for it.
- Inquire as to the crime rate in the area with the local police. Research articles in the local papers. Find out what types of crimes are most prevalent before becoming overly concerned. Check the FBI web site at [www.FBI.gov](http://www.FBI.gov) and the Department of Justice at [www.OLP.usdoj.gov/BJJ](http://www.OLP.usdoj.gov/BJJ) for statistics.
- Visit local realtors and ask them to see the most recent "sales" information for similar sized lots and houses to that which you are interested in buying. Do not let them tell you the houses they are showing you are fairly priced based on the fact the price is equal to the other houses on the market. You must compare the "asking" prices to the "actual" prices similar homes have sold for recently.
- Talk to the editor of the local paper and research their archives to find out if there are any local sites that have environmental problems. You should also talk to the Town Supervisor, Planning Board, and Building Department at Town Hall. You can call the local office for the Department of Environmental Protection, or contact a local environmental engineering company. Go to the Environmental Protection Agency (EPA) website at [www.EPA.gov](http://www.EPA.gov), and [www.scorecard.org](http://www.scorecard.org) to find out about any environmental issues in the area.
- If municipal water is not available, you will need to use a well. You will want to talk to a local well company to find out how deep wells have had to be drilled in the area. They will give you a ballpark idea of what it might cost you to have a well drilled, that provides an

adequate amount of gallons per minute. You will also want to inquire about the quality of the water in the area. Is it very hard, so you'll need a softener? Does it have high sulphur content, so it will have a distinct odor? I also recommend having the water tested to make sure it's drinkable.

- If municipal sewer is not available, you will need to use a septic system. You will need to have a percolation test done by a soils scientist, so you will be able to tell how well the soil drains, how to design the septic system, and at what possible cost.
- The Department of Transportation can tell you where new roads are planned or road expansions are planned, so you won't end up with one in your front yard.
- If there's an airport nearby, talk to the administrator to find out what the flight patterns are, and when flights are scheduled.
- Check to see if your property is in a flood plain. If it is, can you get insurance and does it cover you for any mishaps?
- Have your attorney update the title report and survey, and check them for easements and rights-of-way that give other people rights to use your property.
- Creeks that have a couple of trout in them all of a sudden become, "Trout Streams" and come under the jurisdiction of different state agencies depending on the state, which have numerous rules and regulations that govern building near them. Make sure you know the status of any water on your property and the regulations governing it.
- Are there wetlands on the property? Whose jurisdiction are they under? What are the rules governing building near them?
- Get an updated topographical survey. A topographical survey shows all the slopes of a piece of property, the changes in grade and how steep a piece of property is regarding building on it and drainage.
- Is there a noise ordinance in the town that restricts noisy activity to certain days and hours, including construction activity, loud music, the shooting of firearms, and operating equipment?
- Are people allowed to hunt in the area or discharge firearms? Is there a lot of open land nearby that isn't posted to prohibit hunting?
- Are there unattractive facilities in the area such as power plants, electric sub-stations, high tension power lines, landfills, waste disposal stations, water treatment plants, rifle ranges, etc.
- You can spend 10 to 15% of the cost of construction on a set of "signed and sealed" building plans, from a licensed architect, to build your house. Many towns do not require a "signed

and sealed” set of drawings, so you can save \$30,000 on a house that costs \$300,000 to build.

- Never sign a “dual agency” in which the same realtor represents the buyer and seller at the same time. I’ve never heard of anything so ridiculous. How can anyone ever represent two conflicting interests at the same time and end up with the right result for either party? I’m sure the realtor, who is trying to assume that position has an answer to that, but I’m telling you, don’t do it!