



# Selecting Your New Community

## Let Us Help Make This Decision Easier

What are the three most important criteria in choosing a property? As any real estate broker will tell you, "Location, location, location." Because you're buying into a community and not just a home, your choice is critical to both the home's future investment potential and to its livability.

### Defining a community

A community corresponds roughly to a town. One community will differ from another on the basis of:

1. Geographical setting
2. Price and style of homes
3. Accessibility
4. Population density
5. Age
6. Desirability

It's wise to narrow your initial selection to one or two communities. Examine your present surroundings; specify those features you hope to keep or change in your new community.

### Services

Never underestimate the importance of essential services. Water, natural gas, police and fire protection, sewer systems, garbage collection and snow removal all affect the livability of an area. Also, look into:

1. Recreational facilities - Public swimming facilities, tennis courts, golf courses or racquetball courts.
2. Medical services - Hospitals, physicians, dentists or special needs.
3. Cultural facilities - Nearby colleges, adult education courses, concert facilities or museums.

### Schools

If you have children, the quality of education available in a community is an important consideration. Schools vary from one community to the next, so it's a good idea to visit the schools, speak to the principals and find out about:

1. Academic standing
2. Class size
3. Special programs
4. Extracurricular activities
5. Sports programs
6. Community support of education

### **Convenience**

You'll also want to consider:

1. Commuting distance and time to work.
2. The area's conveniences or isolation. Drive around to find out what is or isn't within reasonable distance.

### **Taxes**

**Property taxes** - Property taxes are established by the local government on an annual basis. These funds are used to run your town, county or city. The largest portion of this usually goes toward education.

**Resale homes** - In many areas, property taxes may be raised or the property reappraised when a house is resold. Check the local custom and determine what the cost to you will be.

**New homes** - The taxes quoted by the builder may be on undeveloped land, or they may be a "guesstimate" of the tax bill. Check to determine the actual costs.

**Localities** - As a general rule, suburban and rural communities have lower taxes than large cities, but may not provide the same services. All those facilities and services cost money. After your mortgage payment, your tax bill is likely to be your biggest home ownership cost. Find out:

1. What your tax bill will be and what it includes.
2. If real estate assessments and taxes are recalculated at time of resale.
3. The potential for any special assessments, such as new sewers or water lines.
4. That portion (if any) of real estate taxes earmarked for public education.
5. If your taxes are expected to increase because the town is growing quickly.

**Financial considerations** - Consider value received against costs incurred.

1. Taxes may be comparatively low in a particular town, but will this adversely affect public services such as education, police protection or snow removal?

2. Will extra assessments and levies directly benefit you?
3. Are there indications of steadily increasing property values



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