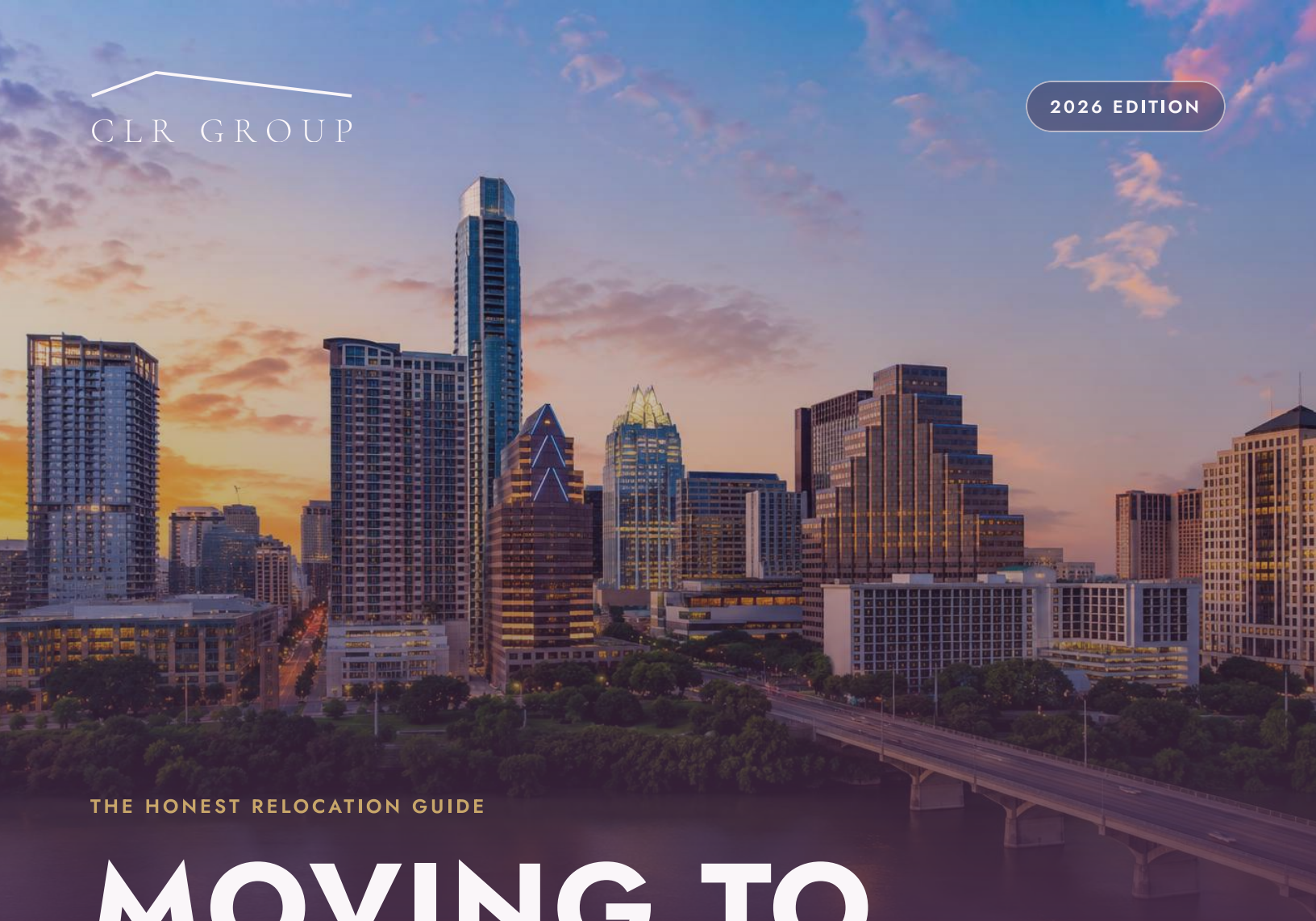
CLR GROUP

2026 EDITION



THE HONEST RELOCATION GUIDE

MOVING TO AUSTIN? START HERE.

What it really costs, where to live, and what nobody tells you before you move.

Written for anyone relocating to Austin from California, Dallas-Fort Worth, Seattle, or New York, by an Austin native and former data analyst who has helped over 500 families make a move, not by a listings site.

CARMEN REESE

The CLR Sales Group at Real Broker, LLC · Austin, Texas

THECLRSALESGROUP.COM



CARMEN REESE

Austin native · Former data analyst
Certified Negotiation Expert
The CLR Sales Group at Real Broker, LLC

500+
families helped

Top 1.5%
RealTrends Verified, nationally

WELCOME

THE VERSION I'D HAND A FRIEND

This is the honest guide to what it really costs, where to live, and what nobody tells you before you move to Austin. It was written for people relocating from California, Dallas-Fort Worth, Seattle, or New York, by someone who was born and raised here and spent years as a data analyst before real estate.

Every guide you find online was written to sell you on Austin. This one was written to tell you the truth about it, with real numbers, named communities, and the unflattering parts included.

Read it in order or jump to the chapter you need. When you're ready to talk through your own numbers or your shortlist, we're here. No pressure and no pitch.

WHAT'S INSIDE

01 Buying in a city you don't know yet · the tax question, answered

02 Coming from California, DFW, Seattle, or NY? · what your money buys here

03 Where to live: the communities that fit · north, east, west, and south

04 What everyone gets wrong about living here

05 The mistakes relocating buyers make

06 What to do, and when · plus a checklist to keep

07 What good looks like

CHAPTER 01

BUYING IN A CITY YOU DON'T KNOW YET

Buying a home is the biggest financial decision most people make. Buying one in a city you have visited twice, from 1,500 miles away, is that same decision with the lights off.

You can't drive the neighborhood on a Tuesday at 5:30. You can't stand in the backyard in August. You can't tell from a listing photo whether "close to downtown" means 12 minutes or 45. And every guide you find online was written to sell you on Austin, not to tell you the truth about it.

This guide is the version I'd hand a friend.

> The question I get every single time from someone moving here is some version of:
>
> ## "Aren't the property taxes crazy?"
>
> So let's start there, because the answer changes the whole math.

1.30% TRAVIS · 1.53% WILLIAMSON

Yes, Texas property taxes are higher than most states. In Travis County the median effective rate is about 1.30% of home value; in Williamson County (Round Rock, Cedar Park, Georgetown, Hutto) it's about 1.53%. (Ownwell, April 2026)

0% STATE INCOME TAX

But Texas has no state income tax. Zero. California's top rate is 13.3%, New York State's is 10.9% (and New York City adds up to 3.876% on top). Washington has no income tax either, but it does tax capital gains. (Tax Foundation via Visual Capitalist, March 2026)

$0 TAX ON YOUR CAR

And Texas does not tax the personal property you own and use yourself, like your car. (Texas Tax Code §11.14)

$140,000 HOMESTEAD EXEMPTION

Texas also raised the school-district homestead exemption to $140,000 for your primary residence, which knocks a real chunk off the taxable value of the home you actually live in. (Texas Proposition 13, approved November 2025)

So the real question isn't "how high are the property taxes?" It's "what is my total tax picture here versus where I live now?" For most people arriving from California or New York, that picture gets better, not worse. Run your own numbers before you decide, and I'm happy to walk you through them.

HERE'S WHAT THE REST OF THIS GUIDE COVERS

- What actually changes when you come from California, DFW, Seattle, or New York
- What everyone gets wrong about living here (including the unflattering parts)
- What good looks like when a move here goes right
- The communities that fit, organized by the kind of life you want
- The mistakes relocating buyers make, and the order to do things in

CHAPTER 02

COMING FROM CALIFORNIA, DFW, SEATTLE, OR NY?

Your money buys a different amount of house here. Here's the honest comparison, using the most recent numbers I can source.

$435,000
Median sale price, Austin metro, July 2026

$577,000
Median inside the city of Austin itself

4.5 mo.
Of inventory, which means buyers have room to negotiate right now

Austin baseline first. (Unlock MLS / Austin Board of Realtors, July 2026)

THERE

COMING FROM CALIFORNIA

$1,285,000
Bay Area median

$2,050,000
San Francisco County alone

$1,955,000
Santa Clara County

$888,120
Los Angeles County

California Association of Realtors, July 2026

HERE

WHAT THAT MEANS
The same money that gets you a starter condo in the Bay Area can get you a detached home with a yard in Austin, and often a Hill Country view.

THE TRADE
You'll give up mild summers and the coast. You'll gain no state income tax (versus 13.3% at the top in California), space, and a city where “across town” is a 15-minute drive.

WEATHER
Austin's average high in August is 99°F. Average January high is 62°F. Winters are short and mild; summers are the season you plan around. (NOAA 1991-2020 normals)

THERE

COMING FROM DALLAS-FORT WORTH

$404,900
DFW median single-family price

Homes.com, July 2026

HERE

WHAT THAT MEANS
You're in the same ballpark, slightly higher in Austin proper, close to even in the suburbs. The taxes are the same state, so no surprises there.

THE TRADE
Austin is smaller, hillier, and more compact than DFW. If you're used to a 45-minute crosstown drive being normal, Austin will feel small. Most people here don't regularly drive more than 15 minutes for daily life.

TOPOGRAPHY
Topography is the real change. DFW is flat. Austin has Hill Country to the west, waterfront on Lake Travis and Lake Austin, and flatter land to the east. Which side of town you pick changes what your daily view looks like.

COMING FROM SEATTLE OR NEW YORK?

THERE

COMING FROM SEATTLE

$879,500

King County median

Northwest MLS, July 2026

HERE

WHAT THAT MEANS

Roughly the price of a Seattle home buys a noticeably larger home here, or the same size home with a lot of cash left over.

THE TRADE

Sun. A lot of it. Seattle's grey stretches don't exist here. You'll trade rain for heat, and you'll trade a capital gains tax for none at all.

TECH

Both cities are tech-heavy. Apple's campus is on Parmer Lane in north Austin, Dell is headquartered in Round Rock, Samsung is in northeast Austin and building in Taylor, Tesla's Giga Texas is southeast near the airport, and Oracle sits on the south shore of Lady Bird Lake. Where you work should drive where you shortlist.

THERE

COMING FROM NEW YORK

$1,250,000

Manhattan co-op and condo median

Miller Samuel, Q2 2026

HERE

WHAT THAT MEANS

Your Manhattan budget buys a lot of Austin. Downtown Austin condos exist if you want to keep a lock-and-leave city life, and a detached home with land is very much within reach.

THE TRADE

You will need a car. Austin is not a transit city. You'll also trade a combined state-and-city income tax that can top 14% for zero. (New York Dept. of Taxation and Finance, 2026)

THE SURPRISE

What surprises New Yorkers most: how clean and well kept the city is, and how easy it is to meet people.

High rates are not a reason to wait. They're often the reason you get a better house.

One thing that's true no matter where you're coming from: when interest rates are higher, prices are lower, and you have more options. You can be pickier, negotiate harder, and refinance later when rates come down.

CHAPTER 03

WHERE TO LIVE: THE COMMUNITIES THAT FIT

Austin isn't one market. It's a collection of very different places, and the right one depends on what you want your day to look like. Here are the areas I'd point a relocating buyer to, grouped by the kind of life they set up.

CENTRAL AUSTIN

CENTRAL

Central · including Downtown

PRICE BAND The highest in the metro. City of Austin median was $577,000 in July 2026, and central neighborhoods run well above that. (Unlock MLS, July 2026)

HOUSING	Downtown high-rise condos, older single-story homes in neighborhoods like Allandale and Tarrytown, newer construction in Mueller, and character homes in East Austin.
WHAT IT'S NEAR	Everything. UT Austin, the state Capitol, Lady Bird Lake and the 10-mile Butler Hike-and-Bike Trail, the music and food scene. Most of central Austin is a short drive or bike ride from your daily stops.
SCHOOLS	Largely Austin ISD.
THE HONEST TRADE-OFF	You pay for location. Lots are smaller, older homes need updating, and downtown condos carry HOA dues. Parking downtown is a real consideration.
DAY-TO-DAY FEEL	Walkable in pockets, lively, the only part of Austin where you can live mostly without a car.

ROUND ROCK, CEDAR PARK, GEORGETOWN & THE NORTH

NORTH

North · the corridor and the wider north

PRICE BAND Round Rock median sale price $372,787 (Redfin, June 2026). Georgetown median $499,945 (Houzeo, July 2026). Cedar Park sits between the two.

HOUSING	Mostly newer single-family homes on the Williamson County side, plus growing new-construction options.
THE WIDER NORTH	Northwest Austin and the Domain give you the shops, restaurants, and offices of a second downtown without the downtown price. Pflugerville sits between Round Rock and the Samsung fab. Leander and Liberty Hill, past Cedar Park, are where newer homes and larger lots start, and Leander has a commuter rail stop into downtown.
WHAT IT'S NEAR	Dell's headquarters in Round Rock, Apple's Parmer Lane campus, and the Samsung fab in northeast Austin. Drive time to downtown is roughly 25 to 40 minutes off-peak and longer at rush hour. (Austin Real Estate Homes Blog commute guide, July 2026)
SCHOOLS	Round Rock ISD, Leander ISD (much of Cedar Park), and Georgetown ISD.
THE HONEST TRADE-OFF	This side of town is growing fast, which means construction, and Williamson County property tax rates run a bit higher than Travis County. Georgetown's historic square is charming, but it's the farthest of the three from downtown Austin.
DAY-TO-DAY FEEL	Suburban, planned, newer. You'll drive for most errands, but everything you need is close.

HILL COUNTRY AND WEST AUSTIN

The cluster for buyers who want quiet, trees, hills, or water, and still want to be in the city in 20 to 40 minutes.

HILL COUNTRY & WEST AUSTIN

WEST

West · higher price points, peace, and city access

PRICE BAND The higher price points in the metro, from the upper end of the city median in Oak Hill and Circle C to the luxury tier in Westlake, Barton Creek, and Spanish Oaks.

THE CLUSTER	For buyers who want quiet, trees, hills, or water, and still want to be in the city in 20 to 40 minutes. It runs from close-in West Austin out to the lakes and the true Hill Country: Westlake, Lost Creek, Barton Creek, Oak Hill, Circle C, Lake Pointe, Bee Cave, Falconhead, Spanish Oaks, Lakeway, The Hills, and Dripping Springs.
HOUSING	Larger lots, custom and semi-custom homes, gated communities, lake access in Lakeway and Lake Pointe, and acreage as you move toward Dripping Springs.
WHAT IT'S NEAR	The Barton Creek Greenbelt (12 miles of trails), Lake Travis and Lake Austin, the Hill Country wineries and distilleries around Dripping Springs, and the Bee Cave and Lakeway retail hubs. Bee Cave is about 20 to 30 minutes to downtown off-peak; Lakeway 25 to 40; Dripping Springs 35 to 45. (Austin Real Estate Homes Blog, July 2026)
SCHOOLS	Eanes ISD (Westlake and Lost Creek), Lake Travis ISD (Lakeway, Bee Cave, The Hills, Lake Pointe, Falconhead, Spanish Oaks), Dripping Springs ISD, and Austin ISD for Oak Hill and Circle C.
THE HONEST TRADE-OFF	There are only a few roads in and out, so rush hour on 360, 71, and 620 is real. Some of these communities are on well and septic, most carry HOA rules, and lake levels on Lake Travis rise and fall with drought years.
DAY-TO-DAY FEEL	Quiet, green, and private, with the city still close enough for a Tuesday dinner downtown.



LOOP 360 The Pennybacker Bridge over Lake Austin, the road that ties West Austin, Westlake, and the lake communities to the city.

THE VALUE PICK, AND THE SOUTH

MANOR & HUTTO

East and northeast · the value pick

EAST AND NORTHEAST

PRICE BAND The most affordable entry points in the metro that are still growing. Current numbers change fast out here, so ask me for this month's figures before you set a budget.

HOUSING	New construction dominates. This is where the biggest new single-family supply in the metro is landing.
WHAT IT'S NEAR	Tesla's Giga Texas and the airport are an easy drive from Manor. Samsung's new Taylor fab is close to Hutto. Downtown is roughly 20 to 30 minutes from Manor off-peak. (Austin Real Estate Homes Blog, July 2026)
SCHOOLS	Manor ISD and Hutto ISD.
THE HONEST TRADE-OFF	It's flat, it's still building out, and the retail and restaurants are catching up to the rooftops. You're buying the next five years, not the current ones.
DAY-TO-DAY FEEL	Quiet, new, and practical.

BUDA & KYLE

South · down I-35 toward San Marcos

SOUTH

WHO IT FITS	Buyers who want a newer home and more space for the money, with a straight shot up I-35 to south Austin, the airport, and Tesla's Giga Texas. Hays County, so Hays CISD schools. Ask me for this month's numbers before you set a budget.
THE HONEST TRADE-OFF	Both towns are growing fast, so expect construction and I-35 traffic at rush hour. You're trading proximity to downtown for square footage and a quieter, small-town pace.

> **HOW TO USE THIS PAGE** Pick the two or three areas that match the life you want, then let me pull this month's numbers for each one. Prices, days on market, and negotiating leverage vary block to block here, and that's exactly where my background helps.

CHAPTER 04

WHAT EVERYONE GETS WRONG ABOUT LIVING HERE

I was born and raised in Austin. Here's what people who move here tell me surprised them, good and bad.

WHAT PEOPLE EXPECT	WHAT'S ACTUALLY TRUE
"It's going to be brutally hot."	Yes, August is hot. The average high is 99°F. Here's the local secret: just don't go outside between 2 and 4 in the afternoon in August. There's no reason to. AC solves it. Mornings and evenings are for the trail, the lake, and the patio. And the trade is a January where the average high is 62°F. (NOAA 1991-2020 normals)
"It's a big city."	It really isn't. Austin functions like a small town. Most people don't regularly drive more than 15 minutes. You'll pick a side of town and live most of your life within it.
"It's all the same."	Austin has completely different topography depending on where you are. Hill Country and canyons to the west. Lake Travis and Lake Austin waterfront. Flat, open land to the east. Two homes at the same price can feel like two different states.
"Big-city people, big-city attitude."	The opposite. People here are friendly in a way that catches newcomers off guard. Neighbors help neighbors. It's easy to meet people. It's a pleasant transition, and I hear that from almost everyone who moves here.
"It's a tech town, so it's all work."	People here are doing well, professionally and at home, and the vibe is relaxed. The city is clean and well kept. There are countless hiking trails, and the greenbelts run right through neighborhoods. Austin feels like home faster than people expect.

THE UNFLATTERING-BUT-TRUE PART

Bugs. There are more of them than you're used to, especially if you're coming from California or Seattle. Pest control is necessary here. The good news: it's routine, it's affordable, and eco-friendly options are easy to find. Budget for a quarterly service and it's a non-issue.

Allergies. Cedar season in winter surprises a lot of newcomers. Ask any local about "cedar fever."

You'll need a car. Outside the central core, Austin is not walkable and transit is limited.

Property tax bills feel big on paper. See chapter 1 for why the full picture usually still wins.

CHAPTER 05

THE MISTAKES RELOCATING BUYERS MAKE

I've watched these happen. Every one of them is avoidable.

01 Shortlisting from photos.

A listing photo can't show you the commute, the road noise, or the fact that "close to the lake" means a 25-minute drive to the boat ramp. Every home on your shortlist needs a drive-by, by you or by someone you trust.

02 Treating Austin as one market.

Pricing and negotiating leverage vary by submarket and by block. Right now the city of Austin and Round Rock are buyer-favorable, while some communities are more competitive. The right offer in Georgetown is the wrong offer in Westlake. Get the numbers for the specific area, not the metro headline.

03 Underestimating the full monthly cost.

Your payment here is principal, interest, property tax, insurance, and often an HOA or MUD fee. Run the total, not just the mortgage. Then compare it to your total cost where you are now, income tax included.

04 Skipping the homestead exemption.

It's worth $140,000 off your taxable value for school taxes on your primary residence, and it doesn't apply itself. File it after you close.

05 Waiting for rates to drop.

When rates are higher, prices are lower and you have more choices. Buy the right house when you find it, negotiate hard, and refinance later.

06 Buying sight-unseen without a plan.

It can be done well, but only with video walkthroughs, a thorough inspection, and someone on the ground who will tell you the truth about the house and the street.

07 Picking the wrong side of town for your job.

A home in Dripping Springs with a job at Giga Texas is a long day. Match the side of town to where you'll actually drive most.

08 Not budgeting for the house itself.

Foundation work is common in Central Texas because of the clay soil. Get a good inspector. Pest control, a sprinkler system, and shade for the yard all matter more here than where you're coming from.

CHAPTER 06

WHAT TO DO, AND WHEN

The relocation order of operations. Follow it in this order and the move stays calm.

6 TO 12 MONTHS OUT

- Shortlist two or three areas from chapter 3 based on your job, your budget, and the kind of life you want.
- Talk to a local lender. Financing across state lines has a few wrinkles, especially if you're self-employed or carrying a home in another state. Options like 0-down and 0-PMI programs exist for buyers who qualify, and it's worth knowing early whether you do.
- If you can, visit once. Drive the shortlist at rush hour and on a weekend. Almost everyone cuts one area from the list on that trip.

3 TO 6 MONTHS OUT

- Get fully pre-approved, not just pre-qualified. In a negotiation, a strong pre-approval is leverage.
- Set the real budget: the full monthly cost, including property tax, insurance, and any HOA or MUD fee.
- If you're selling a home back home, line up that sale. Whether you sell first or buy first depends on your equity and your timeline, and it's one of the most important decisions in the whole move.

1 TO 3 MONTHS OUT

- Tour, in person or by video. Every home on the list gets a drive-by.
- Make the offer. This is where I earn my keep: the right price, the right terms, and every option available to you on the table.
- Inspection and option period. Texas gives buyers a negotiated option period to inspect and walk away if needed. Use it well.

MOVING MONTH

- Closing and possession. In Texas, you'll typically close at a title company.
- Utilities, internet, and pest control set up before you arrive.
- File your homestead exemption.
- First week: find your grocery store, your trail, and your taco spot. In that order.



CHAPTER 07

WHAT GOOD LOOKS LIKE

A couple came to Austin from California for an event. They weren't house hunting. By the end of that weekend they knew they wanted a home here.

The cost of living in California had simply gotten too high, and their money went further in Austin. So they bought a condo downtown as a second home, with a plan to relocate here full time in a few years. In the meantime, they have a place in the city they fell for, they can always visit California, and their budget works in a way it hadn't for years.

That's the pattern I see most often with relocations that go well: a real visit, a clear look at the numbers, and a decision made with a plan instead of pressure. Nobody rushed. Nobody guessed. And the home fit the life they actually wanted, not the one a listing site suggested.

> If you're at the "we visited and now we can't stop thinking about it" stage, you're exactly who this guide was written for.

KEEP THIS PAGE

THE RELOCATION CHECKLIST

Print it, stick it on the fridge, and work down it in order. Every item comes from the chapters you just read.

6 TO 12 MONTHS OUT

- [ ] Shortlist two or three areas based on your job, your budget, and the life you want.
- [ ] Talk to a local lender about cross-state financing, and ask whether you qualify for 0-down or 0-PMI programs.
- [ ] Visit once and drive the shortlist at rush hour and on a weekend.

3 TO 6 MONTHS OUT

- [ ] Get fully pre-approved, not just pre-qualified.
- [ ] Set the real monthly budget: mortgage, property tax, insurance, and any HOA or MUD fee.
- [ ] Line up the sale of your current home, and decide whether to sell first or buy first.

1 TO 3 MONTHS OUT

- [ ] Tour in person or by video, and drive by every home on the list.
- [ ] Make the offer on submarket numbers, not the metro headline.
- [ ] Use the option period for a thorough inspection, foundation and pests included.

MOVING MONTH

- [ ] Close at the title company and take possession.
- [ ] Set up utilities, internet, and pest control before you arrive.
- [ ] File your homestead exemption after you close.
- [ ] Find your grocery store, your trail, and your taco spot. In that order.

CLR GROUP

CARMEN REESE · THE CLR SALES GROUP AT REAL BROKER, LLC
(512) 569-0774 · carmen@theclrsalesgroup.com · theclrsalesgroup.com

NEXT STEP

HOW CARMEN HELPS NEXT



CARMEN REESE
Certified Negotiation Expert
Former data analyst · Austin native

If you've read this far, you're not just curious about Austin. You're planning.

Here's how a move with our team works, whether you're 1,500 miles away or already here:

- We start with a consultation to figure out which loan programs and options are actually in your best interest, including 0-down and 0-PMI options where you qualify. The numbers and options available to you are usually more flexible than you think.
- You get connected to the right lender and a property search built around your shortlist, not the whole metro.
- Showings work around your schedule, including the compressed schedule of a scouting trip.
- When it's time to offer, we negotiate aggressively, every time. I was a data analyst before real estate and I'm a Certified Negotiation Expert, so the offer is built on submarket numbers, not a hunch.
- From contract to close, our team handles the heavy lifting, with our vendor network of inspectors, lenders, and tradespeople lined up on your behalf.
- You're working with a real team, Carmen, Len, Rochie, and Ralph, not a solo agent stretched thin. That means someone always picks up.

> **"They really do treat you like family, and it is with their help that I got my dream home."**
>
> A CLR Sales Group client

> **"Fantastic, in a very unstable market."**
>
> A client who had bought and sold six houses before working with us

Our clients say it better than we can. We've helped over 500 families make their move, and the RealTrends Verified ranking puts our team in the top 1.5% of real estate professionals nationally.

No pressure and no pitch. When you're ready to talk through your numbers or your shortlist, we're here.

CARMEN
The CLR Sales Group at Real Broker, LLC

theclrsalesgroup.com
carmen@theclrsalesgroup.com
(512) 569-0774

CLR GROUP

HELPING AUSTIN FAMILIES BUY AND SELL WITH CONFIDENCE

CARMEN REESE

(512) 569-0774

carmen@theclrsalesgroup.com

theclrsalesgroup.com

The CLR Sales Group at Real Broker, LLC · Carmen Reese, Texas License 711211
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Market figures are sourced as noted in each chapter and change monthly; ask for this month's numbers before setting a budget. Nothing in this guide is a guarantee of price, timing, or outcome.