A RELOCATION GUIDE · LIVING IN SOUTH TEXAS

Relocating to Texas

A warm, honest introduction to the Greater Houston and Gulf Coast way of life: five counties, great schools, coastal weekends, and what to know before the truck arrives.

Written by Sandra McDuffie, a bilingual Realtor® with eXp Realty who has guided families relocating into this corner of Texas since 2014.



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01 · A NOTE FROM SANDRA

Moving well is about the little things, and I fixate on the little things.

Hola, neighbor. If you are reading this, you are somewhere between "we might move to Texas" and "the boxes are labeled." Either way, welcome. I am so glad you are here.

Relocation is rarely just a house hunt. It is the commute at 7:40am, the school pickup line, the weekend farmers market, and the neighbor who waves from the porch. Over the years I have learned which questions matter before the first showing, and I ask them every single time.

This guide is the conversation I would have with you over coffee. It walks through the five counties that make up the Houston metro, the Texas-specific things that surprise newcomers (property taxes, MUDs, flood zones, homestead exemptions), and the timeline I hand relocating families before they start packing. No jargon without a plain explanation, and no pressure, ever.

Whether you are crossing town, crossing the country, or crossing the world, my global eXp Realty network keeps every move local-first: the right agent in your corner back home, and me here on the ground for the last mile. And because I serve clients in English and Spanish, your whole family can ask questions in the language they think in.

My goal is never just a transaction. It is earning your trust and becoming your Realtor for life.

SANDRA MCDUFFIE · REALTOR®, EXP REALTY

I truly have your best interest at heart, and I will guide you every step of the way. Let us find yours.

Kindly,
Sandra

Five counties, one Gulf Coast, one great move

South Texas living spans the energy of Houston, the island breezes of Galveston, the planned polish of Sugar Land, the prairie calm of Brazoria, and the piney woods of Montgomery. Each county has its own character. Start wherever your weekend pulls you.

01 · HOUSTON SEAT

Harris County

Houston and the region's beating heart. The largest city in Texas pairs big-city energy, world-class museums, pro sports, and one of the nation's great medical centers with leafy suburban communities from Katy to Kingwood, Cypress to Spring, and Clear Lake to Pasadena.

02 · GALVESTON SEAT

Galveston County

Island beaches and the Bay Area way of life. From the historic island city of Galveston north to League City, Friendswood, Dickinson, Texas City, and Kemah, this is where the Gulf meets everyday suburban life: beaches, marinas, boardwalks, and schools families love.

03 · ANGLETON SEAT

Brazoria County

Prairie, pecan trees, and coastal calm. The growing suburbs of Pearland and Alvin sit beside open coastal prairie, pecan orchards, and the unspoiled beaches of Surfside. More space, newer homes, and an easy pace, all within reach of Houston's employers.

04 · RICHMOND SEAT

Fort Bend County

Lakeside living west of Houston. Sugar Land, Missouri City, Richmond, Rosenberg, Fulshear, and the master-planned community of Sienna make up the region's polished suburban heart: planned communities, lakefront trails, and celebrated Fort Bend ISD schools.

05 · CONROE SEAT

Montgomery County

Piney woods, lake living, and The Woodlands. North of Houston the land rises into tall pines and spring-fed lakes. From Conroe's lake life to Montgomery's old-town charm, it is where nature and Texas living meet.

Counties are the map, but neighborhoods are the answer. Once I know where the jobs, family, and lifestyle pull you, I shortlist the three or four communities worth a real visit and line them up for you.

The Texas things that surprise newcomers

Texas is a wonderful place to own a home, and it plays by a few of its own rules. Here is the plain-English version of the ones I explain most often.

No state income tax. Texas does not tax your paycheck. Part of the trade-off is that local services are funded largely through property taxes, so the tax rate on a home matters more here than in many states.

Property tax rates. Rates are set by the county, school district, city, and any special districts, and they vary noticeably from one neighborhood to the next. A "low 1.9% rate" versus a "3.2% rate" on the same-priced home is a real monthly difference, and it is one of the first numbers I pull for you on any listing.

MUD districts. A Municipal Utility District is a special taxing district that builds and maintains water, sewer, and drainage for newer communities. Homes inside a MUD pay an additional tax on top of the county and school rate. Neither "MUD" nor "no MUD" is automatically better; it simply needs to be part of the math.

Homestead exemption. When the home is your primary residence, you can file a homestead exemption with the county appraisal district. It lowers your taxable value and caps how fast your appraised value can rise each year. It is free to file, and I remind every client to do it.

Flood zones and insurance. The Gulf Coast has weather, and I say that with love. Before you fall for a home, we check the FEMA flood zone, the drainage history, and whether flood insurance is required or simply wise. Many of my clients carry it even when it is not required, because it is affordable peace of mind.

HOAs and master-planned communities. Many neighborhoods here are master-planned, with pools, splash pads, trails, stocked ponds, and events. HOA dues fund those amenities and set the rules; I walk you through the documents so there are no surprises.

Hurricane season and home construction. Season runs June through November. We look at roof age, elevation, windstorm coverage, and, closer to the coast, windstorm certificates. It is routine here, and I will make it routine for you.

Your first Texas to-dos. New residents have a set window to obtain a Texas driver license and to register their vehicle after moving. I keep the current deadlines and paperwork lists handy so you are never guessing.

What a South Texas week looks like

Schools on weekdays, boardwalks on Saturdays, bayous on Sundays. Here is the rhythm families actually live.

01 Schools & family life

Texas families build their lives around school districts, from Houston ISD to Cypress-Fairbanks, Katy, Clear Creek, Friendswood, Pearland, Fort Bend, and Conroe ISD. Two things I verify for every address before we ever tour: the exact feeder pattern (elementary, middle, and high school for that specific street), and whether a nearby new campus is about to shift the boundaries. Neighborhoods are also known for their programs: magnet and STEM tracks, dual-language campuses, and championship athletics and fine arts.

02 Lifestyle & dining

Houston is one of the most diverse food cities in the country. Breakfast tacos are a food group, Tex-Mex landmarks are a rite of passage, and every suburb has its food hall, its farmers market, and its date-night table. Your first-week grocery run will almost certainly involve an H-E-B, and you will develop opinions about it quickly.

03 Outdoor & coastal living

Galveston's beaches, Kemah's boardwalk sunsets, Clear Lake marinas, bayou trails, and Brazoria's quiet Surfside coastline are all within an hour of most of the metro. North of the city, The Woodlands and Lake Conroe trade salt air for pine trees and lake days. Many of my relocating families discover that a boat ramp or a bike loop becomes home base faster than any restaurant does.

04 The commute question

Houston is big, and traffic is real. The most useful thing I do early is help you draw the commute circle first and choose the neighborhood second. We drive it at school-hour before you decide, once or twice if the school queues are long.

Moving well is a timeline, not a leap

The difference between a chaotic month and a calm one is almost always sequencing. Here is the timeline I hand relocating families before they start packing.

01 Before you arrive, roughly 90 days out

- Get pre-approved if buying, or map the rental market if renting
- Verify the school feeder pattern for the exact address
- Check flood zone, insurance requirements, and drainage history
- Hire movers, book the elevator, schedule utility hookups
- Line up Texas driver license and plate deadlines

02 The 30-day window

- Pack room by room and label like a librarian
- Notify banks, schools, doctors, veterinarians, and subscriptions
- Transfer school records and shot records early
- Book the pediatrician and dentist for week one
- Scope the grocery run: your H-E-B, your market day, your taco spot

03 Move-in week

- Set up beds and the coffee maker first; everything else can wait
- Introduce yourself to the neighbors before the boxes clear
- Unpack kitchen, bathrooms, and kids' rooms before anything decorative
- Drive the commute at school-hour once, twice if school queues are long
- Find the urgent care, pharmacy, and vet and save them to your phone

04 The first three months

- Build the routine: the same park, the same market, the same Saturday bike loop
- Revisit the commute and school calls: first quarter adjust, second quarter affirm
- Book a Texas summer early: camps, pools, and ball fields fill up fast
- Claim a neighborhood spot until they know your order

06 · THE PRINTABLE CHECKLIST

Pin this to the fridge the week of the move

Kept short on purpose: eight items that actually prevent the expensive chaos, and nothing else until the boxes clear.

01	Pre-approval or rental documents in hand
02	Utilities and internet scheduled before moving day
03	Address changes filed with banks, employer, schools, and USPS
04	School records and shot records requested
05	Pediatrician, dentist, vet, pharmacy, and urgent care identified
06	Texas driver license and registration deadlines marked
07	Flood insurance question asked and answered
08	First-week grocery and taco run pre-mapped

READY WHEN YOU ARE

Your Gulf Coast chapter starts with one call

Tell me your zip code today and your dream Saturday tomorrow. I will connect the dots: the shortlist of communities worth a real visit, the numbers behind each one, and a plan that keeps your move smooth, informed, and stress-free.

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