

Pick neighbourhood before buying a house

By [Gaongalelwe Mbatshe](#) 28 Jul 2014

Home buyers should pick the right neighbourhood before they even start looking for a house; says FNB because it is pointless buying an affordable house in the wrong area.



Abel Mngadi says that thorough research coupled with detailed personal assessment should dictate where homebuyers look for properties. Image: [goga](#)

Abel Mngadi, Head of New Business and Sales at FNB Housing Finance there are a few non-negotiables when considering neighbourhood and buyers should be strict with themselves and make sure the area fits their needs.

"Buyers should look at access to the public transport system, be it bus or taxi along with the overall safety of the suburb.

"Proximity to local amenities, your work or your children's schools is important and is almost as important as the potential for value growth your home in the area," says Mngadi.

"It is pointless searching an entire city, as it will ultimately be frustrating and a waste of time, as there may be many houses that suit your affordability levels within a very wide range," says Mngadi. Rather choose a few areas that you are comfortable with that meet most of your most important needs. Then stick to those areas."

He goes on to say that once a home buyer has chosen a few areas, do as much research as possible until you are satisfied that they are suitable.

Check crime statistics

Safety is always an important aspect and various crime statistics should be accessed from the police and from other organisations like [E-blockwatch](#) for that particular area.



Choosing the right suburb is fundamental to choosing a suitable property to buy. Image: Wikipedia

"Residents associations are also a very good source of information," says Mngadi. "Many neighbourhoods have homeowners associations which will be able to tell you the latest crime incidents in the areas, as well as about any planned

building or developments."

Understanding the the neighbourhood plans is important as you may not want to buy in an area that is earmarked as a thoroughfare or that there are plans to but a shopping centre and amenities that may increase the value of your home.

Historical property values are a good indication of the future investment into a neighbourhood, there are many property guides online if you search that will give you the growth over a certain period.

In some instances you can buy a report, which will give you the details the actual sales price rather than the asking price.

Visit the area at different times of the day to see whether traffic, noise or access is difficult. This applies particularly to weekday peak times.

"Thorough research answers many of these questions," says Mngadi.

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