

# Neighborhood Research Checklist

A complete data framework for evaluating any ZIP code before you move

[ZipCodePlus.com](http://ZipCodePlus.com)

## STEP 1 — ZIP CODE DATA CARDS ([ZipCodePlus.com](http://ZipCodePlus.com))

D o n e	Research Item	Where to Find It	Notes
<input type="checkbox"/>	<b>Location Card: city, county, state</b>	<a href="http://ZipCodePlus.com">ZipCodePlus.com</a> — location card	
<input type="checkbox"/>	<b>Latitude / longitude (climate context)</b>	<a href="http://ZipCodePlus.com">ZipCodePlus.com</a> — location card	
<input type="checkbox"/>	<b>Timezone</b>	<a href="http://ZipCodePlus.com">ZipCodePlus.com</a> — location card	
<input type="checkbox"/>	<b>Median household income</b>	<a href="http://ZipCodePlus.com">ZipCodePlus.com</a> — demographics card	
<input type="checkbox"/>	<b>Income vs. national median (~\$78K)</b>	<a href="http://Census.gov">Census.gov</a> American Community Survey	
<input type="checkbox"/>	<b>Population (density signal)</b>	<a href="http://ZipCodePlus.com">ZipCodePlus.com</a> — demographics card	
<input type="checkbox"/>	<b>Median home value</b>	<a href="http://ZipCodePlus.com">ZipCodePlus.com</a> — housing card	
<input type="checkbox"/>	<b>Home value vs. your buying budget</b>	Keep monthly payment under 30% of gross income	
<input type="checkbox"/>	<b>Median rent</b>	<a href="http://ZipCodePlus.com">ZipCodePlus.com</a> — housing card	
<input type="checkbox"/>	<b>Rent-to-income ratio</b>	Annual rent / annual income — flag if over 30%	
<input type="checkbox"/>	<b>State + local + combined sales tax</b>	<a href="http://ZipCodePlus.com">ZipCodePlus.com</a> — taxes card	
<input type="checkbox"/>	<b>Koppen climate zone code</b>	<a href="http://ZipCodePlus.com">ZipCodePlus.com</a> — climate card	
<input type="checkbox"/>	<b>USDA Plant Hardiness Zone</b>	<a href="http://ZipCodePlus.com">ZipCodePlus.com</a> — climate card	

## STEP 2 — ADDITIONAL RESEARCH (Beyond the ZIP page)

D o n e	Research Item	Where to Find It	Notes
<input type="checkbox"/>	<b>State income tax status</b>	<a href="http://zipcodeplus.com/blog/states-with-no-income-tax-2026">zipcodeplus.com/blog/states-with-no-income-tax-2026</a>	
<input type="checkbox"/>	<b>Crime — violent crime rate</b>	<a href="http://NeighborhoodScout.com">NeighborhoodScout.com</a>	
<input type="checkbox"/>	<b>Crime — property crime rate</b>	<a href="http://CrimeGrade.org">CrimeGrade.org</a>	
<input type="checkbox"/>	<b>School ratings (by address)</b>	<a href="http://GreatSchools.org">GreatSchools.org</a>	
<input type="checkbox"/>	<b>School attendance boundary</b>	District website — performance varies within districts	

[ ]	<b>Commute time (at peak hours)</b>	<a href="#">Google Maps</a> — run at 8am Monday	
[ ]	<b>Transit / walkability score</b>	<a href="#">WalkScore.com</a>	
[ ]	<b>Future development / zoning</b>	City planning department website — search pending permits	
[ ]	<b>Flood zone status</b>	<a href="#">FEMA Flood Map Service Center</a>	
[ ]	<b>Home insurance availability</b>	Get quotes before making an offer in high-risk zones	
[ ]	<b>Physical visit — weekday</b>	Observe traffic, noise, street condition, activity	
[ ]	<b>Physical visit — weekend evening</b>	Assess nighttime character, parking, lighting	

## QUICK REFERENCE — Reading the Key Numbers

Data Point	Green Flag	Yellow Flag — Dig Deeper
<b>Median household income</b>	Well above national median (\$78K)	Significantly below \$50K
<b>Rent-to-income ratio</b>	Under 25%	Above 30% — rent-burdened area
<b>Home value vs. budget</b>	Monthly payment under 28% of gross income	Payment exceeds 30% of gross income
<b>Combined sales tax</b>	Under 7%	Above 9% — meaningful annual cost
<b>Koppen code change</b>	Same first letter as origin ZIP	Different first letter = major lifestyle shift
<b>USDA zone gap</b>	Within 1 zone of origin	2+ zones colder = significant winter adjustment

Your Situation	Prioritize These Steps
<b>Families with school-age children</b>	Median income card + school ratings + attendance boundaries
<b>Young professionals / remote workers</b>	Housing card (rent-to-income) + taxes card + Walk Score + timezone
<b>First-time buyers</b>	Housing card (value vs. budget) + demographics card + rent-vs-buy analysis
<b>Cross-regional relocators</b>	Full climate card + USDA zone comparison + insurance availability

Look up any ZIP code free at [ZipCodePlus.com](#) | Full guide: [zipcodeplus.com/blog/how-to-research-neighborhood-before-you-move](#)  
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