2026 EDITION · RELOCATING TO SAN ANTONIO

Moving to San Antonio *before you pick a street*



How the metro is laid out, what each part of it costs to own, what summer and the tax bill really feel like, and how to buy a house here while you still live somewhere else.

San Antonio's 12 areas

Communities, school districts, 2026 tax rates, home values and drive miles, from downtown to the Hill Country

Cost of living in numbers

Price levels, home values and rents for 17 big metros, plus one tax bill worked line by line

Buying from a distance

Video tours, signing from where you are, and a checklist for the months before you arrive

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WELCOME

New to San Antonio? Here's the lay of the land.



San Antonio is where I live and work, as a REALTOR® with Real Broker LLC. I'm also an Army wife and a Military Relocation Professional (MRP). My clients have moved here from California, Virginia, Germany, Korea and plenty of places in between, and many of them picked their house before their first trip to town.

This is what I'd want you to have before you start scrolling listings: how the city is laid out, what owning a home costs, what the weather does, and how buying works from a distance, trade-offs included. If you need something that isn't in here, ask me.

Tiffany Reed

REALTOR® · MRP · REAL BROKER LLC

Start with these three things

1

Pick a side of town

The metro divides into 12 areas, from historic streets near downtown to newer subdivisions past Loop 1604 and Hill Country towns. Start with where you'll drive every day.

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2

Price the payment

Property tax can move the payment by hundreds a month: about $490 a month on a $350,000 Stone Oak homestead in 2026, after exemptions.

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3

Buy from where you are

Video tours, electronic signatures and Texas online notaries let you do much of a purchase before you move.

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Good to know

- [ ] Texas doesn't tax personal income; its constitution bans it. Property tax is the number to watch instead, and San Antonio's sales tax is 8.25%.
- [ ] Summer is long: the National Weather Service's normal high is 96°F in August and 90°F in September. It's one reason I check the HVAC's age before you tour.

Inside

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SECTION 1 · THE LAY OF THE LAND

How is San Antonio laid out?

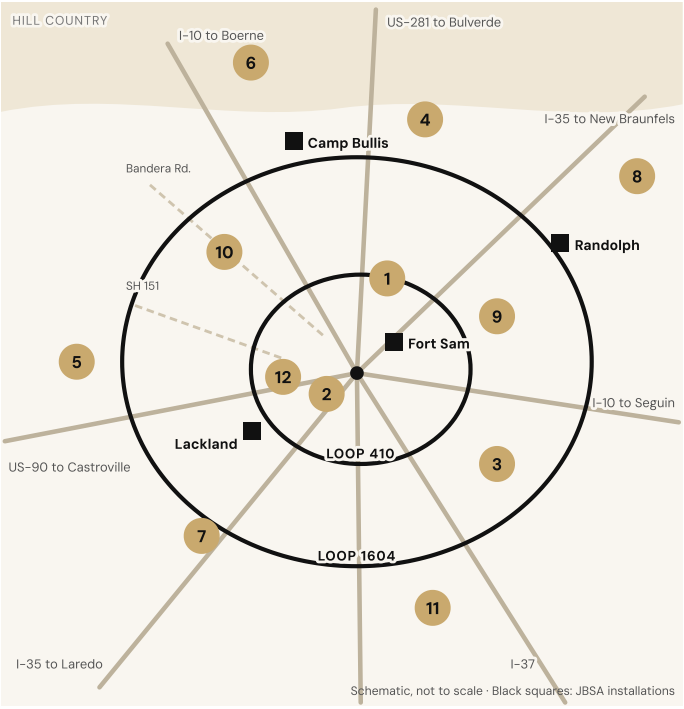
Think in two loops and twelve areas. Loop 410 circles the older central city, Loop 1604 circles it again farther out, and I-35, I-10, US-281, I-37 and US-90 run out through both toward the Hill Country, New Braunfels, Seguin and Castroville. This guide groups the metro into the same 12 areas my website 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 1 · 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 5.

#	AREA	MAIN SCHOOL DISTRICTS	2026 TAX PER $100	PRICE SIGNAL	MILES TO DOWNTOWN
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	4 to 16
2	Downtown & Midtown	San Antonio	$2.511964 $2.556964 in the Downtown PID	$173,000 to $605,000 Census, by ZIP; infill only	0 to 3
3	East Side & Southeast	San Antonio, East Central	$1.79 to $2.51	From about $136,000	2 to 19
4	Far North / Stone Oak	North East, Comal, Judson	$1.81 to $2.38	From about $390,000	18 to 27
5	Far West	Northside, Medina Valley	$1.89 to $2.89	From about $176,000	15 to 25
6	Hill Country	Boerne, Comal	$1.38 to $2.49	From the mid $250,000s	25 to 42
7	Lackland & Southwest	Northside, Southwest, South San Antonio, Medina Valley	$1.99 to $2.75	From about $171,000	8 to 24
8	New Braunfels, San Marcos & Seguin	New Braunfels, Comal, San Marcos, Seguin, Navarro	$1.39 to $2.46	From about $185,000	32 to 50
9	Northeast / Randolph	Judson, SCUC, North East, East Central, Comal, Marion	$1.73 to $2.50	From about $181,000	9 to 28
10	Northwest	Mostly Northside	$1.84 to $2.55	From about $350,000	7.5 to 26
11	South Side	Southside, Southwest, Harlandale, South San Antonio	$1.93 to $2.58	From about $143,000	5.5 to 20
12	West Side	San Antonio, Edgewood, Northside	$2.30 to $2.51	$107,000 to $198,000 Census, by ZIP; no builder communities	1.5 to 8

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 San Antonio City Hall (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 2 · 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	Nearest 24/7 gate	Downtown	Medical Center
Olmos Park	City of Olmos Park	Alamo Heights ISD	$2.340708	$896,000 Census, city	Fort Sam 4.5	4	7
Alamo Heights	City of Alamo Heights	Alamo Heights ISD	$2.187084	$779,000 Census, city	Fort Sam 3.5	5	11
Terrell Hills	City of Terrell Hills	AHISD; NEISD on the east side	$2.163251 $2.115751 NEISD side	$838,000 Census, city	Fort Sam 2.5	4.5	9.5
Oak Park-Northwood	San Antonio	AHISD or NEISD	$2.347964 $2.300464 NEISD side	$497,000 Census, ZIP 78209	Fort Sam 4.5	7	11
Shearer Hills	San Antonio	North East ISD	$2.300464	$311,000 Census, ZIP 78216	Fort Sam 6.5	6.5	8
Castle Hills	City of Castle Hills	North East ISD	$2.366709	$419,000 Census, city	Fort Sam 9.5	8	5.5
Greater Harmony Hills	San Antonio	North East ISD	$2.300464	$311,000 Census, ZIP 78216	Fort Sam 9.5	8.5	7.5
Hill Country Village	City of Hill Country Village	North East ISD	$1.922584	$1.2 million Census, city	Fort Sam 12	13	8.5
Hunters Creek	San Antonio	North East ISD	$2.300464	$387,000 Census, ZIP 78230	Camp Bullis 8	14	5.5
Castle Hills Forest	San Antonio	North East ISD	$2.300464	$402,000 Census, ZIP 78231	Camp Bullis 9.5	13	6
Hollywood Park	Town of Hollywood Park	North East ISD	$2.218996	$482,000 Census, town	Fort Sam 13	14	12
Shavano Park	City of Shavano Park	Northside ISD	$2.132326	$907,000 Census, city	Camp Bullis 6.5	15	7
Inwood	San Antonio	Northside ISD (most)	$2.359964 $2.300464 NEISD sections	$480,000 Census, ZIP 78248	Camp Bullis 8.5	16	8
Deerfield	San Antonio	North East ISD	$2.300464	$480,000 Census, ZIP 78248	Camp Bullis 9	15	8.5

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.

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 the nearest 24/7 gate, to San Antonio City Hall and to University Hospital (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 2 · 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	Nearest 24/7 gate	Downtown	Medical Center
Monte Vista City historic district	San Antonio	San Antonio ISD	$2.511964	$331,000 Census, ZIP 78212	Fort Sam 5	3	7
Beacon Hill Conservation district	San Antonio	San Antonio ISD	$2.511964	$198,000 Census, ZIP 78201	Fort Sam 5.5	2.5	6.5
Mahncke Park Conservation district	San Antonio	San Antonio ISD	$2.511964	$497,000 Census, ZIP 78209	Fort Sam 3	3	9
Tobin Hill Historic district in part	San Antonio	San Antonio ISD	$2.511964	$331,000 to $477,000 Census, ZIPs 78212, 78215	Fort Sam 2.5	2	9
Downtown Condos and lofts	San Antonio	San Antonio ISD	$2.511964 $2.556964 in the PID	$605,000 Census, ZIP 78205	Fort Sam 4	Here	11
Lavaca City historic district	San Antonio	San Antonio ISD	$2.511964	$189,000 Census, ZIP 78210	Fort Sam 4.5	1	11
King William City historic district	San Antonio	San Antonio ISD	$2.511964	$173,000 Census, ZIP 78204	Fort Sam 4.5	1.5	11
Southtown Rules vary by street	San Antonio	San Antonio ISD	$2.511964	$173,000 to $189,000 Census, ZIPs 78204, 78210	Fort Sam 5.5	1.5	11

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.

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 the nearest 24/7 gate, to San Antonio City Hall and to University Hospital (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 2 · 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	Nearest 24/7 gate	Downtown	Medical Center
Government Hill	San Antonio	San Antonio ISD	$2.511964	$147,000 Census, ZIP 78208	Fort Sam 1.5	3	12
Dignowity Hill	San Antonio	San Antonio ISD	$2.511964	$235,000 Census, ZIP 78202	Fort Sam 2.5	2	10
Denver Heights	San Antonio	San Antonio ISD	$2.511964	$189,000 Census, ZIP 78210	Fort Sam 3.5	3	13
Highland Park	San Antonio	San Antonio ISD	$2.511964	$189,000 Census, ZIP 78210	Fort Sam 4	4	16
Spanish Trails	San Antonio	East Central ISD	$2.257064	From about $191,000	Fort Sam 6	8.5	20
Blue Ridge Ranch	San Antonio	East Central ISD	$2.257064	From about $242,000	Fort Sam 7.5	11	22
Agave	Unincorporated	East Central ISD	$1.794184	From about $250,000	Fort Sam 9.5	10	20
Red Hawk Landing	Unincorporated	East Central ISD	$1.794184	From about $205,000	Fort Sam 10	11	21
Sapphire Grove	Unincorporated	East Central ISD	$2.357064 includes its SID	From about $153,000	Fort Sam 12	13	26
Stone Garden Elmendorf address	Unincorporated	East Central ISD	$2.357064 includes its SID	From about $136,000	Fort Sam 16	15	25
Savannah Place	San Antonio	East Central ISD	$2.257064	From about $215,000	Randolph 8.5	15	26
Vista Real	Unincorporated	East Central ISD	$1.794184	From about $234,000	Randolph 8	15	25
Catalina	San Antonio	East Central ISD	$2.257064	From about $335,000	Fort Sam 8.5	13	23
Flora Meadows	Unincorporated	East Central ISD	$1.794184	From about $136,000	Randolph 7.5	16	26
China Grove	City of China Grove	East Central ISD	$2.048734	$360,000 Census, city	Fort Sam 8	12	23
St. Hedwig	City of St. Hedwig	East Central ISD	$2.314184	$282,000 Census, city	Randolph 12	19	29
Elmendorf	City of Elmendorf	East Central ISD	$2.122696	From about $233,000	Fort Sam 20	19	28

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.

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 the nearest 24/7 gate, to San Antonio City Hall and to University Hospital (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 2 · 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	Nearest 24/7 gate	Downtown	Medical Center
Stone Oak	San Antonio	North East ISD	$2.300464	From about $426,000	Camp Bullis 14	20	17
Sonterra	San Antonio	North East ISD	$2.300464	$481,000 Census, ZIP 78258	Camp Bullis 11	19	11
Encino Park	San Antonio	North East ISD	$2.300464	$381,000 Census, ZIP 78259	Camp Bullis 14	18	16
Timberwood Park	Unincorporated	Comal ISD; NEISD in the south	$1.910785 $1.811385 NEISD side	From about $433,000	Camp Bullis 17	27	17
Estancia Ranch	Unincorporated	Comal ISD	$1.910785	From about $395,000	Camp Bullis 18	27	18
Kinder Ranch	Unincorporated	Comal ISD	$1.910785	From about $560,000	Camp Bullis 21	24	22
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	Randolph 15	21	19
Brookstone Creek	Unincorporated	North East ISD	$1.811385	From about $390,000	Randolph 12	22	20
Langdon	Unincorporated	Judson ISD	$1.815585	$430,000 Census, ZIP 78261	Randolph 12	22	20

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.

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 the nearest 24/7 gate, to San Antonio City Hall and to University Hospital (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 2 · 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	Nearest 24/7 gate	Downtown	Medical Center
Westover Hills SH 151	San Antonio	Northside ISD	$2.359964	$268,000 Census, ZIP 78251	Lackland 8	15	11
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	Lackland 11	19	14
Stillwater Ranch	Mostly unincorporated	Northside ISD	$1.897084	From about $375,000	Lackland 13	21	12
Kallison Ranch	Unincorporated	Northside ISD	$1.886929 $1.897084 some sections	From about $376,000	Lackland 16	24	15
Riverstone at Westpointe	Unincorporated	Northside ISD	$2.449809 includes its SID	From about $245,000	Lackland 14	21	16
Arcadia Ridge	Unincorporated	Northside ISD	$1.886929	From about $340,000	Lackland 12	21	20
Redbird Ranch	Unincorporated	Northside ISD	$1.886929 $2.886929 Phase 2 (WCID)	From about $227,000	Lackland 16	25	18
Ladera	Unincorporated	Medina Valley ISD	$2.541509 includes its SID	From the $390,000s	Lackland 12	22	20
Prominence	Unincorporated	Medina Valley ISD	$2.541509 includes its SID	From about $315,000	Lackland 11	21	19
Briggs Ranch	Unincorporated	Medina Valley ISD	$1.978629 established sections	Mid $300,000s new sections, builder base	Lackland 11	20	19
Brookmill	Unincorporated	Medina Valley ISD	$2.541509 includes its SID	From about $176,000	Lackland 11	20	19
Castroville Flat Creek, Alsatian Oaks	City of Castroville (Medina County)	Medina Valley ISD	$2.322494 plus Flat Creek's PID	From about $390,000	Lackland 16	25	24

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.

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 the nearest 24/7 gate, to San Antonio City Hall and to University Hospital (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 2 · 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	Nearest 24/7 gate	Downtown	Medical Center
Fair Oaks Ranch	City of Fair Oaks Ranch	Boerne ISD (most)	$2.080444 Bexar side	$658,000 Census, city	Camp Bullis 10	25	18
Corley Farms	Unincorporated Kendall	Boerne ISD	$2.484500 WCID No. 3A (proposed)	From about $350,000	Camp Bullis 14	29	22
Boerne	City of Boerne	Boerne ISD	$1.863500	From about $400,000	Camp Bullis 16	31	24
Esperanza	Unincorporated Kendall	Boerne ISD	$2.334500 WCID No. 2A or 2B	From about $475,000	Camp Bullis 19	34	27
George's Ranch One-acre homesites	Unincorporated Kendall	Boerne ISD	$2.134500 WCID No. 4A	From about $920,000	Camp Bullis 21	36	29
Cordillera Ranch Custom homes	Unincorporated Kendall	Boerne ISD	$1.384500 no district	$544,000 Census, ZIP 78006	Camp Bullis 18	33	26
Miralomas Custom homes	Unincorporated Kendall	Boerne ISD	$2.384500 Miralomas MUD	$544,000 Census, ZIP 78006	Camp Bullis 20	35	28
Bulverde	City of Bulverde	Comal ISD	$1.852714	$420,000 Census, city	Camp Bullis 22	26	24
Thornebrook	City of Bulverde	Comal ISD	$1.852714	From about $700,000	Camp Bullis 22	29	26
Ventana	Unincorporated Comal	Comal ISD	$2.407371 WCID No. 6	From about $450,000	Camp Bullis 22	35	29
Johnson Ranch	Unincorporated Comal	Comal ISD	$2.445971 Johnson Ranch MUD	From the $640,000s last few new homes	Camp Bullis 24	28	26
Hidden Trails	Unincorporated Comal	Comal ISD	$2.407371 WCID No. 6	$436,000 Census, ZIP 78163	Camp Bullis 25	29	27
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	Camp Bullis 38	42	40

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.

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 the nearest 24/7 gate, to San Antonio City Hall and to University Hospital (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 2 · 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	Nearest 24/7 gate	Downtown	Medical Center
Valley Hi	San Antonio	Northside ISD	$2.359964	$160,000 Census, ZIP 78227	Lackland 0.5	12	11
Westwood Village	San Antonio	Northside ISD	$2.359964	$160,000 Census, ZIP 78227	Lackland 2	8	9
Lackland City	San Antonio	South San Antonio ISD (most); Southwest ISD	$2.522064 $2.477664 SWISD part	$148,000 Census, ZIP 78242	Lackland 2.5 to 3.5	12 to 14	13 to 14
Heritage	San Antonio	Northside ISD	$2.359964	$260,000 Census, ZIP 78245	Lackland 6	15	9.5
Applewood	Unincorporated	Southwest ISD	$2.014784	From about $255,000	Lackland 6	15	14
Cinco Lakes	Unincorporated	Southwest ISD	$2.014784	From about $260,000	Lackland 7	16	15
Luckey Ranch	Unincorporated	Medina Valley ISD (most)	$1.988784	From about $247,000	Lackland 7.5	17	16
Hennersby Hollow	Unincorporated	Medina Valley ISD	$1.988784	From the $270,000s ready homes, builder price	Lackland 11	21	19
Valle Sol	San Antonio	Southwest ISD	$2.477664	From about $198,000	Lackland 6.5	12	17
Legacy Point	San Antonio	Southwest ISD	$2.477664	From about $205,000	Lackland 7.5	12	18
Medina Crossing	San Antonio	Southwest ISD	$2.477664	From about $171,000	Lackland 8.5	14	19
Mesa Vista	San Antonio	Southwest ISD	$2.477664	From about $242,000	Lackland 7.5	13	18
Preserve at Medina	Unincorporated	Southwest ISD	$2.577664 includes its SID	From about $223,000	Lackland 11	14	21
Von Ormy	City of Von Ormy	Southwest ISD	$2.014784 city rate is $0	$158,000 Census, ZIP 78073	Lackland 9.5	15	20
Somerset	City of Somerset	Somerset ISD	$2.746460	$200,000 Census, city	Lackland 14	20	25
Lytle Atascosa County	City of Lytle	Lytle ISD	See note	From about $231,000	Lackland 18	24	29

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.

On my website: tiffanyreedtx.com/homes-near-lackland, 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). 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 the nearest 24/7 gate, to San Antonio City Hall and to University Hospital (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 2 · AREAS AND COMMUNITIES

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	Nearest 24/7 gate	Downtown	Medical Center
New Braunfels	City of New Braunfels	NBISD or Comal ISD	$1.758328 $1.795428 Comal ISD	$339,000 Census, city	Randolph 18	32	34
Veramendi	Outside New Braunfels city limits	New Braunfels ISD	$1.391153 $2.181153 in WID No. 1A	From about $410,000	Randolph 19	34	36
Solms Landing	City of New Braunfels	Comal ISD	$1.795428 plus its PID	From the $420,000s	Randolph 21	35	37
Mayfair	Outside New Braunfels city limits	Comal ISD	$2.378253	From about $287,000	Randolph 24	38	40
Meyer Ranch	Unincorporated Comal	Comal ISD	$2.456080	From about $340,000	Randolph 21	36	37
Vintage Oaks Mostly custom homes	Unincorporated Comal	Comal ISD	$1.506080	$620,000 Census, ZIP 78132	Randolph 22	36	37
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	Randolph 35	50	52
Seguin Guadalupe County	City of Seguin	Seguin ISD; Navarro ISD in part	$1.961500 $2.047400 Navarro ISD	From about $201,000	Randolph 24	35	45
Navarro Ranch	Outside Seguin city limits	Navarro ISD	$2.348000	From about $185,000	Randolph 29	42	46

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.

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 the nearest 24/7 gate, to San Antonio City Hall and to University Hospital (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 2 · AREAS AND COMMUNITIES

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	Nearest 24/7 gate	Downtown	Medical Center
Universal City	City of Universal City	Judson ISD or SCUCISD	$2.271784 $2.369084 SCUCISD side	$270,000 Census, city	Randolph 2	18	20
Schertz Three counties	City of Schertz	Mostly SCUCISD	$1.955800 $2.368684 Bexar side	From about $345,000	Randolph 2.5	22	24
Converse	City of Converse	Judson, East Central or SCUCISD	$2.257484 about $1.79 to $2.36 by address	From about $181,000	Randolph 2.5	14	19
Live Oak	City of Live Oak	Judson ISD; NEISD on the west	$2.140539 $2.136339 NEISD side	$246,000 Census, city	Randolph 4	16	18
Cibolo	City of Cibolo	Mostly SCUCISD	$1.977700	From about $347,000	Randolph 4	21	27
Woodlake	Mostly unincorporated	Judson ISD	$1.841784 $2.304664 inside San Antonio	$216,000 Census, ZIP 78244	Fort Sam 5.5	11	20
Windcrest	City of Windcrest	North East ISD	$2.268679	$302,000 Census, city	Fort Sam 5	12	14
Selma Three counties	City of Selma	Judson ISD (Bexar side)	$1.941554 Bexar side	$314,000 Census, city	Randolph 7.5	19	21
Kirby	City of Kirby	Judson ISD	$2.490638	$166,000 Census, city	Fort Sam 3	9	18
Garden Ridge Comal County	City of Garden Ridge	Comal ISD	$1.729428	$688,000 Census, city	Randolph 8.5	23	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	Randolph 9.5	28	32

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.

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 the nearest 24/7 gate, to San Antonio City Hall and to University Hospital (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 2 · AREAS AND COMMUNITIES

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	Nearest 24/7 gate	Downtown	Medical Center
Balcones Heights	City of Balcones Heights	Mostly San Antonio ISD	$2.553084 $2.341584 NEISD	$200,000 Census, city	Fort Sam 9.5	7.5	3
Oak Hills Medical Center	San Antonio	Northside or San Antonio ISD	$2.359964 $2.511964 SAISD	$229,000 Census, ZIP 78229	Fort Sam 10	8	2
Leon Valley	City of Leon Valley	Northside ISD	$2.342124	From about $350,000 Senna, builder base	Lackland 9	9.5	3.5
Great Northwest	San Antonio	Northside ISD	$2.359964	$235,000 Census, ZIP 78250	Lackland 9	13	7
Braun Station	San Antonio	Northside ISD	$2.359964	$321,000 Census, ZIP 78254	Camp Bullis 11	13	6.5
Crownridge	San Antonio	Northside ISD	$2.359964	From the $590,000s final homes, builder base	Camp Bullis 4	19	11
The Dominion	San Antonio	Northside ISD	$2.359964	$670,000 Census, ZIP 78257	Camp Bullis 3.5	19	11
Helotes	City of Helotes	Northside ISD	$2.107084 $1.897084 outside	From about $370,000	Camp Bullis 10	19	9
Davis Ranch	Unincorporated	Northside ISD	$1.897084	From about $352,000	Camp Bullis 15	23	13
Sagebrooke	Unincorporated	Northside ISD	$1.897084	From about $390,000	Camp Bullis 13	17	11
Grey Forest	City of Grey Forest	Northside ISD	$1.871356	$473,000 Census, city	Camp Bullis 9.5	23	13
Scenic Loop Road	Unincorporated	Northside ISD	$1.897084	$531,000 Census, ZIP 78255	Camp Bullis 10	25	18
Leon Springs, Two Creeks	San Antonio and unincorporated	Northside ISD	$2.359964 $1.871956 outside	$531,000 to $670,000 Census, ZIPs 78255, 78257	Camp Bullis 5	20	13
Cross Mountain	Unincorporated	Northside ISD	$1.871956	$581,000 Census, Cross Mountain CDP	Camp Bullis 7.5	23	15
Scenic Oaks, Caliza Reserve	Unincorporated	Boerne ISD or Northside ISD	$1.843556 $2.406436 Caliza	From about $515,000	Camp Bullis 10	26	18

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.

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 the nearest 24/7 gate, to San Antonio City Hall and to University Hospital (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 2 · 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	Nearest 24/7 gate	Downtown	Medical Center
Harlandale and Mission San José	San Antonio	Harlandale ISD	$2.582564	$171,000 Census, ZIP 78221	Lackland 9.5	5.5	16
Palo Alto area	San Antonio	South San Antonio ISD; Southwest ISD in part	$2.522064	$118,000 Census, ZIP 78211	Lackland 8	8.5	18
VIDA	San Antonio	Southwest ISD	$2.477664	From about $222,000	Lackland 9.5	8.5	18
Applewhite Meadows	San Antonio	Southwest ISD	$2.477664	From about $215,000	Lackland 9	9.5	20
The Granary	San Antonio	Harlandale ISD	$2.582564	From about $172,000	Fort Sam 12	9.5	23
Hacienda	San Antonio	Southside ISD	$2.391064	Mid $200,000s	Fort Sam 12	8.5	19
Mission del Lago	San Antonio	Southside ISD	$2.391064	$171,000 Census, ZIP 78221	Fort Sam 12	9	19
Espada	Unincorporated	Southside ISD	$2.488197 includes its SID	From about $143,000	Fort Sam 12	9	19
Roosevelt Landing	Unincorporated	Southside ISD	$1.925317	From about $193,000	Fort Sam 14	11	21
Lone Oak	San Antonio	Southside ISD	$2.391064	From about $266,000	Fort Sam 20	19	29
Lonesome Dove	Unincorporated (newer sections)	Southside ISD	$1.925317 $2.391064 Unit 1 (city)	From about $183,000	Fort Sam 20	19	29
Ruby Crossing	Unincorporated	Southside ISD	$1.925317	From about $145,000	Fort Sam 21	20	30

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.

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 the nearest 24/7 gate, to San Antonio City Hall and to University Hospital (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 2 · 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	Nearest 24/7 gate	Downtown	Medical Center
Historic Westside	San Antonio	San Antonio ISD	$2.511964	$107,000 Census, ZIP 78207	Fort Sam 5.5	1.5	10
Prospect Hill	San Antonio	SAISD; Edgewood ISD on the west end	$2.511964 $2.304364 Edgewood ISD	$107,000 Census, ZIP 78207	Fort Sam 6	3	6.5
Woodlawn Lake Conservation district on part	San Antonio	San Antonio ISD	$2.511964	$198,000 Census, ZIP 78201	Fort Sam 6	3.5	6
Monticello Park City historic district	San Antonio	San Antonio ISD	$2.511964	$198,000 Census, ZIP 78201	Fort Sam 7	5	4.5
Jefferson Conservation district	San Antonio	San Antonio ISD	$2.511964	$175,000 Census, ZIP 78228	Fort Sam 7.5	5.5	4
Las Palmas	San Antonio	Edgewood ISD	$2.304364	$116,000 Census, ZIP 78237	Lackland 6.5	4	8
Culebra Park	San Antonio	Northside ISD; SAISD on the east side	$2.359964 $2.511964 SAISD side	$175,000 Census, ZIP 78228	Lackland 6.5	7	5
Ingram Hills Conservation district	San Antonio	Northside ISD	$2.359964	$175,000 Census, ZIP 78228	Lackland 7	8	3.5

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.

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 the nearest 24/7 gate, to San Antonio City Hall and to University Hospital (OSRM on OpenStreetMap, October 2026). Data current as of October 2026.

SECTION 3 · COST OF LIVING

Is San Antonio cheaper than where you live now?

> Probably, and the gap is widest on housing. In the Bureau of Economic Analysis's 2024 price comparison, overall prices in the San Antonio metro ran about 5% below the national average, and the Census Bureau's typical home value and rent here both came in under the U.S. figures. The catch is property tax, which the next page works through.

METRO AREA	OVERALL PRICES (U.S. = 100)	RENT LEVEL (U.S. = 100)	MEDIAN HOME VALUE	MEDIAN RENT
San Antonio	**94.7**	**94.6**	**$304,800**	**$1,422**
Austin	98.1	120.4	$482,800	$1,784
Houston	98.6	104.5	$327,400	$1,469
Atlanta	100.1	111.0	$402,100	$1,770
Tampa	100.9	125.8	$387,400	$1,776
Orlando	101.4	123.4	$409,400	$1,877
Dallas-Fort Worth	103.1	117.9	$389,500	$1,718
Phoenix	103.3	121.2	$470,600	$1,819
Chicago	103.6	112.0	$339,700	$1,469
Denver	105.8	146.9	$631,000	$1,943
Boston	108.3	148.4	$681,100	$2,093
Washington, D.C.	108.9	151.1	$604,800	$2,037
Seattle	111.1	151.3	$743,000	$2,050
San Diego	111.9	179.3	$914,700	$2,336
New York	112.6	148.6	$648,800	$1,851
Los Angeles	113.6	170.4	$908,500	$2,114
Miami	114.2	155.6	$510,600	$2,083
United States	100	100	$360,600	$1,487

Overall prices and rent level: BEA Regional Price Parities for 2024, metro areas (the rent measure covers tenants' rents only). Median home value and median gross rent (rent plus utilities the renter pays): Census Bureau, American Community Survey 2024 one-year estimates. Home values are owners' own estimates, not sale prices. Updated each year. Data current as of October 2026.

Run your own comparison

Not on the list? Look up your metro's regional price parity at bea.gov, then divide San Antonio's 94.7 by your number. From Denver (105.8), that's about 0.90: the same overall basket costs roughly 10% less here. It's a broad average, so treat it as a starting point, not a budget.

Your full monthly housing payment now	$
State income tax on your last return ÷ 12	$
Full payment for a San Antonio home (page 18)	$
Line 3 minus lines 1 and 2 (below zero: you're ahead)	**$**

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SECTION 4 · 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.

Does no income tax make up for it?

It depends on what you earn and what you buy. Article 8 of the Texas Constitution bars a tax on your wages, so the state income tax on your last return is the yearly amount that goes away. Sales tax stays: Texas charges 6.25%, local districts can add up to 2%, and San Antonio's combined rate is 8.25%, per the Comptroller.

Then compare totals. Paying $6,000 in state income tax and $3,000 in property tax today? That's $9,000 a year against about $5,877 for the Stone Oak house. A smaller income tax bill now, or a bigger house here, can tip it the other way.

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 4 · 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. **Update your license first.** The application includes a copy of your driver license or state ID, and its address must match the home (page 25).
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 4 · 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 5 · 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 5 · 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 32). 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 6 · RENT FIRST OR BUY?

Should you rent first or buy right away?

Buy right away if you know which part of town fits, the payment is comfortable, and you'd stay or keep the house as a rental. Rent first if you can't picture the city yet or a quick move would mean selling. Buying and then selling soon after is what makes a short stay expensive.

Buying right away fits when

- ☐ You know where you'll drive every day and which part of the metro works for it (page 3).
- ☐ You've checked the school district for the addresses you like, if it matters to you (page 29).
- ☐ You're pre-approved and the full payment, taxes and HOA included, sits comfortably in your budget (page 18).
- ☐ You expect to stay several years, or you'd be glad to keep the house and rent it out if plans change.
- ☐ You're comfortable choosing from video tours, with me walking the house for you.

Renting first fits when

- ☐ You can't yet tell Stone Oak from Southtown, and you'd rather learn the drive before you commit.
- ☐ Your job could move you again soon, and you'd rather not be a landlord.
- ☐ Your down payment, credit or income is still settling after the move.
- ☐ You want to see a neighborhood in August before you buy in it.
- ☐ 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.

Freddie Mac says buying may make sense if you plan to stay at least five to seven years. Renting has its trade-offs too: the metro's median rent was $1,422 a month in 2024, per the Census Bureau, and rent builds no equity.

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.

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; Freddie Mac; Census Bureau ACS 2024. The 14-day rental hold is from my own experience with landlords. Data current as of October 2026.

SECTION 7 · 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 here.
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 21).
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. Data current as of October 2026.

SECTION 8 · MOVING TO TEXAS

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

Two deadlines start the day you become a Texas resident: 30 days to register your vehicles and 90 days to switch to a Texas driver license. Each office asks for something the one before it gives you, so the order is insurance, then registration, then the license, and, once you buy, the homestead exemption.

Before you move WEEKS OUT

- [ ] Call your auto insurer about a Texas policy. The Texas Department of Insurance sets the minimum liability coverage at 30/60/25, and the county tax office asks for the insurance card before it registers a vehicle.
- [ ] 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 30 days VEHICLES

- [ ] Living in Bexar County? From November 1, 2026, gasoline vehicles 2 to 24 years old need a passing emissions test before registration.
- [ ] Register every vehicle at your county tax assessor-collector's office (next page).
- [ ] Enroll your students. Proof of identity and records from the last school can follow within 30 days of enrollment (page 29).
- [ ] Start a residency file for DPS: two documents with your name and Texas address, such as a lease or closing papers plus a utility bill.

By day 90 DRIVER LICENSE

- [ ] Book a Texas DPS appointment and trade in your out-of-state license, bringing your new Texas registration.
- [ ] Register to vote if you'd like to. Per VoteTexas.gov, the deadline is the 30th day before each Election Day.

After you buy FIRST YEAR

- [ ] Once your Texas license shows the home's address, file Form 50-114 for the homestead exemption. With a VA disability rating, file Form 50-135 as well (page 18).
- [ ] 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; VoteTexas.gov. Data current as of October 2026.

SECTION 8 · MOVING TO TEXAS

How do you register a car in Texas?

Within 30 days of becoming a resident, take a Texas insurance card, proof that you own the vehicle and a completed Form 130-U to your county tax assessor-collector's office. Most passenger vehicles no longer need a safety inspection, but in Bexar County, gasoline vehicles 2 to 24 years old need an emissions test starting November 1, 2026.

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.

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?

Plan a county tax office visit for your first or second week, even if the boxes aren't unpacked yet. Your 30 days to register start once you move here, so registration is the first deadline to plan around.

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 18). 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 8 · MOVING TO TEXAS

How do you switch to a Texas driver license?

A valid license from your old state covers you for up to 90 days after the move. Register your vehicles first, then book a Texas DPS appointment and bring your identity, residency and citizenship documents along with the new Texas registration.

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.

Registering to vote

Per VoteTexas.gov, register by the 30th day before Election Day. Applications are at many DPS offices, post offices and libraries, or you can fill one out online, print it and mail it to your county voter registrar.

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; VoteTexas.gov. Data current as of October 2026.

SECTION 8 · 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 9 · SCHOOLS

How do school districts work around San Antonio?

> The street address decides the district, not the city name or ZIP code. Districts here don't follow city lines, so one city can sit in two or three of them, 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
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 9 · 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 37), 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.

What if the records haven't arrived?

Enroll anyway. Identity documents and prior-school records are due within 30 days of enrollment. If your student was last in a Texas public school, that district must send the records within 10 working days of a request, and you can ask for an unofficial copy to carry in yourself. Coming from another state, ask the current school for a copy before you leave.

Sources: Texas Education Code 25.002; Texas Department of State Health Services, school immunization requirements and exemptions; TXschools.gov (Texas Education Agency). Districts set enrollment rules and transfer windows each year. Data current as of October 2026.

SECTION 10 · 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 11 · 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 11 · 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 21.

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 12 · WORK, FOOD AND DAILY LIFE

Where do people work, and what's daily life like?

The metro had about 1.19 million jobs in September 2026, per the Bureau of Labor Statistics, and no single industry group held more than about 18% of them. Off the clock, it's a city that takes its food, its history and its festivals seriously.

Jobs by industry, San Antonio metro

INDUSTRY GROUP	JOBS
Trade, transportation, utilities	215,200
Government	187,100
Education and health services	179,500
Professional and business services	160,600
Leisure and hospitality	146,500
Financial activities	101,700
Construction, mining, logging	77,400
Manufacturing	61,100
Other services	43,100
Information	16,800
Total nonfarm jobs	**1,189,000**

BLS, San Antonio-New Braunfels metro, September 2026 (preliminary, not seasonally adjusted). Revised monthly.

Who's based here

USAA's headquarters is on Fredericksburg Road, Valero's is at One Valero Way, H-E-B runs its company from a campus downtown, and CPS Energy, the city-owned utility, is on McCullough Avenue. The South Texas Medical Center on the northwest side holds University Hospital, UT Health San Antonio and Methodist Hospital, and Brooke Army Medical Center is at Fort Sam Houston. Toyota's South Side plant builds the Tundra and Sequoia, and in July 2026 Toyota announced a $3.6 billion expansion to add the Tacoma.

Joint Base San Antonio's four locations are spread around the city: Fort Sam Houston near downtown, Lackland to the southwest, Randolph to the northeast and Camp Bullis to the north (page 3).

What daily life looks like

- ☐ **Food is a point of pride.** UNESCO named San Antonio a Creative City of Gastronomy in 2017. The Pearl, on Tobin Hill's east side, has a Saturday farmers market.
- ☐ **History is close by.** The Alamo and four Spanish colonial missions became a UNESCO World Heritage Site in 2015, the only one in Texas, per the National Park Service.
- ☐ **Fiesta takes over in April.** The city's largest celebration runs April 15 to 25 in 2027. If you're house hunting then, expect crowds downtown and plan around them.
- ☐ **Small cities do things their own way.** Alamo Heights, Leon Valley, Terrell Hills and Shavano Park run their own police; Windcrest lights up for its Light Up contest each December.
- ☐ **Water rules are local.** Several suburbs pump from the Edwards Aquifer and set their own watering restrictions: Universal City has been in Stage 3 since June 2024.
- ☐ **Summer means early mornings.** With August highs in the mid-90s, plan outdoor time early or late in the day.

Sources: BLS Economy at a Glance; company and hospital sites for locations; Toyota (July 6, 2026 expansion release); UNESCO Creative Cities Network; National Park Service; Fiesta San Antonio Commission; city utility pages. Data current as of October 2026.

SECTION 13 · BEFORE YOU ARRIVE

What should you do before you move here?

Settle the big questions in order: where you'll drive every day, what payment works, and whether a school district matters. Then let the search, the tours and the contract follow. Treat these as checkpoints rather than deadlines; your timeline sets the pace.

First DECIDE

- [ ] Write down the place you'll drive to most (office, gate, campus) and pick the area of town that fits it (page 3).
- [ ] Decide whether a school district is a must-have. If it is, it goes at the top of the list you send me.
- [ ] Get pre-approved, and ask the lender to show you the payment at your price with taxes and insurance included.
- [ ] Run the comparison on page 17 with your own state income tax and housing costs.

Next NARROW IT DOWN

- [ ] Read my community pages for the three or four areas that fit, and set up listing alerts on my site.
- [ ] Send me your must-haves, deal-breakers and any HOA deal-breakers.
- [ ] Check each address you like on FEMA's flood map and with the appraisal district (city, school district, tax rate).
- [ ] Keep some time open for video tours, so you can see a good house the week it comes up.

Under contract THE DETAILS

- [ ] Schedule inspections inside the option period. I recommend a general home inspection and a sewer scope at a minimum (a septic inspection in place of the scope on a home with septic), and I coordinate them.
- [ ] Ask your insurance agent about flood coverage while you're getting the mortgage, when there's no waiting period.
- [ ] Ask your lender and title company how you'll sign: electronically, with an online notary, or in person.
- [ ] Save your agent's and title company's phone numbers for wiring questions.
- [ ] Book temporary housing near the house if your moving dates and closing don't line up.
- [ ] Schedule electricity, water and gas to start in your name on closing day, with the providers for your address.

After you move in TEXAS PAPERWORK

- [ ] File the homestead exemption with your county appraisal district. Until you do, the exemptions on page 18 don't apply.
- [ ] Register your vehicles and switch your driver's licenses on Texas's deadlines.

Where to find the Texas paperwork

Vehicle registration, your Texas driver license, utilities and the homestead filing are laid out step by step on page 25, and school enrollment documents on page 29.

SECTION 14 · FAQ

What do people ask before moving to San Antonio?

Can I buy a home before I move here?

Often, yes. Many of my clients choose a home and close on it before they've set foot in San Antonio. I walk each house with you on a video call, write and negotiate the offer, coordinate inspections and do the final walkthrough. Your lender and title company decide which documents you can sign remotely, so ask them early (page 24).

Which areas have new construction?

Builders are selling in nine of the 12 areas in this guide, mostly past Loop 1604. Alamo Heights & North Central, Downtown & Midtown and the West Side have no builder communities; new homes there are infill and lot-by-lot rebuilds. The area comparison right after the map on page 3 gives each area's lowest builder base price.

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 first visit, and I'm there to negotiate price, incentives, closing costs and upgrades from the start. I go to the model visits with you and attend every walkthrough. If you've already visited one, tell me and I'll find out whether I can still be added. I recommend a sewer scope and an inspection at every stage the build allows: pre-pour, pre-drywall, final and the 11-month warranty inspection.

Are there walkable neighborhoods?

A few, all close in. King William and Southtown sit along the river south of downtown, Tobin Hill has the Pearl on its east side, and Alamo Heights runs along Broadway. You trade yard size and newer systems for that walk, and most of the city assumes you'll drive.

How much will property taxes add to my payment?

Combined 2026 rates in this guide run from about $1.38 to $2.89 per $100 of value before exemptions, depending on the address. On the $350,000 Stone Oak homestead on page 18, that's about $490 a month once the exemptions apply. Texas has no state personal income tax, so set the property tax against the income tax you pay now; the worksheet on page 17 does the math.

How much cash should I plan to bring to closing?

Your down payment depends on the loan, and your lender's Loan Estimate shows your estimated cash to close. On top of it, plan for earnest money (typically 1% of the price on a pre-owned home in my transactions; the builder sets it on a new build) and an 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 (page 21).

What Texas paperwork comes after the move?

Once you're a Texas resident, register your vehicles at the county tax office within 30 days, then switch to a Texas driver license at DPS within 90 (page 25). Once you own the home and live in it, file Form 50-114 for the homestead exemption with the county appraisal district. The general deadline is April 30. Bought after January 1? Apply for that year before the first anniversary of your purchase (page 18).

SECTION 15 · 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	38
Boerne ISD	13 campuses	38
Comal ISD	37 campuses	38
East Central ISD	14 campuses	38
Edgewood ISD	19 campuses	39
Fort Sam Houston ISD	2 campuses	39
Harlandale ISD	17 campuses	39
Judson ISD	35 campuses	39
Lackland ISD	2 campuses	40
Marion ISD	4 campuses	40
Medina Valley ISD	9 campuses	40
New Braunfels ISD	16 campuses	40
North East ISD	66 campuses	40
Northside ISD	121 campuses	41
Randolph Field ISD	3 campuses	42
San Antonio ISD	79 campuses	42
San Marcos CISD	12 campuses	43
Schertz-Cibolo-Universal City ISD	16 campuses	43
South San Antonio ISD	13 campuses	43
Southside ISD	8 campuses	44
Southwest ISD	18 campuses	44

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 15 · 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 15 · 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

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SECTION 15 · 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

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SECTION 15 · 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

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SECTION 15 · 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

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SECTION 15 · 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

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SECTION 15 · 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

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NEXT STEP

What does working with me look like?

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- Ask for the seller's disclosure and earlier inspection reports ahead of each tour, and find out the ages of the roof, HVAC and water heater.
- Find out about your HOA deal-breakers ahead of each tour.
- Connect you with great lenders, including lenders who specialize in VA loans.
- I also help renters and landlords.
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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. Tax rates and exemptions are refreshed each fall; Census population each spring, and Census home values and rents each September and December, when the new estimates come out; BEA price parities each December; BLS jobs monthly and the FHFA price index quarterly; builder base prices, title rates and Texas fees with each new edition; school district facts and TEA school ratings each fall; driving miles every 12 months; the VIA Green Line date every six months.

Population and jobs: U.S. Census Bureau, Vintage 2025 city and metro population estimates (March 26, 2026), census.gov/newsroom; Bureau of Labor Statistics, Economy at a Glance and total nonfarm employment by industry, 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

Area 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 (geocoded with the Census Geocoder) to the nearest gate JBSA lists as open 24/7, to San Antonio City Hall and to University Hospital. 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

Cost of living: U.S. Bureau of Economic Analysis, Regional Price Parities by metro area, 2024 (all items and housing rents), bea.gov, via fred.stlouisfed.org; U.S. Census Bureau, American Community Survey 2024 one-year estimates, tables B25077 (median home value) and B25064 (median gross rent), via censusreporter.org

Property, income and sales tax: Texas Constitution Art. 8, §24-a, and Proposition 13 (Nov. 4, 2025); Texas Comptroller, Property Tax Basics, exemptions, disabled veteran FAQ, protests and deadlines calendar, comptroller.texas.gov/taxes/property-tax, and sales tax, comptroller.texas.gov/taxes/sales; 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

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)

SOURCES

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)

Rent or buy: CFPB, consumerfinance.gov (closing costs); FHFA All-Transactions House Price Index, San Antonio-New Braunfels, through Q2 2026, via fred.stlouisfed.org; Freddie Mac; U.S. Census Bureau, American Community Survey 2024 one-year estimates (median rent)

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, licenses and voting: 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; VoteTexas.gov

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 25.002; Texas Department of State Health Services, dshs.texas.gov/immunizations/school

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 to each city hall (Timberwood Park: its elementary school), OSRM on OpenStreetMap, measured October 2026, 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

Employers and daily life: company and hospital websites (USAA, Valero, H-E-B, CPS Energy, University Health, UT Health San Antonio, Methodist Healthcare, Brooke Army Medical Center); Toyota (expansion release, July 6, 2026); UNESCO Creative Cities Network; National Park Service, San Antonio Missions; Fiesta San Antonio Commission; city websites (police departments, Windcrest Light Up, Universal City water service)

School ratings (page 37): 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, insurance or lending advice either; for your own situation, talk with a Texas real estate attorney. Confirm taxes, school zoning, flood zones and city limits for any specific address, loan terms with your lender, and coverage with your insurance agent. Texas law requires all license holders to provide the Information About Brokerage Services and the Consumer Protection Notice, both linked at tiffanyreedtx.com.