

# Relocation Guide

## What Every New Texan Should Know



Moving to the Lone Star State can be exciting and overwhelming all at once. If you want to make your move as seamless as possible, it's important to brush up on the basics of Texas homeownership.

This guide covers what you should look for when shopping for a home in Texas, some basic laws you need to know, and some tips to help you transition.

### EMBRACING TEXAS HOMEOWNERSHIP

Newcomers often think that Texas has a hot, humid climate. While parts of the state can definitely be described as humid and hot, the state has a diverse climate. That should come as no surprise, considering [Texas spans over 3.7 million square miles](#).

Coastal properties may need additional protection against hurricanes, and homes in the northern part of the state might require more robust heating systems. In West Texas, having a powerful AC and adequate insulation are top concerns.

When shopping for homes in Texas, you should consider what sort of climate you want to live in. If you prefer to experience all four seasons and don't mind a little cold weather, northern Texas is for you. However, if you want long summers and brief winters, you'll probably want to focus on the southern parts of the state and the coastal areas.

After you've settled on a general area to focus your search, you'll need to consider factors like:

#### PROPERTY TAXES

Texas doesn't impose a state income tax, but it makes up for it with relatively high property taxes. These rates can vary greatly depending on the county and school district.

When setting your home-buying budget, make sure to account for local tax rates. This simple calculator makes it easy to [estimate your mortgage payments](#) based on tax rates, insurance costs, and other variables.

#### HOME STYLES AND FEATURES

Texas architecture is as varied as its landscape. You'll find everything from Spanish-style homes in San Antonio to modern lofts in Dallas. Energy efficiency is a growing concern due to the state's hot summers, so look for homes with good insulation, energy-efficient windows, and newer appliances.

In terms of home designs, there truly is something for any taste. Connect with a local real estate agent and let them guide you toward the home of your dreams. A great agent will be familiar with the neighborhoods, architecture, and other variables, which can make your home-buying journey more seamless.

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## FACTORS TO CONSIDER WHILE HOME SHOPPING

There are several environmental and logistics factors you need to be mindful of when shopping for a home in Texas, including:

### FOUNDATION ISSUES

Much of Texas sits on expansive clay soil, which can shift dramatically. This shifting can lead to foundation problems in homes, so investing in a thorough inspection is vital. When ordering your home inspections, make sure that the inspector thoroughly examines the foundation. That way, you can uncover any potential problems before you purchase the home.

### WATER RIGHTS

Texas has extensive [water rights laws](#). These laws vary from county to county, so it's important to brush up on local and state regulations before buying a home. Most of the water rights regulations pertain to using surface water. These laws can impact your ability to irrigate land, water your lawn, and perform other agriculture-related tasks.

### HOAS AND DEED RESTRICTIONS

Many Texas communities have Homeowners Associations (HOAs) with specific rules and regulations. These can dictate everything from the color you can paint your house to the type of fencing allowed.

Deed restrictions are another type of limitation regarding your property usage. For instance, a property may have a deed restriction that limits how many cows you can have. Deed restrictions are typically less comprehensive than HOA rules. They also stay the same, meaning you won't have to worry about tightening regulations. When a property has deed restrictions but no HOA, you won't have to pay monthly dues either.

These rules aren't necessarily a bad thing. They are designed to help keep the community clean, safe, and aesthetically pleasing. However, if you want to use your land without limitations, avoid HOAs and deed restrictions.

## MOVING AND TRANSITION TIPS

As you prepare for your move, make sure that you:

### PLAN FOR THE HEAT

The Texas heat is unforgiving. If you are moving without the help of professionals, be mindful of the temperature. Start early in the day, especially if moving during the summer months. Stay hydrated and protect your belongings from heat exposure, especially electronics.

### CONNECT WITH YOUR COMMUNITY

Texas is known for its friendly atmosphere. Engage with your new neighbors and attend local community events to make connections. Many Texas cities and communities have online forums and social media groups where you can get tips and advice about settling in.

### EXPLORE YOUR NEW HOME

After you get settled, it's time to [go on an adventure](#). The Lone Star State has a rich culture, loads of outdoor activities, and countless indoor events. It truly has something for everyone.

### SETTLING IN

As you navigate the process of becoming a Texas homeowner, remember that preparation and knowledge are key. Align yourself with an experienced real estate agent and reputable title company so you can enjoy a smooth move!

Welcome y'all!

