2026 EDITION · JOINT BASE SAN ANTONIO

PCS to San Antonio

from orders to keys

BAH by pay grade, the areas around each JBSA installation, the VA loan in plain terms, and a 90-day countdown you can work through before you report.

2026 BAH table

All 24 pay grades for the San Antonio housing area, with and without dependents

Four installations

Fort Sam Houston, Lackland AFB, Randolph AFB and Camp Bullis, and the areas around each

90 / 60 / 30

A countdown checklist from the day your orders drop to the day you get keys

Tiffany Reed

REALTOR® · MRP · ARMY WIFE

REAL BROKER LLC

(919) 800-9870 · tiffanyreedtx.com

tiffany@tiffanyreedtx.com

WELCOME

Your orders say San Antonio. Here's where to start.

I'm a military spouse and a REALTOR® with the Military Relocation Professional (MRP) certification, and I work with buyers headed to Fort Sam Houston, Lackland AFB, Randolph AFB and Camp Bullis. I put this guide together so you'd have the 2026 numbers, the real places around each installation, and a plan from the day your orders arrive to the day you get keys.

Read it in whatever order helps. If something comes up that isn't in here, send it to me. I'd much rather you ask than guess.

Tiffany Reed

REALTOR® · MRP · REAL BROKER LLC

Start with these three things

1
Your installation and gate

Where you report decides which areas make sense. Randolph and Camp Bullis each have just one gate open around the clock, so measure every home to the gate you'll use.

PAGE 3

2
BAH next to the full payment

All four installations share one BAH area (TX285). Taxes change the payment: $350,000 of value runs about $504 a month in Garden Ridge and $733 in Mahncke Park (2026 rates, before exemptions).

PAGE 4

3
A home you'd be glad to keep

Keep it when the next orders come and you can rent it out and still use a VA loan at your next duty station, if you have entitlement left.

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Good to know

- ☐ A VA loan needs no down payment as long as the price isn't above the appraised value, and there's no private mortgage insurance. Veterans receiving VA disability compensation don't pay the funding fee.
- ☐ After you buy, file for the Texas homestead exemption. School districts now exempt $140,000 of a homestead's value.

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SECTION 1 · INSTALLATIONS

Where will you report, and which gate will you use?

> Joint Base San Antonio isn't one base. Fort Sam Houston, Lackland AFB, Randolph AFB and Camp Bullis sit on different sides of the city, so the place you report decides which neighborhoods make sense. Start with the installation and the gate, then look at houses.

JBSA calls itself the largest joint base in the Department of Defense. For housing, what matters most is where each installation sits, which gates stay open around the clock, and the duty ZIP code your BAH comes from.

INSTALLATION	WHAT'S THERE	GATES OPEN 24/7	BAH ZIP
Fort Sam Houston Central, northeast of downtown	Brooke Army Medical Center (BAMC), the Army Medical Center of Excellence, Army Medical Command HQ, U.S. Army North and South, and the 502d Air Base Wing, which supports all of JBSA	Walters Gate (off I-35), Harry Wurzbach East Gate and the BAMC/I-35 Gate. The New Braunfels Gate keeps limited weekday hours.	78234
Lackland AFB Southwest side	The 37th Training Wing and Air Force Basic Military Training, the Security Forces Academy, the 59th Medical Wing (Wilford Hall) and the Defense Language Institute English Language Center	Luke East Gate (off Military Drive), Valley Hi Gate (off Loop 410) and McMullen Gate. The Selfridge gates keep weekday hours.	78236
Randolph AFB Northeast, near Universal City	Headquarters Air Education and Training Command, the Air Force Personnel Center, Air Force Recruiting Service and the 12th Flying Training Wing	Lindsey (Main) Gate at the end of Pat Booker Road. The East, West and South gates keep weekday hours.	78150
Camp Bullis North, where the Hill Country starts	More than 27,000 acres of Army training land: maneuver training for combat units and field training for the medical units at BAMC	Main gate at the end of Camp Bullis Road, just north of Eisenhower Park	78257

Sources: JBSA installation fact sheets and gate-hours pages at jbsa.mil; 37th Training Wing fact sheet; Military OneSource installation overview; DTMO BAH lookup for the duty ZIP codes. Gate hours change; check jbsa.mil before your first day. Data current as of October 2026.

Pick the gate before the neighborhood

A house that looks close on a map can sit on the wrong side of an interchange. Randolph's main gate is the only one open around the clock, so a home that's "near the base" by the East Gate may not be near it at 6 p.m. Before you fall for a street, map it to the gate you'll actually use, at the hours you'll actually drive.

> *Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.*

Two installations in one household?

If one of you reports to Fort Sam and the other to Lackland, look at King William and Southtown first: about 4.5 to 5.5 miles from a Fort Sam gate and 10 from Lackland's Luke East Gate. For Fort Sam and Randolph together, Windcrest and Live Oak sit between the two.

The map on page 6 and the 12 area pages after it show the miles, school districts and 2026 tax rates around each installation.

SECTION 2 · BAH

How far does BAH go in San Antonio?

> BAH is a monthly housing allowance set by three things: your pay grade, whether you have dependents, and the ZIP code of your duty station. All four JBSA installations fall in the same San Antonio housing area, so your rate doesn't change with the neighborhood you pick.

The Defense Travel Management Office (DTMO) sets the rates and publishes them each December for January 1. In DTMO's 2026 BAH lookup, Fort Sam Houston, Lackland AFB, Randolph AFB and Camp Bullis all map to housing area TX285, San Antonio. Here's the full 2026 table.

Enlisted and warrant officers

GRADE	WITH DEP.	WITHOUT
E-1 to E-4	$1,728	$1,359
E-5	$1,869	$1,500
E-6	$2,094	$1,596
E-7	$2,112	$1,731
E-8	$2,121	$1,920
E-9	$2,157	$1,977
W-1	$2,109	$1,692
W-2	$2,118	$1,917
W-3	$2,130	$1,986
W-4	$2,178	$2,085
W-5	$2,280	$2,097

Officers

GRADE	WITH DEP.	WITHOUT
O-1E	$2,115	$1,866
O-2E	$2,124	$1,965
O-3E	$2,196	$2,082
O-1	$1,905	$1,584
O-2	$2,091	$1,827
O-3	$2,127	$2,007
O-4	$2,307	$2,088
O-5	$2,457	$2,100
O-6	$2,475	$2,103
O-7 and up	$2,490	$2,112

Monthly BAH, San Antonio housing area TX285. Rates effective January 1, 2026; updated each January. Source: Defense Travel Management Office, travel.dod.mil. Data current as of October 2026.

How do I compare BAH with a real house payment?

Principal and interest (from your lender)	$ _____
Property taxes (value ÷ 100 × rate ÷ 12)	$ _____
Homeowners insurance ÷ 12	$ _____
HOA dues, monthly	$ _____
Full monthly payment	**$** _____
Your monthly BAH (table above)	$ _____

Where to find each number

Compare the full payment, not the price: tax rates here change with the city, school district and any MUD. Your lender's Loan Estimate shows principal, interest and an insurance estimate. The tax rate for any address is on the appraisal district's site. Tell me your HOA deal-breakers and I'll find out before the tour.

Tiffany Reed, REALTOR® | MRP | Real Broker LLC
(919) 800-9870 | tiffany@tiffanyreedtx.com | tiffanyreedtx.com

SECTION 2 · BAH

Why do two $350,000 homes have different payments?

> Property tax. A Texas tax rate is the total of every unit that taxes that address: the city, the county, the school district, and sometimes a MUD or special district. Change the street and the total can change by hundreds of dollars a month.

Here's what $350,000 of taxable value costs at each area's 2026 combined rate, before any exemptions.

AREA	2026 RATE PER $100	PER YEAR	PER MONTH
Garden Ridge	$1.729428	$6,053	$504
Cibolo	$1.977700	$6,922	$577
Live Oak (Judson ISD side)	$2.140539	$7,492	$624
Stone Oak	$2.300464	$8,052	$671
Leon Valley	$2.342124	$8,197	$683
Mahncke Park	$2.511964	$8,792	$733

2026 rates from the Bexar County Tax Assessor-Collector, the Guadalupe Appraisal District (Cibolo) and Comal County's tax rate database (Garden Ridge). An illustration, not a quote: your bill uses the appraised value minus exemptions. Confirm the taxing units for any address at bcad.org (or the appraisal district for that county). Data current as of October 2026.

What lowers the bill?

Exemptions. Once the home is your homestead, every school district takes $140,000 off its value, and some cities take off a percentage too. A VA disability rating adds an exemption of its own, up to the home's entire value at 100%. So your real bill will come in below these figures. The property tax section on page 20 shows what each exemption is worth and how to file.

If BAH goes down

DTMO's rate protection keeps you at the higher of the new January 1 rate or your December 31 rate, until you PCS, drop in grade or change dependency status.

SECTION 3 · THE LAY OF THE LAND

How is San Antonio laid out?

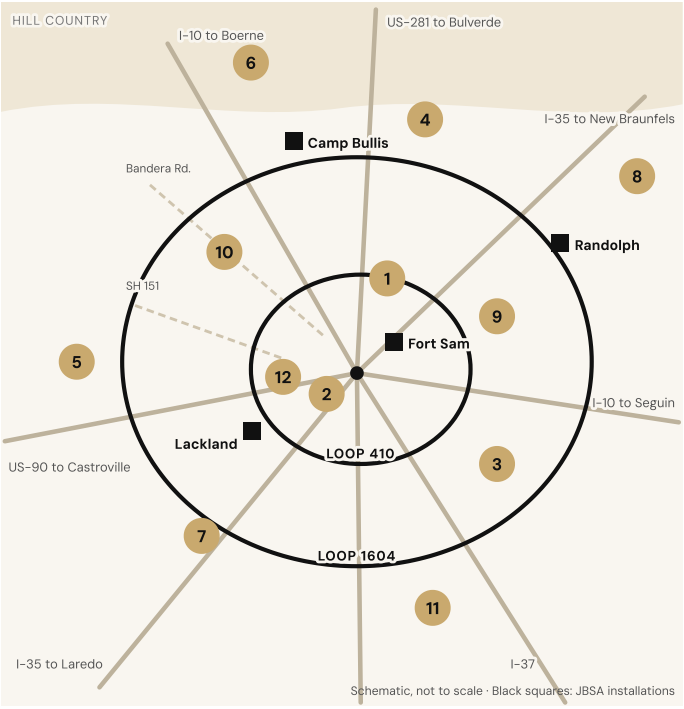
Think in two loops and twelve areas. Loop 410 circles the older central city, Loop 1604 circles it again farther out, and I-35, I-10, US-281, I-37 and US-90 run out through both toward the Hill Country, New Braunfels, Seguin and Castroville. This guide groups the metro into the same 12 areas my website uses, named the way local news names the sides of town.

1,548,422
people in the City of San Antonio on July 1, 2025, the 7th most of any U.S. city (Census Bureau)

2.81 million
in the metro, which added 38,402 people in a year, the 9th-biggest gain in the country (Census Bureau)

1.19 million
jobs in the metro in September 2026, a preliminary count (Bureau of Labor Statistics)

Seven counties
in this guide: Bexar, Comal, Guadalupe, Kendall, Hays, Medina and Atascosa, each with its own appraisal district



1. **Alamo Heights & North Central.** Hildebrand Ave. north to Loop 1604, between I-10 and the airport
2. **Downtown & Midtown.** Inside the I-35, I-10 and I-37 ring, north to Hildebrand Ave. and down the river to Lone Star Blvd.
3. **East Side & Southeast.** East of I-37 and downtown, south of Fort Sam, out past Loop 1604 to St. Hedwig and Elmendorf
4. **Far North / Stone Oak.** North of Loop 1604 along US-281, from Blanco Rd. east to Cibolo Creek
5. **Far West.** West of Loop 1604 from Culebra Rd. south to US-90, plus SH 151 at SeaWorld, out to Castroville
6. **Hill Country.** Past Camp Bullis and the Bexar County line: I-10 to Boerne, US-281 to Bulverde and Canyon Lake
7. **Lackland & Southwest.** Around Lackland, mostly south of US-90, past Loop 1604 to Von Ormy, Somerset and Lytle
8. **New Braunfels, San Marcos & Seguin.** The outer ring up I-35 and out I-10 East
9. **Northeast / Randolph.** Outside Loop 410 along I-35 and FM 78, from Kirby and Windcrest to Cibolo and Marion
10. **Northwest.** From the Medical Center and Loop 410 out past Loop 1604, between I-10 and Bandera Rd., to Helotes and Leon Springs
11. **South Side.** Between I-35 and I-37, from the Missions south to Loop 1604
12. **West Side.** Inside Loop 410, west of downtown and I-10, from US-90 north to Fredericksburg Rd.

Addresses that don't settle the city or district

A mailing address or ZIP code often crosses a city, county or school district line. A 78109 Converse address can be in the City of Converse, inside San Antonio or on unincorporated county land, and most "Von Ormy" new builds are inside San Antonio. Cibolo Canyons isn't in the City of Cibolo, Olmos Park Terrace isn't in the City of Olmos Park, and a 78258 ZIP doesn't put a home under the Stone Oak property owners association. The appraisal district's record for the address lists the city, the school district and every taxing unit.

One name, two tax rates

Schertz's Guadalupe County side is $1.9558 per $100 for 2026 and its Bexar side $2.368684. Terrell Hills, Universal City, Live Oak, Timberwood Park and Oak Park-Northwood change with the school district line, and Alamo Ranch changes at the San Antonio city line: $2.359964 inside, about $1.87 to $1.90 outside. Outside any city, an emergency services district takes the city's place on the bill, and a MUD, WCID or special improvement district can add about $0.56 to $1.10 per $100.

Edges are rough lines by highway or loop, for grouping, not legal boundaries. Sources: U.S. Census Bureau, Vintage 2025 city and metro population estimates; Bureau of Labor Statistics, total nonfarm employment, September 2026 (preliminary, not seasonally adjusted); Bexar County Tax Assessor-Collector and the Guadalupe Appraisal District, 2026 rates. Data current as of October 2026.

SECTION 3 · THE LAY OF THE LAND

How do the 12 areas compare?

The closer in you live, the older the house and the likelier it sits inside a city. Past Loop 1604, most new communities are outside any city, where a water or improvement district can move the tax rate more than a city line does. Each area gets its own page, in this order, from page 8.

#	AREA	MAIN SCHOOL DISTRICTS	2026 TAX PER $100	PRICE SIGNAL	NEAREST INSTALLATION
1	Alamo Heights & North Central	Alamo Heights, North East, Northside, San Antonio	$1.92 to $2.51	$311,000 to $1.2 million Census; no builder communities	Fort Sam, from 2.5 mi Camp Bullis near Loop 1604
2	Downtown & Midtown	San Antonio	$2.511964 $2.556964 in the Downtown PID	$173,000 to $605,000 Census, by ZIP; infill only	Fort Sam, 2.5 to 5.5 mi
3	East Side & Southeast	San Antonio, East Central	$1.79 to $2.51	From about $136,000	Fort Sam, 1.5 to 20 mi Randolph 7.5 to 8.5 off I-10
4	Far North / Stone Oak	North East, Comal, Judson	$1.81 to $2.38	From about $390,000	Camp Bullis, 11 to 21 mi Randolph 12 to 15 on the east side
5	Far West	Northside, Medina Valley	$1.89 to $2.89	From about $176,000	Lackland, 8 to 16 mi
6	Hill Country	Boerne, Comal	$1.38 to $2.49	From the mid $250,000s	Camp Bullis, 10 to 38 mi
7	Lackland & Southwest	Northside, Southwest, South San Antonio, Medina Valley	$1.99 to $2.75	From about $171,000	Lackland, 0.5 to 18 mi
8	New Braunfels, San Marcos & Seguin	New Braunfels, Comal, San Marcos, Seguin, Navarro	$1.39 to $2.46	From about $185,000	Randolph, 18 to 35 mi
9	Northeast / Randolph	Judson, SCUC, North East, East Central, Comal, Marion	$1.73 to $2.50	From about $181,000	Randolph, 2 to 9.5 mi Fort Sam 3 to 5.5 from Kirby, Windcrest
10	Northwest	Mostly Northside	$1.84 to $2.55	From about $350,000	Camp Bullis, 3.5 to 15 mi Lackland about 9 from Leon Valley
11	South Side	Southside, Southwest, Harlandale, South San Antonio	$1.93 to $2.58	From about $143,000	Lackland, 8 to 9.5 mi (west) Fort Sam 12 to 21 (east, south)
12	West Side	San Antonio, Edgewood, Northside	$2.30 to $2.51	$107,000 to $198,000 Census, by ZIP; no builder communities	Fort Sam, 5.5 to 7.5 mi or Lackland, 6.5 to 7

Inside Loop 410

The oldest housing in the metro, from 1860s King William to mid-century Terrell Hills, on smaller lots. Much of it sits in City historic or conservation districts, or in small cities with their own police.

Between the loops

Settled small cities and subdivisions from the 1950s through the 1990s, almost all resales. The South Texas Medical Center and USAA's headquarters sit on the northwest side.

Outside Loop 1604

Master-planned communities with builders still selling, many outside any city. Past the county lines come acreage, septic and wells, and the downtowns of Boerne, New Braunfels and Seguin.

Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.

Tax: combined 2026 rates per $100 before exemptions, from the county tax offices and appraisal districts; SCUCISD and East Central ISD hold tax rate elections on November 3, 2026. Price signal: rounded builder base prices, or the Census Bureau's median owner estimates (ACS 2020 to 2024), not sale prices. Miles: driving miles to the nearest gate JBSA lists as open 24/7 (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 4 · AREAS AND COMMUNITIES

What are Alamo Heights and North Central like?

This is the established middle of the city: seven small cities with their own police and tax rates, and San Antonio neighborhoods built from the 1930s to the 1990s, a short drive from Fort Sam Houston or the airport. No builder is selling a community here, so it's resales and lot-by-lot rebuilds, with Census values from about $311,000 to $1.2 million.

COMMUNITY	CITY OR COUNTY	SCHOOL DISTRICT	2026 TAX PER $100	PRICE SIGNAL	Fort Sam	Lackland	Randolph	Camp Bullis
Olmos Park	City of Olmos Park	Alamo Heights ISD	$2.340708	$896,000 Census, city	**4.5**	14	19	15
Alamo Heights	City of Alamo Heights	Alamo Heights ISD	$2.187084	$779,000 Census, city	**3.5**	16	15	18
Terrell Hills	City of Terrell Hills	AHISD; NEISD on the east side	$2.163251 $2.115751 NEISD side	$838,000 Census, city	**2.5**	16	15	18
Oak Park-Northwood	San Antonio	AHISD or NEISD	$2.347964 $2.300464 NEISD side	$497,000 Census, ZIP 78209	**4.5**	19	14	18
Shearer Hills	San Antonio	North East ISD	$2.300464	$311,000 Census, ZIP 78216	**6.5**	16	17	15
Castle Hills	City of Castle Hills	North East ISD	$2.366709	$419,000 Census, city	**9.5**	14	17	13
Greater Harmony Hills	San Antonio	North East ISD	$2.300464	$311,000 Census, ZIP 78216	**9.5**	16	18	12
Hill Country Village	City of Hill Country Village	North East ISD	$1.922584	$1.2 million Census, city	**12**	19	17	13
Hunters Creek	San Antonio	North East ISD	$2.300464	$387,000 Census, ZIP 78230	13	18	20	**8**
Castle Hills Forest	San Antonio	North East ISD	$2.300464	$402,000 Census, ZIP 78231	13	17	20	**9.5**
Hollywood Park	Town of Hollywood Park	North East ISD	$2.218996	$482,000 Census, town	**13**	20	15	13
Shavano Park	City of Shavano Park	Northside ISD	$2.132326	$907,000 Census, city	14	18	21	**6.5**
Inwood	San Antonio	Northside ISD (most)	$2.359964 $2.300464 NEISD sections	$480,000 Census, ZIP 78248	15	20	19	**8.5**
Deerfield	San Antonio	North East ISD	$2.300464	$480,000 Census, ZIP 78248	14	19	19	**9**

Small cities, different exemptions. Five of the seven small cities give no general homestead exemption, so a lower rate doesn't always mean a lower bill: a $500,000 homestead owes about $9,140 for 2026 in Hollywood Park ($2.218996) and about $8,990 in Shearer Hills ($2.300464). **School lines split blocks.** Oak Park-Northwood is roughly half Alamo Heights ISD and half North East ISD, and Olmos Park Terrace is inside San Antonio and San Antonio ISD, not the City of Olmos Park.

BY INSTALLATION Fort Sam Houston is closest: Terrell Hills, Alamo Heights, Olmos Park and Oak Park-Northwood are all within about 4.5 miles of a gate. Near Loop 1604, Hunters Creek, Castle Hills Forest, Shavano Park, Inwood and Deerfield are closer to Camp Bullis, 6.5 to 9.5 miles.

On my website: tiffanyreedtx.com/north-central-san-antonio, area page and live listings, plus my pages for Alamo Heights, Olmos Park, Terrell Hills, Hollywood Park and Shavano Park.

> *Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.*

Tax: combined 2026 rates per $100 before exemptions (Bexar County Tax Assessor-Collector and Bexar Appraisal District records). Prices: "From" is a rounded builder base price; Census is the median owner estimate (ACS 2020 to 2024), not a sale price. Miles: driving miles to each installation's nearest 24/7 gate (OSRM on OpenStreetMap, October 2026); bold is the nearest. Data current as of October 2026.

SECTION 4 · AREAS AND COMMUNITIES

What are downtown and Midtown like?

> Central San Antonio holds the city's oldest houses, from 1860s King William to 1920s Beacon Hill, plus condos and lofts downtown, all inside San Antonio and San Antonio ISD at one 2026 rate. You get the river, walkable blocks and short drives to Fort Sam Houston; you also get design review on many streets, smaller lots, and houses that deserve a careful inspection.

COMMUNITY	CITY OR COUNTY	SCHOOL DISTRICT	2026 TAX PER $100	PRICE SIGNAL	Fort Sam	Lackland	Randolph	Camp Bullis
Monte Vista City historic district	San Antonio	San Antonio ISD	$2.511964	$331,000 Census, ZIP 78212	**5**	13	20	16
Beacon Hill Conservation district	San Antonio	San Antonio ISD	$2.511964	$198,000 Census, ZIP 78201	**5.5**	13	18	15
Mahncke Park Conservation district	San Antonio	San Antonio ISD	$2.511964	$497,000 Census, ZIP 78209	**3**	14	16	18
Tobin Hill Historic district in part	San Antonio	San Antonio ISD	$2.511964	$331,000 to $477,000 Census, ZIPs 78212, 78215	**2.5**	12	15	18
Downtown Condos and lofts	San Antonio	San Antonio ISD	$2.511964 $2.556964 in the PID	$605,000 Census, ZIP 78205	**4**	11	17	18
Lavaca City historic district	San Antonio	San Antonio ISD	$2.511964	$189,000 Census, ZIP 78210	**4.5**	11	17	19
King William City historic district	San Antonio	San Antonio ISD	$2.511964	$173,000 Census, ZIP 78204	**4.5**	10	17	19
Southtown Rules vary by street	San Antonio	San Antonio ISD	$2.511964	$173,000 to $189,000 Census, ZIPs 78204, 78210	**5.5**	10	18	19

Design review. Monte Vista, King William, Lavaca and part of Tobin Hill are City historic districts, where exterior work needs the Office of Historic Preservation's approval first; Beacon Hill and Mahncke Park are neighborhood conservation districts, whose design standards are checked with the building permit. **Older houses and small condos.** Most houses here predate 1940, and many newer townhomes are sold as condominiums with an owners association; a VA loan needs the condo project on VA's approved list. **Flood maps.** FEMA's high-risk zone follows the river along King William's edge and lies west of Broadway in Mahncke Park, so look up each address at msc.fema.gov. **Downtown PID:** homes inside it add $0.045 per $100 as a homestead, $0.09 if not.

BY INSTALLATION Fort Sam Houston is closest from every neighborhood, 2.5 to 5.5 miles to the Walters or Harry Wurzbach East Gate. Lackland's Luke East Gate is 10 to 14 miles.

On my website: tiffanyreedtx.com/downtown-midtown-san-antonio, area page and live listings, plus my pages for King William, Southtown, Tobin Hill, Monte Vista and Mahncke Park.

> *Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.*

Tax: combined 2026 rates per $100 before exemptions (Bexar County Tax Assessor-Collector; City of San Antonio Downtown PID rates). Downtown's ZIP 78205 has a margin of error above $150,000 either way. Prices: "From" is a rounded builder base price; Census is the median owner estimate (ACS 2020 to 2024), not a sale price. Miles: driving miles to each installation's nearest 24/7 gate (OSRM on OpenStreetMap, October 2026); bold is the nearest. Data current as of October 2026.

SECTION 4 · AREAS AND COMMUNITIES

What are the East Side and Southeast like?

> The East Side runs from century-old porches in Government Hill and Dignowity Hill, minutes from Fort Sam Houston, out to brand-new subdivisions past Loop 410 and acre lots around St. Hedwig. New homes start lower here than almost anywhere in the metro, but the tax bill turns on whether a subdivision is inside the city or carries its own district.

COMMUNITY	CITY OR COUNTY	SCHOOL DISTRICT	2026 TAX PER $100	PRICE SIGNAL	Fort Sam	Lackland	Randolph	Camp Bullis
Government Hill	San Antonio	San Antonio ISD	$2.511964	$147,000 Census, ZIP 78208	**1.5**	13	14	20
Dignowity Hill	San Antonio	San Antonio ISD	$2.511964	$235,000 Census, ZIP 78202	**2.5**	13	15	19
Denver Heights	San Antonio	San Antonio ISD	$2.511964	$189,000 Census, ZIP 78210	**3.5**	11	18	20
Highland Park	San Antonio	San Antonio ISD	$2.511964	$189,000 Census, ZIP 78210	**4**	12	18	23
Spanish Trails	San Antonio	East Central ISD	$2.257064	From about $191,000	**6**	16	17	27
Blue Ridge Ranch	San Antonio	East Central ISD	$2.257064	From about $242,000	**7.5**	18	17	30
Agave	Unincorporated	East Central ISD	$1.794184	From about $250,000	**9.5**	18	19	28
Red Hawk Landing	Unincorporated	East Central ISD	$1.794184	From about $205,000	**10**	18	20	28
Sapphire Grove	Unincorporated	East Central ISD	$2.357064 includes its SID	From about $153,000	**12**	21	21	34
Stone Garden Elmendorf address	Unincorporated	East Central ISD	$2.357064 includes its SID	From about $136,000	**16**	22	26	33
Savannah Place	San Antonio	East Central ISD	$2.257064	From about $215,000	11	25	**8.5**	31
Vista Real	Unincorporated	East Central ISD	$1.794184	From about $234,000	11	25	**8**	31
Catalina	San Antonio	East Central ISD	$2.257064	From about $335,000	**8.5**	22	8.5	32
Flora Meadows	Unincorporated	East Central ISD	$1.794184	From about $136,000	11	25	**7.5**	30
China Grove	City of China Grove	East Central ISD	$2.048734	$360,000 Census, city	**8**	19	11	30
St. Hedwig	City of St. Hedwig	East Central ISD	$2.314184	$282,000 Census, city	15	29	**12**	35
Elmendorf	City of Elmendorf	East Central ISD	$2.122696	From about $233,000	**20**	26	24	36

Historic districts. Government Hill and Dignowity Hill each contain a City historic district, though its line doesn't take in every house; inside it, changing the outside of a house, windows and doors included, needs the City's approval first. **Special districts.** Sapphire Grove and Stone Garden each carry an improvement district: a $250,000 homestead owes about $4,290 for 2026 there, against about $2,880 in Agave, Red Hawk Landing or Flora Meadows. Hickory Ridge near Elmendorf adds a PID assessment. **Converse addresses south of I-10** (Savannah Place, Vista Real, Catalina, Flora Meadows) are inside San Antonio or unincorporated, in East Central ISD rather than Judson ISD.

BY INSTALLATION Fort Sam Houston is closest for the close-in neighborhoods and the Loop 410 subdivisions, 1.5 to 10 miles. Off I-10, Savannah Place, Vista Real and Flora Meadows are 7.5 to 8.5 miles from Randolph's Lindsey Gate, and Catalina about 8.5 from either post.

On my website: tiffanyreedtx.com/east-side-san-antonio, area page and live listings, plus my Government Hill & Dignowity Hill page.

> *Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.*

Tax: combined 2026 rates per $100 before exemptions (Bexar County Tax Assessor-Collector and Bexar Appraisal District records). East Central ISD's 2026 rate goes to voters on November 3, 2026; if it fails, its rates here drop. Prices: "From" is a rounded builder base price; Census is the median owner estimate (ACS 2020 to 2024), not a sale price. Miles: driving miles to each installation's nearest 24/7 gate (OSRM on OpenStreetMap, October 2026); bold is the nearest. Data current as of October 2026.

SECTION 4 · AREAS AND COMMUNITIES

What is Far North San Antonio like?

> North of Loop 1604 along US-281, Stone Oak's established golf-course streets give way to newer communities in unincorporated Bexar County, with builders still selling from about $390,000. The trade is distance: downtown and most installations are a longer drive, and three school districts draw lines that don't follow community names.

COMMUNITY	CITY OR COUNTY	SCHOOL DISTRICT	2026 TAX PER $100	PRICE SIGNAL	Fort Sam	Lackland	Randolph	Camp Bullis
Stone Oak	San Antonio	North East ISD	$2.300464	From about $426,000	18	26	19	**14**
Sonterra	San Antonio	North East ISD	$2.300464	$481,000 Census, ZIP 78258	17	22	18	**11**
Encino Park	San Antonio	North East ISD	$2.300464	$381,000 Census, ZIP 78259	17	24	17	**14**
Timberwood Park	Unincorporated	Comal ISD; NEISD in the south	$1.910785 $1.811385 NEISD side	From about $433,000	25	28	25	**17**
Estancia Ranch	Unincorporated	Comal ISD	$1.910785	From about $395,000	25	30	26	**18**
Kinder Ranch	Unincorporated	Comal ISD	$1.910785	From about $560,000	23	30	23	**21**
Cibolo Canyons Not the City of Cibolo	Unincorporated	NEISD or Judson ISD	$2.374265 $2.378465 Judson side	Mid $700,000s last few new homes	20	27	**15**	17
Brookstone Creek	Unincorporated	North East ISD	$1.811385	From about $390,000	17	28	**12**	18
Langdon	Unincorporated	Judson ISD	$1.815585	$430,000 Census, ZIP 78261	17	28	**12**	18

The city line. Stone Oak, Sonterra and Encino Park are inside San Antonio; everything else here is unincorporated, with an emergency services district on the bill in place of city tax. Cibolo Canyons' special improvement district matches the City of San Antonio's rate and its 20% homestead exemption. **Comal ISD's extra 20%** homestead exemption gives it the lowest bills here despite the highest school rate: about $5,600 a year on a $450,000 homestead in Kinder Ranch or Estancia Ranch, against about $7,950 in Stone Oak. **Stone Oak's property owners association** is $116 a year on top of a neighborhood HOA, and Timberwood Park's main neighborhood is on septic.

BY INSTALLATION Camp Bullis is closest from Stone Oak north to Kinder Ranch, about 11 to 21 miles. Out Evans Road, Brookstone Creek, Langdon and Cibolo Canyons are closer to Randolph's Lindsey Gate, 12 to 15 miles.

On my website: tiffanyreedtx.com/far-north-san-antonio, area page and live listings, plus my pages for Stone Oak, Timberwood Park and Cibolo Canyons.

> *Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.*

Tax: combined 2026 rates per $100 before exemptions (Bexar County Tax Assessor-Collector and Bexar Appraisal District records). Prices: “From” is a rounded builder base price; Census is the median owner estimate (ACS 2020 to 2024), not a sale price. Miles: driving miles to each installation’s nearest 24/7 gate (OSRM on OpenStreetMap, October 2026); bold is the nearest. Data current as of October 2026.

SECTION 4 · AREAS AND COMMUNITIES

What is the far West Side like?

> The far West Side is the newest part of the metro: master-planned communities past Loop 1604, nearly all started after 2005, with some of the lowest builder prices within reach of Lackland. The catch is the tax bill, which can differ by a full dollar per $100 between neighboring subdivisions because of special districts.

COMMUNITY	CITY OR COUNTY	SCHOOL DISTRICT	2026 TAX PER $100	PRICE SIGNAL	Fort Sam	Lackland	Randolph	Camp Bullis
Westover Hills SH 151	San Antonio	Northside ISD	$2.359964	$268,000 Census, ZIP 78251	19	**8**	31	17
Alamo Ranch	Partly San Antonio, partly unincorporated	Northside ISD	$2.359964 about $1.87 to $1.90 outside the city	From the mid $240,000s builders next door	23	**11**	35	16
Stillwater Ranch	Mostly unincorporated	Northside ISD	$1.897084	From about $375,000	25	**13**	35	16
Kallison Ranch	Unincorporated	Northside ISD	$1.886929 $1.897084 some sections	From about $376,000	27	**16**	38	19
Riverstone at Westpointe	Unincorporated	Northside ISD	$2.449809 includes its SID	From about $245,000	25	**14**	39	20
Arcadia Ridge	Unincorporated	Northside ISD	$1.886929	From about $340,000	25	**12**	40	24
Redbird Ranch	Unincorporated	Northside ISD	$1.886929 $2.886929 Phase 2 (WCID)	From about $227,000	29	**16**	39	25
Ladera	Unincorporated	Medina Valley ISD	$2.541509 includes its SID	From the $390,000s	26	**12**	40	25
Prominence	Unincorporated	Medina Valley ISD	$2.541509 includes its SID	From about $315,000	25	**11**	39	25
Briggs Ranch	Unincorporated	Medina Valley ISD	$1.978629 established sections	Mid $300,000s new sections, builder base	24	**11**	39	25
Brookmill	Unincorporated	Medina Valley ISD	$2.541509 includes its SID	From about $176,000	24	**11**	39	25
Castroville Flat Creek, Alsatian Oaks	City of Castroville (Medina County)	Medina Valley ISD	$2.322494 plus Flat Creek's PID	From about $390,000	29	**16**	44	33

Special districts set the bill. Riverstone, Ladera, Prominence and Brookmill each carry a $0.56288 special improvement district that taxes the full value, and Redbird Ranch's Phase 2 sections a $1.00 water district. On a $350,000 homestead, 2026 taxes run about $4,740 in Kallison Ranch or Arcadia Ridge, $6,900 in Ladera or Prominence and $8,240 in Redbird Ranch Phase 2. Flat Creek in Castroville adds a PID installment of about $2,356 a year on a 50-foot lot. **A San Antonio mailing address** says nothing about city limits: Kallison Ranch, Ladera and Brookmill have one and pay no city tax. **Builders are still selling** across this area, so a resale in the first few years competes with their new homes and incentives; plan to hold it longer, or keep it as a rental.

BY INSTALLATION Lackland: the Valley Hi Gate is the closest 24/7 gate from every community here, about 8 miles from Westover Hills and 11 to 16 from the rest. Camp Bullis is 16 to 25 miles from the Bexar County communities.

On my website: tiffanyreedtx.com/far-west-san-antonio, area page and live listings, plus my pages for Alamo Ranch, Kallison Ranch and Castroville.

> *Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.*

Tax: combined 2026 rates per $100 before exemptions (Bexar County Tax Assessor-Collector, Bexar Appraisal District records and Medina CAD records). Prices: "From" is a rounded builder base price; Census is the median owner estimate (ACS 2020 to 2024), not a sale price. Miles: driving miles to each installation's nearest 24/7 gate (OSRM on OpenStreetMap, October 2026); bold is the nearest. Data current as of October 2026.

SECTION 4 · AREAS AND COMMUNITIES

What is the Hill Country near San Antonio like?

Past Camp Bullis the land opens up: one-acre homesites, golf and river communities, and Boerne's historic downtown, in Boerne ISD up I-10 and Comal ISD up US-281. You trade drive time, and in most new communities a water district tax, for space and scenery.

COMMUNITY	CITY OR COUNTY	SCHOOL DISTRICT	2026 TAX PER $100	PRICE SIGNAL	Fort Sam	Lackland	Randolph	Camp Bullis
Fair Oaks Ranch	City of Fair Oaks Ranch	Boerne ISD (most)	$2.080444 Bexar side	$658,000 Census, city	27	29	33	**10**
Corley Farms	Unincorporated Kendall	Boerne ISD	$2.484500 WCID No. 3A (proposed)	From about $350,000	31	33	37	**14**
Boerne	City of Boerne	Boerne ISD	$1.863500	From about $400,000	33	35	39	**16**
Esperanza	Unincorporated Kendall	Boerne ISD	$2.334500 WCID No. 2A or 2B	From about $475,000	36	38	42	**19**
George's Ranch One-acre homesites	Unincorporated Kendall	Boerne ISD	$2.134500 WCID No. 4A	From about $920,000	38	40	44	**21**
Cordillera Ranch Custom homes	Unincorporated Kendall	Boerne ISD	$1.384500 no district	$544,000 Census, ZIP 78006	35	37	40	**18**
Miralomas Custom homes	Unincorporated Kendall	Boerne ISD	$2.384500 Miralomas MUD	$544,000 Census, ZIP 78006	37	39	43	**20**
Bulverde	City of Bulverde	Comal ISD	$1.852714	$420,000 Census, city	25	32	25	**22**
Thornebrook	City of Bulverde	Comal ISD	$1.852714	From about $700,000	27	35	28	**22**
Ventana	Unincorporated Comal	Comal ISD	$2.407371 WCID No. 6	From about $450,000	34	41	34	**22**
Johnson Ranch	Unincorporated Comal	Comal ISD	$2.445971 Johnson Ranch MUD	From the $640,000s last few new homes	27	34	27	**24**
Hidden Trails	Unincorporated Comal	Comal ISD	$2.407371 WCID No. 6	$436,000 Census, ZIP 78163	27	35	28	**25**
Spring Branch and Canyon Lake Miles from Juniper Ranch	City of Spring Branch; unincorporated Comal	Comal ISD	$2.491764 Juniper Ranch, Simmons Valley	From the mid $250,000s	41	48	41	**38**

Water districts take the city's place. Most newer communities are unincorporated and pay a WCID or MUD instead. On a $500,000 homestead, 2026 taxes run about $5,510 in Cordillera Ranch, $7,910 inside Boerne, $10,220 to $10,260 in Esperanza and $11,010 in Corley Farms; the 2026 rates for Esperanza's WCID No. 2A and Corley Farms' No. 3A were still proposed in late October. **Land comes with upkeep.** Septic is common on Fair Oaks Ranch acreage and some homes there have private wells; near Cibolo Creek in Boerne, check FEMA's flood map after the July 2026 flooding. **Fair Oaks Ranch borders Camp Bullis**, but the road to the gate goes around the post, about 10 miles.

BY INSTALLATION Camp Bullis is closest from every community but Canyon Lake: about 10 miles from Fair Oaks Ranch, 16 from Boerne and 22 from Bulverde. Canyon Lake is about 35 miles from Randolph's Lindsey Gate.

On my website: tiffanyreedtx.com/hill-country-near-san-antonio, area page and live listings, plus my pages for Boerne, Fair Oaks Ranch, Bulverde and Esperanza.

Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.

Tax: combined 2026 rates per $100 before exemptions (Kendall Appraisal District 2026 adopted rates, Kendall County water district records, the Comal County Tax Office and Bexar County Tax Assessor-Collector). Prices: "From" is a rounded builder base price; Census is the median owner estimate (ACS 2020 to 2024), not a sale price. Miles: driving miles to each installation's nearest 24/7 gate (OSRM on OpenStreetMap, October 2026); bold is the nearest. Data current as of October 2026.

SECTION 4 · AREAS AND COMMUNITIES

What are Lackland and the Southwest Side like?

The homes closest to any Lackland gate are here: established streets in Valley Hi and Westwood Village built from the late 1950s to the early 1970s, and new-build communities 6 to 11 miles out from about $171,000. Four main school districts and three small cities split it, and a mailing address here often misleads.

COMMUNITY	CITY OR COUNTY	SCHOOL DISTRICT	2026 TAX PER $100	PRICE SIGNAL	Fort Sam	Lackland	Randolph	Camp Bullis
Valley Hi	San Antonio	Northside ISD	$2.359964	$160,000 Census, ZIP 78227	16	**0.5**	31	22
Westwood Village	San Antonio	Northside ISD	$2.359964	$160,000 Census, ZIP 78227	14	**2**	28	21
Lackland City	San Antonio	South San Antonio ISD (most); Southwest ISD	$2.522064 $2.477664 SWISD part	$148,000 Census, ZIP 78242	15 to 18	**2.5 to 3.5**	30 to 33	25
Heritage	San Antonio	Northside ISD	$2.359964	$260,000 Census, ZIP 78245	18	**6**	30	19
Applewood	Unincorporated	Southwest ISD	$2.014784	From about $255,000	19	**6**	34	23
Cinco Lakes	Unincorporated	Southwest ISD	$2.014784	From about $260,000	20	**7**	35	24
Luckey Ranch	Unincorporated	Medina Valley ISD (most)	$1.988784	From about $247,000	21	**7.5**	35	24
Hennersby Hollow	Unincorporated	Medina Valley ISD	$1.988784	From the $270,000s ready homes, builder price	24	**11**	39	28
Valle Sol	San Antonio	Southwest ISD	$2.477664	From about $198,000	16	**6.5**	30	29
Legacy Point	San Antonio	Southwest ISD	$2.477664	From about $205,000	16	**7.5**	32	29
Medina Crossing	San Antonio	Southwest ISD	$2.477664	From about $171,000	17	**8.5**	33	30
Mesa Vista	San Antonio	Southwest ISD	$2.477664	From about $242,000	17	**7.5**	31	30
Preserve at Medina	Unincorporated	Southwest ISD	$2.577664 includes its SID	From about $223,000	17	**11**	33	31
Von Ormy	City of Von Ormy	Southwest ISD	$2.014784 city rate is $0	$158,000 Census, ZIP 78073	19	**9.5**	33	30
Somerset	City of Somerset	Somerset ISD	$2.746460	$200,000 Census, city	24	**14**	38	33
Lytle Atascosa County	City of Lytle	Lytle ISD	See note	From about $231,000	28	**18**	42	37

Von Ormy addresses. Valle Sol, Legacy Point, Medina Crossing and Mesa Vista have Von Ormy mailing addresses but sit inside San Antonio city limits, and Preserve at Medina is unincorporated with a special improvement district on every lot. **Taxes on a $300,000 homestead** run about $335 a month in Luckey Ranch, $340 in Applewood or Cinco Lakes, $410 in Valley Hi, Westwood Village or Heritage, $480 in Preserve at Medina and $530 in Somerset for 2026. **School zones moved this fall.** Southwest ISD opened Juan Alvarado Elementary for the Von Ormy area in fall 2026 and redrew nearby zones, so confirm the campus by address even when a builder's page names one.

BY INSTALLATION Lackland, and nowhere in the metro is closer to it: Valley Hi is about half a mile from the Valley Hi Gate, Westwood Village about 2 miles from the Luke East Gate and Lackland City about 3. Fort Sam Houston is 14 miles or more from everything here.

On my website: tiffanyreedtx.com/homes-near-lackland, with the area page and live listings, plus my Lackland AFB page at tiffanyreedtx.com/lackland-afb.

Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.

Tax: combined 2026 rates per $100 before exemptions (Bexar County Tax Assessor-Collector and Bexar Appraisal District records). Lytle's combined rate isn't shown because which Atascosa County water and emergency district units apply there wasn't verified; check the home's Atascosa CAD record. Prices: "From" is a rounded builder base price; Census is the median owner estimate (ACS 2020 to 2024), not a sale price. Miles: driving miles to each installation's nearest 24/7 gate (OSRM on OpenStreetMap, October 2026); bold is the nearest. Data current as of October 2026.

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What are New Braunfels, San Marcos and Seguin like?

This outer ring holds three county seats with their own downtowns, rivers and job bases, plus large master-planned communities around New Braunfels and new homes around Seguin from about $185,000. They're the farthest areas in this guide from San Antonio, and most of the big new communities sit outside city limits with a water district on the bill.

COMMUNITY	CITY OR COUNTY	SCHOOL DISTRICT	2026 TAX PER $100	PRICE SIGNAL	Fort Sam	Lackland	Randolph	Camp Bullis
New Braunfels	City of New Braunfels	NBISD or Comal ISD	$1.758328 $1.795428 Comal ISD	$339,000 Census, city	25	42	**18**	37
Veramendi	Outside New Braunfels city limits	New Braunfels ISD	$1.391153 $2.181153 in WID No. 1A	From about $410,000	27	44	**19**	38
Solms Landing	City of New Braunfels	Comal ISD	$1.795428 plus its PID	From the $420,000s	29	45	**21**	40
Mayfair	Outside New Braunfels city limits	Comal ISD	$2.378253	From about $287,000	32	49	**24**	43
Meyer Ranch	Unincorporated Comal	Comal ISD	$2.456080	From about $340,000	29	45	**21**	35
Vintage Oaks Mostly custom homes	Unincorporated Comal	Comal ISD	$1.506080	$620,000 Census, ZIP 78132	29	45	**22**	35
San Marcos Hays County	City of San Marcos	San Marcos CISD; Hays CISD in part	$1.951400 $2.201200 Hays CISD	$310,000 Census, city	43	60	**35**	55
Seguin Guadalupe County	City of Seguin	Seguin ISD; Navarro ISD in part	$1.961500 $2.047400 Navarro ISD	From about $201,000	30	44	**24**	51
Navarro Ranch	Outside Seguin city limits	Navarro ISD	$2.348000	From about $185,000	37	51	**29**	48

Water districts move the bill most. On a $400,000 homestead, 2026 taxes run about $285 a month in Vintage Oaks, $575 in Mayfair, $600 in Meyer Ranch and $645 in Navarro Ranch, and Solms Landing's PID assessment comes on top of its city rate. **Seguin ISD's** 2026 rate is pending a November 3, 2026 voter-approval election. **Utilities:** New Braunfels Utilities supplies electric and water in Veramendi and Solms Landing; Mayfair is in its electric area but outside its water area, so confirm the water provider.

BY INSTALLATION Randolph: the Lindsey Gate is nearest from every community here, about 18 to 35 miles. Fort Sam's BAMC/I-35 Gate is next, about 25 to 43.

On my website: tiffanyreedtx.com/new-braunfels-san-marcos-seguin, area page and live listings, plus my pages for New Braunfels and San Marcos.

> *Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.*

Tax: combined 2026 rates per $100 before exemptions (Comal and Guadalupe County Truth in Taxation records, the Comal County and Guadalupe County tax offices, and the City of San Marcos and Hays County). Prices: "From" is a rounded builder base price; Census is the median owner estimate (ACS 2020 to 2024), not a sale price. Miles: driving miles to each installation's nearest 24/7 gate (OSRM on OpenStreetMap, October 2026); bold is the nearest. Data current as of October 2026.

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What are the Northeast and the Randolph cities like?

A ring of small cities around Randolph, from Kirby and Windcrest out to Schertz, Cibolo and Marion, where builders are still selling next to established resale streets. It's the closest area to Randolph, but the 2026 tax rate changes at almost every city, county and school district line.

COMMUNITY	CITY OR COUNTY	SCHOOL DISTRICT	2026 TAX PER $100	PRICE SIGNAL	Fort Sam	Lackland	Randolph	Camp Bullis
Universal City	City of Universal City	Judson ISD or SCUCISD	$2.271784 $2.369084 SCUCISD side	$270,000 Census, city	11	28	**2**	23
Schertz Three counties	City of Schertz	Mostly SCUCISD	$1.955800 $2.368684 Bexar side	From about $345,000	15	31	**2.5**	26
Converse	City of Converse	Judson, East Central or SCUCISD	$2.257484 about $1.79 to $2.36 by address	From about $181,000	8.5	25	**2.5**	26
Live Oak	City of Live Oak	Judson ISD; NEISD on the west	$2.140539 $2.136339 NEISD side	$246,000 Census, city	9.5	26	**4**	23
Cibolo	City of Cibolo	Mostly SCUCISD	$1.977700	From about $347,000	16	33	**4**	30
Woodlake	Mostly unincorporated	Judson ISD	$1.841784 $2.304664 inside San Antonio	$216,000 Census, ZIP 78244	**5.5**	20	7.5	27
Windcrest	City of Windcrest	North East ISD	$2.268679	$302,000 Census, city	**5**	22	7.5	21
Selma Three counties	City of Selma	Judson ISD (Bexar side)	$1.941554 Bexar side	$314,000 Census, city	12	29	**7.5**	23
Kirby	City of Kirby	Judson ISD	$2.490638	$166,000 Census, city	**3**	19	8	25
Garden Ridge Comal County	City of Garden Ridge	Comal ISD	$1.729428	$688,000 Census, city	16	33	**8.5**	25
Marion Guadalupe County	City of Marion	Marion ISD	$1.998400 $2.5033 in the MUD outside	From about $219,000 builders just outside the city	24	38	**9.5**	35

SCUCISD votes November 3, 2026 on a school rate that would rise from $1.0769 to $1.1969 per $100, which would change the bill in most of Schertz and Cibolo, on Universal City's east side and in a few Converse subdivisions. **Converse addresses** can be in the City of Converse, inside San Antonio or unincorporated; at Lennar's Rose Valley (from about $181,000), only Phase 1B carries the Fischer Gardens SID, about $2.36 per $100 against about $1.79 in the other phases. **Randolph has one 24/7 gate**, the Lindsey Gate at the end of Pat Booker Road; its East and West gates keep weekday hours only.

BY INSTALLATION Randolph: Universal City, Schertz and Converse are 2 to 2.5 miles from the Lindsey Gate, and Live Oak and Cibolo about 4. Kirby, Windcrest and Woodlake are closer to Fort Sam Houston's BAMC/I-35 Gate, about 3 to 5.5 miles, and about 7.5 to 8 from Randolph, which makes them workable for either post.

On my website: tiffanyreedtx.com/northeast-san-antonio, area page and live listings, plus my pages for Universal City, Schertz, Converse, Live Oak, Cibolo, Windcrest, Garden Ridge and Marion.

Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.

Tax: combined 2026 rates per $100 before exemptions (Bexar County Tax Assessor-Collector, Bexar Appraisal District records, the Guadalupe Appraisal District 2026 summary and Comal County). Prices: "From" is a rounded builder base price; Census is the median owner estimate (ACS 2020 to 2024), not a sale price. Miles: driving miles to each installation's nearest 24/7 gate (OSRM on OpenStreetMap, October 2026); bold is the nearest. Data current as of October 2026.

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What is Northwest San Antonio like?

> Northwest San Antonio runs from the Medical Center past Loop 1604 to Helotes and Leon Springs, almost all in Northside ISD: resales near the hospitals and UTSA inside 1604, builders selling past it.

COMMUNITY	CITY OR COUNTY	SCHOOL DISTRICT	2026 TAX PER $100	PRICE SIGNAL	Fort Sam	Lackland	Randolph	Camp Bullis
Balcones Heights	City of Balcones Heights	Mostly San Antonio ISD	$2.553084 $2.341584 NEISD	$200,000 Census, city	**9.5**	11	20	12
Oak Hills Medical Center	San Antonio	Northside or San Antonio ISD	$2.359964 $2.511964 SAISD	$229,000 Census, ZIP 78229	**10**	11	21	11
Leon Valley	City of Leon Valley	Northside ISD	$2.342124	From about $350,000 Senna, builder base	12	**9**	24	12
Great Northwest	San Antonio	Northside ISD	$2.359964	$235,000 Census, ZIP 78250	16	**9**	28	14
Braun Station	San Antonio	Northside ISD	$2.359964	$321,000 Census, ZIP 78254	16	12	28	**11**
Crownridge	San Antonio	Northside ISD	$2.359964	From the $590,000s final homes, builder base	21	21	27	**4**
The Dominion	San Antonio	Northside ISD	$2.359964	$670,000 Census, ZIP 78257	21	23	27	**3.5**
Helotes	City of Helotes	Northside ISD	$2.107084 $1.897084 outside	From about $370,000	21	17	28	**10**
Davis Ranch	Unincorporated	Northside ISD	$1.897084	From about $352,000	26	16	34	**15**
Sagebrooke	Unincorporated	Northside ISD	$1.897084	From about $390,000	20	14	32	**13**
Grey Forest	City of Grey Forest	Northside ISD	$1.871356	$473,000 Census, city	25	20	32	**9.5**
Scenic Loop Road	Unincorporated	Northside ISD	$1.897084	$531,000 Census, ZIP 78255	27	27	33	**10**
Leon Springs, Two Creeks	San Antonio and unincorporated	Northside ISD	$2.359964 $1.871956 outside	$531,000 to $670,000 Census, ZIPs 78255, 78257	22	24	28	**5**
Cross Mountain	Unincorporated	Northside ISD	$1.871956	$581,000 Census, Cross Mountain CDP	25	27	31	**7.5**
Scenic Oaks, Caliza Reserve	Unincorporated	Boerne ISD or Northside ISD	$1.843556 $2.406436 Caliza	From about $515,000	27	30	33	**10**

Inside Loop 1604, nearly everything is a resale built from the 1940s to the 1990s; Senna, inside Leon Valley (20% city homestead exemption), is the exception. Leon Valley is about 3.5 miles from the Medical Center. **Taxes on a $400,000 homestead** run about $5,670 a year in Davis Ranch or Sagebrooke, $7,070 inside San Antonio in Northside ISD and $7,710 in Balcones Heights. **Addresses and land.** A Helotes mailing address can be in Helotes, San Antonio or unincorporated Bexar County, and acreage homes in Helotes may be on septic.

BY INSTALLATION Camp Bullis is closest for most of it: about 3.5 miles from The Dominion, 4 from Crownridge and 5 from Leon Springs. Leon Valley and Great Northwest are about 9 from Lackland's Luke East Gate.

On my website: tiffanyreedtx.com/northwest-san-antonio, area page and live listings, plus my pages for Leon Valley, Helotes and The Dominion.

> *Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.*

Tax: combined 2026 rates per $100 before exemptions (Bexar County Tax Assessor-Collector and Bexar Appraisal District records). Leon Springs and Scenic Oaks rows are measured from Leon Springs and Caliza Reserve. Prices: "From" is a rounded builder base price; Census is the median owner estimate (ACS 2020 to 2024), not a sale price. Miles: driving miles to each installation's nearest 24/7 gate (OSRM on OpenStreetMap, October 2026); bold is the nearest. Data current as of October 2026.

SECTION 4 · AREAS AND COMMUNITIES

What is San Antonio's South Side like?

Between I-35 and I-37, the South Side mixes 1940s and 1950s neighborhoods near the Missions with new communities around Texas A&M-San Antonio, and builder prices that start under $150,000. The school district changes from one community to the next, and the closest installation depends on which side of the area you're on.

COMMUNITY	CITY OR COUNTY	SCHOOL DISTRICT	2026 TAX PER $100	PRICE SIGNAL	Fort Sam	Lackland	Randolph	Camp Bullis
Harlandale and Mission San José	San Antonio	Harlandale ISD	$2.582564	$171,000 Census, ZIP 78221	10	**9.5**	23	23
Palo Alto area	San Antonio	South San Antonio ISD; Southwest ISD in part	$2.522064	$118,000 Census, ZIP 78211	12	**8**	27	26
VIDA	San Antonio	Southwest ISD	$2.477664	From about $222,000	12	**9.5**	28	26
Applewhite Meadows	San Antonio	Southwest ISD	$2.477664	From about $215,000	13	**9**	29	26
The Granary	San Antonio	Harlandale ISD	$2.582564	From about $172,000	**12**	13	27	26
Hacienda	San Antonio	Southside ISD	$2.391064	Mid $200,000s	**12**	14	25	26
Mission del Lago	San Antonio	Southside ISD	$2.391064	$171,000 Census, ZIP 78221	**12**	15	25	27
Espada	Unincorporated	Southside ISD	$2.488197 includes its SID	From about $143,000	**12**	15	25	27
Roosevelt Landing	Unincorporated	Southside ISD	$1.925317	From about $193,000	**14**	16	27	28
Lone Oak	San Antonio	Southside ISD	$2.391064	From about $266,000	**20**	24	30	37
Lonesome Dove	Unincorporated (newer sections)	Southside ISD	$1.925317 $2.391064 Unit 1 (city)	From about $183,000	**20**	26	30	36
Ruby Crossing	Unincorporated	Southside ISD	$1.925317	From about $145,000	**21**	23	31	37

Taxes on a $250,000 homestead run about $3,020 a year in Roosevelt Landing or Ruby Crossing, which are unincorporated, $4,000 in VIDA, $4,120 in The Granary and $4,430 in Espada, where a special improvement district adds its own line. **Four school districts.** Southwest ISD serves VIDA and Applewhite Meadows, Harlandale ISD The Granary and the Harlandale streets, South San Antonio ISD most of the Palo Alto area, and Southside ISD everything from Mission del Lago south to Loop 1604. **Most of the area** is inside San Antonio; Espada, Roosevelt Landing, Ruby Crossing and the newer Lonesome Dove sections are not.

BY INSTALLATION It splits. The Palo Alto area, Applewhite Meadows and VIDA are 8 to 9.5 miles from Lackland's Luke East Gate. The communities to the east and south are closer to Fort Sam Houston: about 12 miles to the Walters Gate from Mission del Lago, Hacienda and Espada, and 20 to 21 to the BAMC/I-35 Gate from the Loop 1604 communities.

On my website: tiffanyreedtx.com/south-side-san-antonio, with the area page and live listings.

Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.

Tax: combined 2026 rates per $100 before exemptions (Bexar County Tax Assessor-Collector and Bexar Appraisal District records). Prices: "From" is a rounded builder base price; Census is the median owner estimate (ACS 2020 to 2024), not a sale price. Miles: driving miles to each installation's nearest 24/7 gate (OSRM on OpenStreetMap, October 2026); bold is the nearest. Data current as of October 2026.

SECTION 4 · AREAS AND COMMUNITIES

What is San Antonio's West Side like?

> The West Side is the established city inside Loop 410, west of downtown: Craftsman bungalows, 1940s cottages and 1950s ranch houses around Woodlawn Lake, Monticello Park and Jefferson, all inside San Antonio and mostly one story. It's a resale market with some of the lowest Census home values in the metro, a few miles from downtown and the Medical Center, and some streets carry City design rules.

COMMUNITY	CITY OR COUNTY	SCHOOL DISTRICT	2026 TAX PER $100	PRICE SIGNAL	Fort Sam	Lackland	Randolph	Camp Bullis
Historic Westside	San Antonio	San Antonio ISD	$2.511964	$107,000 Census, ZIP 78207	**5.5**	8.5	18	18
Prospect Hill	San Antonio	SAISD; Edgewood ISD on the west end	$2.511964 $2.304364 Edgewood ISD	$107,000 Census, ZIP 78207	**6**	8.5	19	17
Woodlawn Lake Conservation district on part	San Antonio	San Antonio ISD	$2.511964	$198,000 Census, ZIP 78201	**6**	9.5	19	16
Monticello Park City historic district	San Antonio	San Antonio ISD	$2.511964	$198,000 Census, ZIP 78201	**7**	10	22	14
Jefferson Conservation district	San Antonio	San Antonio ISD	$2.511964	$175,000 Census, ZIP 78228	**7.5**	9.5	23	15
Las Palmas	San Antonio	Edgewood ISD	$2.304364	$116,000 Census, ZIP 78237	8	**6.5**	24	18
Culebra Park	San Antonio	Northside ISD; SAISD on the east side	$2.359964 $2.511964 SAISD side	$175,000 Census, ZIP 78228	10	**6.5**	25	16
Ingram Hills Conservation district	San Antonio	Northside ISD	$2.359964	$175,000 Census, ZIP 78228	11	**7**	23	14

Design rules. Monticello Park is a City historic district, so exterior work needs approval first; Woodlawn Lake, Jefferson and Ingram Hills have neighborhood conservation districts, whose design standards apply when you build or add on. **Schools.** Edgewood ISD lets any student attend any of its campuses, wherever the house sits; San Antonio and Northside ISDs assign schools by address. **Taxes on a $200,000 homestead** run about $2,770 a year in Edgewood ISD, $2,810 in Northside ISD and $2,900 in San Antonio ISD for 2026. No builder has a community here; the new houses you'll see are single-lot infill.

BY INSTALLATION It splits: the Historic Westside, Prospect Hill, Woodlawn Lake, Monticello Park and Jefferson are 5.5 to 7.5 miles from a Fort Sam Houston gate, and Las Palmas, Culebra Park and Ingram Hills are 6.5 to 7 miles from Lackland's Luke East Gate.

On my website: tiffanyreedtx.com/west-side-san-antonio, with the area page and live listings.

> *Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.*

Tax: combined 2026 rates per $100 before exemptions (Bexar County Tax Assessor-Collector and Bexar Appraisal District records). Prices: "From" is a rounded builder base price; Census is the median owner estimate (ACS 2020 to 2024), not a sale price. Miles: driving miles to each installation's nearest 24/7 gate (OSRM on OpenStreetMap, October 2026); bold is the nearest. Data current as of October 2026.

SECTION 5 · PROPERTY TAXES

How do property taxes work in Texas?

Texas has no state personal income tax, and the state doesn't levy a property tax either. Your bill comes from local units: the county, the city, the school district and any special districts. Each sets its own rate and its own homestead exemption, so a bill is worked one unit at a time. Here's one Bexar County house and its seven units.

A $350,000 homestead in Stone Oak, 2026

TAXING UNIT	RATE PER $100	EXEMPTION	TAXABLE VALUE	YEARLY TAX
North East ISD	0.975400	$140,000	$210,000	$2,048
City of San Antonio	0.562880	20%	$280,000	$1,576
Bexar County	0.285963	20%	$280,000	$801
University Health	0.276235	20%	$280,000	$773
Alamo Colleges	0.166650	1%, at least $5,000	$345,000	$575
River Authority (SARA)	0.019300	4%	$336,000	$65
Road and Flood	0.014036	$3,000 plus 20%	$277,000	$39
Total with exemptions	2.300464			**$5,877**, about $490 a month
No exemptions			$350,000	$8,052, about $671 a month

Rates and general homestead exemptions: Bexar County Tax Assessor-Collector, 2026 Official Tax Rates and Exemptions. Per the Texas Comptroller, every school district exempts $140,000 of a homestead, and a local percentage exemption can be up to 20% but never less than $5,000. The bill uses the appraisal district's value, which can differ from the price.

What are MUDs and ESDs?

A municipal utility district (MUD) borrows to build a subdivision's water, sewer and drainage, then repays it through its own tax rate. An emergency services district (ESD) pays for fire protection or EMS. A home outside a city skips the city rate but usually pays an ESD, and sometimes a MUD, like the $1.00 per $100 MUD just outside Marion.

The appraisal district's record for a property lists every unit that taxes it, so check it before you make an offer.

How does this fit with your BAH?

The tax rate is the part of the payment that changes most from one area to the next. The BAH section turns each area's 2026 rate into a monthly figure you can set next to your BAH, with a worksheet for the full payment (page 4).

Two exemptions matter most here: the homestead exemption every owner-occupant can file for, and the disabled veteran exemptions on the next page, which take $5,000 to $12,000 off the taxable value, or exempt the whole homestead.

Sources: Texas Constitution Art. 8, §24-a; Texas Comptroller, Property Tax Basics and exemptions; Bexar County Tax Assessor-Collector, 2026 Official Tax Rates and Exemptions. Rates are set every fall. Data current as of October 2026.

SECTION 5 · PROPERTY TAXES

How does the homestead exemption work?

It takes part of your home's value off the tax roll before each unit's rate applies. Every school district must exempt $140,000 of a homestead's value, and counties, cities and other units can add their own. You file one form with the appraisal district, generally by April 30, or before the first anniversary of a purchase made after January 1.

What comes off the taxable value?

EXEMPTION	AMOUNT
School district, any homestead	$140,000
School district, owner 65 or older, or disabled	At least $60,000 more
County, city, special districts	Up to 20%, by unit
65 or older, or disabled, by local option	At least $3,000, by unit
VA rating 10% to 29%	$5,000
VA rating 30% to 49%	$7,500
VA rating 50% to 69%	$10,000
VA rating 70% to 100%	$12,000
100% disability compensation plus a 100% or IU rating	Whole homestead

School amounts: Tax Code 11.13 ($140,000 since voters approved Proposition 13 on Nov. 4, 2025). Northside ISD and North East ISD give $73,330 at 65 or older for 2026. An owner who is 65 or older and disabled can take both, but not from the same unit. Disabled veterans: Tax Code 11.22 (Form 50-135, on one property) and 11.131 (Form 50-114).

What is $140,000 worth?

North East ISD's 2026 rate is $0.9754 per $100. $140,000 × $0.9754 ÷ 100 = about $1,366 a year off the school part of the bill. Your district's rate will differ, but the math works the same way.

How do you file?

1. **Have your ID ready.** The application includes a copy of your driver license or state ID showing the home's address. If you or your spouse is on active duty with a home-state license, the chief appraiser may waive that match with a military ID and a utility bill for the home.
2. **Fill out Form 50-114,** the Residence Homestead Exemption Application, from the Comptroller or your appraisal district. Bexar Appraisal District also takes it online.
3. **File it with the appraisal district** for the county where the home sits.
4. **Mind the date.** The general deadline is April 30. Bought after January 1? Apply for that year before the first anniversary of your purchase. Late applications are accepted up to two years after the tax delinquency date.

COUNTY	APPRAISAL DISTRICT
Bexar	bcad.org
Comal	comalad.org
Guadalupe	guadalupead.org
Kendall	kendallad.org
Medina	medinacad.org
Hays	hayscad.com
Atascosa	atascosacad.com

Can you get it the year you buy?

Yes, if the seller didn't have the same exemption that year (Tax Code 11.42). If they did, yours starts January 1 of the next year. Once it's granted, you don't refile each year unless the appraisal district asks you to.

Sources: Texas Comptroller, exemptions and disabled veteran FAQ; Tax Code 11.13, 11.22, 11.131, 11.42, 11.43, 11.431; Bexar County Tax Assessor-Collector, 2026 rates; BCAD. Data current as of October 2026.

SECTION 5 · PROPERTY TAXES

How do you estimate a bill or protest a value?

> Work it one taxing unit at a time, as in the Stone Oak example: each unit takes its own homestead exemption off the value, then applies its rate. Each spring the appraisal district sets a new value, and if it looks too high, you can protest it.

Worksheet: one home's yearly tax

Appraised value (or the price, to start)	$
School taxable value (value minus $140,000)	$
School tax (that ÷ 100 × school rate)	$
Other units' combined rate per $100	
Their tax (value ÷ 100 × that rate)	$
Yearly property tax	**$**
Per month (÷ 12)	$

Line five leaves out the other units' own exemptions, so it runs a little high. The rates are on the appraisal district's record for the address.

What happens when?

WHEN	WHAT HAPPENS
January 1	Your home is valued as of this date.
By April 1	Homesteads get a notice of appraised value if the value rose, the owner changed or an exemption was cut.
May 15, or 30 days after the notice	Protest deadline, whichever is later. The date is printed on your notice.
Around October 1	Collection of that year's taxes begins.
January 31	Generally the last day to pay. Penalty and interest start February 1.

Will your taxes match what the seller paid?

Not necessarily. The seller's exemptions and homestead cap belonged to the seller, and under Tax Code 23.23 the cap ends on the January 1 after they no longer qualify. The year after a sale, the district can value the home at full market value, so budget from the full rate and a realistic value, not the seller's last bill.

When does your own cap start?

On January 1 of the year after you first qualify for the homestead exemption. From then on, your appraised value for taxes can rise no more than 10% a year, plus anything new you add. Rates can still change.

How does a protest work?

You file Form 50-132 with the appraisal review board by the deadline on your notice, and you can ask the appraisal district for an informal meeting first. The board gives at least 15 days' notice of a hearing. Per the Comptroller, evidence owners bring includes photos of the home and similar ones, repair estimates and sales information. The first step is checking what the district has on file for the home, from square footage to condition.

Taxes in escrow?

If your lender pays the taxes from an escrow account, a higher bill shows up later as a higher monthly payment. Keep each year's notice with your mortgage papers.

Sources: Texas Comptroller, Property Tax Basics, protests and deadlines calendar; Texas Tax Code 23.23, 25.19 and 41.44; Bexar County Tax Assessor-Collector, 2026 Official Tax Rates and Exemptions. These are general facts about the Texas property tax system, not tax or legal advice for a specific property. Data current as of October 2026.

SECTION 6 · VA LOAN

How does a VA loan work in San Antonio?

> Per VA.gov, a VA-backed purchase loan needs no down payment as long as the price isn't higher than the appraised value, and there's no private mortgage insurance. You still have to meet VA's and the lender's standards for credit and income. I've closed a significant number of VA purchases, and I've used my own VA benefit more than once.

What does the funding fee cost?

The funding fee is a percentage of the loan amount. You can roll it into the loan or pay it at closing; on a purchase, it's the only cost you're allowed to finance.

DOWN PAYMENT	FIRST USE	AFTER FIRST USE
Less than 5%	2.15%	3.3%
5% to under 10%	1.5%	1.5%
10% or more	1.25%	1.25%

VA.gov purchase loan rates, effective April 7, 2023. Checked October 2026; reviewed each January.

You don't pay it if you receive VA disability compensation (or are eligible for it but get retirement or active-duty pay instead), you're a surviving spouse receiving Dependency and Indemnity Compensation, you have a pre-discharge rating issued before closing, or you're on active duty with a Purple Heart.

What about the next set of orders?

VA expects you to move in within about 60 days of closing; if duty keeps you away, a spouse living in the home meets the rule. Your options at the next PCS are on the next page.

Who gets the Certificate of Eligibility?

Your lender, which can usually pull it online through VA's system. You don't need to request it yourself.

Is there a loan limit?

Not with full entitlement: the lender decides how much you can borrow from your credit, income and debts, and the loan can't exceed the appraised value. If part of your entitlement is tied to an open VA loan, the rest is figured from the county loan limit, and the lender may ask for money down.

Can the seller help with costs?

Yes. VA doesn't cap credits toward normal closing costs. It caps *seller concessions* (like paying your funding fee, prepaying your taxes or paying extra points to buy down your rate) at 4% of the home's reasonable value.

What does the VA appraisal check?

Value and VA's minimum property requirements; it isn't a home inspection. VA strongly recommends one, and I recommend a general inspection and a sewer scope (septic inspection on a septic home) on every purchase. If the value comes in low, you can request a reconsideration of value, renegotiate or pay the difference.

Want more detail? My VA Loan Basics guide covers eligibility and entitlement in depth: tiffanyreedtx.com/resources/va-loan-basics-guide. Sources: VA.gov home loan pages and the VA Lenders Handbook (VA Pamphlet 26-7).

SECTION 7 · YOUR NEXT PCS

Will your home still work at your next PCS?

It can, if you buy a home you'd be glad to keep. When the next orders come, you can rent it out and still use a VA loan at your next duty station if you have entitlement left, or sell, or let a qualified buyer take over your VA loan. A comfortable payment and a home that would rent well keep every option open.

What should you look for now?

- ☐ **A payment that fits.** Compare the full monthly payment with your BAH and the rest of your budget, using the worksheet on page 4.
- ☐ **The rent side.** If you think you'll rent it out later, tell me. I run rental comps on the homes you're serious about, so you can see how likely rent compares with your mortgage payment.
- ☐ **HOA leasing rules.** Some associations limit rentals. If that's a deal-breaker, tell me and I'll find out before the tour.
- ☐ **How your VA benefit carries forward.** Per VA.gov, if your first VA loan is still open, your remaining entitlement can go toward another VA loan. It's figured from the county loan limit, so the lender may ask for some money down on a larger loan.

Planning to sell instead?

Every situation and community is different. A sale soon after you move in has to cover the costs of buying and selling: the CFPB says buyer closing costs typically run 2% to 5% of the price, and selling brings agent compensation (which is negotiable), title and closing fees, and repairs. San Antonio prices have held about steady: the FHFA price index for the metro was about where it was two years earlier as of mid-2026.

Buying new construction?

Look at where the builder is in that community. If it's still building there or nearby, a sale in the next few years competes with brand-new homes and builder incentives, so plan to hold the home longer or keep it as a rental. Builders took out about 8,700 single-family permits in the San Antonio metro in 2025, per the Census Bureau.

What are your options when the next orders come?

OPTION	HOW IT WORKS
Keep it and rent it out	You become a landlord: a lease, repairs and insurance. Ask your lender how VA's occupancy rule (page 23) fits a later rental. I also help renters and landlords.
Sell it	If you sell at a gain, IRS Publication 523 lets you exclude up to $250,000 ($500,000 for most joint filers) if you owned and lived in it 24 of the last 60 months. Qualified extended duty 50+ miles away can pause that clock for up to 10 years.
Let a buyer assume your VA loan	A qualified buyer can take over your loan at its rate with VA or lender approval. Your entitlement stays with the loan until it's paid off, unless the buyer is an eligible veteran who substitutes their own.

Sources: VA.gov loan limits and purchase loan pages; CFPB; FHFA All-Transactions House Price Index, San Antonio–New Braunfels MSA, through Q2 2026; U.S. Census Bureau building permits; IRS Publication 523. Data current as of October 2026.

SECTION 8 · RENT FIRST OR BUY?

Should you buy or rent on a short tour?

Buying can be a great move, even on a short tour, especially if you'd keep the home as a rental when the next orders come. With entitlement left, you can still use a VA loan at your next duty station. What a short stay can't count on is a quick sale that covers the costs of buying and selling, so buy a home you'd be glad to keep.

Buying fits when

- ☐ The full payment, taxes and HOA included, sits comfortably next to your BAH (page 4).
- ☐ You'd be glad to keep the home and rent it out at your next PCS. I run rental comps on the homes you're serious about, so you can see how likely rent compares with your mortgage payment.
- ☐ The HOA allows leasing, if a rental is part of the plan. Tell me, and I'll find out before the tour.
- ☐ You're comfortable choosing from video tours, with me walking the house for you.

Renting fits when

- ☐ You'd rather not be a landlord, and a sale in a few years would have to cover what you paid to buy and sell.
- ☐ You want to learn the drive to your gate at real hours before you choose a side of town.
- ☐ Your orders or your family's plans could change soon after you arrive.
- ☐ Renting first? I also help renters and landlords, so I can help with the lease as well as the purchase later.

What the numbers say

The Consumer Financial Protection Bureau says a buyer's closing costs typically run 2% to 5% of the purchase price, and selling brings its own costs, from agent compensation (which is negotiable) to title fees and repairs. Prices here have been steady: the federal FHFA index for the San Antonio metro was about where it stood two years earlier as of mid-2026.

So don't plan on a sale after about two years breaking even. It likely won't, and it depends on the home, the price and the market when you sell. Every situation and community is different. Keeping the home as a rental takes that pressure off. Your options when orders come, from renting it out to a VA loan assumption, are on page 24.

If you rent first

In my experience, landlords usually hold a rental about 14 days, so a lease search works best within a few weeks of the day you need the keys. Choose a lease that ends about when you'd like to own, and read the early-termination terms before you sign.

On active duty, the Servicemembers Civil Relief Act lets you end a lease you signed before your PCS orders by giving the landlord written notice and a copy of the orders.

Buying new construction?

Every community is different. If the builder is still building in or near the neighborhood, selling in the first few years means competing with its brand-new homes and incentives, so plan to hold the home longer or keep it as a rental.

Sources: CFPB; FHFA All-Transactions House Price Index for the San Antonio-New Braunfels metro, through Q2 2026; VA.gov on entitlement; 50 U.S.C. 3955. The 14-day rental hold is from my own experience with landlords. Data current as of October 2026.

SECTION 9 · BUYING IN TEXAS

What's different about buying a home in Texas?

The steps will look familiar, but a few Texas rules shape them. Agents write offers on the state's standard contract, an option fee buys a set number of days to walk away for any reason, the state sets title insurance premiums, and an existing survey can sometimes be reused. Here's how each one works.

PIECE	HOW IT WORKS IN TEXAS
The contract	The Texas Real Estate Commission (TREC) adopts standard contract forms, and license holders are required to use them. A pre-owned home uses the One to Four Family Residential Contract (Resale), TREC No. 20-19, since July 1, 2026. A builder may require its own contract.
Earnest money	Delivered to the escrow agent, usually the title company, within three days after the contract's effective date. In my transactions it's typically 1% of the price on a pre-owned home; on a new build, the builder sets it. At closing it goes toward your down payment and costs.
Option fee and option period	Paid with the earnest money, the fee buys the unrestricted right to end the contract by written notice within the days you and the seller agree on. End it in time and your earnest money comes back; the seller keeps the fee. Close, and the fee is credited to the price. In my transactions the fee is generally $10 to $20 a day, and a 7- to 10-day option period isn't unusual; both are negotiated in each offer, depending on how competitive it needs to be.
Seller's disclosure	Most sellers of a single-family home must give the buyer a Seller's Disclosure Notice (Property Code 5.008). I request it, with any past inspection reports, before you tour. If it arrives after the contract is signed, the contract gives you seven days to end it with your earnest money refunded.
Contract to close	In my transactions, a home that's ready generally closes 21 to 30 days after the contract. On a new build, the timeline depends on where the home is in the build.

Which inspections do I recommend?

At a minimum, a general home inspection and a sewer scope on every purchase, new construction included. On a home with septic, a septic inspection takes the sewer scope's place. Texas home inspectors are licensed by TREC and follow its standards, which don't require them to inspect anything buried or concealed, like the sewer line. That's why the scope is a separate inspection.

On a new build, I recommend an inspection at every stage the build allows: pre-pour, pre-drywall, final, and the 11-month warranty inspection. Irrigation, mold and others may be worth adding, depending on the home or what the main report shows. I coordinate the ones you choose.

What inspections cost in my transactions

General home inspection	$400 to $900
Sewer scope	about $99 to $150
Irrigation	about $99 to $150
Mold	about $99 to $150

The general inspection's price depends on the size of the home, and some inspectors include irrigation in it. Schedule them early in the option period, so there's time for repair bids and an insurance quote before it ends.

Sources: TREC contract forms and FAQ (Occupations Code §1101.155; 22 TAC §537.11); TREC resale contract 20-19, ¶5, ¶7 and ¶18; TREC inspection standards; Texas Property Code 5.008. Earnest money, option, timeline and inspection figures are from my own transactions. Data current as of October 2026.

SECTION 9 · BUYING IN TEXAS

How do title and homeowners insurance work here?

The Texas Department of Insurance (TDI) sets title insurance premiums, so every title company charges the same rate for the same policy; other closing fees can differ. An existing survey can sometimes be reused with a short form from the seller. Homeowners insurance isn't set by the state, so it's the one to shop.

What does title insurance cost?

TDI basic premium for an owner's policy

POLICY AMOUNT	OWNER'S POLICY	SURVEY AMENDMENT
$250,000	$1,521	$76
$300,000	$1,768	$88
$350,000	$2,015	$101

TDI rates in effect since March 1, 2026. The survey amendment changes the policy's standard exception for boundary and area shortages, at 5% of the basic premium on a home.

The owner's policy is paid once, at closing, and protects you for as long as you own the home. Who pays for it, and for the survey amendment, are boxes in the contract, so they're negotiated with everything else. You can choose any title company. If you have a loan, the lender requires its own loan policy; issued with the owner's policy, TDI sets that premium at $100.

Can the seller's survey be reused?

Sometimes. Under the TREC resale contract, the seller can provide the existing survey with TDI's Form T-47 affidavit or the T-47.1 declaration, which state that nothing on the property has changed since the survey, such as a new structure or a moved fence. If the title company and the lender accept it, no new survey is needed; if not, the contract says who pays for a new one.

What about homeowners insurance?

If you have a mortgage, your lender will require it, and the premium is often part of your monthly escrow payment. TDI lists the 2025 statewide average homeowners premium at $3,489, and prices vary by company, location, the home's age and condition, and coverage. TDI and the Office of Public Insurance Counsel run HelpInsure.com, which shows sample rates, coverage types and complaint records for companies selling in your area.

Two things to compare on every quote: whether the roof is covered at replacement cost or actual cash value, and whether the wind and hail deductible differs from the deductible for other damage (page 36). Most home policies don't cover flood, which is a separate policy.

When to get the quote

During the option period, once the inspection report is in. I find out the roof's age before you tour, and the report adds what an insurer will ask about. A quote that comes back high, or a roof a company won't cover at replacement cost, is something you can still act on before the option period ends.

Sources: Texas Department of Insurance, title insurance FAQ, Texas Title Insurance Premium Rates effective March 1, 2026 (Order 2025-9697), Basic Manual rate rules R-5 and R-16 and Procedural Rule P-2, Form T-47; TREC resale contract 20-19, ¶6; TDI home insurance guide, "Insurance and your roof" and Texas homeowners insurance market overview; HelpInsure.com. TDI reviews title rates in periodic hearings. These pages state general facts about Texas forms and rules; how a contract term applies to your situation is a question for a Texas real estate attorney. I'm a REALTOR®, not an attorney, and I can't give legal advice. Data current as of October 2026.

SECTION 10 · BUYING FROM OUT OF STATE

How do you buy a house here from another state?

> Much the way you'd buy locally, with a video call standing in for the first walk-through. Many of my clients choose a home and close on it before they've set foot in San Antonio, some move in the day they arrive, and I've closed a remote purchase in as little as three weeks.

1. **Sign a buyer agreement.** Since January 1, 2026, a Texas agent needs your signed written agreement before showing you a home. Per TREC, it states how the agent is paid and that the pay is fully negotiable.
2. **Get pre-approved.** Know two numbers: the amount you're approved for, and the monthly payment, taxes included, you'd be comfortable with. Each lender you apply with must send a Loan Estimate within three business days. I can connect you with great lenders who specialize in VA loans, and the lender pulls your Certificate of Eligibility.
3. **Send me your list.** Must-haves, deal-breakers and any HOA deal-breakers. I find out about the HOA ones before the tour.
4. **Before each tour,** I find out the roof, HVAC and water heater ages and request the seller's disclosure and any past inspection reports.
5. **Tour by video.** I walk the house and the street with you on a video call. Tell me ahead of time what you want a close look at, such as closets or the backyard.
6. **Make the offer.** I write and negotiate it. Earnest money and the option fee go to the escrow agent within three days (page 26).
7. **Inspect.** You don't need to be here. I recommend at least a general home inspection and a sewer scope, or a septic inspection on a home with septic. I coordinate them, and you get the full report.
8. **Sign and close.** Texas recognizes electronic signatures and allows online notaries, so you may sign much of it from where you live. Your lender and title company decide which documents they'll accept that way.
9. **Final walkthrough.** I do it before closing to check the home's condition.

Before you wire closing funds

The CFPB warns that scammers email buyers just before closing, posing as the agent or title company, with "updated" wiring instructions. Its guidance:

- ☐ Save the phone numbers for your agent and title company early, and consider agreeing on a code phrase.
- ☐ Treat any last-minute change to wiring instructions as a red flag.
- ☐ Verify wiring instructions by calling the title company at a number you've confirmed independently, never one from the email or text itself.
- ☐ Don't send bank account details by email.
- ☐ If money goes out wrong, call your bank right away to ask for a wire recall, and report it to the FBI's Internet Crime Complaint Center at ic3.gov.

Looking at new builds?

Call me before you visit any builder. That way I learn what you like and don't from the start, and I'm there to negotiate price, incentives and closing costs from the beginning. Already visited one? Tell me, and I'll find out if I can still be added. More at tiffanyreedtx.com/new-construction.

Sources: TREC (Occupations Code §1101.563; resale contract 20-19); CFPB (Loan Estimate; closing scams); Business & Commerce Code ch. 322; Secretary of State on online notaries; VA.gov on the Certificate of Eligibility. Data current as of October 2026.

SECTION 11 · MOVING TO TEXAS

What do you need to do, and when, after a move to Texas?

On active duty, you can keep your vehicles on a current home-state registration, and Texas law lets you, your spouse and your children drive on valid home-state licenses. The 30-day registration and 90-day license deadlines apply only if your family becomes Texas residents. Buy a home here, and one Texas filing matters to everyone: the homestead exemption.

Before you move WEEKS OUT

- [ ] Request your government move in the Defense Personal Property System at dps.move.mil as soon as you have orders. Peak season runs May 15 to September 30.
- [ ] Gather the originals: vehicle titles or registrations, passports or birth certificates, Social Security cards, and your students' school and immunization records. Keep them in a folder that travels with you, not on the truck.
- [ ] Check any moving company before you sign. The federal and Texas checks are at the end of this section.
- [ ] Line up electricity, water and gas for move-in day. Providers change from one city to the next around San Antonio, so confirm them for the exact address.
- [ ] Buying? Get pre-approved and send me your must-haves, deal-breakers and any HOA deal-breakers. I find out about the HOA ones before the tour, and if you're not here yet, I walk you through homes on a video call.

First weeks SETTLING IN

- [ ] Enroll your students. A copy of your orders establishes residency for enrollment, and the school has to work from hand-carried records while the official ones arrive (page 33).
- [ ] Keeping home-state plates and licenses? There's nothing to file at the county tax office or DPS. Keep the home-state registration current through each renewal.
- [ ] On military orders, ask CPS Energy about the deposit when you start service. It says it may waive it for relocating military members.

If you become Texas residents 30 AND 90 DAYS

- [ ] Register each vehicle within 30 days at the county tax assessor-collector's office, after a Texas insurance policy and, in Bexar County from November 1, 2026, an emissions test on gasoline vehicles 2 to 24 years old (next page).
- [ ] Switch to a Texas driver license within 90 days at a DPS office, bringing the new Texas registration.

After you buy FIRST YEAR

- [ ] File Form 50-114 for the homestead exemption. The application includes a copy of a driver license showing the home's address; if you or your spouse is on active duty, the chief appraiser may waive that match when you provide a military ID and a utility bill for the home. With a VA disability rating, file Form 50-135 as well (page 20).
- [ ] Watch the mail in spring for a notice of appraised value. Property taxes for each year are generally due by January 31 of the next.

Sources: TxDMV, New to Texas; Texas DPS; Texas Department of Insurance; TCEQ; Texas Transportation Code 502.040, 521.027 and 521.029; Texas Education Code 25.001 and 25.002; Texas Tax Code 11.43; Texas Comptroller; Defense Personal Property System; CPS Energy. Data current as of October 2026.

SECTION 11 · MOVING TO TEXAS

How do you register a car in Texas?

> While you're on active duty, you don't have to: per TxDMV, active-duty members aren't required to register or title their vehicles in Texas. If your family becomes Texas residents, or you'd rather have Texas plates, it's done within 30 days at your county tax assessor-collector's office.

Step by step

1. **Insure it in Texas.** Per the Texas Department of Insurance, liability coverage must be at least 30/60/25: $30,000 per injured person, up to $60,000 per accident, and $25,000 for property damage.
2. **Get an emissions test where the county requires one.** Per TCEQ, Bexar County testing starts November 1, 2026, for gasoline vehicles 2 to 24 years old, at up to $18.50 at the station. Seventeen other counties already test, including the Houston, Dallas-Fort Worth, Austin and El Paso areas. A car that fails can be retested at the same station at no charge within 15 days.
3. **Fill out Form 130-U,** the Application for Texas Title and/or Registration. Texas doesn't require you to retitle the vehicle; registration is the 30-day item.
4. **Visit the county tax office** with the insurance card, your previous state's title or registration, and the form. In San Antonio, that's the Bexar County Tax Assessor-Collector. Some offices require appointments.

Keeping home-state plates?

TxDMV's exemption is written for active-duty members' vehicles. Keep the home-state registration current through each renewal. For a vehicle titled only in a spouse's name, ask the Bexar County Tax Assessor-Collector how the rule applies before the 30 days are up.

What you'll pay at registration

FEE	AMOUNT
Base registration	$50.75
TexasSure (insurance verification)	$1.00
Inspection replacement fee	$7.50
Electric vehicle fee, at each yearly renewal	$200
County fees	Vary by county
New-resident sales tax	$90 or the difference*

*Per TxDMV, the sales tax due can be $90, or the difference between your previous state's sales tax and Texas's. The emissions test, where required, is paid at the station.

How do you stay ahead of the 30-day deadline?

If you switch to Texas registration, plan the county tax office visit for your first or second week as residents, even with boxes still packed. The 30 days start once you become residents.

Why does the order matter?

Each step needs the one before it. The tax office wants the insurance card. DPS wants the new registration before it takes an out-of-state license (next page). And the appraisal district wants a license with the home's address for the homestead exemption (page 20). Do them in order and each office gets what it asks for.

Sources: TxDMV, New to Texas (txdmv.gov/motorists/new-to-texas); Texas Department of Insurance; TCEQ and Texas DPS on Bexar County emissions; DPS on the safety inspection change (Jan. 1, 2025); Texas Transportation Code 502.040 and 521.027. Fees and county lists change, so check TxDMV before you go. Data current as of October 2026.

SECTION 11 · MOVING TO TEXAS

How do you switch to a Texas driver license?

> On active duty, you don't need to. Texas Transportation Code 521.027 lets you, your spouse and your children drive on valid home-state licenses. If your family becomes Texas residents, a valid out-of-state license covers you for up to 90 days; register your vehicles first, then book a Texas DPS appointment.

What to bring to DPS

- [ ] Proof of identity. DPS's online REAL ID Document Check shows which documents work for you.
- [ ] Your Social Security number.
- [ ] Proof of U.S. citizenship, or of lawful presence if you aren't a citizen.
- [ ] Two documents showing your name and Texas address (see the box).
- [ ] Texas registration for each vehicle you own.
- [ ] Proof of insurance for each vehicle, or a statement that you don't own one.
- [ ] Form DL-14A, filled out ahead of time or at the office.
- [ ] Your out-of-state license, which you'll surrender.
- [ ] The fee: per Texas DPS, $33 for a Class C license at ages 18 to 84, good for eight years.

What happens at the office?

You give a signature and thumbprints, have your photo taken and pass a vision test. If you're 18 or older and surrendering a valid out-of-state license, DPS generally waives the written and driving tests. You leave with a temporary license (check it for typos before you walk out), and the card typically arrives by mail in two to three weeks.

Two documents with your Texas address

Per DPS, both show your name and residential address. Some that work right after a move:

- [ ] Deed, mortgage statement or lease
- [ ] Electric, water, gas, internet or cell phone bill
- [ ] Homeowner's, renter's or auto insurance policy or card
- [ ] Bank or credit card statement
- [ ] Your new Texas vehicle registration
- [ ] Military or VA documents showing a residential address

Bills and statements must be dated within 180 days, and two months of the same bill count as one document. DPS's usual 30-day residency rule doesn't apply when you surrender a valid out-of-state license.

Why the license comes before the homestead

Under Texas Tax Code 11.43, the homestead application includes a copy of your driver license or state ID, and the address on it has to match the home. So update your license first, then file. If you or your spouse is on active duty, the chief appraiser may waive the address match when you provide a military ID and a utility bill for the home.

Sources: Texas DPS driver license pages (dps.texas.gov); Texas Transportation Code 521.027 and 521.029; Texas Tax Code 11.43. Data current as of October 2026.

SECTION 11 · MOVING TO TEXAS

Who supplies the utilities at your address?

> It depends on the exact address. Inside San Antonio, CPS Energy supplies electricity and natural gas, and SAWS supplies water to most homes. Many nearby cities run their own systems or are served by a co-op, so confirm each one for the home.

WHERE	ELECTRICITY	WATER	NATURAL GAS
San Antonio	CPS Energy	SAWS for most homes	CPS Energy
Helotes	CPS Energy	SAWS	CPS Energy or Grey Forest Utilities
Universal City	CPS Energy or GVEC, by street	City of Universal City	CPS Energy or CenterPoint
Schertz	GVEC in much of the city	City of Schertz	Confirm by address
Cibolo	GVEC for most homes	City of Cibolo or Green Valley SUD	CenterPoint
Converse	Confirm by address	City of Converse, East Central SUD or SAWS	Confirm by address
Fair Oaks Ranch	CPS Energy; Pedernales Electric on the Kendall side	City of Fair Oaks Ranch	Confirm by address
Boerne	City of Boerne; Bandera Electric Cooperative in parts	City of Boerne	City of Boerne
New Braunfels	New Braunfels Utilities	New Braunfels Utilities	Confirm by address

Can you choose an electric plan?

Per the Public Utility Commission of Texas, you can choose a retail provider on the ERCOT grid unless a city-owned utility or an electric co-op serves you. CPS Energy is owned by the City of San Antonio and isn't part of retail choice, so service starts with CPS at cpsenergy.com/startservice, and water with SAWS at saws.org. Where choice applies, compare plans at the PUC's powertochoose.org.

For internet, enter the address in the FCC National Broadband Map (broadbandmap.fcc.gov) before you make an offer.

Checking a moving company

- ☐ **From another state:** the mover must be registered with the Federal Motor Carrier Safety Administration; look it up at protectyourmove.gov.
- ☐ **Within Texas:** the mover needs an active TxDMV certificate; check it on TxDMV's Truck Stop lookup.
- ☐ On a non-binding written estimate, federal rules say you can't be required to pay more than 110% at delivery to get your things.
- ☐ Warning signs, per FMCSA and TxDMV: a price with no one looking at your things, a large deposit up front, blank documents, unmarked or rental trucks.

Sources: Public Utility Commission of Texas; CPS Energy; SAWS; FCC; city and provider utility pages; FMCSA, Protect Your Move; 49 CFR Part 375; TxDMV, Don't Make a Move Without Us. Data current as of October 2026.

SECTION 12 · SCHOOLS

How do school districts work around San Antonio?

> On base, each installation's own district serves the students who live there. Off base, the street address decides the district, not the city name or ZIP code: one city can sit in two or three districts, and Bexar County alone has more than a dozen. Confirm the district for the exact house, then look up the campus.

DISTRICT	WHERE IT SERVES, BY AREA
Fort Sam Houston ISD	Students living on Fort Sam Houston and Camp Bullis; a limited transfer program with no tuition, on-post residents first
Lackland ISD	Students living on Lackland; a limited number of transfers each year, by open seats, for set categories
Randolph Field ISD	Every student living on Randolph; transfers only when it has room, military-connected students first
Northside ISD	Northwest (Helotes, Leon Valley, Shavano Park, The Dominion); Far West (Alamo Ranch, Kallison Ranch); Valley Hi near Lackland
North East ISD	Far North / Stone Oak; North Central (Castle Hills, Shearer Hills); Hollywood Park, Windcrest, west Live Oak
San Antonio ISD	Downtown & Midtown; the East Side close in and Brooks; central and east West Side
Alamo Heights ISD	Alamo Heights, Olmos Park, most of Terrell Hills, part of Oak Park-Northwood
Judson ISD	Most of Converse, Live Oak and Universal City; Kirby; Cibolo Canyons and Langdon in Far North
Schertz-Cibolo-Universal City ISD	Most of Schertz and Cibolo, east Universal City, some Converse subdivisions
East Central ISD	Southeast past Loop 410 (China Grove, St. Hedwig, Elmendorf); some Converse subdivisions
Comal ISD	Bulverde, Spring Branch, Canyon Lake, Garden Ridge, most of Timberwood Park; parts of New Braunfels
Boerne ISD	Boerne, most of Fair Oaks Ranch, north Scenic Oaks
Southwest ISD	Lackland & Southwest (Von Ormy area, Cinco Lakes); VIDA and Applewhite Meadows on the South Side
Medina Valley ISD	Castroville; most of Luckey Ranch; Hennersby Hollow, Silos, Whisper Falls
South San Antonio ISD	Most of Lackland City; the Palo Alto area on the South Side
Southside ISD and Harlandale ISD	South Side: Southside in Mission del Lago and Espada; Harlandale in Harlandale
Edgewood ISD	West Side (Las Palmas, west Prospect Hill)
New Braunfels ISD, Marion ISD, San Marcos CISD	New Braunfels (Veramendi); Marion and Santa Clara; most of San Marcos
Not in this guide's ratings	Hays CISD (north San Marcos), Seguin ISD, Navarro ISD, Somerset ISD, Lytle ISD: see TXschools.gov

District assignments from the county appraisal districts' records and each district's own pages, as checked for my area pages. A single subdivision can be split, and lines move. Data current as of October 2026.

How I handle school questions

I don't rank schools or districts. TEA's tools show the same data for every campus, and what matters most is different for every buyer. If one district is a must-have, put it first on your list for me. It narrows the map fast.

SECTION 12 · SCHOOLS

How do you confirm the campus and enroll?

Confirm the district for the exact address, then ask the district which campuses serve it. To enroll, Texas Education Code 25.002 asks for proof of your student's identity, records from the last school and an immunization record; identity documents and records can follow within 30 days, so a slow records request doesn't have to hold up the first day.

How to check a campus for one house

1. **Start from the street address,** not the subdivision or ZIP. A 78109 address can be in three districts.
2. **Confirm the district.** The county appraisal district's record for the address lists every taxing unit, the school district included (bcad.org in Bexar County).
3. **Ask the district which campuses serve it.** Many have an address lookup, like Northside ISD's Boundaries and Buses. Zones move: Judson ISD closed four campuses for 2026-27, and East Central ISD redrew its zones for fall 2026.
4. **Look up each campus** in the school ratings section (page 41), which prints TEA's 2026 ratings for the districts on the previous page except the last row, or at TXschools.gov, TEA's report-card site.

Your enrollment folder

- ☐ **Proof of identity:** a birth certificate or another document the district accepts.
- ☐ **Records from the last school:** the latest report card or transcript, and withdrawal papers if the old school gives them.
- ☐ **Immunization record.** The Texas Department of State Health Services lists the required vaccines by grade at dshs.texas.gov/immunizations/school, along with the exemptions for medical reasons, military service or reasons of conscience.
- ☐ **Proof of address** the district accepts, such as a lease, closing documents or a utility bill. Each district's enrollment page has its list.
- ☐ **Any IEP, 504 plan or recent evaluations,** so the new school can see what's already in place.

Moving on military orders

Under Education Code 25.001, a copy of orders transferring a parent to an installation in or next to the district establishes residency for enrollment. You then show proof of an address in the attendance zone within 90 days after the arrival date on the orders, and temporary military lodging counts.

Texas also belongs to the Interstate Compact on Educational Opportunity for Military Children (mic3.net; Education Code ch. 162). A school must enroll and place your student from hand-carried records while the official ones are on the way, initially honor the old school's course placement (honors, AP and IB included), give 30 days to catch up on required immunizations, and work toward on-time graduation.

The JBSA School Liaison Program helps military-connected students from pre-K through 12th grade with moves between schools, and has homeschool information too.

Sources: Texas Education Code 25.001, 25.002 and ch. 162; Texas Department of State Health Services, school immunization requirements and exemptions; Military Interstate Children's Compact Commission; JBSA School Liaison Program; Fort Sam Houston ISD, Lackland ISD and Randolph Field ISD enrollment pages; TXschools.gov (Texas Education Agency). Districts set enrollment rules and transfer windows each year. Data current as of October 2026.

SECTION 13 · GETTING AROUND

Do you need a car in San Antonio?

> For most households, yes. The metro is built around two highway loops and the roads that cross them. VIA runs buses across a 1,210-square-mile service area, but suburbs like Windcrest, Live Oak, Universal City, Schertz, Helotes and Boerne aren't on its service-area list.

THE ROAD	WHAT IT CONNECTS, FOR THE AREAS IN THIS GUIDE
Loop 410 (I-410)	The inner loop around the central city. Alamo Heights, Olmos Park and the historic neighborhoods sit inside it; Windcrest is just outside at I-35; Lackland's Valley Hi Gate is off it.
Loop 1604	The outer loop. Shavano Park and Hollywood Park sit just inside it on the north side; Stone Oak, The Dominion and Timberwood Park are past it; Live Oak is where it meets I-35.
I-35	Northeast to Live Oak, Schertz, New Braunfels and San Marcos, then on to Austin. Fort Sam Houston's Walters Gate is just off it.
I-10	Northwest to The Dominion, Fair Oaks Ranch and Boerne, and on into the Hill Country.
US-281	North from downtown to Hollywood Park, Stone Oak, Timberwood Park and Bulverde.
Bandera Rd. (SH 16)	Northwest through Leon Valley to Helotes.
FM 78 and FM 1976	The northeast cities: Converse, Cibolo and Marion, toward Randolph.
US-90	West from downtown toward Lackland AFB.

How far out is "out"?

FROM DOWNTOWN SAN ANTONIO TO	ABOUT
Leon Valley	9.5 mi
Converse	14 mi
Shavano Park	15 mi
Live Oak	16 mi
Helotes	19 mi
Garden Ridge	23 mi
Bulverde	26 mi
Timberwood Park	27 mi
Marion	28 mi
Boerne	31 mi
New Braunfels	32 mi
San Marcos	50 mi

Road miles from San Antonio City Hall to each city hall (Timberwood Park: its elementary school), measured on OpenStreetMap and rounded.

What's coming for transit

VIA's Rapid Green Line is under construction. It will run from near San Antonio International Airport through downtown to the South Side's historic missions, and VIA says service is expected to begin in April 2028. Construction dates can shift, so check viainfo.net before you count on it.

Drive it before you buy it

Miles on a map don't show you the loop interchange you'd cross at 5 p.m. Drive from the street to the place you'll go most, at the hour you'll go. Still out of state? Check the route in a map app at that time of day.

> *Drive times vary by time of day, traffic, and gate. Check current conditions for your route before deciding.*

Sources: VIA Metropolitan Transit, viainfo.net (service area; the Green Line date is from VIA's June 23, 2026 release); TxDOT; road miles measured on OpenStreetMap (OSRM routing), rounded. Data current as of October 2026.

SECTION 14 · WEATHER

What's the weather really like, season by season?

Long, hot summers, mild winters with the odd hard freeze, and two rainy stretches, late spring and early fall, when storms can drop a lot of water fast. The National Weather Service's 1991 to 2020 normals put San Antonio's August high at 96°F, January's at 63°F, and yearly rain at about 32 inches.

SEASON	NORMAL HIGH / LOW	WHAT TO EXPECT	WHAT IT MEANS FOR A HOUSE
Winter Dec to Feb	Dec 64.7° / 42.4° Jan 63.3° / 41.0° Feb 67.5° / 45.1°	Mostly mild days, with a freeze now and then. Per the Texas A&M Forest Service, mountain cedar pollen usually starts in mid-December, peaks in mid-January and fades by early March.	Find the main water shutoff and know which pipes and faucets sit outside before the first cold snap.
Spring Mar to May	Mar 73.8° / 51.8° Apr 80.3° / 58.4° May 86.6° / 66.4°	Warms up fast. May brings the most rain of the spring: a normal 4.4 inches.	Check the FEMA flood map for every address you like, and the age of the roof.
Summer Jun to Aug	Jun 92.4° / 72.7° Jul 94.9° / 74.7° Aug 96.0° / 74.9°	Hot, long and drier than spring or fall. Even the normal low stays near 75° in July and August.	HVAC age and size matter most, so have the system serviced before your first summer. Shade on the west side of a house helps.
Fall Sep to Nov	Sep 90.1° / 69.6° Oct 82.2° / 60.4° Nov 71.7° / 49.8°	Summer hangs on through September, which has hit 111°F. Then a second rainy stretch: about 3.9 inches in September and 3.8 in October.	After a fall storm is a good time to look for water stains, ponding and how the lot drains.

National Weather Service, City of San Antonio climate records, 1991 to 2020 normals (weather.gov/ewx), updated each decade. Other sources: Texas A&M Forest Service; Bexar County, BexarFlood.org; FEMA Flood Map Service Center and FloodSmart; Texas Department of Insurance, home insurance guide. Data current as of October 2026.

How fast can a road flood?

Heavy rain here can send water over low-water crossings quickly. The National Weather Service's flood rule is "Turn Around, Don't Drown," because six inches of fast water can knock an adult down and 12 inches can carry away most cars. Bexar County's BexarFlood.org shows the status of monitored low-water crossings and can text or email you when one you choose has water over the road.

For a house, run the address through FEMA's Flood Map Service Center at msc.fema.gov before you make an offer, and ask your insurance agent about flood coverage either way.

Flood insurance is a separate policy

Per FEMA's FloodSmart site, most homeowners policies don't cover flood damage. A National Flood Insurance Program policy normally takes effect 30 days after you buy it, but there's no wait if you buy it while you're getting your mortgage. So the time to ask is while you're under contract, not after the first storm. If the home is in a designated flood zone, the lender requires it.

Cedar fever

If winter allergies hit you hard elsewhere, plan for January here. The pollen comes from mountain cedar, also called Ashe juniper.

SECTION 14 · WEATHER

How do hail, freezes and drought affect a house?

> Through the insurance quote, the inspection and the first year's upkeep. A roof's age and condition shape how a policy pays after a hailstorm, a hard freeze tests exposed pipes and the power grid, and dry spells bring watering limits and soil movement.

How does insurance treat the roof?

The Texas Department of Insurance (TDI) explains the difference that matters most after a storm: replacement cost coverage pays to repair or replace at today's prices, and actual cash value pays replacement cost minus depreciation.

TDI's example: a 10-year-old roof, $2,000 deductible

COVERAGE	ROOF VALUE USED	COMPANY PAYS
Replacement cost	$10,000	$8,000
Actual cash value	about $7,000	about $5,000

Per TDI, as roofs age some companies switch roof coverage to actual cash value, and a roof in poor condition might not be covered at all. TDI also suggests asking whether the deductible for wind and hail differs from the one for other damage, and checking for roof coverage changes at each renewal. An impact-resistant roof can earn a discount with some companies.

Getting a quote on a house you like

Before each tour I find out the roof's age, along with the HVAC and water heater. Bring that to your insurance agent for a quote during the option period. Where to compare companies, and what a policy costs, is on page 26.

What happens in a hard freeze?

CPS Energy is city-owned, but San Antonio's power runs on the ERCOT grid. In February 2021, ERCOT called for rotating outages across its region as extreme cold forced generating units offline; emergency conditions ended February 19.

Why do watering days matter?

Many water providers here limit lawn watering by drought stage and post the current stage online, so check the stage with the home's water provider before you plant new grass. Ask whether the irrigation system has been inspected: in my transactions, an irrigation inspection runs about $99 to $150, and some inspectors include it in the general inspection.

What about the foundation?

Parts of the San Antonio area have clay soils that shrink in dry weather and swell when wet, and the Texas Department of Licensing and Regulation calls expansive soil a very common cause of foundation problems. The seller's disclosure and any past inspection reports, which I request before tours, are where earlier foundation work shows up, and the general inspection looks at the structure.

Sources: Texas Department of Insurance, home insurance guide (updated June 1, 2026) and "Insurance and your roof" (April 1, 2026); ERCOT, February 2021 extreme weather news; Texas Department of Licensing and Regulation, Technical Bulletin 10-01; USDA NRCS soil series descriptions; city water provider pages; National Weather Service. Inspection prices are from my own transactions. Insurance rules and rates vary by company, so the policy itself governs. Data current as of October 2026.

SECTION 15 · COUNTDOWN

What should you do in the 90 days before you report?

Book the move and get pre-approved the week your orders arrive, tour homes by video around the 60-day mark, and spend the last 30 days on inspections, the appraisal and the details of arrival. Use these as checkpoints, not deadlines: no military office or contract sets them.

The week orders arrive 90 DAYS OR MORE

- [ ] Request your household goods move in the Defense Personal Property System at dps.move.mil. Peak season runs May 15 to September 30, and DPS asks peak-season movers to request a move as soon as they have orders.
- [ ] Find your BAH for your duty ZIP (page 4, or the DTMO lookup at travel.dod.mil).
- [ ] Talk to a lender and get pre-approved. Ask how the VA funding fee applies to you and how much cash you'll need at closing. I can connect you with great lenders who specialize in VA loans.
- [ ] Write down your must-haves and your deal-breakers, including any HOA deal-breakers, and send them to me so I can check before the tour.
- [ ] If you have a family member enrolled in EFMP, contact JBSA EFMP Family Support for a warm handoff from your current installation.
- [ ] Renting where you are now? Under the Servicemembers Civil Relief Act (50 U.S.C. 3955), you can end a lease you signed before your PCS orders by giving written notice and a copy of the orders. A lease with monthly rent then ends 30 days after the next rent due date, with no early-termination fee. Your installation's legal assistance office can review your own lease with you.

About 60 days out SEARCH

- [ ] Narrow the search to the areas that fit your gate, your budget and your full monthly payment (page 8 on).
- [ ] If you might rent the home out at your next PCS, tell me now so I can run rental comps on the homes you like most.
- [ ] Tour by video if you're still at your current station. Before tours, I request the seller's disclosure and any past inspection reports, and I check the ages of the roof, HVAC and water heater.
- [ ] Confirm the school district for each address you like, then look up its campuses' TEA ratings on page 41 or at TXschools.gov. The JBSA School Liaison Program can help with the move itself.
- [ ] Soldiers: under AR 600-8-10, your commander may grant up to 10 days of house-hunting absence when government quarters aren't required or available. Airmen and Guardians: ask your commander about DAFI 36-3003.

About 30 days out UNDER CONTRACT

- [ ] Schedule inspections during your option period: at a minimum, I recommend a general home inspection and a sewer scope, or a septic inspection in place of the scope if the home has septic. I coordinate inspections as needed.
- [ ] Expect the VA appraisal (if you're using a VA loan). It checks value and VA's minimum property requirements; it doesn't replace your inspections.
- [ ] Ask your lender and title company early how you'll sign. Texas recognizes electronic signatures and allows remote online notarization, and each lender and title company decides which documents it will accept that way.
- [ ] Plan temporary lodging. Per DTMO, Temporary Lodging Expense covers up to 21 days for a move within the continental U.S., up to $290 a day, with itemized lodging receipts.
- [ ] Set up electricity and water for your closing date. In San Antonio that's usually CPS Energy and SAWS; many suburbs use other providers, so confirm them by address.

Arrival week KEYS

- [ ] I do the final walkthrough before closing to check the home's condition.
- [ ] If your household goods are still on a truck, the Lending Closet at the JBSA-Fort Sam Houston Military & Family Readiness Center lends basics like kitchen gear and sleeping mats for up to 30 days. Bring a copy of your orders.
- [ ] Stop by a JBSA Military & Family Readiness Center (Fort Sam Houston, Lackland or Randolph) for relocation help, financial counseling and employment help.

After you close FIRST MONTHS

- [ ] File the homestead exemption (Form 50-114) with your county appraisal district. In Bexar County, that's bcad.org.
- [ ] If you have a VA disability rating, file for the disabled veteran exemption too (page 20).
- [ ] Save your closing documents, inspection report and warranties in one place. You'll want them at the next PCS.

Dislocation Allowance

DLA partly reimburses the cost of moving your household on a PCS. DTMO sets it as a flat amount by grade and dependency status on your orders' effective date, and publishes new rates each January. Ask your finance office for your amount and when it will be paid before you count it toward closing costs.

Sources: Defense Personal Property System (dps.move.mil) and Military OneSource on peak season; DTMO on BAH, DLA and Temporary Lodging Expense; Army Regulation 600-8-10, para. 5-12; 50 U.S.C. 3955 (SCRA); JBSA Military & Family Readiness pages; Texas Secretary of State on online notaries. Data current as of October 2026.

SECTION 16 · FAQ

What do people ask before a PCS to San Antonio?

Can I buy a home before I arrive?

Yes. Many of my clients close before they've set foot in San Antonio, and some move in the day they arrive. I tour homes for you by video, write and negotiate the offer, coordinate inspections and do the final walkthrough. Your lender and title company decide which documents you can sign from out of state (page 28).

How much cash do I need to close with a VA loan?

A VA loan needs no down payment as long as the price isn't above the appraised value, and the funding fee can be rolled into the loan; you don't pay it if you receive VA disability compensation. Plan for earnest money (typically 1% of the price on a pre-owned home in my transactions) and the option fee, both due within three days of the contract and credited at closing; the inspections you choose; and closing costs, which the CFPB says typically run 2% to 5% of the price. A seller can agree to pay your normal closing costs, and your lender's Loan Estimate shows your estimated cash to close (pages 23 and 26).

Why are VA buyers strong buyers?

A VA buyer has met VA's and the lender's standards for credit and income, and a pre-approval shows the seller that a lender has already reviewed both. The VA appraisal also checks the home against VA's minimum property requirements, so its condition gets one more look before closing. More than 63% of my clients have used VA financing, and I've used my own VA benefit more than once.

What if we get new orders a year from now?

You can keep the home and rent it out, and with entitlement left you can still use a VA loan at your next duty station. You can also sell, or let a qualified buyer assume your VA loan. A sale that soon likely won't cover the costs of buying and selling, which is why I suggest buying a home you'd be glad to keep. More on page 24.

Should I visit model homes before I call you?

Call me before you visit any builder. I learn what you like and don't from the start, and I'm there to negotiate price, incentives, closing costs and upgrades from the beginning. I go to the model visits with you and attend every walkthrough. Already visited one? Tell me, and I'll find out if I can still be added. On a new build, I recommend a sewer scope and inspections at every stage the build allows: pre-pour, pre-drywall, final and 11-month warranty.

Can our children enroll before we have a house?

Yes. Under Texas Education Code 25.001, a copy of orders transferring a parent to an installation in or next to the district establishes residency for enrollment. You then show an address in the attendance zone within 90 days after the arrival date on the orders, and temporary military lodging counts. The street address decides the district, so confirm it for each home (page 33); campus ratings start on page 41.

What Texas paperwork do we need after the move?

On active duty, your vehicles can stay on home-state registration, and you, your spouse and your children can drive on valid home-state licenses (page 29). Once you live in the home you buy, file Form 50-114 for the homestead exemption with the county appraisal district, and Form 50-135 too if you have a VA disability rating. The general deadline is April 30. Bought after January 1? Apply for that year before the first anniversary of your purchase (page 20).

SECTION 17 · SCHOOL RATINGS

How did TEA rate each public school in 2026?

> The next pages list TEA's 2026 overall A–F rating and three domain ratings for 509 campuses in 21 school districts in and around San Antonio, grouped by district and then by TEA's school type: high, middle, elementary and combined-grade.

What the ratings measure

- **Student Achievement:** how students performed on the STAAR and STAAR End-of-Course tests, plus college, career and military readiness and graduation rates at high schools.
- **School Progress:** how much students grew academically from one year to the next, and how the campus performed compared with campuses that have a similar share of economically disadvantaged students.
- **Closing the Gaps:** how groups of students (by race and ethnicity, family income and other factors) performed against state goals.
- **Overall:** TEA weights the better of Student Achievement or School Progress at 70 percent and Closing the Gaps at 30 percent. When a campus has no Closing the Gaps rating, the better of the two counts for the whole score, and a few TEA rules cap the overall rating when several areas score low.
- **Paired campuses:** a campus with no grades that take the STAAR test (pre-K through 2nd grade, for example) is paired with another campus in its district, or with the district, and gets that overall rating. Its three domain ratings show Not Rated.
- **Not Rated:** TEA gives this label when a campus has no data or not enough data for a rating, and in a few other cases set out in its accountability manual.

Before you use these tables

- These are the 2026 ratings, based on the 2025-26 school year. TEA releases new ratings each August, so check TXschools.gov for the current year.
- Attendance zones change, and a city name or ZIP code doesn't settle which schools serve a home. Confirm the campuses assigned to any address with the school district before you make an offer.
- Campuses TEA lists as special assignment schools, where students are placed for disciplinary, juvenile justice and similar programs, are left out; TEA rated none of them. Some campuses enroll by application or program rather than by zone; the district can tell you how each one enrolls.

Districts in this section

Alamo Heights ISD	5 campuses	42
Boerne ISD	13 campuses	42
Comal ISD	37 campuses	42
East Central ISD	14 campuses	42
Edgewood ISD	19 campuses	43
Fort Sam Houston ISD	2 campuses	43
Harlandale ISD	17 campuses	43
Judson ISD	35 campuses	43
Lackland ISD	2 campuses	44
Marion ISD	4 campuses	44
Medina Valley ISD	9 campuses	44
New Braunfels ISD	16 campuses	44
North East ISD	66 campuses	44
Northside ISD	121 campuses	45
Randolph Field ISD	3 campuses	46
San Antonio ISD	79 campuses	46
San Marcos CISD	12 campuses	47
Schertz-Cibolo-Universal City ISD	16 campuses	47
South San Antonio ISD	13 campuses	47
Southside ISD	8 campuses	48
Southwest ISD	18 campuses	48

Source: Texas Education Agency, 2026 A–F accountability ratings (released August 14, 2026; ratings file updated September 2026) (2026 Statewide Multi-Year Ratings spreadsheet, tea.texas.gov). Ratings update each August. Attendance zones change; confirm the campuses assigned to any address with the school district. Data current as of October 2026.

SECTION 17 · 2026 SCHOOL RATINGS

Columns: TEA's overall rating, then its three domain ratings: Student Achievement, School Progress and Closing the Gaps. Ratings are A, B, C, D, F or Not Rated, exactly as TEA published them. † Rated under TEA's alternative education accountability (AEA) provisions. Grouped by TEA's school type; within each group, campuses are listed alphabetically.

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
Alamo Heights ISD				DISTRICT RATING B
HIGH SCHOOLS				
Alamo Heights High School	A	A	B	A
MIDDLE SCHOOLS				
Alamo Heights Junior High	B	A	B	C
ELEMENTARY SCHOOLS				
Cambridge Elementary	B	A	B	B
Howard Elementary	B	Not Rated	Not Rated	Not Rated
Woodridge Elementary	B	B	C	C
Boerne ISD				DISTRICT RATING A
HIGH SCHOOLS				
Boerne - Samuel V Champion High School	A	A	A	A
Boerne High School	A	A	B	A
MIDDLE SCHOOLS				
Boerne Middle North	A	A	B	B
Boerne Middle South	A	A	B	A
Voss Middle	B	A	B	C
ELEMENTARY SCHOOLS				
Cibolo Creek Elementary	A	A	B	A
Curington Elementary	B	B	B	C
Fabra Elementary	B	A	B	B
Fair Oaks Ranch Elementary	A	A	B	B
Herff Elementary	A	A	B	A
Kendall Elementary	B	A	B	B
Van Raub Elementary	A	A	B	B
Viola Wilson Elementary	A	A	B	B
Comal ISD				DISTRICT RATING B
HIGH SCHOOLS				
Canyon High School	B	B	B	B
Canyon Lake High School	A	A	A	A
Comal Academy †	A	A	B	Not Rated
Davenport High School	A	A	A	A
Hill Country College Prep High School	A	A	A	A
Memorial Early College High School	A	A	A	A
Pieper High School	A	A	B	A
Smithson Valley High School	A	A	B	A
MIDDLE SCHOOLS				
Bulverde Middle	B	B	B	B
Canyon Middle	C	C	D	C
Church Hill Middle	B	A	B	C
Danville Middle	B	B	C	C
Mountain Valley Middle	B	B	B	C
Pieper Ranch Middle	A	A	B	A
Smithson Valley Middle	A	A	B	B

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
Comal ISD				CONTINUED
MIDDLE SCHOOLS (CONTINUED)				
Spring Branch Middle	A	A	B	A
ELEMENTARY SCHOOLS				
Arlon R Seay Elementary	A	A	B	A
Bill Brown Elementary	A	A	A	A
Clear Spring Elementary	C	C	C	C
Comal Creek Elementary	C	C	C	C
Farias-Spitzer Elementary	B	B	B	B
Freiheit Elementary	B	B	B	B
Garden Ridge Elementary	A	A	B	A
Goodwin Frazier Elementary	B	B	B	A
Hoffmann Lane Elementary	A	A	A	A
Indian Springs Elementary	B	A	C	C
Johnson Ranch Elementary	B	A	B	B
Kinder Ranch Elementary	B	A	B	B
Mayfair Elementary	C	B	C	C
MH Specht Elementary	A	A	B	B
Morningside Elementary	C	C	C	C
Mountain Valley Elementary	B	A	B	B
Oak Creek Elementary	B	B	B	B
Rahe Bulverde Elementary	A	A	A	A
Rebecca Creek Elementary	A	A	A	B
Startzville Elementary	B	C	B	C
Timberwood Park Elementary	A	A	A	A
East Central ISD				DISTRICT RATING C
HIGH SCHOOLS				
East Central CAST Lead High School	B	B	B	B
East Central High School	B	C	B	C
MIDDLE SCHOOLS				
East Central Heritage Middle	C	C	C	C
Legacy Middle	C	D	C	C
Valor Middle	B	B	B	C
ELEMENTARY SCHOOLS				
Harmony Elementary	D	D	D	C
Highland Forest Elementary	A	B	A	A
Honor Elementary	C	F	C	C
Oak Crest Elementary	C	C	C	C
Pecan Valley Elementary	C	D	C	C
Pre-K for SA - East Central ISD	D	Not Rated	Not Rated	Not Rated
Salado Elementary	B	C	A	B
Sinclair Elementary	D	D	F	D
Tradition Elementary	C	D	C	C

Source: Texas Education Agency, 2026 A-F accountability ratings (released August 14, 2026; ratings file updated September 2026) (tea.texas.gov). Ratings update each August, and attendance zones change: confirm the campuses assigned to any address with the district. Data current as of October 2026.

SECTION 17 · 2026 SCHOOL RATINGS

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
Edgewood ISD				DISTRICT RATING D
HIGH SCHOOLS				
Burleson Center	Not Rated	Not Rated	Not Rated	Not Rated
John F Kennedy High School	C	C	C	D
Learn4Life †	C	C	C	C
Memorial High School	C	C	B	C
STEAM at the Fine Arts Academy	B	B	B	C
MIDDLE SCHOOLS				
Brentwood Middle	F	F	F	D
Gus Garcia Middle	D	D	C	D
ELEMENTARY SCHOOLS				
Alonso S Perales Elementary	C	F	C	C
Cardenas Center	C	Not Rated	Not Rated	Not Rated
Gardendale Pre-K 4 SA Early Learning	C	Not Rated	Not Rated	Not Rated
H B Gonzalez Elementary	C	F	C	C
L B Johnson Elementary	C	D	C	D
Las Palmas Leadership School for Girls	D	F	D	D
Loma Park Elementary	F	F	D	F
Pre-K 4 San Antonio	C	Not Rated	Not Rated	Not Rated
Roosevelt Dual Language Academy	D	F	D	D
Roy Cisneros Elementary	D	F	D	C
Stafford Center	C	Not Rated	Not Rated	Not Rated
Stafford Elementary Visual and Performing Arts	D	F	D	D
Fort Sam Houston ISD				DISTRICT RATING A
ELEMENTARY SCHOOLS				
Fort Sam Houston Elementary	B	B	B	A
COMBINED-GRADE CAMPUSES				
Robert G Cole Middle/High School	A	A	A	A
Harlandale ISD				DISTRICT RATING C
HIGH SCHOOLS				
Frank M Tejeda Academy †	B	C	B	D
Harlandale High School	C	D	C	D
Harlandale ISD STEM ECHS	A	A	A	A
McCollum High School	C	C	C	C
MIDDLE SCHOOLS				
A Leal Jr. Middle	B	C	B	C
Harlandale Middle	C	D	C	C
Kingsborough Middle	C	C	B	C
Terrell Wells Middle	B	C	B	B
ELEMENTARY SCHOOLS				
Bellaire Elementary	D	F	C	D
Collier Elementary	C	D	C	C
E H Gilbert Elementary	F	F	F	F
Gillette Elementary	C	D	C	C
H W Schulze Elementary	B	C	B	A

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
Harlandale ISD				CONTINUED
ELEMENTARY SCHOOLS (CONTINUED)				
Stonewall/Flanders Elementary	B	D	B	C
V M Adams Elementary	D	D	D	F
Vestal Elementary	F	F	F	F
Wright Elementary	F	F	D	F
Judson ISD				DISTRICT RATING C
HIGH SCHOOLS				
Judson Early College Academy	A	A	A	A
Judson High School	C	C	C	F
Judson Learning Academy †	A	A	A	Not Rated
Karen Wagner High School	C	C	C	F
Veterans Memorial High School	C	C	B	C
MIDDLE SCHOOLS				
Cibolo Creek Middle	C	C	D	C
Henry Metzger Middle	F	F	F	D
Judson Middle	F	F	F	F
Kirby Middle	B	D	B	B
Kirby STEM Academy	F	F	F	F
Kitty Hawk Middle	B	B	B	C
Woodlake Hills College Prep	D	D	D	D
Woodlake Hills Middle	B	C	A	B
ELEMENTARY SCHOOLS				
Candlewood Elementary	D	F	D	D
Candlewood STEM Academy	D	Not Rated	Not Rated	Not Rated
Converse Elementary	C	D	C	C
Copperfield Elementary	C	C	C	C
Crestview Elementary	A	A	A	A
Elolf STEAM Academy	D	D	F	D
Escondido Elementary	C	D	C	C
Fine Arts Academy of Olympia	B	B	B	C
Franz Leadership Academy	C	C	C	D
Hopkins Elementary	D	D	D	C
James L Masters	C	C	C	B
Mary Lou Hartman	D	D	C	D
Miller's Point Elementary	D	D	D	D
Park Village Blended Learning Academy	F	F	F	D
Ricardo Salinas Elementary	C	C	C	C
Rolling Meadows Elementary	C	C	C	C
Selma Elementary	B	C	B	B
Spring Meadows College Prep	C	Not Rated	Not Rated	Not Rated
Spring Meadows Elementary	C	D	C	C
William Paschall Elementary	C	D	C	C
Woodlake Elementary	D	F	D	D
Wortham Oaks Elementary	B	A	B	C

Source: Texas Education Agency, 2026 A-F accountability ratings (released August 14, 2026; ratings file updated September 2026) (tea.texas.gov). Ratings update each August, and attendance zones change: confirm the campuses assigned to any address with the district. Data current as of October 2026.

SECTION 17 · 2026 SCHOOL RATINGS

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
Lackland ISD				DISTRICT RATING B
ELEMENTARY SCHOOLS				
Lackland Elementary	B	B	C	C
COMBINED-GRADE CAMPUSES				
Virginia Allred Stacey Jr./Sr. High School	A	A	B	A
Marion ISD				DISTRICT RATING B
HIGH SCHOOLS				
Marion High School	A	A	B	B
MIDDLE SCHOOLS				
Marion Middle	B	B	B	B
ELEMENTARY SCHOOLS				
Norma Krueger Elementary-Primary	D	Not Rated	Not Rated	Not Rated
Norma Krueger Elementary/Bert Karrer Campus	D	C	C	D
Medina Valley ISD				DISTRICT RATING B
HIGH SCHOOLS				
Medina Valley High School	B	B	B	A
MIDDLE SCHOOLS				
Medina Valley Loma Alta Middle	B	B	B	A
Medina Valley Middle	C	C	B	C
ELEMENTARY SCHOOLS				
Castroville Elementary	A	A	B	A
Lacoste Elementary	C	C	C	C
Ladera Elementary	C	C	D	C
Luckey Ranch Elementary	C	C	C	C
Potranco Elementary	B	B	B	C
Silos Elementary	C	C	C	D
New Braunfels ISD				DISTRICT RATING B
HIGH SCHOOLS				
Long Creek High School	B	B	B	B
New Braunfels High School	A	A	B	A
Two Rivers High School †	A	A	A	Not Rated
MIDDLE SCHOOLS				
New Braunfels Middle	C	C	D	D
Oakrun Middle	A	B	B	A
ELEMENTARY SCHOOLS				
Carl Schurz Elementary	B	B	B	A
County Line Elementary	B	B	C	C
Klein Road Elementary	C	C	C	D
Lamar Elementary	A	A	B	B
Legend Point Elementary	B	C	B	C
Lone Star Early Childhood Center	B	Not Rated	Not Rated	Not Rated
Memorial Elementary	C	C	C	C
Seele Elementary	B	B	B	B
Veramendi Elementary	B	A	B	B

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
New Braunfels ISD				CONTINUED
ELEMENTARY SCHOOLS (CONTINUED)				
Voss Farms Elementary	D	C	D	D
Walnut Springs Elementary	B	A	B	B
North East ISD				DISTRICT RATING B
HIGH SCHOOLS				
Academy of Creative Education †	A	B	A	Not Rated
Churchill High School	B	C	B	B
International School of America	A	A	B	A
Johnson High School	B	B	B	A
Legacy of Educational Excellence High School	C	D	C	C
MacArthur High School	C	C	C	D
Madison High School	C	C	C	C
Reagan High School	A	A	B	A
Roosevelt High School	B	C	B	B
MIDDLE SCHOOLS				
Bradley Middle	B	B	B	C
Bush Middle	B	A	B	B
Eisenhower Middle	C	C	C	C
Garner Middle	C	D	C	C
Harris Middle	C	C	D	D
Hill Middle	A	A	B	A
Jackson Middle	C	C	C	D
Krueger Middle	B	C	B	C
Lopez Middle	A	A	B	A
Nimitz Middle	C	C	C	D
Tejeda Middle	A	A	B	A
White Middle	C	C	B	C
Wood Middle	C	C	C	D
ELEMENTARY SCHOOLS				
Bulverde Creek	B	A	B	B
Camelot Elementary	C	D	C	C
Canyon Ridge Elementary	B	A	B	B
Castle Hills Elementary	B	A	B	B
Cibolo Green	B	A	B	C
Coker Elementary	C	C	C	C
Colonial Hills Elementary	D	D	C	D
Dellview Elementary	C	D	C	C
East Terrell Hills Elementary	C	F	C	C
El Dorado Elementary	C	D	C	C
Encino Park Elementary	B	A	C	C
Fox Run Elementary	B	C	B	B
Hardy Oak Elementary	A	A	B	A
Harmony Hills Elementary	A	B	A	A
Hidden Forest Elementary	A	A	B	B
Huebner Elementary	A	A	A	A
Jackson-Keller Elementary	B	D	B	C
Larkspur Elementary	D	F	D	D
Las Lomas Elementary	B	B	C	C

Source: Texas Education Agency, 2026 A-F accountability ratings (released August 14, 2026; ratings file updated September 2026) (tea.texas.gov). Ratings update each August, and attendance zones change: confirm the campuses assigned to any address with the district. Data current as of October 2026.

SECTION 17 · 2026 SCHOOL RATINGS

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
North East ISD				CONTINUED
ELEMENTARY SCHOOLS (CONTINUED)				
Longs Creek Elementary	C	C	C	C
Montgomery Elementary	C	C	C	C
Northern Hills Elementary	C	C	C	C
Northwood Elementary	B	B	B	C
Oak Grove Elementary	B	C	B	C
Oak Meadow Elementary	A	A	A	B
Olmos Elementary	A	B	A	A
Pre-K Academy at West Avenue	B	Not Rated	Not Rated	Not Rated
Redland Oaks Elementary	A	A	B	A
Regency Place Elementary	C	C	B	C
Ridgeview Elementary	C	C	C	C
Roan Forest Elementary	A	A	B	A
Royal Ridge Elementary	D	D	D	D
Serna Elementary	D	F	D	D
Stahl Elementary	C	C	C	C
Steubing Ranch Elementary	B	B	B	C
Stone Oak Elementary	A	A	A	B
Thousand Oaks Elementary	C	C	C	C
Tuscany Heights	B	A	B	C
Vineyard Ranch Elementary	A	A	A	B
Walzem Elementary	D	D	D	D
Wetmore Elementary	C	C	C	C
Wilderness Oak Elementary	A	A	A	A
Windcrest Elementary	C	F	C	C
Woodstone Elementary	C	D	C	C
Northside ISD				DISTRICT RATING C
HIGH SCHOOLS				
Brandeis High School	B	B	B	A
Brennan High School	C	B	C	D
Chavez Excel Academy †	Not Rated	Not Rated	Not Rated	Not Rated
Clark High School	C	C	C	B
Harlan High School	C	B	B	C
Health Careers High School	A	A	A	A
Holmes High School	B	C	B	C
Jay High School	C	D	C	C
Marshall High School	D	C	C	F
O'Connor High School	B	B	B	A
Sotomayor High School	B	B	B	B
Stevens High School	B	D	B	C
Taft High School	B	B	B	C
Warren High School	B	C	B	C
MIDDLE SCHOOLS				
Bernal Middle	B	B	B	B
Briscoe Middle	B	B	B	B
Connally Middle	C	C	C	B
Folks Middle	B	B	B	B
Garcia Middle	A	A	B	A
Hobby Middle	B	B	A	B
Jefferson Middle	B	B	C	C

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
Northside ISD				CONTINUED
MIDDLE SCHOOLS (CONTINUED)				
Jones Middle	B	C	B	B
Jordan Middle	B	B	B	B
Luna Middle	C	C	D	C
Neff Middle	C	D	C	C
Pease Middle	D	D	D	D
Rawlinson Middle	B	B	B	B
Rayburn Middle	C	D	C	C
Ross Middle	C	D	C	C
Rudder Middle	D	D	C	D
Stevenson Middle	C	C	C	C
Stinson Middle	B	B	B	B
Straus Middle	C	C	C	C
Vale Middle	C	C	C	D
Zachry Middle	C	C	B	C
ELEMENTARY SCHOOLS				
Adams Hill Elementary	F	F	D	F
Allen Elementary	D	D	D	D
Aue Elementary	A	A	A	A
Beard Elementary	A	A	B	A
Behlau Elementary	C	C	C	C
Blattman Elementary	A	A	A	B
Boldt Elementary	D	D	F	C
Boone Elementary	C	D	C	C
Brauchle Elementary	B	C	B	B
Braun Station Elementary	B	B	B	B
Burke Elementary	B	B	B	A
Cable Elementary	D	F	C	D
Carlos Coon Elementary	D	F	D	D
Carnahan Elementary	B	C	B	B
Carson Elementary	C	C	C	C
Chumbley Elementary	C	C	C	C
Cody Elementary	C	D	C	C
Cole Elementary	B	B	C	C
Colonies North Elementary	C	F	C	C
Driggers Elementary	C	D	C	D
Ellison Elementary	B	B	C	B
Elrod Elementary	B	C	B	C
Esparza Elementary	C	C	C	C
Evers Elementary	C	C	D	C
Fernandez Elementary	C	D	C	C
Fields Elementary	B	B	B	C
Fisher Elementary	C	C	C	D
Forester Elementary	B	C	B	B
Franklin Elementary	B	C	B	A
Galm Elementary	B	B	B	B
Glass Elementary	F	F	F	D
Glenn Elementary	C	D	C	C
Glenoaks Elementary	D	D	D	C
Hatchett Elementary	B	D	B	B
Helotes Elementary	A	A	B	B
Henderson Elementary	B	A	B	B

Source: Texas Education Agency, 2026 A–F accountability ratings (released August 14, 2026; ratings file updated September 2026) (tea.texas.gov). Ratings update each August, and attendance zones change: confirm the campuses assigned to any address with the district. Data current as of October 2026.

SECTION 17 · 2026 SCHOOL RATINGS

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
Northside ISD				CONTINUED
ELEMENTARY SCHOOLS (CONTINUED)				
Hoffmann Elementary	C	C	C	B
Howsman Elementary	C	D	C	C
Hull Elementary	D	D	D	D
Kallison Elementary	B	B	C	B
Knowlton Elementary	C	D	C	C
Krueger Elementary	C	C	C	C
Kuentz Elementary	C	B	C	C
Langley Elementary	B	B	B	A
Leon Springs Elementary	A	A	A	A
Leon Valley Elementary	C	C	C	C
Lewis Elementary	C	C	C	C
Lieck Elementary	B	B	B	C
Linton Elementary	D	F	D	D
Locke Hill Elementary	C	C	C	C
Los Reyes Elementary	A	A	A	A
Martin Elementary	C	F	C	C
May Elementary	D	C	C	D
McAndrew Elementary	B	A	B	C
McDermott Elementary	C	F	C	C
Mead Elementary	B	D	A	B
Meadow Village Elementary	B	C	B	B
Michael Elementary	C	C	C	B
Mireles Elementary	B	B	B	B
Mora Elementary	C	C	C	C
Murnin Elementary	C	C	B	C
Myers Elementary	B	C	B	B
Nichols Elementary	C	C	D	C
NISD Head Start	C	Not Rated	Not Rated	Not Rated
Northwest Crossing Elementary	D	C	D	D
Oak Hills Terrace Elementary	F	F	F	F
Ott Elementary	C	C	C	C
Passmore Elementary	F	F	F	D
Powell Elementary	B	D	B	C
Raba Elementary	B	A	B	B
Reed Elementary	C	C	D	D
Rhodes Elementary	D	F	D	D
Scarborough Elementary	C	C	C	C
Scobee Elementary	C	C	D	D
Steubing Elementary	B	B	B	B
Thornton Elementary	D	D	D	D
Timberwilde Elementary	B	C	B	B
Tomlinson Elementary	C	B	C	C
Valley Hi Elementary	F	D	D	F
Villarreal Elementary	D	D	D	D
Wanke Elementary	C	C	C	C
Ward Elementary	C	D	C	C
Wernli Elementary	B	B	C	C
Westwood Terrace Elementary	B	C	B	B

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
Northside ISD				CONTINUED
COMBINED-GRADE CAMPUSES				
Holmgreen Center	Not Rated	Not Rated	Not Rated	Not Rated
Reddix Center †	Not Rated	Not Rated	Not Rated	Not Rated
Randolph Field ISD				DISTRICT RATING A
HIGH SCHOOLS				
Randolph High School	A	A	B	A
MIDDLE SCHOOLS				
Randolph Middle	A	A	B	A
ELEMENTARY SCHOOLS				
Randolph Elementary	A	A	A	A
San Antonio ISD				DISTRICT RATING C
HIGH SCHOOLS				
Brackenridge High School	A	B	B	A
Burbank High School	B	B	B	B
CAST Med High School	B	C	B	A
CAST Tech High School	B	B	B	A
Cooper Academy at Navarro †	A	A	B	A
Edison High School	B	B	B	B
Fox Technical High School	A	B	A	A
Healy-Murphy †	C	C	D	D
Highlands High School	C	C	C	D
Houston High School	B	C	B	C
Jefferson High School	B	B	B	B
Lanier High School	C	C	B	D
St. Philip's Early College High School	A	A	A	A
Travis Early College High School	A	A	A	A
MIDDLE SCHOOLS				
CAST Imagine Middle	D	C	C	D
Davis College Prep Middle	F	F	F	D
Davis Middle	B	D	A	C
Edgar Allan Poe STEM Dual Language Middle	D	F	D	C
Harris Middle	D	D	C	D
Hot Wells Middle	D	F	D	C
Longfellow Middle	C	D	C	C
Rhodes Middle	F	F	F	D
Rogers College Prep Middle	D	F	D	D
Tafolla College Prep Middle	F	F	F	C
Tafolla Middle	B	F	B	B
Whittier Middle	D	F	D	D
ELEMENTARY SCHOOLS				
Agnes Cotton Academy	A	B	A	A
Arnold Elementary	B	C	B	B
Baskin Elementary	B	C	B	C
Beacon Hill Primary	A	Not Rated	Not Rated	Not Rated
Bonham Academy	C	C	C	C
Bowden Academy	D	F	D	C

Source: Texas Education Agency, 2026 A–F accountability ratings (released August 14, 2026; ratings file updated September 2026) (tea.texas.gov). Ratings update each August, and attendance zones change: confirm the campuses assigned to any address with the district. Data current as of October 2026.

SECTION 17 · 2026 SCHOOL RATINGS

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
San Antonio ISD				CONTINUED
ELEMENTARY SCHOOLS (CONTINUED)				
Briscoe Elementary	D	D	D	D
Cameron Elementary	A	C	A	B
Carroll Early Childhood Campus	B	Not Rated	Not Rated	Not Rated
Carvajal Elementary	F	F	F	D
Charles C Ball Elementary	C	D	C	C
Charles Graebner Elementary	D	F	D	D
Collins Garden Elementary	F	F	D	F
David Barkley/Francisco Ruiz Elementary	C	F	C	C
David Crockett Academy	F	F	F	F
De Zavala Elementary	D	F	D	D
Democracy Prep at Stewart Academy	D	F	D	D
Eloise Japhet Elementary	B	C	B	B
Fenwick Academy	D	D	D	D
Franklin Elementary	A	B	A	A
Green Elementary at Riverside Park	B	C	B	B
Hawthorne PK-8 Academy	D	D	D	D
Healy Murphy PK	A	Not Rated	Not Rated	Not Rated
Herff Elementary	D	F	D	C
Highland Hills Elementary	C	F	C	C
Hillcrest Elementary	B	C	B	B
Hirsch Elementary	F	F	F	D
Irving Dual Language Academy	B	C	B	B
J T Brackenridge Elementary	D	F	D	D
Kelly Academy	D	F	D	C
M L King Academy	F	F	F	D
Madison Elementary	D	F	C	D
Margil Elementary	B	D	B	C
Mark Twain Dual Language Academy	A	A	A	A
Maverick Elementary	D	F	B	D
Mission Academy	C	C	C	C
Neal Elementary	B	C	B	B
Ogden Elementary	F	F	F	D
Pershing Elementary	B	D	A	B
Rodriguez Montessori Elementary	D	F	D	D
Rogers Academy	D	F	D	C
Sarah S King Elementary	D	F	D	D
Schenck Elementary	B	C	B	C
Smith Elementary	C	D	C	C
Steele Montessori Academy	D	D	D	D
Washington Elementary	D	D	D	C
Wilson Elementary	B	C	B	B
Woodlawn Academy	D	F	D	D
Woodlawn Hills Elementary	D	F	D	C
Young Women's Leadership Academy Primary	B	B	B	C

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
San Antonio ISD				CONTINUED
COMBINED-GRADE CAMPUSES				
Advanced Learning Academy	B	B	B	B
Young Men's Leadership Academy	B	B	B	C
Young Women's Leadership Academy	A	A	A	A
San Marcos CISD				DISTRICT RATING C
HIGH SCHOOLS				
San Marcos Excel Academy †	A	C	A	Not Rated
San Marcos High School	C	C	B	D
MIDDLE SCHOOLS				
Goodnight Middle	D	D	C	D
Miller Middle	B	B	B	C
ELEMENTARY SCHOOLS				
Bonham Pre-K School	A	Not Rated	Not Rated	Not Rated
Bowie Elementary	D	F	D	C
Crockett Elementary	A	A	A	A
DeZavala Elementary	D	F	D	D
Hernandez Elementary	A	B	A	A
Mendez Elementary	D	D	C	F
Rodriguez Elementary	C	C	C	D
Travis Elementary	D	D	C	D
Schertz-Cibolo-Universal City ISD				DISTRICT RATING B
HIGH SCHOOLS				
Allison L Steele ELC †	B	B	B	Not Rated
Byron P Steele II High School	A	A	B	A
Samuel Clemens High School	C	B	C	C
MIDDLE SCHOOLS				
Barbara Jordan Intermediate	B	B	B	B
Dobie Junior High	B	B	C	C
Elaine S Schlather Intermediate	C	C	C	C
Laura Ingalls Wilder Intermediate	C	C	C	C
Ray D Corbett Junior High	B	B	B	A
ELEMENTARY SCHOOLS				
Cibolo Valley Elementary	D	C	F	D
Green Valley Elementary	B	B	B	B
John A Sippel Elementary	D	C	D	D
Norma J Paschal Elementary	C	C	C	D
Rose Garden Elementary	D	D	F	D
Schertz Elementary	D	D	D	D
Watts Elementary	C	C	C	C
Wiederstein Elementary	C	C	C	C
South San Antonio ISD				DISTRICT RATING C
HIGH SCHOOLS				
South San Antonio High School	C	C	C	C

Source: Texas Education Agency, 2026 A-F accountability ratings (released August 14, 2026; ratings file updated September 2026) (tea.texas.gov). Ratings update each August, and attendance zones change: confirm the campuses assigned to any address with the district. Data current as of October 2026.

SECTION 17 · 2026 SCHOOL RATINGS

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
South San Antonio ISD				CONTINUED
MIDDLE SCHOOLS				
Alan B Shepard Middle	D	D	C	F
Dwight Middle	C	D	B	C
Robert C Zamora Middle	B	C	B	A
ELEMENTARY SCHOOLS				
Five Palms Elementary	C	D	C	C
Frank Madla Elementary	C	F	C	C
Hutchins Elementary	C	D	C	C
Miguel Carrillo Jr. Elementary	B	D	B	B
Neil Armstrong Elementary	B	D	A	B
Palo Alto Elementary	F	F	D	F
Price Elementary	B	C	B	B
Roy Benavidez Elementary	D	D	D	F
COMBINED-GRADE CAMPUSES				
Alternative School	Not Rated	Not Rated	Not Rated	Not Rated
Southside ISD				DISTRICT RATING B
HIGH SCHOOLS				
Southside High School	B	C	B	C
MIDDLE SCHOOLS				
Julius L Matthey Middle	B	C	B	C
Losoya Middle	B	C	B	B
ELEMENTARY SCHOOLS				
Colonel Miguel Menchaca Early Childhood Center	B	Not Rated	Not Rated	Not Rated
Freedom Elementary	B	C	B	B
Heritage Elementary	B	C	B	A
Julian C Gallardo Elementary	B	C	B	B
W M Pearce Primary	B	C	B	B
Southwest ISD				DISTRICT RATING B
HIGH SCHOOLS				
CAST STEM High School	A	A	A	A
Southwest High School	B	B	B	A
Southwest Legacy High School	B	B	B	C
MIDDLE SCHOOLS				
Francis R Scobee Middle	C	C	B	C
Judith A Resnik Middle	D	D	D	C
Ronald E McNair Middle	B	C	B	C
Sharon Christa McAuliffe Middle	C	D	C	C
ELEMENTARY SCHOOLS				
Big Country Elementary	B	B	B	C
Bob Hope Elementary	D	F	D	D
Elm Creek Elementary	C	C	B	C
Hidden Cove STEAM Academy	D	D	C	D
Indian Creek Elementary	C	D	C	C
Kriewald Road School of the Arts	D	D	D	C
Medio Creek Elementary	D	D	C	D

Campus	Overall	Student Achievement	School Progress	Closing the Gaps
Southwest ISD				CONTINUED
ELEMENTARY SCHOOLS (CONTINUED)				
Sky Harbour Elementary	C	D	C	C
Southwest Elementary	B	C	B	B
Spicewood Park Elementary	C	D	C	C
Sun Valley Elementary	B	C	B	C

Source: Texas Education Agency, 2026 A–F accountability ratings (released August 14, 2026; ratings file updated September 2026) (tea.texas.gov). Ratings update each August, and attendance zones change: confirm the campuses assigned to any address with the district. Data current as of October 2026.

NEXT STEP

What does working with me look like?

I'm Tiffany Reed, a REALTOR® with Real Broker LLC, a Military Relocation Professional (MRP), and an Army wife. I work with buyers headed to Fort Sam Houston, Lackland AFB, Randolph AFB and Camp Bullis. Here's what I do.

- Tour homes for you by video when you can't be here.
- Before tours, request the seller's disclosure and any past inspection reports, and check the ages of the roof, HVAC and water heater.
- Find out about the HOA deal-breakers you tell me before the tour.
- Connect you with great lenders who specialize in VA loans.
- Run rental comps if you plan to rent the home out later, so you can compare likely rent with your mortgage payment.
- Write and negotiate your offer.
- Coordinate inspections as needed.
- Do the final walkthrough before closing.
- Building new? Call me before you visit any builder, so I learn what you like from the start and can negotiate terms and concessions from the beginning. How I manage the build: tiffanyreedtx.com/new-construction.

35+ closed transactions · $12M+ in sales volume · licensed since 2022 · Military Relocation Professional (MRP)

Send me your report date and your duty location.

You're welcome to ask me anything, whether you're ready to tour or still deciding where to start. I'm happy to help you figure it out.

LET'S TALK ABOUT YOUR NEXT MOVE

Call or text (919) 800-9870 · tiffany@tiffanyreedtx.com

KEEP READING ON MY SITE

Military relocation to San Antonio: tiffanyreedtx.com/military
Installation pages: /fort-sam-houston · /lackland-afb · /randolph-afb · /camp-bullis
San Antonio neighborhoods: tiffanyreedtx.com/neighborhoods
VA loans in San Antonio: tiffanyreedtx.com/va-loans
Search homes for sale: tiffanyreedtx.com/listing

SOURCES

Where these numbers come from

Each figure's source is named where it appears and listed here, in the order the guide uses them. Every figure was checked against the source below in October 2026. BAH, DLA, TLE and VA figures are reviewed each January; Texas tax rates and exemptions each fall and after legislative sessions; Census home values each December, when the new five-year estimates come out; builder base prices, title rates and Texas fees with each new edition; school transfer rules each spring; TEA school ratings each fall, after TEA's August release; driving miles every 12 months, or sooner if JBSA changes which gates are open 24/7.

Installations and gates: jbsa.mil installation fact sheets and gate hours, jbsa.mil/Gate-Hours; 37th Training Wing fact sheet, 37trw.af.mil; Air Education and Training Command, aetc.af.mil; Brooke Army Medical Center, bamc.tricare.mil; Military OneSource installation overviews, installations.militaryonesource.mil

BAH: Defense Travel Management Office, BAH Rate Lookup (MHA TX285), travel.dod.mil/Allowances/Basic-Allowance-for-Housing/BAH-Rate-Lookup; BAH basics and rate protection FAQs, travel.dod.mil/Support/ALL-FAQs

Population and jobs: U.S. Census Bureau, Vintage 2025 city and metro population estimates (March 26, 2026), census.gov/newsroom; Bureau of Labor Statistics, total nonfarm employment, San Antonio-New Braunfels, September 2026 (preliminary), bls.gov/eag/eag.tx_sanantonio_msa.htm

Area tax rates: Bexar County Tax Assessor-Collector, 2026 Official Tax Rates and Exemptions, bexar.org; Bexar Appraisal District records, bcad.org; Comal County tax office and tax rate database, comal.countytaxrates.com; Guadalupe Appraisal District 2026 Tax Rate Summary; Comal and Guadalupe County Truth in Taxation records; Kendall Appraisal District 2026 adopted rates and Kendall County water district records; Medina CAD records; City of San Marcos and Hays County; City of San Antonio Downtown PID rates; city tax rate notices for Alamo Heights, Olmos Park, Terrell Hills, Windcrest, Leon Valley, Shavano Park, Helotes, Live Oak, Universal City, Schertz, Cibolo, Garden Ridge, Fair Oaks Ranch, Boerne, Bulverde and New Braunfels

Home values and builder prices: U.S. Census Bureau, American Community Survey 2020 to 2024 five-year estimates, table B25077 (median value of owner-occupied homes, as owners estimate it), by city or ZIP, via censusreporter.org; ZIPs matched with the Census Geocoder, geocoding.geo.census.gov; builders' own websites for base prices, rounded

Driving miles: OSRM (Open Source Routing Machine) on OpenStreetMap road data, router.project-osrm.org, measured October 2026: the shortest public-road drive from each community's reference point (a City Hall, landmark, neighborhood center or builder's sales center) to the gates JBSA lists as open 24/7 at each installation. Under 10 miles, rounded to the half mile; 10 and up, to the whole mile

Area details: Bexar County parcel records, maps.bexar.org; city websites and histories; Handbook of Texas, tshaonline.org; City of San Antonio Office of Historic Preservation (historic and conservation districts); FEMA Flood Map Service Center, msc.fema.gov; Stone Oak Property Owners Association; school district and utility websites; VA.gov condo approval; my area pages at tiffanyreedtx.com/neighborhoods

Property tax and exemptions: Texas Constitution Art. 8 (Proposition 13, Nov. 4, 2025); Texas Comptroller, Property Tax Basics, exemptions, disabled veteran FAQ, protests and deadlines calendar, comptroller.texas.gov/taxes/property-tax; Texas Tax Code 11.13, 11.22, 11.131, 11.42, 11.43, 11.431, 23.23, 25.19 and 41.44; appraisal districts: bcad.org, comalad.org, guadalupead.org, kendallad.org, medinacad.org, hayscad.com, atascosacad.com

VA loans: VA.gov purchase loan, funding fee and closing costs, loan limits, eligibility, Certificate of Eligibility and home buying process pages, va.gov/housing-assistance/home-loans; VA Lenders Handbook, VA Pamphlet 26-7, Ch. 3 and 8. Share of my clients using VA financing: my own transaction history

Owning, renting and selling: CFPB, consumerfinance.gov (closing costs); FHFA All-Transactions House Price Index, San Antonio-New Braunfels MSA, through Q2 2026, and Census Bureau single-family building permits, both via fred.stlouisfed.org; IRS Publication 523, irs.gov/publications/p523; SCRA, 50 U.S.C. 3955, law.cornell.edu/uscode/text/50/3955

SOURCES

Buying in Texas: Texas Real Estate Commission, trec.texas.gov: contract forms FAQ (Occupations Code §1101.155; 22 TAC §537.11); One to Four Family Residential Contract (Resale), TREC No. 20-19, ¶5, ¶6, ¶7 and ¶18; written buyer agreements (Occupations Code §1101.563); home inspector standards of practice; Texas Property Code 5.008 (Seller's Disclosure Notice)

Title and homeowners insurance: Texas Department of Insurance, tdi.texas.gov: title insurance FAQ; Texas Title Insurance Premium Rates effective March 1, 2026 (Order 2025-9697); Basic Manual rate rules R-5 and R-16, Procedural Rule P-2 and Form T-47; home insurance guide (June 1, 2026); "Insurance and your roof" (April 1, 2026); Texas homeowners insurance market overview; HelpInsure.com (TDI and the Office of Public Insurance Counsel)

Buying from a distance: CFPB, Loan Estimate and "Buying a home? Beware of mortgage closing scams," consumerfinance.gov; FBI Internet Crime Complaint Center, ic3.gov; Texas Business & Commerce Code ch. 322; Texas Secretary of State, sos.state.tx.us (online notaries)

Vehicles and licenses: TxDMV, New to Texas, txdmv.gov/motorists/new-to-texas; Texas DPS, dps.texas.gov (moving to Texas, driver license fees and documents, residency, REAL ID Document Check, the January 1, 2025 safety inspection change, Bexar County emissions FAQ); TCEQ vehicle emissions program, tceq.texas.gov; Texas Department of Insurance, auto liability minimums; Texas Transportation Code 502.040, 521.027 and 521.029; Texas Tax Code 11.43

Utilities and movers: Public Utility Commission of Texas, puc.texas.gov and powertochoose.org; CPS Energy, cpsenergy.com; SAWS, saws.org; city and provider utility pages (GVEC, New Braunfels Utilities, City of Boerne, Bandera Electric Cooperative, Pedernales Electric Cooperative, Grey Forest Utilities, CenterPoint Energy, Green Valley SUD, East Central SUD); FCC National Broadband Map, broadbandmap.fcc.gov; FMCSA, protectyourmove.gov; 49 CFR Part 375; TxDMV, Don't Make a Move Without Us and the Truck Stop lookup

Schools and enrollment: district assignments from the county appraisal districts' records and each district's website (Northside ISD Boundaries and Buses); Judson ISD and East Central ISD, ecisd.net, on 2026-27 campus and zone changes; Texas Education Code 25.001, 25.002 and ch. 162; Texas Department of State Health Services, dshs.texas.gov/immunizations/school; Military Interstate Children's Compact Commission, mic3.net; JBSA School Liaison Program; Fort Sam Houston ISD, fshisd.net; Lackland ISD, lacklandisd.net; Randolph Field ISD, rfisd.net

Getting around: VIA Metropolitan Transit, viainfo.net (service area; June 23, 2026 release with the Green Line date); TxDOT; road miles from San Antonio City Hall measured on OpenStreetMap (OSRM), rounded

Weather, floods and the grid: National Weather Service, San Antonio climate records and 1991 to 2020 normals, weather.gov/ewx, and weather.gov/safety/flood-turn-around-dont-drown; Texas A&M Forest Service (mountain cedar); Bexar County, BexarFlood.org; FEMA Flood Map Service Center, msc.fema.gov, and FloodSmart, floodsmart.gov; ERCOT, February 2021 extreme weather, ercot.com/news/february2021; Texas Department of Licensing and Regulation, Technical Bulletin 10-01; USDA NRCS soil series descriptions; water providers' drought-stage pages

Your PCS move: Defense Personal Property System, dps.move.mil; Military OneSource, militaryonesource.mil/moving-pcs; DTMO, Dislocation Allowance, travel.dod.mil/Travel-Transportation-Rates/Dislocation-Allowance, and "DoD authorizes additional 7 days to CONUS Temporary Lodging Expense" (Dec. 2, 2024); Army Regulation 600-8-10, para. 5-12, armypubs.army.mil; DAFI 36-3003; JBSA Military & Family Readiness, EFMP Family Support and Relocation Readiness (Lending Closet), jbsa.mil

School ratings (page 41): Texas Education Agency, 2026 A-F accountability ratings, 2026 Statewide Multi-Year Ratings spreadsheet (released August 14, 2026; updated September 2026) and the 2026 Accountability Manual, tea.texas.gov; TXschools.gov

I'm a REALTOR®, not an attorney, and I can't give legal advice. This guide is general information, not tax or lending advice either; for your own situation, talk with a Texas real estate attorney, or, on active duty, your installation's legal assistance office. Confirm entitlements with your finance and travel offices, loan terms with your lender, and taxes and school zoning for any specific address. Texas law requires all license holders to provide the Information About Brokerage Services and the Consumer Protection Notice, both linked at tiffanyreedtx.com.