SEIDER
REALTY TEAM

YOUR COMPLETE CENTRAL TEXAS RELOCATION GUIDE · CENTRAL TEXAS

The Central Texas Relocation Playbook

Everything you need to move with confidence — the culture and the can't-miss spots, where to live, the true-cost math, printable worksheets, and handy links.

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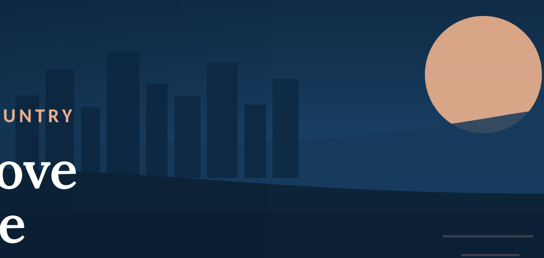
Welcome — you're going to love it here

Moving to a new part of the country is a big deal, especially from somewhere as different as New York or California. This guide is here to make it easier and a lot more fun: where to live, what makes each area special, the best things to do, what it really costs, and how to land smoothly. It's the stuff we'd tell a good friend moving to town — no sales pitch, just the good stuff.

What's inside

GREATER AUSTIN & THE HILL COUNTRY

A place people move to and never leave



Why people fall for Central Texas

If you're coming from New York, California, or really anywhere, the first thing that hits you is the **space and the ease** — more house, more yard, more sky, and a pace that leaves room to actually enjoy it. Then you notice the rest: sunshine most of the year, water and Hill Country in every direction, live music somewhere every night, and some of the best food in the country coming out of gas stations and trailers. And yes — **no state income tax**.

The outdoors are the lifestyle

Swim in 68°F spring water at Barton Springs, walk or bike the Lady Bird Lake trail downtown, cool off in the Barton Creek Greenbelt, and get out on Lake Travis and Lake Austin. The Hill Country starts 20 minutes west.

The food is a genuine reason to move

World-famous barbecue, breakfast tacos that become a way of life, serious Tex-Mex, and a food-truck and restaurant scene that punches way above the city's size.

The Live Music Capital of the World

Austin means it. Neighborhood honky-tonks, South Congress and Red River clubs, and marquee events like ACL and SXSW — plus Formula 1 and Austin FC when you want the big stage.

Room to breathe, and to grow

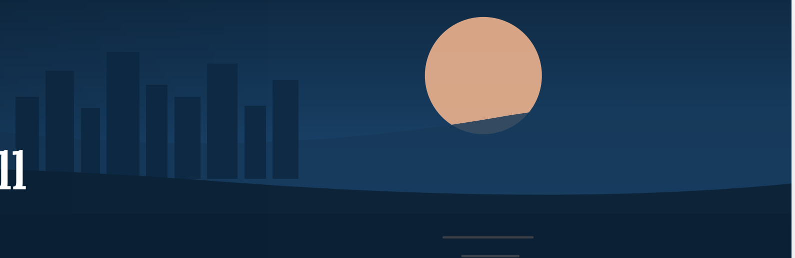
Your dollar stretches further than the coasts, the region is booming with jobs and new communities, and the vibe stays friendly and unpretentious. People here are glad you came.

A few honest heads-ups

Summers are long and hot (you'll master shade, early mornings, and the pool). Spring brings famous cedar and oak pollen. And Central Texas is growing fast — which is exciting, but it makes *where* you land, and your commute, matter more than in a sleepy market. That's the whole reason to plan it well.

YOUR NEW BACKYARD

From Barton Springs to the Hill Country



Get out and explore: a starter list

Print this, hand it to the kids, or just start working down it. It's how transplants fall in love with the place.

On the water

- [ ] **Barton Springs Pool** — a spring-fed pool that stays ~68°F year-round, in the middle of Zilker Park
- [ ] **Lady Bird Lake & the Butler Trail** — 10 miles of hike-and-bike loop with the downtown skyline; rent a kayak or paddleboard
- [ ] **Lake Travis & Lake Austin** — boating, waterfront dining, and Hill Country sunsets west of town
- [ ] **Float the San Marcos or Comal River** — crystal-clear tubing in San Marcos and New Braunfels all summer
- [ ] **Hamilton Pool & Jacob's Well** — iconic swimming holes in the Hill Country (reservations required)

Hill Country & day trips

- [ ] **Dripping Springs** — the “wedding and distillery capital of Texas” — wineries, breweries, and Hamilton Pool nearby
- [ ] **Wimberley** — a artsy small town with swimming holes and a famous market day
- [ ] **Fredericksburg** — German heritage, Texas wine country, and Enchanted Rock — a perfect day trip
- [ ] **San Antonio** — the River Walk and the Alamo, about 80 minutes south

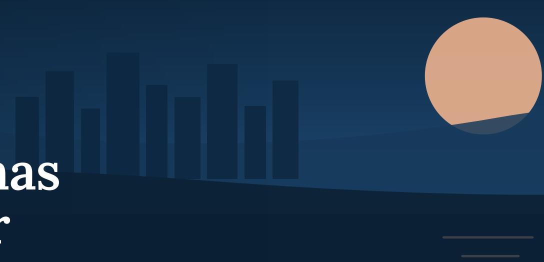
Food, music & the city

- [ ] **The barbecue trail** — Central Texas is the heartland — plan a weekend around it
- [ ] **South Congress (SoCo)** — shops, patios, live music, and the classic “i love you so much” wall
- [ ] **Zilker Park & the Botanical Garden** — the city's backyard, and home to ACL Festival each fall
- [ ] **Mount Bonnell** — the best easy sunset view over the hills and Lake Austin
- [ ] **Catch a game or a show** — Austin FC at Q2 Stadium, UT Longhorns, F1 at Circuit of the Americas

> **Want a personalized shortlist?**
>
> Tell us your neighborhood and what your family's into, and we'll send a tailored “get to know your new backyard” list. Just ask.

FIND YOUR PART OF TOWN

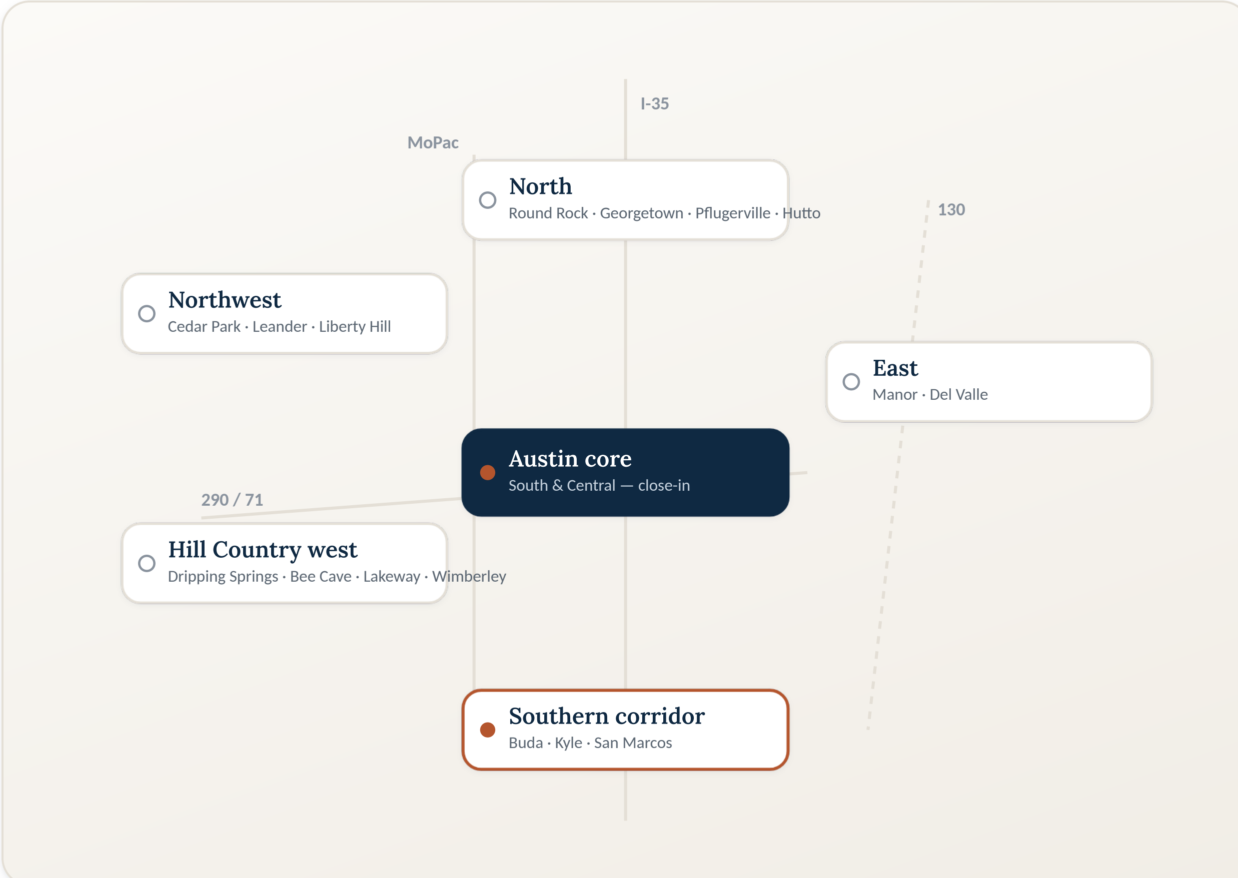
Every area here has its own character



Choosing where to live

Here's the secret every smooth relocation shares: **start with how you want your daily life to feel — not with a price.** Pick the life, and the right area (and the right home) tend to follow. Central Texas isn't one place; it's Austin plus a ring of distinct communities, each with its own character, commute, and price point. This is about **fit**, not rankings — the "best" area is the one that matches your life.

Getting oriented: the zones around Austin



● Where Pete works most directly ○ Anywhere in Central Texas — with the team & trusted referral partners

Schematic — not to scale, and not a ranking. Areas are grouped for orientation by direction and commute only. The right area is the one that fits your life; we'll figure that out together. Equal Housing Opportunity.

Central Texas by zone — objective orientation, not a ranking

ZONE	THE FEEL	OFTEN A FIT FOR	COMMUTE ORIENTATION
Austin core South & Central	Close-in, walkable pockets, food & music, quick to downtown & the airport	City character, established neighborhoods	Heart of the metro — you pay for proximity
Southern corridor Buda · Kyle · San Marcos	Fast-growing, lots of newer construction; small-town to college-town range	New homes, more space per dollar	I-35 south — corridor & peak times matter
Hill Country west Dripping Springs · Bee Cave · Lakeway · Wimberley	Hills, greenbelt, wineries, more acreage	Space, scenery, a quieter pace	290/71 & winding roads — verify well/septic & taxes
Northwest Cedar Park · Leander · Liberty Hill	Established suburban with newer edges; tech-corridor access	Suburban amenities, newer neighborhoods	183/MoPac — MetroRail reaches Leander
North Round Rock · Georgetown · Pflugerville · Hutto	Mature suburbs to fast-growing edges	Value, space, employers to the north	I-35 vs SH-130 changes the drive a lot
East Manor · Del Valle	Newer, value-oriented growth near the airport & SH-130	Newer homes, value, east-side access	Changing fast — check districts & fees

Local depth across the whole metro

The **Seider Realty Team** works across all of Central Texas, with the deepest firsthand knowledge in **South Austin and the southern new-construction corridors — Buda, Kyle, and San Marcos**, plus trusted partners in every other pocket. Wherever you land, you're never handed off to a stranger.

Map the must-reach places first

Where you land along I-35, MoPac, 183, and the tollways shapes your daily commute more than almost anything else. Tell me the two or three places you have to reach often, and we'll look at homes that fit that — not the other way around.

Considering somewhere not listed?

Every pocket has its own trade-offs. Ask me about a specific area and I'll give you a straight read.

Austin's most-coveted addresses

If you're relocating at the higher end — an executive move, a waterfront dream, a Hill Country estate — Central Texas delivers, and the best of it rarely looks like anywhere else. A quick, honest orientation to the areas people ask about most:

Austin's most-coveted areas — described by lifestyle, not ranked

AREA	THE DRAW	KNOWN FOR
Westlake & West Lake Hills Rollingwood	Hillside privacy and larger lots, minutes from downtown	Custom estates, tree cover, quick Loop 360 access
Tarrytown & Old West Austin Pemberton Heights	Historic, tree-lined, walkable and close-in	Character architecture and Lady Bird Lake at your doorstep
Lake Austin waterfront	Waterfront living with private docks and boat access	Estate lots, water views, weekends on the lake
Barton Creek & Spanish Oaks	Gated privacy in a Hill Country setting	Championship golf, seclusion, luxury new builds
Lakeway & the Lake Travis corridor Bee Cave · Rough Hollow	Resort-style lake life west of the city	Marinas, golf, Hill Country views, newer luxury communities
Downtown high-rises	Lock-and-leave condo living in the urban core	Walkability, skyline & lake views, full-service buildings

Know before you tour — especially waterfront & Hill Country

At this level, the diligence matters: **floodplain status** (Austin has a lot of it), **dock and waterfront permitting** on Lake Austin/Lake Travis, **well and septic** on acreage, **historic-district exterior-review limits** (Old West Austin and parts of Tarrytown), **short-term-rental rules**, and the *exact* school attendance boundary for an address. Families often research Eanes ISD and Lake Travis ISD — always verify current ratings and boundaries yourself, per address.

The best homes often trade privately

A meaningful share of luxury Central Texas homes sell **off-market or before they hit the portals**. Working with a connected local advisor is how you see them first — and how executives relocating from out of state buy with discretion and confidence, often sight-unseen.

Start with the order

Most people relocating here start by browsing homes. That's backwards. The home is the last decision — it falls out of four earlier ones. Get these right and everything after gets easier.

Decide these four *before* you fall in love with a listing

1 — Timeline

When you need to be here — and what has to happen first (a lease ending, a job start, the school year, selling your current home).

↓

2 — Work & commute

Where you (or your partner) report — or whether you're remote — and the drive you'll actually tolerate on a Tuesday, not just on a good day.

↓

3 — Budget — all-in

Not the sticker price. What it truly costs to own here each month, taxes and fees included.

↓

4 — Lifestyle

What your weekends look like, and what you want within 15 minutes of home.

↓

★ — Then areas → then homes

Only now do listings make sense. The home is the **last** decision, not the first.

> The home is the last decision, not the first. Decide the other four before you fall in love with a listing.

Budget beyond the mortgage

The number that matters isn't the price — it's the **monthly all-in**. Out-of-state buyers are most often surprised here, so build your budget on the full picture:

What owning actually costs each month — the sticker price is only the first layer

- **Principal & interest** — the part everyone plans for
- **Property taxes** — often higher in Texas — varies by county, city & school district
- **Homeowners insurance** — get a real quote early
- **HOA / MUD / PID** — common in newer communities
- **Utilities & upkeep** — the ongoing costs, not just move-in

The Texas trade-off: no state income tax — but the trade-off usually shows up in property taxes, which tend to run higher than in many states. Compare your current cost of living to the Central Texas *all-in monthly*, not the price tag.

Illustrative only — not a quote. Proportions are for orientation; your actual numbers depend on the specific home, district, and lender. Ask me to run real figures on any address you're weighing.

Property taxes, homestead, MUD & PID — the parts that surprise people

Taxes do the heavy lifting

No state income tax, but higher property tax. On a new build, taxes are often reassessed once the home and neighborhood are complete — budget for the *settled* number, not year one.

Homestead exemption

Owner-occupants can typically file a homestead exemption that lowers the taxable value of a primary residence. Worth knowing before you buy — verify current rules with the county appraisal district.

MUD & PID districts

Newer communities may sit in special districts that add to your tax bill or fees. Always ask which districts a specific home is in, and what they fund.

Insurance drivers

Roof age, home size, location, and construction type move your premium. Get a real quote early — don't assume your out-of-state rate carries over.

Worksheet — your true monthly cost

Principal & interest (P&I)	$
Property taxes (÷ 12) — use the actual rate for the address	$
Homeowners insurance (÷ 12)	$
HOA / MUD / PID (÷ 12 if applicable)	$
Utilities & ongoing upkeep (estimate)	$
All-in monthly cost	**$**

Build your budget on this number — not the price tag. I'm glad to fill this in with real figures for any specific home.

Rent first, or buy now?

This is the question almost every relocating family actually has — and most guides dodge it. Here's the honest version. There's no universally right answer; there's a right answer *for your situation*.

Rent first, or buy now? A straight way to think about it

Do you know the area you want and expect to stay 3+ years?

NOT SURE YET

Still deciding between areas, or job/plans could shift within a year or two?

Leaning rent first. A short lease near where you think you'll land lets you test commutes and neighborhoods before committing hundreds of thousands of dollars. There's no prize for rushing.

YES, FAIRLY SURE

Do you have a down payment plan and a stable income here?

Buying can make sense. If you'll stay long enough to absorb the cost of buying and selling, and the all-in monthly fits comfortably, owning may beat renting — especially in newer communities with builder incentives.

Either answer is fine — the wrong move is guessing. Tell me your timeline and I'll walk the real numbers for renting vs. buying **your** scenario, no pressure either way.

Builder vs. resale

For relocating buyers on a timeline, this is a bigger fork here than in most markets. Neither is "better" — it depends on your situation.

New construction vs. resale, side by side

CONSIDER	NEW CONSTRUCTION	RESALE
Timeline	Move-in-ready inventory or build-to-suit	Available now; close on your terms
Condition	Brand new; builder warranty	Known quantity; may need updates
Location	Usually newer, outer communities	Established, often closer-in neighborhoods
The fine print	Incentives, upgrades, lot premiums, builder contracts & lender tie-ins	Inspection, repairs, seller negotiation
Representation	The on-site agent works for the builder — bring your own	Your agent represents you throughout

? Which way should you lean?

New → if you value move-in-ready or brand-new, a builder warranty, and predictability on a timeline.

Resale → if you want an established neighborhood, mature trees, or a specific close-in location.

Either way → we weigh both honestly for your budget and timeline before you commit to a path.

If new construction is on the table, know how it really works

The incentive isn't always the price

Builder incentives often show up as rate buy-downs, closing-cost credits, or design-center dollars rather than a lower sticker. Know which one actually helps *your* situation.

Not every upgrade holds value

Some upgrades you'll be glad you bought; others you'll never see again at resale. I'll tell you which is which before you spend at the design center.

Lot premiums & contracts

Lot premiums, phase pricing, and builder contracts have their own logic. The contract is written by the builder's team — read it with someone on your side.

Builder's lender tie-ins

The in-house lender's incentive may be real — or may not beat an outside quote once you compare all-in. Always compare.

Before your first model-home visit, read this

The friendly person in the model home represents the **builder** — not you. **Builder registration policies vary by community and builder** — in many, you can only be represented if your agent is involved from your *first* visit. So loop in your own agent before you tour any community; it costs you nothing and it protects you.

Know whether an incentive is actually good

Builders rarely advertise their best incentives, and they change weekly. The **Seider Realty Team** keeps a running incentive tracker of what's really on the table across Central Texas — rate buy-downs, closing-cost credits, design-center dollars, lot-premium waivers, and price drops — so you can tell a genuinely valuable offer from marketing. Ask for this week's tracker.

Bring your own advocate to a new-home community — before your first model-home visit, not after you've signed.

Relocating from a distance

You can do most of this before you ever land in Texas:

- [ ] **Live video walkthroughs** — I walk homes for you on video and give an honest read, the good and the concerning, so you're not flying in for every listing
- [ ] **A focused visit** — when you do come, we run a tight itinerary of the right homes and areas, not a random open-house tour
- [ ] **One point of contact** — I coordinate inspections, financing, and the moving parts across the miles
- [ ] **Registered before builder visits** — if new construction is in play, we get me registered as your agent before you tour any community

How a remote purchase usually flows

Pre-approval and target areas first → live video tours to build a shortlist → one focused in-person trip to confirm → offer, inspection, and financing coordinated by me → a clean closing you can often do remotely. You're never guessing what happens next.

Financing when you're moving here

A few things worth understanding before you talk to a lender — none of this is financial advice, just the lay of the land so you ask better questions:

Get pre-approved early

A real pre-approval (not just a pre-qualification) tells you your true budget and makes your offer credible. Do it before you fall for a home.

Local lenders matter

A lender who knows Central Texas, its taxes, and new-construction quirks can save you headaches. I'm glad to connect you with solid ones — you're never obligated.

Compare the builder's lender

Builders often offer incentives to use their lender. Sometimes it wins; sometimes an outside quote beats it once you compare all-in. Always compare both.

Rate buy-downs & credits

Especially on new builds, incentives may come as a rate buy-down or closing-cost credit rather than a lower price. Know what actually helps your monthly.

Moving from out of state?

Your income and employment docs travel fine, but property taxes and insurance here may differ from what you're used to — which changes your monthly, and sometimes your approval math. Build your budget on the Central Texas all-in number, not your old one.

General information only — not financial, tax, or lending advice. Talk to a licensed lender about your specific situation.

Your relocation tools

Print these, fill them in, and bring them along. They turn a stressful move into a series of small, clear decisions.

Worksheet — your must-reach places

List the two or three places you actually have to reach often. Where you land along I-35, MoPac, 183, and the tollways shapes your daily life more than almost anything else.

PLACE YOU MUST REACH	HOW OFTEN	MAX DRIVE YOU'LL ACCEPT	PEAK-TIME REALITY

Send me your top three and I'll show you homes that fit the commute — not the other way around.

Scorecard — take this to every showing

WHAT MATTERS TO YOU	1	2	3	4	5
Commute to your must-reach places	☐	☐	☐	☐	☐
All-in monthly cost fits comfortably	☐	☐	☐	☐	☐
Home age / condition / warranty	☐	☐	☐	☐	☐
Space & layout for your life	☐	☐	☐	☐	☐
What's within 15 minutes	☐	☐	☐	☐	☐
Taxes & district fees (MUD/PID/HOA)	☐	☐	☐	☐	☐
Resale outlook you're comfortable with	☐	☐	☐	☐	☐
Overall gut feel	☐	☐	☐	☐	☐

Comparing two or three homes? Score each one and the right answer usually gets a lot clearer.

Your relocation timeline

A simple sequence — work backward from your move date.

3–6+ MONTHS OUT

- [ ] Set your move date and work backward
- [ ] Get pre-approved (I can connect you with solid local lenders)
- [ ] Talk through areas + all-in budget; narrow to 2–3 target areas
- [ ] Decide your resale vs. new-construction lean

1–3 MONTHS OUT

- [ ] Start live video tours; shortlist homes and communities
- [ ] Plan a focused in-person visit
- [ ] If new construction: get me registered before visiting builders

UNDER 30 DAYS · OFFER TO CLOSE

- [ ] Make the offer; negotiate terms and inspections
- [ ] Coordinate inspection, appraisal, and financing
- [ ] Line up movers, utilities, and address changes
- [ ] Close and get your keys

Your first weeks in Central Texas

Once you close, a short, practical checklist so nothing slips through the cracks:

- [ ] **Set up utilities & internet** — electricity (Texas has retail choice in many areas), water, gas, trash, and internet before move-in
- [ ] **File your homestead exemption** — for your primary residence, once you own and occupy it; check the county appraisal district for timing and rules
- [ ] **Texas driver's license & vehicle registration** — new residents generally have a limited window; check the Texas DMV/DPS for current deadlines
- [ ] **Update voter registration & address** — USPS mail forwarding, banks, employer, subscriptions
- [ ] **Find your people & places** — doctor, dentist, vet, schools, the grocery run, your coffee spot. Ask me — I love pointing new neighbors in the right direction
- [ ] **Keep your closing documents safe** — you'll want them for taxes and the homestead filing

> **I don't disappear at closing**
>
> The keys are the start, not the finish. Need a recommendation months later? Reach out any time — most of our business comes from people we've taken good care of.

Questions to ask before you buy

- [ ] What's the **actual** property-tax rate on this address — and are there MUD/PID/HOA fees?
- [ ] What's the true **monthly all-in** cost, not just the price?
- [ ] What's the **resale outlook** for this area and this type of home?
- [ ] For new builds: what's really in the incentive, and which upgrades hold value?
- [ ] What districts is the home in, and what do they fund?
- [ ] “If this were your money, what would you do?”

Handy links to bookmark

A few genuinely useful, official resources for settling in. (These are the real deals — save them.)

- [ ] Visit Austin — things to do, events, and neighborhood guides

- [ ] City of Austin — services, permits, and city info
- [ ] Austin Energy — set up your electricity before move-in
- [ ] Texas DMV — vehicle registration and titling for new residents
- [ ] Texas DPS — your Texas driver's license
- [ ] Texas Comptroller — property-tax and homestead-exemption basics
- [ ] Travis County Appraisal District — look up the actual tax picture for an address (Austin)
- [ ] Hays County Appraisal District — for Buda, Kyle, San Marcos and Hays County
- [ ] Williamson County Appraisal District — for Round Rock, Georgetown, Leander and Williamson County
- [ ] CapMetro — buses, MetroRail, and getting around

How to verify everything in this guide

Good decisions run on real numbers, not averages. Here's how to check each thing for a specific home — and I'm glad to pull these for you:

- [ ] **Property tax rates & homestead:** the county appraisal district (Travis, Hays, or Williamson CAD) and the Texas Comptroller — for the exact rate and current exemption rules
- [ ] **MUD / PID districts:** the statutory disclosure for the property and the county — for what district a home sits in and what it funds
- [ ] **Homeowners insurance:** a licensed Texas insurance agent — for a real quote on the specific home
- [ ] **School information:** the district and the Texas Education Agency — review ratings yourself; I don't rank areas by schools
- [ ] **Commute reality:** drive it yourself at the time you'd actually travel — no map estimate beats a real Tuesday

Made for you by Pete & Eugenia

We're a husband-and-wife team who help families move to Central Texas with a lot less stress and a lot more confidence. This guide is our way of helping before you ever pick up the phone. Whenever you want a real person to think it through with you — areas, timing, a specific home — we're one call or text away. No pressure, ever.

(512) 363-3049 · hello@peteseider.com · peteseider.com

Going deeper on new construction? **New Home Dispatch** is our independent, no-pitch guide to buying new in Central Texas — newhomedispatch.com.