

A HOME FOR YOUR FAMILY 4

Selecting the Location for Your House

To select a house, think about more than just the basic structure. The site and environmental factors are other aspects to investigate.

ACCESS

How close would you be to stores, schools, churches, recreation, and work? Walking distances to facilities and the availability of public transportation also may be important. Is the area attractive or congested? Are there sidewalks with handicap curb-cuts? Is there access to major highways?

NEIGHBORHOOD

What type and size of families live in the neighborhood? Are there children and are baby sitters available, or is this a neighborhood of older residents?

Are the adjoining lawns well kept? Is the house in a poorly laid out subdivision, near run-down commercial establishments, junkyards, railroad tracks? These can downgrade the quality of the area and cause environmental health hazards.

Check to see if there are zoning regulations. What types of development are permitted in the surrounding area? More difficult to determine, but very important, is the quality of zoning ordinance administration. If you are particularly interested in a location, you may want to check the history of zoning changes of that neighborhood. This can help you get a feeling for how the neighborhood has been affected by previous zoning changes. Poor administration guidelines can destroy the protective features of zoning ordinances.

DEVELOPMENT REGULATIONS

Some houses are located in developments that have specific rules or regulations that govern the use of the land and changes to the structure. In addition, some developments charge a yearly association fee. You need to be aware of any restrictions or potential costs.

TOPOGRAPHY

What do you know about the land? Gently sloping land is better suited to developer-built housing than either level or steep land. Improvement costs are usually higher in steep areas, and they require greater care in grading, drainage, placement of buildings, and lot sizes. In addition, lawns and landscaping may be more difficult to maintain on steep slopes and during drought periods. Flat land may present problems of sewage disposal and storm water drainage that will need to be considered in the overall landscaping design. However, a flat area may be easier for family members with a disability or decreased mobility to negotiate.

NATURAL FEATURES

Are there low-lying areas, swampy or marshy ground, high water tables, and rock formations near the surface? These may be signs of poor soil conditions, which may add to your costs or contribute to future moisture problems. Good soil is important for house construction, waste disposal, road building, and landscaping. While large trees help shade the house and cut cooling costs, too much shade can increase mildew problems and add debris on the roof and in gutters.

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Cooperative Extension Service**
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WATER SUPPLY

Will you have a good water supply that is safe to drink and of good quality? This is crucial. The amount of water is important, also, in this age of washing machines, swimming pools, and lawn sprinklers. Find out if the water supply is provided by an on-lot well, central development system, or is part of the municipal system. A test of the existing drinking water can point out potential problems like bacterial contamination or elevated levels of minerals, volatile organic compounds, nitrates, and heavy metals. A call to your city or county water department can give you an idea of the hardness and whether there are potentially harmful contaminants in your drinking water.

SEWAGE DISPOSAL

Has a satisfactory arrangement for disposing of wastes been provided? If a septic tank is used, lot sizes must be sufficiently large so proper disposal can take place and contamination of the soil and water supply is avoided. (If you are building, providing your own septic tank will add to your costs.) The soil must be able to handle waste disposal by septic systems. A percolation test should be done if a septic system is to be used. Contact your county cooperative extension center or local health department for information on percolation tests. Try to determine if there are plans by the county or town to extend sewer lines. Will you will have to pay for a connection? Some communities have developed community septic systems.

OTHER UTILITIES

What other services are available in addition to water supply and sewage disposal? These may include: electric service; telephone service; gas service; and cable TV.

Underground installation of electric and telephone lines is desirable but may be costly to install and maintain.

POLICE AND FIRE PROTECTION

What type of personal and property protection is available from the police? Local police departments may be able to provide you with information concerning the break-in or crime rate in the neighborhood you are considering.

Are fire companies near enough to give good protection? If fire hydrants are available, it might reduce your fire insurance rates. Avoid sites near areas where flammable or explosive materials are stored.

COMMUNITY FACILITIES

Are there schools, parks and recreation facilities, day care centers, libraries, post office, churches, and community buildings nearby, safe and easy to access? Buying in an area with crowded schools can have serious individual and community consequences. A full range of recreational and social activities in or nearby the development often adds to livability.

STREETS

Are streets adequately designed and constructed? They should be laid out to enhance safety, reduce hazards, and discourage heavy traffic flow and speeding. Who is responsible if street maintenance and snow removal is needed? Find out if street widening is a possibility in the future.

ENVIRONMENTAL CONSIDERATIONS

Does the site offer pleasant views, fresh air, and space? Avoid sites plagued by noises from industry, major highways, and airports. Try to learn of possible site contaminations from buried fuel storage tanks, waste dumps, etc. You cannot determine the amount of radon that would accumulate in a house from a soil test. Tests for radon are made after a house is constructed or when you buy a house. An environmental check of both the house and site is a wise investment. A safe and healthy house is important to your family's well-being. Who is available in the community to do an environmental assessment of the house?

TAXES

What type of services will your property taxes cover? You may get the wrong picture of what your home will cost if you only consider taxes. Some services, such as water, garbage pick, and sewage disposal, are paid through user charges, which are not reflected in the property tax. Consider any improvements that have not yet been made that may be planned by the city or county. Will you be required to pay for streets not yet paved? Will planned extension of municipal water and sewage services require additional outlays of money? Will an addition to a crowded school in the area mean higher taxes soon?

There are many other questions such as: Are pets allowed to run free or are there leash laws? Can you burn trash or do you need a permit? If there is a community landfill, where is it located? All of these are important questions to consider. It pays to take the time to find the answers before investing your time and money.

Adapted from:

Walls, Eleanor J. 1991. *Community Factors to Consider When Selecting A Home*. University of Arkansas, Little Rock, AR.
McCarty, James A. 1991. *Choosing a Location. Home Buyer's Guide: Financing and Evaluating Prospective Homes*. Cornell University, Ithaca, NY.

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This publication has been issued in print by the North Carolina Cooperative Extension Service as HE-429 (May 1994).

Published by

North Carolina Cooperative Extension Service

Electronic Publication Number HE-429

July 1995—JMG