



LOCAL GOVERNMENT TOPICS



Knowing the Community Before Selecting a New Home

The “Ideal” Location

After choosing a community or neighborhood in which to search for a new home, most people ask several typical questions: Do we want a wooded lot? How close is the shopping center? Do we want a large or small lot? And, of course, can we afford it?

Many new homebuyers neglect to ask even more important questions, however, or are simply unaware of issues that need to be researched before making a purchase. Prospective buyers may not realize or take time to investigate how a community’s future plans may impact their new home. They also may not recognize that services and costs in the new location differ significantly from those in their old neighborhood.

In addition to examining the actual house or home site carefully, homebuyers are wise to investigate other issues in the surrounding community.

Do Your Homework

By becoming educated consumers, prospective homebuyers can avoid future “surprises.” Educate yourself by taking the following steps:

- It is important to find out such basic information as (a) whether your new home is in a municipality or outside the incorporated area, (b) what county and township your new home is located in, and (c) what school district it is in.
- Take time to visit with people who know the community, including neighbors, local merchants, community officials, zoning and planning agency staff, school officials, and the like. Find out what they know about the past, current, and future conditions of the area you want to live in. Don’t be afraid to ask questions. Be persistent in your efforts to gather information, especially when dealing with local government offices. Any such information is usually available to the public.
- Use the local library and other government offices to find copies of area land use plans and other pertinent documents. Make sure to consult

the most recent plans. Do not assume that the area around your new home will stay the way it is after you buy it.

- Local newspaper office staff and past issues of the newspaper can also be helpful resources for finding out about current community issues and plans. Take time to subscribe to or purchase copies of the local paper before choosing a new home site.

Issues and Questions to Explore

The types of issues you will need to explore may vary depending on whether you are moving to a rural area, a new subdivision, or an older neighborhood. However, some general themes cut across location.

The following is a list of some of the key questions to ask and issues to investigate when choosing a new home site.

__ What are the community’s long-range plans, especially for adjacent or nearby property? Is there a written land use plan, and if so, how old is it? How are community members involved with developing land use plans?

__ How is your property zoned? Will the current zoning allow the activities you have planned (for example, setting up a home-based business, building a storage area or extra garage, renting a portion of your home as an apartment)? If desired, can the zoning be changed, and what are the procedures for doing so?

__ How is nearby property zoned? Is it compatible with your desires? Are there plans to change the zoning?

__ Are there any plans for a nearby municipality to annex land around your property?

__ How much will the property taxes be on the home after you pay the purchase price or complete its construction?

__ Is the site served by municipal or rural services, such as public or private water and sewer? What is the condition and quality of the drinking water? If the home

___ Is the site served by municipal or rural services, such as public or private water and sewer? What is the condition and quality of the drinking water? If the home is served by a private well, how old is the well, how deep is it, and what is its condition? If your home is served by a private septic system, what is its condition?

___ What will the utility costs (water, sewer, gas, etc.) be in your new home? If your home is not served by public utilities, what are the maintenance costs and requirements for the well, septic tank, propane gas delivery, etc.?

___ What type of municipal, township, and county services (such as fire and police protection, ambulance service, etc.) are provided? Are the services sufficient for your needs?

___ Is bus transportation to area schools provided? If so, how long is the bus ride to school? What are the curricula of local schools? What extracurricular programs do the schools provide? Are these adequate for your family's desires?

___ Is local public transportation available near your home site? Is this service important to your family?

___ Are there plans to widen the roads or streets by or near your home? Are there plans for new roads in the vicinity of your home? Are the roads that access your home site public or private? Who is responsible for road maintenance?

___ What are the traffic patterns and levels for your anticipated commutes?

___ What are the plans for nearby open space, such as farm fields or vacant property? Are such areas going to be developed, and if so, how soon and with what type of development? Will the current views from your home remain intact?

___ Are provisions for open space and parks or recreation facilities in the area of your new home adequate for your desires?

___ If the home is located near a business area, what are the hours of operation? What are the typical lighting, traffic, and noise levels? Are there plans to build new businesses near your home site?

___ Will covenants, homeowner association dues, maintenance duties, etc., be imposed on your home site?

___ Are there setback requirements (either from the property line, roadway, or neighbors) for new building that may interfere with your desired plans? Is it legal to construct outbuildings, fences, pet facilities, etc.?

___ Has there been a pattern of problems with any particular feature of your home site's development or area?

___ Are there easements on your lot that restrict its use for specific purposes? Do drainage easements that you would not want on your site cross your lot?

___ If your home site is in a rural area, are the activities of the surrounding farmland acceptable to your lifestyle? Are the sights, smells, and sounds acceptable to you?

___ If you are buying property or acreage outside a developed subdivision, have environmental disclosure forms been made available?

___ How close are the nearest health service providers? What level of service is provided and during what hours? Is that level adequate for your family's needs?

This list of questions is not all inclusive, so prepare your own questions too. If you are concerned or disappointed by the answers to too many of these questions, you may need to look for a different home site.

Resources to Help You Do Your Homework

In most cases, a number of resources are available to help you answer any questions you have. The following list identifies what offices to contact for specific categories of information.

- *Current and future zoning and land use plans:* county or municipal development office, or zoning administration office
- *Roadway plans, traffic levels, and setback requirements:* county or municipal zoning officials, county and municipal highway or street departments, or township highway commissioner's office
- *School related issues:* neighborhood school office, or school district administration office
- *Farm-related activities:* local Farm Bureau office, Soil and Water Conservation District office, or University of Illinois Extension office
- *Property tax issues:* township assessor's office or county assessment office, or county clerk's office
- *Property/plat restrictions, obligations, easements, etc.:* municipal or county development or zoning office, or county clerk's records
- *Parks and open space:* local park district or Forest Preserve district offices, planning and zoning offices, or village hall (*Note:* Many communities may not have an organized park or Forest Preserve district.)
- *Water and sewer issues:* municipal administration or utilities office, or county health department

As you seek information, keep the following tips in mind:

- In addition to talking with officials and reviewing records, be sure to ask people throughout the community for their perspectives on issues (such as the quality of schools, typical traffic and noise levels, etc.). Community members should be able to give you practical insights about various issues.
- Some areas of Illinois have few or no planning and zoning ordinances and no development offices and staff. In such cases, talk to local elected officials. They may have the information you need.
- If you have questions about where to find specific information, check with the county University of Illinois Extension office or the local Chamber of Commerce office. Staff in these offices can often point you in the right direction
- Technology can help save time and legwork in some cases. Many of the offices listed previously have websites that may be helpful. However, some smaller communities may not yet have information available on the Internet.

Complete the table at the end of this fact sheet with your own findings and notes.

Summary

Remember, don't be afraid to ask questions and to be persistent, in gathering the information you want. However, try not to lose patience or get frustrated if the information is not available immediately after your first request or at the first

place you look. It may take some homework and time for the office staff to dig up the answers to your questions, or you may need to visit another office. It is important to keep in mind that the folks you are dealing with will be your new neighbors.

In the excitement of finding your new dream home, doing this sort of research may seem a time-consuming or daunting task. But taking the time to research these issues *before* you buy a new home can help you avoid problems and disappointment later. All too often, new residents discover too late that the services in their new area do not meet their needs or that development plans are not acceptable to them. That can create unnecessary conflict.

It is important to remember that communities change and it is in your best interest to know as much as possible about potential changes before making a purchase.

Further reading:

Rick Chase and Scott Hutcheson. 1998. *The Rural-Urban Conflict*. Purdue University Cooperative Extension Service.

Mark Edelman, Jon Roe, and David Patton. 1999. *Land Use Conflict: When City and Country Clash*. Oak Brook, Ill.: Farm Foundation.

Illinois Farm Bureau and University of Illinois Extension. 1999. *The Code of Country Living*.

Tim Kelsey and Charles Abdalla. 1997. *Good Neighbor Relations*. Pennsylvania State University Publications.

Illinois Department of Agriculture. 1997. *HomeACRE Manual—Homestead Assessment for Community and Residential Environs*. (Available from University of Illinois Extension.)

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My Community Resources

Issue	Resource	Contact Person/Phone	Notes	Date completed
Reviewed local land use plans	County or municipal development office, or zoning office			
Reviewed zoning maps	County or municipal development office, or zoning office			
Reviewed road & street improvement plans	County highway dept., township highway commissioner, municipal street dept., county or municipal development office			
Investigated local school systems	Neighborhood school office, school administration office			
Determined current and future property taxes	Township assessor, county assessment office			
Determined property restrictions	County or municipal development office, zoning office, county clerk			
Reviewed park and open space plans	Park district office or village hall, Forest Preserve office			
Determined source, quality, quantity, and cost of water and sewer service	Municipal water and sewer dept., development and zoning offices, village hall, county health department			
Viewed nearby farming and rural areas	Farm Bureau, Soil and Water Conservation District, U of I Extension offices			
Determined fire and police protection service	County or municipal development office, or zoning office; county sheriff's office; local 911 nonemergency phone number			

My township is _____
 My county is _____
 My school district is _____
 My municipality is (if appropriate) _____
 My fire district is _____