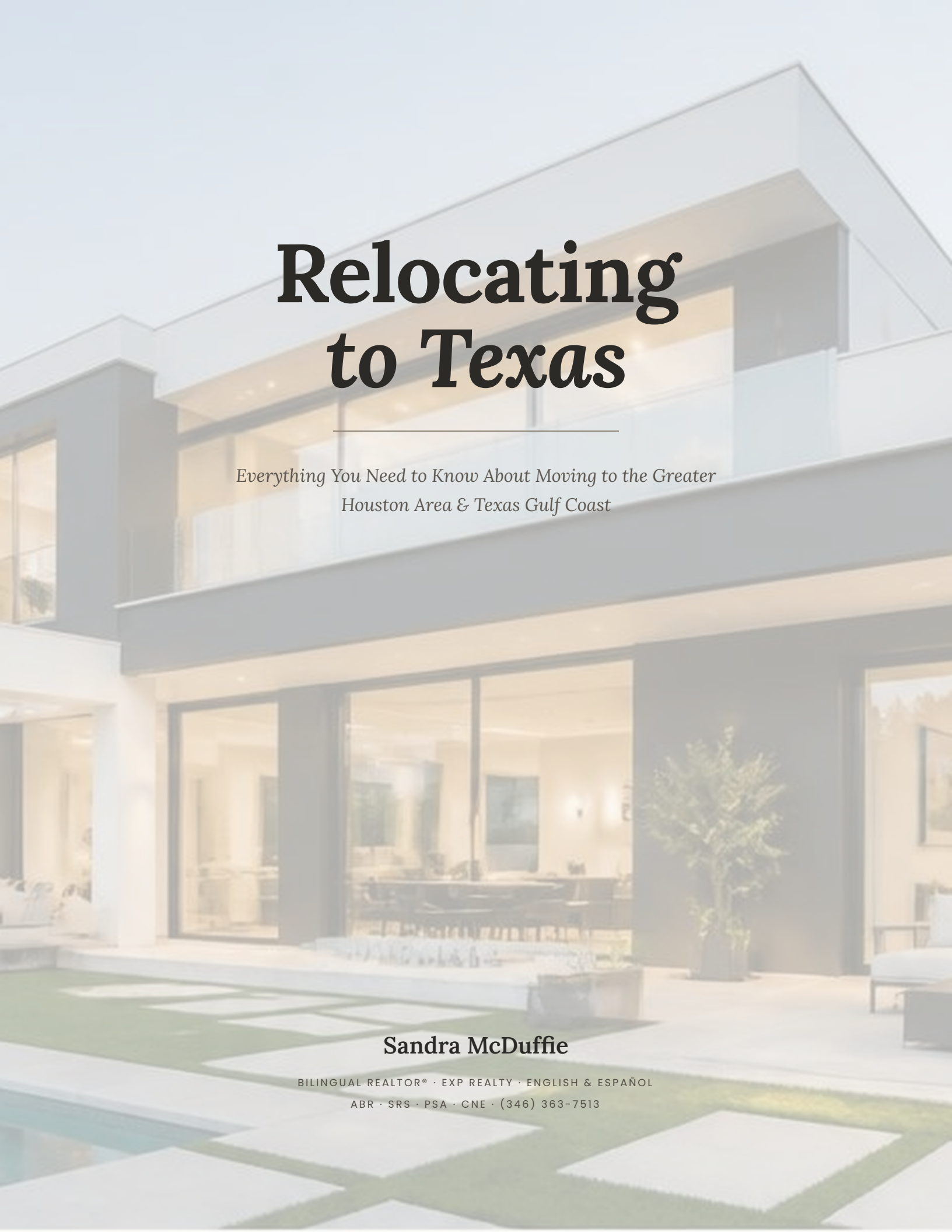


Relocating *to Texas*

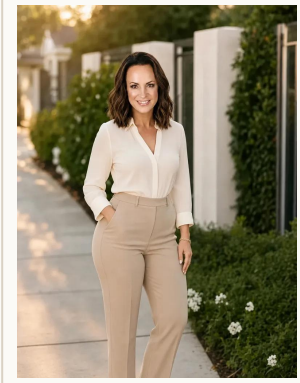
Everything You Need to Know About Moving to the Greater Houston Area & Texas Gulf Coast

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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 towns inside each one, the schools families build their lives around, 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.

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

> *My goal is never just a transaction. It is earning your trust and becoming your Realtor for life.*
>
> SANDRA MCDUFFIE · REALTOR®, EXP REALTY

WHAT IS INSIDE THIS GUIDE

The five counties. Harris, Galveston, Brazoria, Fort Bend, and Montgomery — and the towns inside each one.

Before you buy. Property taxes, MUDs, homestead exemptions, flood zones, HOAs, and hurricane season, in plain English.

Schools & family life. The districts you will hear, and the six-step way we read them together.

Lifestyle, dining & the outdoors. Where the region actually eats, and the beaches, bayous, and lakes that become home base.

The relocation timeline. Ninety days out to your first three months here, sequenced so nothing sneaks up on you.

Buying and selling in Texas. The order of operations on both sides of the move, plus the printable checklist.

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 · COUNTY SEAT: HOUSTON · BEST FOR PROXIMITY TO EVERYTHING

Harris County

Houston and the region's beating heart.

The largest city in Texas pairs big-city energy — world-class museums, theater, cuisine, and professional sports — with the Texas Medical Center, one of the world's largest medical complexes, and job engines in energy, medicine, aerospace, logistics, and tech. Ringing all of it: leafy family suburbs with celebrated school districts.

Houston — the metro's beating heart, a wonderfully diverse patchwork of neighborhoods. **Katy** — family-friendly suburbs with top shopping and celebrated Katy ISD schools. **Cypress** — master-planned communities with lakeside parks and popular schools. **Spring** — historic Old Town Spring charm and quiet communities along I-45 North. **Kingwood** — "The Livable Forest": towering pines, golf, and riding trails. **Clear Lake area** — water-oriented neighborhoods near NASA's Johnson Space Center. **Humble** — quiet and family-geared, near George Bush Intercontinental. **Pasadena** — close-in affordability with bayou access and San Jacinto heritage. **Webster** — Space Center base with convenient shopping near NASA and the bay. **Baytown** — bay-front energy city with water views.

02 · COUNTY SEAT: GALVESTON · BEST FOR COAST-MEETS-SUBURB LIVING

Galveston County

Island beaches and the Bay Area way of life.

The county stretches from the historic island city of Galveston north to the mainland Bay Area communities, blending coastal and suburban living: beaches, marinas, boardwalks, the Historic Strand, Seawall Boulevard, Pleasure Pier, and family-friendly schools — with boating and fishing minutes from Houston.

Galveston — historic island city with beaches, Victorian architecture, the Strand, and year-round Gulf life. **League City** — one of the region's family favorites: Clear Lake waterfront, parks, and Clear Creek ISD. **Friendswood** — an esteemed city with its own celebrated ISD, tall trees, and a welcoming feel. **Kemah** — boardwalk living: waterfront restaurants, boats, entertainment, and spectacular Gulf sunsets. **Dickinson** — a quiet bay-front town with easy access to the island and Bay Area. **Texas City** — a working bay city with deep maritime heritage and a front-row seat to the Gulf. **La Marque** — small-town pride, minutes from Galveston Island. **Santa Fe** — a laid-back, close-knit mainland town with room to breathe. **Clear Lake Shores** — a canal-front boating community where many homes include private docks. **Hitchcock** — a quiet coastal town with a slower pace near the island's north shore.

03 · COUNTY SEAT: ANGLETON · BEST FOR NEW HOMES AND GROWING SCHOOLS

Brazoria County

Prairie, pecan trees, and coastal calm.

Brazoria County combines the growing suburbs of Pearland and Alvin with 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 southern job centers and the Gulf.

Pearland — a fast-growing, family-first suburb with shopping, parks, and praised Pearland ISD schools. **Alvin** — a warm small city with deep roots, growing neighborhoods, and Alvin ISD. **Lake Jackson** — a calm, established town with lakes, parks, and a mid-century heritage. **Angleton** — the county seat: friendly historic downtown and convenient county services. **Surfside Beach** — raw coastal beauty, a laid-back beach town with miles of uncrowded Gulf shoreline. **Richwood** — a quiet, affordable pocket with small-town neighbors.

04 · COUNTY SEAT: RICHMOND · BEST FOR MASTER-PLANNED POLISH

Fort Bend County

Lakeside living west of Houston.

Planned communities, lakefront trails, celebrated schools, and historic town squares make up the region's polished suburban heart — from Sugar Land's walkable Town Center to Sienna's resort-style amenities, Richmond's historic square, and Fulshear's country setting filling in with new neighborhoods.

Sugar Land — the crown jewel of the west side: master-planned, walkable Town Center, lakes, and top schools. **Sienna** — a resort-style master-planned community in Missouri City with lakes, pools, and clubhouses. **Missouri City** — established family suburbs with quick access to the southwest corridor. **Richmond** — one of the oldest towns in Texas, with historic charm and the Fort Bend county seat. **Rosenberg** — a welcoming small city next door with its own festivals and history. **Fulshear** — emerging communities with wide-open yards, trails, and soaring demand. **Katy (Fort Bend side)** — shares every perk: great schools, shopping, families.

05 · COUNTY SEAT: CONROE · BEST FOR NATURE LOVERS WHO COMMUTE

Montgomery County

Piney woods, lake living, and The Woodlands.

North of Houston the land rises into tall pines and spring-fed lakes. The Woodlands anchors the county with trails, parks, concerts, a true town center, and township services; Lake Conroe brings the boats; and Conroe ISD serves much of the north. It is where nature and Texas living meet.

The Woodlands — the region's most famous master plan: trails, parks, concerts, and a true town center. **Conroe** — the county seat, with lake life on Lake Conroe, a charming downtown, and rapid growth. **Montgomery** — quaint old-town Texas with heritage buildings, antiques, and a slower pace. **New Caney** — a growing gateway with schools, parks, and easy forest-country living. **Porter** — wooded, river-country acreage with a neighborly feel. **Splendora** — quiet rural ribbons with newer homes and lots of room.

> **Counties are the map, but neighborhoods are the answer.** Once I know where the jobs, the family, and the lifestyle pull you, I shortlist the three or four communities worth a real visit, line them up back to back, and bring the numbers behind each one. Wherever you land, you will not land alone.

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. 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, the school district, the 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 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.

> **The honest budget.** When we talk about what a home really costs here, we count all of it together: principal and interest, property taxes at that address's actual rate, homeowners insurance, HOA dues, flood coverage where it applies, and pest control. A monthly number you can live with beats a purchase price that looked good on paper.
>
> *Tax, insurance, and legal specifics change and vary by address — I bring you the current numbers for the home in front of you, and I will always tell you when a licensed lender, insurance agent, or attorney should weigh in.*

The school map decides most families' zip code

Texas assigns public school by address, so the district logo matters less than the exact feeder pattern for your lot. Here is the lay of the land: the districts you will hear, and how to read them together.

THE DISTRICT NAMES YOU WILL HEAR

Houston ISD
Houston city neighborhoods, museums, and inner-loop living

Katy ISD
Katy and a wide swath of west Harris County

Cypress-Fairbanks ISD
Cypress, Bridgeland-adjacent corners, and northwest Houston

Fort Bend ISD
Sugar Land, Missouri City, Sienna, Richmond, Rosenberg, and parts of Katy

Clear Creek ISD
League City, Webster, the Clear Lake area, and parts of Friendswood

Pearland ISD
Most of Pearland, with pockets zoning to neighboring districts

Friendswood ISD
Friendswood, with parts of the city served by Clear Creek ISD

Alvin ISD
Alvin and parts of southwest Pearland

Conroe ISD
Conroe, the greater Woodlands area, and much of northern Montgomery County

Humble ISD
Humble and Kingwood

Pasadena ISD
Pasadena and adjacent southeast Harris County

Goose Creek CISD
Baytown and the bay-front east

Boundaries shift and pockets zone differently, so I always verify the exact address, never the neighborhood name.

HOW WE READ THEM TOGETHER

01
Verify the feeder
Elementary to middle to high, for the exact address, before any house earns a tour.

02
Ask about choice
Magnet, dual-language, and STEM programs often have application windows worth planning around.

03
Match the child
Class size, gifted timing, theater, robotics, soccer: fit beats rank for the long haul.

04
Visit at pickup
The parents at pickup know the real school. A 20-minute visit beats a hundred report cards.

05
Read the TEA card
The Texas Education Agency publishes campus data, report cards, boundary maps, and feeder charts for every campus.

06
Plan the calendar
Texas school calendars follow the county map and the district flavor: schedule the move backward from the first day of class.

> **What makes a family neighborhood stick.** Beyond the district, families tell me the lasting things are the three-minute drive to the ball field, the summer camp that books up fast, the library story time, and the neighbor kids who ride bikes to the cul-de-sac. A great school plus a miserable commute plus no community is still a failed move, so I ask about your week, not just your school zones.
>
> **Schools are a conversation, not a spreadsheet.** Ask any local parent which campus the kids in a subdivision actually attend, and what time the pickup line starts — both will tell you more than a rating ever will. Then bring me your commute, your children's ages, and your budget, and I will bring the feeder maps.

A table worth moving for

Houston is one of the most diverse food cities in the country — food trucks to fine dining, fresh Gulf seafood to smoked meats, plus the neighborhood favorites locals claim as their own.

The flavor map: where the region actually eats

Every hour has its right place: a breakfast taco for the flight-delay ritual, a long Gulf shrimp lunch on a boardwalk, a dim Thursday steakhouse, and a Saturday farmers market with peaches in season. Breakfast tacos are a food group here, Tex-Mex landmarks are a rite of passage, and every suburb has its food hall, its market day, and its date-night table.

HOUSTON & THE INNER LOOP

Xochi — Oaxacan-inspired fine dining, Downtown

Vic & Anthony's Steakhouse — classic steakhouse, Downtown

The Rustic — Texan favorites, Downtown

Bungalow — seasonal dishes, Downtown

Lost & Found — casual neighborhood spot, Midtown

Aquarium Restaurant — Downtown Aquarium dining with the tanks

NORTHSIDE COFFEE & BREAKFAST

Conduit Coffee — The Woodlands neighborhood anchor

The Toasted Yolk Cafe — The Woodlands breakfast spot

Lucky Cafe — The Woodlands local cafe

Brooklyn Cafe — The Woodlands coffeehouse

A Gulf Coast year on the calendar

Breakfast taco season is year-round. February and March belong to the rodeo. Spring is baseball. And Saturday farmers markets shift with whatever is actually in season — which is how you learn the year here, one peach at a time.

Neighborhood tables

Every suburb has its own dining anchors. Pick your neighborhood, then ask a local for their regular order, and you are eighty percent moved in.

Your first-week grocery run will almost certainly involve an H-E-B, and you will develop opinions about it quickly.

> **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.

Gulf weekends are built into the address

Months of sunshine, a Gulf coastline an hour from most doorsteps, bayous threading through the city, and lakes up north. Here are the beaches, parks, piers, and ramps families actually use.

Water is the throughline

The region runs on water: the bayous that ribbon through Houston neighborhoods, the working bay south of town, the ramps that fill on Saturday mornings, and the bobbing marinas of Clear Lake. First-time visitors are always surprised how quickly a Gulf address turns into boat life, kayak life, or beach-chair life.

PARKS & GREEN SPACE

Buffalo Bayou Park — miles of trails and skyline views along the bayou

Discovery Green — Downtown's green room: lawns, art, concerts

Sam Houston Park — historic houses, trees, a quiet downtown stretch

Hermann Park — gardens, a lake, museums, and the zoo nearby

Market Square Park — historic square with lawn games and people-watching

Eleanor Tinsley Park — skyline views along Buffalo Bayou, prime picnic turf

The island is a day trip until it becomes a habit

Galveston carries the Gulf's history and its weekends: the Strand's painted gallery fronts, Seawall Boulevard's perpetual roll of bikes and strollers, the Pleasure Pier tipping over the surf, and museums tucked into former mansions. It is a very Texan habit to just go for the day — and an easy one to adopt.

GULF BEACHES & PIERS

Galveston Pleasure Pier — historic pier rides and boardwalk dining over the Gulf

Galveston Railroad Museum — rail heritage in a historic depot, a family favorite

Baywatch Dolphin Tours — dolphin watching from the harbor

Moody Mansion — gilded-age island mansion turned museum

Galveston Children's Museum — hands-on island fun for the young set

Historic Harbor Tours — guided cruises led by the island's historians, Pier 22

A GULF WEEK OUTDOORS

01

Beach morning

Galveston Island beaches are a 45- to 90-minute matter door to door, depending where you land. Go early, go often.

02

Boardwalk evening

Kemah: waterfront dinner, boats bobbing, kids' rides, and a Gulf sunset every single night.

03

Bayou afternoon

Kayak or stroll the bayous running through the city: paddling, picnics, skyline views.

04

Lake weekend

Lake Conroe north or the Clear Lake marinas south: boats, fishing, and float days.

> **Which waterfront fits your family?** Beach house weekends, marina life, bayou walks, or lake days — tell me your happy place and I will aim the home search at it. Many of my relocating families discover that a boat ramp or a bike loop becomes home base faster than any restaurant does.

Moving well is a timeline, not a leap

I have walked families through moves from across town and across oceans, and the difference between a chaotic month and a calm one is almost always sequencing. Here is the timeline I actually 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, door to door, before the boxes clear
- Unpack the 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

> Fifty boxes in, one question is left. It is my job to make sure the answer to that question is: **yes, this is home.**

Your first house here, done right

Buying in the Houston area is a sequence, not a single event — and the order is what protects you, from pre-approval all the way to closing day.

01 **Get pre-approved first**

A mortgage advisor establishes your actual price range and your real monthly cost before you fall in love with anything.

02 **Shortlist with commute and school in the same breath**

We narrow to three or four communities that meet both, rather than touring the whole metro.

03 **Tour with a strategy**

We see homes at realistic times of day to read the light, the noise, and the parking honestly.

04 **Offer and negotiate to a number you decided in advance**

Comparables and current market data set the offer, and we agree on your walk-away price before we write.

05 **Inspect, then inspect the documents**

General inspection, termite letter, HOA documents, flood zone, and insurance — all checked before the option period closes.

06 **Close with a final walkthrough and the keys**

The final walkthrough confirms the repairs before anything transfers.

NEW BUILD OR RESALE?

They run on different clocks. New construction means lot releases, build cycles, and HOA rules to read closely; resale means a faster move-in and a known neighborhood. Either way, we work the school calendar backward from your first day of class.

SPANISH AND ENGLISH, SAME TABLE

Disclosures, contracts, HOA documents, inspections, and closing details in whichever language your family thinks in. No one at my table nods along to a document they have not fully understood.

Sell closer to the ask

Selling well is structure, not luck. This is the order of operations that protects your bottom line.

01 **Price for the market, not for the mortgage**

Comparable sales from the last 90 days set the list price — then staging and presentation do the rest of the work.

02 **The first impression is the offer**

Curb appeal outsells any room in the house. The front of the home decides whether a buyer ever walks in.

03 **Pre-list with the professional eye**

We walk it before it lists: what is worth repairing, what needs staging, and what has to be disclosed.

04 **Disclosures are the trust building**

Texas seller disclosures prevent surprises and give you the negotiating position — roof age, flood history, and known issues, handled upfront.

05 **Showings, feedback, and the loop**

We gather feedback after every showing and adjust price or presentation in real time, rather than waiting and hoping.

06 **Negotiate to close, calmly**

Offers, counters, inspections, and concessions — all handled fairly, with your net proceeds protected throughout.

THREE THINGS SELLERS ASK ME EVERY TIME

Staging without spending. Declutter, open the light, keep it neutral. If there is budget for two things, make them paint and hardware. **Timing the market.** Spring brings more buyers; fall brings more serious ones. **The net sheet.** You see the closing costs and your final proceeds in writing before we ever list.

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	☐

MOVING IN, MOVING OUT, OR SOMEWHERE IN BETWEEN

Moving into Texas. I verify the commute, confirm the school feeder pattern, check the flood zone and insurance, and stay with you through the first week of settling in.

Moving out of Texas. I prepare the home, price it to the market, run the showings, offers, and negotiations — then use the eXp Realty global network to connect you with a trusted agent in your destination city before you arrive.

Bilingual, at every turn. Contracts, HOA documents, inspections, and closing details in English and Español, which matters most on moves between Texas and Spanish-speaking regions.

> **Warm by nature, sharp by practice.** Warm means I lead by asking about your family, your schedule, and the small details that turn an address into a home. Sharp means I back every conversation with market data, commute analysis, verified school boundaries, and an honest opinion of value — even when the honest opinion is not the easy one.
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READY WHEN YOU ARE

Welcome to Texas

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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