



BUYER'S GUIDE TO GREATER HOUSTON

Find your place in Houston and the surrounding communities.

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Your move, in five decisions

A good Houston-area search begins with how you live, what you can comfortably spend and when you need to arrive.

01 Set the date

When must you move? Are you selling another home first? Know your travel and temporary-housing options.

02 Define the home

Decide on layout, bedrooms, work space, yard, parking and the features you would miss every day.

03 Choose a search area

Compare commute routes and routines across Houston, Katy, Fulshear, Cypress, Sugar Land, The Woodlands and other areas that fit your needs.

04 Calculate the full cost

Discuss down payment, monthly payment, insurance, property taxes, HOA dues and possible district charges with your lender.

05 Prepare to act

Get financing documents ready and understand your representation agreement before touring and making an offer.

Price is only the beginning

Ask your lender for a payment estimate tied to an actual property. Two homes with the same asking price can have different monthly costs.

Before the search

Discuss loan options, down payment, funds needed at closing and the timing of any sale proceeds. Ask for a current preapproval or proof of funds appropriate to your purchase plan.

At the address level

Review the property's tax information, any municipal utility district or other special district, HOA dues, insurance quotes and maintenance needs. Ask how a new purchase and your own homestead eligibility could affect future taxes; do not assume the seller's tax bill will match yours.

Put cash needs on one page

Allow for earnest money, option fee where applicable, inspections, appraisal, survey if needed, closing costs, moving, immediate repairs and reserves. Your lender and title company can provide transaction-specific estimates.

Buyer representation

Texas has current rules for written buyer representation in many circumstances. Review the scope, term and compensation terms of your agreement before signing; I'll explain how we will work together.

Choose for daily life

A Houston-area address tells only part of the story. Test the routine as carefully as the floor plan.

Drive your actual routes

Compare travel at the hours you expect to commute. Include trips to work, family, care providers and the places you visit most often.

Check schools by address

If schools matter to your decision, verify the specific property's current assignment directly with the district. Use Texas Education Agency information to compare districts and campuses; boundaries and assignments can change.

Understand water and weather

Look up the address on FEMA's flood maps, ask about known past water events and obtain insurance information early. A map is one part of evaluating risk, not a promise about future flooding.

Compare the whole neighborhood

Visit at different times, review HOA rules and restrictions, and confirm internet, utilities, planned construction and lot use that matter to you.

Look past the beautiful photo

Use the same short checklist for every home; your memory will thank you after the fifth kitchen.



- Layout: Do the rooms, storage and work spaces fit your life? Measure for key furniture.
- Condition: Ask about the roof, HVAC, drainage, foundation and major repairs.
- Outdoors: Check usable yard, shade, privacy, fencing and maintenance.
- Costs: Confirm property-specific taxes, insurance, HOA and any district charges.
- Documents: Review disclosures and rules, then decide what further inspections or research you need.

New construction, too

Compare the actual lot, included finishes, completion timing, warranties and financing incentives. Advertised starting prices may not describe the finished home you would buy.

Terms shape the deal

We will compare price and the other terms against your goals, your financing and the home's competition.

Build an offer you understand

Consider price, earnest money, option fee and period, requested seller contributions, financing and appraisal terms, closing date and possession. Each offer is a package, not just a number.

Know the contract calendar

After acceptance, arrange inspections promptly and track every deadline. Depending on the contract, the transaction can involve title review, survey, appraisal, lender approval, insurance and HOA documents.

Use due diligence to decide

The inspection is a chance to learn about condition. Discuss findings and available choices with your agent and the appropriate inspector or specialist while your contractual deadlines are still open.

If you are also selling

Coordinate your current-home sale, available funds and the new closing with your lender and agents early. The right order of events depends on your financing and the terms both sides agree to.

Your arrival checklist

The final week is easier when home, travel and paperwork each have an owner.

- ☐ Confirm the closing appointment, identification and funds with the title company.
- ☐ Independently call the title company to verify any wire instructions or last-minute changes.
- ☐ Arrange electricity, water, gas, internet, insurance and movers for the agreed possession date.
- ☐ Confirm access, keys, remotes, gate codes and the final walk-through.
- ☐ Check what the HOA or community requires for moving trucks or access.
- ☐ Update your address with USPS and important senders; plan license and vehicle updates as applicable.
- ☐ After moving in, ask your local appraisal district about homestead eligibility and application steps.

Enjoy the first week

Keep a small essentials box with chargers, medications, tools, pet supplies and coffee. Houston traffic is easier to greet after coffee.

A local plan for your move

I help buyers compare neighborhoods, evaluate properties and manage the details from first search through closing.

Start with a conversation

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OFFICIAL RESOURCES TO KEEP HANDY

Texas buyer information: trec.texas.gov/public/consumer-information

FEMA address search: msc.fema.gov/portal/search

Texas school information: tea.texas.gov/families-and-students/finding-school-your-child/finding-school

Texas property-tax exemptions: comptroller.texas.gov/taxes/property-tax/exemptions/

Transaction overview: texasrealestate.com/news/whats-involved-in-a-transaction

This guide is general planning information. Property details, financing, taxes, insurance, school assignments and contract terms must be verified for your specific purchase.