

On Good and Bad Neighborhoods: A safety checklist

When I'm doing a showing, I'll answer any number of questions to help my clients make their housing choices. I'll point out the features of the building, I'll mention some basics about the tenants of the neighboring apartments, I'll remind clients to test their cell phone reception in the unit. I'll go to great lengths to answer almost any question posed to me. However, there's one question that I will never answer: "Is this a good/safe neighborhood?"

I can't answer that. Even if I give very basic, objective facts about a neighborhood, I can still get in trouble for steering, which is against the law. I risk fines and lawsuits, and licensed agents risk revocation of their license. Steering means advertising a certain neighborhood only to clients who fit the stereotypical make up of that neighborhood.

Some agents will certainly go against the law and reveal information about a neighborhood, but most will not. It isn't worth the risk. Others may reveal some information, but not all of it. In truth, as in all things, feeling safe in a neighborhood or liking a neighborhood is largely a matter of personal taste. If you find a great apartment, you'll need to break out the Sherlock Holmes cap and do some sleuthing to find out about the area for yourself.

Here's what you can ask an agent and expect a truthful answer:

1. Where is the nearest El stop?
2. What is this neighborhood called?
3. Have there been any thefts within the past X months in this building?
4. How would your company respond to a security problem in the building?

For everything else, you're on your own. You'll want to use your discretion -- people have varying thresholds for what makes an area "comfortable." Here's some things for you to check:

1. Drive or walk past the building after dark on both a weeknight and weekend. If you're going to be walking back from the El after dark, make a test run by yourself or with a friend.
2. Check the stats for that block on ChicagoCrime.org.
3. In Chicago, look around on the tops of phone poles for blue strobe lights. They indicate that there is a police camera in that spot. For the most part, cameras have only been placed in areas that need it due to criminal activity, but sometimes that activity is pedestrian and sometimes it's automotive.
4. The presence of lots of kids in the building is usually a good sign. Agents can't always divulge this, so look around for telltale signs. Baby carriages on back decks, kids' toys in the yard, younger kids playing nearby.
5. Do you see a lot of people walking by, or not many at all? High foot traffic in the case of a crime can make a major difference.

6. Churches or Elementary schools on the block help increase safety. High schools will generally lower safety.
7. How severely do local businesses lock up after hours? If you see lots of steel grates and heavy security, you may want to go look in a different area.
8. What sorts of cars are parked on the street, and what condition are they in?
9. Go back to the building on your own. Would someone be able to get into the apartment if they didn't have keys and didn't live there? Would they be able to get into your mailbox? Have tenants posted signs about missing Netflix or mail?
10. Check what sort of businesses are nearby and consider who would frequent them.
11. How do the yards look in the area? Lots of fences suggest trespassing issues. Overgrown yards are certainly warning signs.
12. Do you see lots of broken windows? How about blinds -- do residents tend to keep their blinds open or closed?
13. Pick up a copy of the local neighborhood newsweekly. Check what sort of things the paper focuses on. Focusing on a major crime can mean that such a thing is foreign to the area. On the other hand, a whole bunch of major crimes relegated to the police blotter in the back can indicate a certain nonchalance towards crime - if it happens all the time, you tend to get inured to it. A wealthy neighborhood might focus on garden walks or high society events. A less well-to-do area would celebrate the opening of smaller businesses or dealings with CHA.
14. Use an online MLS search to check the time-to-market on housing for sale in that area. Have some caution If condos and houses nearby are staying on the market for a long time or selling at a depressed price.
15. Would you feel comfortable inviting your friends to hang out with you at home? How about your grandmother?

As you can see, there's many ways to tell if a place is safe or not. It's easy to work through this entire list in just a few hours if you're in a hurry. I would suggest running through this checklist before the showing, so that if you like the place you can apply immediately rather than risking losing the place to a competing bid. Finding a home requires doing homework -- some of the most important homework you'll ever have. Don't get burned because you haven't done your research!