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RELOCATING TO
THE HOUSTON AREA

PETER & VICKY ROYSTER
REALTORS®

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So You're Moving TO HOUSTON

Moving here from another state or another country is more than a house hunt. You are choosing a daily drive, a school district, a tax bill and a flood map, usually from far away and on a deadline.

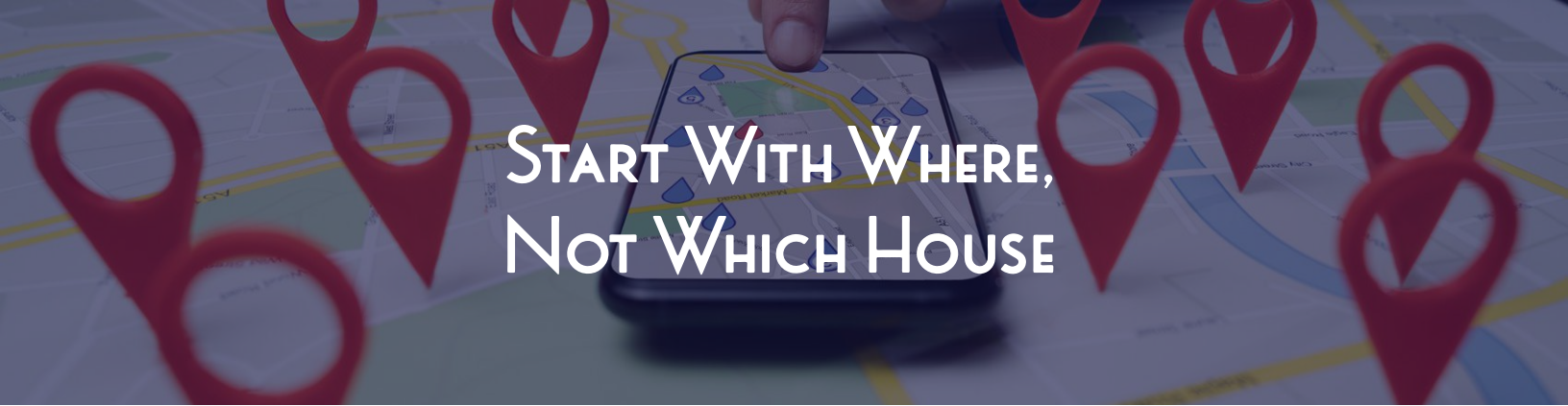
We are Peter and Vicky Royster, a husband-and-wife real estate team. We both grew up in Clear Lake, we live north of Houston now, and we work from Galveston to Conroe. This guide is what we tell our own relocating clients before they pick an area, written down so you can read it on your own time.

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How to use this guide

Every rule, deadline and dollar amount in here names the official source it came from, and the underlined ones are links. They were checked in October 2026. Rules change, so confirm anything you are relying on with the agency itself, your lender or your insurance agent. This guide is general information, not tax, legal or insurance advice.



START WITH WHERE, NOT WHICH HOUSE

Greater Houston is large, and two neighborhoods that look alike online can mean very different daily drives. Pick the area first, using where you will work and which school district you want. Then look at houses.

Each area name below links to our full guide for it, with prices, schools and the commute in detail.

NORTH HOUSTON & THE WOODLANDS

The Woodlands

About 28 miles north of Downtown Houston on I-45.

Schools: Conroe ISD, Tomball ISD

Spring

About 20–28 miles north of Downtown Houston, mostly via I-45 or the Hardy Toll Road.

Schools: Klein ISD, Spring ISD, Conroe ISD

Tomball

About 28-30 miles northwest of Downtown Houston, mostly via Highway 249 (Tomball Parkway).

Schools: Tomball ISD

Magnolia

About 35-44 miles northwest of Downtown Houston.

Schools: Magnolia ISD

Conroe

About 40 miles north of Downtown Houston via I-45.

Schools: Conroe ISD

NORTHWEST & WEST HOUSTON

Cypress

About 25-30 miles northwest of Downtown Houston, mostly via US-290 or the Grand Parkway.

Schools: Cy-Fair ISD

Katy

About 29 miles west of Downtown Houston via I-10, the Katy Freeway.

Schools: Katy ISD

CLEAR LAKE & THE BAY AREA

Clear Lake

Clear Lake sits southeast of Downtown Houston along I-45, the Gulf Freeway, roughly 20 to 25 miles out depending on where you start.

Schools: Clear Creek ISD

League City

League City is on I-45, the Gulf Freeway, about 25 miles southeast of Downtown Houston and about the same distance from Galveston.

Schools: Clear Creek ISD, Dickinson ISD

Friendswood

Friendswood is about 22 miles southeast of Downtown Houston.

Schools: Friendswood ISD, Clear Creek ISD

PEARLAND & SOUTH

Pearland

Pearland sits directly south of Houston.

Schools: Pearland ISD, Alvin ISD

ABOUT THOSE DRIVE TIMES

They are typical, not promised. Houston traffic varies a great deal by hour and by route, and the same 25 miles can take 30 minutes or 75. Before you commit to an area, make the drive at the hour you would really make it.

Toll roads

Many of the faster routes are toll roads. The Harris County Toll Road Authority's tag is the EZ TAG, and it is worth getting in your first week.

Working locally

Plenty of people here never drive Downtown. The Woodlands, the Energy Corridor, the Texas Medical Center and the Clear Lake area around Johnson Space Center are job centers of their own. Tell us where you will work and we will start there.



A man and a woman are looking at a document labeled "PROPERTY TAX BILL". The man is on the left, looking down at the document. The woman is on the right, looking at the document with her hand on her chin. The background is a blurred indoor setting.

WHAT COSTS WORK DIFFERENTLY IN TEXAS

NO STATE INCOME TAX, AND HIGHER PROPERTY TAXES

Texas does not levy a personal income tax ([Texas Comptroller](#)). Local property taxes do much of that work, so they are a bigger part of the monthly cost of a home than many newcomers expect.

Two houses at the same price can carry very different tax bills, depending on the school district, the county, and whether the home sits in a utility district. **Compare the total monthly cost, not the price.**

THE HOMESTEAD EXEMPTION

On the home you own and live in as your main residence, school districts must give a **\$140,000** exemption, with a further **\$60,000** if you are 65 or older or disabled ([Texas Comptroller, exemptions](#)).

- You apply with the appraisal district in the county where the home is.
- The general deadline is before May 1.
- If you move in after January 1, you can qualify for the rest of that year, as long as the previous owner did not receive the same exemption that year.
- It does not happen on its own. You have to file.

THE 10 PERCENT CAP

Once you have a homestead exemption, the appraised value of the home cannot rise more than 10 percent a year. That limit starts on January 1 of the year after you qualify, so there is no cap in the year you buy ([Texas Comptroller, valuing property](#)).

WHEN THE BILL COMES

Taxing units start mailing bills in October, and in most cases you must pay by January 31 ([Texas Comptroller, paying your taxes](#)). If you have a mortgage, your lender usually collects this monthly and pays it for you.

MUDs: THE LINE MANY BUYERS HAVE NEVER HEARD OF

A municipal utility district, or MUD, provides water, sewer and drainage to a defined area ([TCEQ](#)), and it can levy its own property tax to pay for that. Many newer master-planned neighborhoods around Houston are in one.

A MUD is not a reason to rule a home out. It is part of the tax rate, and rates differ from one district to the next, so two similar homes a mile apart can cost different amounts each month.

Texas law requires the seller to give you a written notice when a home is in a district (Texas Water Code, section 49.452), so you see it before you are committed. We check it on every home before we talk about price.

Three questions to ask about any home's taxes

1. What is the total tax rate at this address, with every district added up?
2. Is the home in a MUD or another special district, and what is that rate?
3. Does the current owner have a homestead exemption? If so, the bill you see today is lower than yours will be until you file your own.





SCHOOLS FOLLOW THE ADDRESS, NOT THE CITY

In Texas, the school district is set by where the property sits. District lines do not match city limits or mailing addresses, and that surprises almost everyone who moves here.

- A home with a Spring address can be in Klein, Spring or Conroe ISD.
- The Woodlands is mostly Conroe ISD, and its Creekside Park village is in Tomball ISD.
- Friendswood and Pearland each have more than one district inside the city.
- Campus zones inside a district also change from time to time.

SO CHECK THE EXACT ADDRESS, EVERY TIME

The state's [school district locator](#) shows which district an address is in. Each of our [area guides](#) has a box that takes you to that district's own attendance-zone lookup. Confirm the campus with the district before you make an offer.

DISTRICTS IN THE AREAS WE COVER

Conroe ISD

Tomball ISD

Klein ISD

Spring ISD

Magnolia ISD

Cy-Fair ISD

Katy ISD

Clear Creek ISD

Friendswood ISD

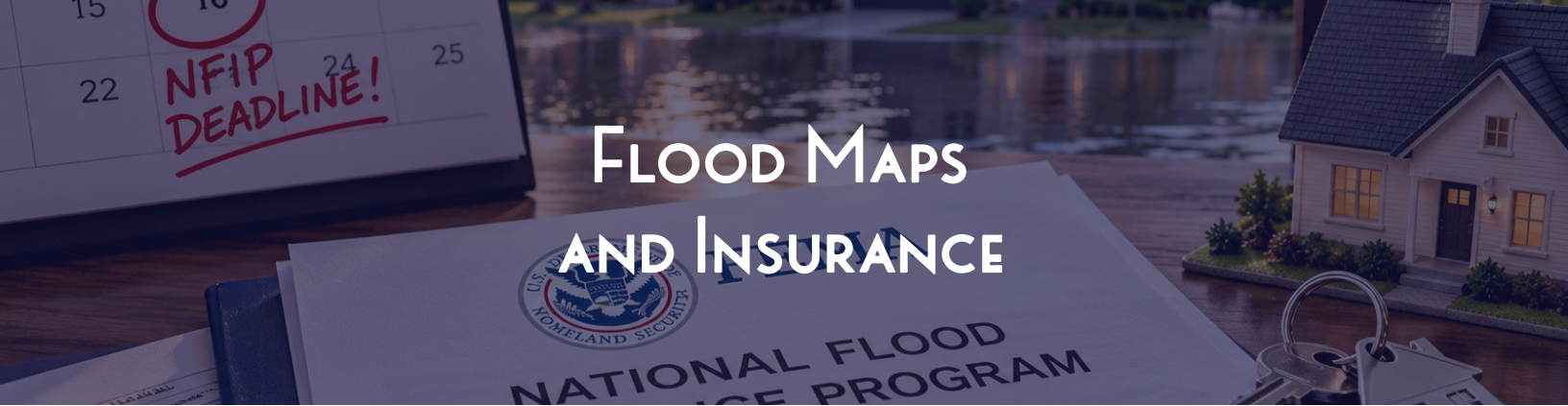
Pearland ISD

Alvin ISD

Dickinson ISD

We describe schools by district and campus name only. For ratings and programs, go to the district and the Texas Education Agency directly, and visit the campus if you can.





FLOOD MAPS AND INSURANCE

Check every address before you fall for the house. FEMA's [Flood Map Service Center](#) is the official source and searches by address. In Harris County, the Flood Control District's [Flood Education Mapping Tool](#) adds local detail. A map is one piece of information, not a verdict. We also ask about the home's own history.

FOUR THINGS TO KNOW ABOUT INSURANCE HERE

- 1. Flood insurance is a separate policy.** Most homeowners insurance does not cover flood damage ([FloodSmart](#)).
- 2. There is usually a 30-day wait.** A National Flood Insurance Program policy goes into effect 30 days after you buy it. There is no wait when you buy it in connection with a home loan, which covers most purchases ([FloodSmart, buy a policy](#)).
- 3. Wind can carry its own deductible.** A Texas policy may have a separate, higher deductible for hurricanes, named storms, or wind and hail ([Office of Public Insurance Counsel](#)). Read that line of the quote.
- 4. On the coast, wind coverage can be a separate policy too.** In Galveston, Brazoria and Chambers counties, and in certain Harris County cities east of Highway 146 (La Porte, Morgan's Point, Pasadena, Seabrook and Shoreacres), wind and hail coverage may come from the Texas Windstorm Insurance Association ([TWIA](#)).

Get insurance quotes during your option period, not after. On some homes the insurance changes the monthly cost more than the interest rate does.



YOUR FIRST 90 DAYS IN TEXAS

- ☐ **Register your vehicle within 30 days.** You have 30 days from the time you move here ([TxDMV](#)). Do this first: the vehicle must be registered before you apply for your license.
- ☐ **Get an emissions test if your county requires one.** Texas ended the yearly safety inspection for most vehicles on January 1, 2025 ([Texas DPS](#)), but Harris, Montgomery, Fort Bend, Galveston and Brazoria counties still require emissions testing ([TCEQ](#)).
- ☐ **Switch your driver license within 90 days.** You can drive on a valid out-of-state license for up to 90 days after moving, and you need a Texas license after that ([Texas DPS](#)).
- ☐ **File your homestead exemption.** With the county appraisal district, as soon as you have moved in. See page 5.
- ☐ **Set up electricity.** At many Houston-area addresses you choose your own electricity company, and the state runs a comparison site at [powertochoose.org](#). Some addresses, including parts of Montgomery County, have a single utility. Check the address before you sign up for a plan. We can tell you which applies.
- ☐ **Get an EZ TAG.** See page 4.
- ☐ **Know the season.** The Atlantic hurricane season runs from June 1 to November 30 ([National Hurricane Center](#)). Our free [hurricane preparedness guide](#) is written for Galveston, Houston and north Houston homeowners.



BUYING FROM A DISTANCE

Moving to Houston from out of state or overseas? We'll be your eyes on the ground, from the first list of homes to closing.

Vicky is a certified Military Relocation Professional, and we have helped families buy and sell here while they were in another state or another country. Both of us are on every deal.

We bought a house here in Texas while still living in Massachusetts. Both went above and beyond our expectations and provided exceptional market knowledge. They provided detailed video walk-throughs of the properties we had interest in and were in constant contact with us keeping us in the loop every step of the way. They expertly managed this long distance transaction.

Luzlin O. Buyer, relocated from Massachusetts

We moved out of the country during the sale of our house, and Peter became our house's surrogate owner — coordinating maintenance, being our eyes and ears. Look no further.

Rob & Jody S. Sellers

IF YOU ARE SELLING SOMEWHERE ELSE FIRST

Most relocations are two moves, not one. Tell us early if you have a home to sell before you can buy here. The order you do them in, and how the two closings line up, shapes everything else, and it is much easier to plan at the start than to fix in the last two weeks.

IF YOU ARE MOVING WITH THE MILITARY

Our free [VA guide](#) covers using your VA benefit, and our [veterans page](#) has our most-read articles on it.



BEFORE OUR FIRST CALL

You do not need all of this figured out. Whatever you can tell us makes the first conversation more useful for both of us.

- ☐ **When you need to be here.** A start date, a school year, the end of a lease.
- ☐ **Where you will work,** and how many days a week you will go in.
- ☐ **Which school districts you want,** if schools matter to your move.
- ☐ **Whether you have a home to sell first.**
- ☐ **Where you are with a lender.** A pre-approval tells you both what you can spend and what the monthly payment looks like with Texas property taxes in it.
- ☐ **Your short list of must-haves,** and the things you would trade for the right location.
- ☐ **Whether you can visit before you buy,** and for how long.

READY WHEN YOU ARE.

[Tell us about your move](#) · [Book a call](#) · Call or text (713) 805-6247

WHERE THE FACTS IN THIS GUIDE COME FROM

Texas Comptroller of Public Accounts (income tax, homestead exemption, appraisal cap, tax bills) · Texas Commission on Environmental Quality (utility districts, emissions testing) · Texas Water Code section 49.452 (district notice to buyers) · Texas Education Agency (district locator) · FEMA and FloodSmart (flood maps, flood insurance) · Harris County Flood Control District (flood mapping tool) · Office of Public Insurance Counsel, Texas Department of Insurance and Texas Windstorm Insurance Association (wind coverage) · Texas Department of Motor Vehicles and Texas Department of Public Safety (vehicle registration, inspections, driver license) · National Hurricane Center (hurricane season) · Harris County Toll Road Authority (EZ TAG). Checked October 2026.

General information from The Move Live Love TX Team™, not tax, legal or insurance advice. Peter Royster, TREC #0520984 · Vicky Royster, TREC #0737252 · CB&A, Realtors. Equal Housing Opportunity.

A photograph of a man and a woman standing in front of a brick house. The woman is on the left, wearing a white blouse and tan pants. The man is on the right, wearing a light blue button-down shirt and jeans. The house is made of red brick and has a large arched window on the right. A large tree with dark leaves is in the foreground, partially obscuring the house. A stone fountain is visible to the right of the house.

NEW TO TEXAS. RIGHT AT HOME.

WELCOME TO TEXAS. LET'S FIND YOUR PLACE.

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