There is an old joke in Canada that says the three most important things in choosing a home are: location, location, location! While this is meant to be funny, it is also true that one of the most important things to look for when buying a home is a community where you will feel safe and comfortable, and which is convenient for you and your family.

To help you find a home of your own, Canada Mortgage and Housing Corporation (CMHC) offers the following tips on how to choose a location that works for you:

- The choice of where you want to live often depends on where you work, and how you and your family want to live. If you don’t want to spend a lot of time driving to and from work, for example, you may want to look for a place that is close to where you work, or which has several options nearby for public transportation.

- If you have children, look for a neighbourhood that is close to a good school. If your family is active, you may want to live near recreation facilities, such as a golf course, community centre, playground or public skating rink.

- If you do not have a car, make sure the neighbourhood you choose has most of the services you will need. For example, will you be close to medical and dental care? Is there a place of worship for your faith nearby? Can you walk to stores to do your shopping? Is there public transportation, and does it get you where you need to go?

- When you consider location, you should also consider the property values in the neighbourhood. Property values are the average prices of the homes in the area. In most cases, it is better to buy a home in a neighbourhood where the house prices have been rising, rather than one where the prices are falling.

- It is also a good idea to find out if there are any future developments being planned that could affect house prices or property taxes. For instance, you probably wouldn’t want to buy your dream home in a peaceful, quiet community, only to find out that there are plans to build a highrise apartment building next door. Contact your municipal office and ask about the planning regulations and zoning bylaws for any area you are interested in.

- If you are considering moving to a neighbourhood you aren’t already familiar with, take some time to drive or walk around the area, both during the day and at night. Look carefully at the schools and other local services. Find out how much time it would take you to commute to your job, either by car or using public transit.
In older neighbourhoods, you may also have a choice between new homes and resale homes. New homes are houses that have just been built, and which no one has ever lived in before. Resale homes are houses that have been lived in by one or more other families, and which are being sold by the current owner. There are advantages and disadvantages to both types of housing, so make sure you decide what kind of home you want before you make any final decisions.

For more housing information, please visit Canada Mortgage and Housing Corporation at www.cmhc.ca/newcomers.