

TEXAS HILL COUNTRY · RELOCATION GUIDE

Moving to the Texas Hill Country

A local guide for buyers moving to Spring Branch, Bulverde, Canyon Lake, New Braunfels and Boerne.

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WELCOME

Welcome to the Hill Country

Moving to the Texas Hill Country is easier when you know which town fits your life, what it really costs, and what to ask before you buy. This guide covers all three.

I'm Heather Knox, a Realtor® with eXp Realty and a Certified Relocation Specialist. I've worked in real estate since 2019 and I'm licensed in Texas and California. I help buyers moving from out of state find homes and land in Spring Branch, Bulverde, Canyon Lake, New Braunfels and Boerne.

Use this guide to narrow your list of towns, plan your first visit, and avoid the surprises that catch many out-of-state buyers.

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THE TOWNS

Comparing the five towns

Each town offers a different mix of acreage, convenience and lifestyle, so start by deciding what matters most to you. The table below is a starting point. Distances and details vary by address, so I walk through the specifics with every client.

TOWN	KNOWN FOR	BEST FIT FOR
Spring Branch	Rural feel, acreage and Hill Country views along the US-281 corridor	Buyers who want land and space within reach of San Antonio
Bulverde	Small-town feel with quicker access to San Antonio and its jobs	Commuters who still want a bit of room
Canyon Lake	Lake living, recreation and a relaxed pace	Second-home buyers, retirees and lake lovers
New Braunfels	Larger city with shopping, dining, the river and I-35 access	Buyers who want amenities close by
Boerne	Historic downtown, well-known schools area and an upscale small-town feel	Families and buyers focused on schools and a polished town center

ASK THESE QUESTIONS AS YOU COMPARE TOWNS

- How far will you commute, and how often?
- Which school district serves the address? Districts can change within a few miles.
- Do you want a neighborhood, or acreage with a well and septic?
- How close do you want to be to medical care, shopping and an airport?

THE COSTS

Costs that surprise out-of-state buyers

Texas has no state income tax, but property taxes and rural-property costs are often higher than buyers expect, so budget for them from the start.

I'll help you get real numbers for each property, so you compare total monthly cost and not just the purchase price.



Property taxes. Rates differ by county, school district and any special districts, and they are charged on the appraised value of your home each year. Ask for the actual tax bill on any home you're considering, and ask whether it reflects the seller's exemptions. A new owner's bill can be different.

Homestead exemption. If the home is your primary residence, you can apply for a homestead exemption with the county appraisal district, which lowers your taxable value.

Special districts. Some neighborhoods have a MUD, PID or similar district that adds a separate tax or fee. Ask early.

Wells and septic. Many Hill Country properties use a private well and an on-site septic system instead of city water and sewer. Both need inspections, and both can be costly to repair or replace.

Insurance. Homeowners insurance in Texas can run higher than buyers from other states expect, especially for wind, hail and fire. Get quotes before you make an offer.

Utilities and internet. Rural addresses may have limited internet choices and may rely on propane or a co-op for power. Check what serves each address.

Agricultural valuation. Some acreage qualifies for agricultural or wildlife valuation, which can lower land taxes. Eligibility depends on the county appraisal district, so confirm it before you count on it.

TOURING

Touring from a distance

You can narrow your choices a lot before you ever board a plane, and a short, well-planned visit does the rest.

BEFORE YOU VISIT

1. List your must-haves and your deal-breakers, such as acreage, a pool, a workshop, school district or commute.
2. Talk to a lender and get pre-approved, so you know your budget and can move fast on the right home.
3. Choose two or three towns to see.
4. Ask me for live video tours of homes that look promising. I can walk the property, show the yard, the water source and the neighbors, and answer your questions as we go.

DURING YOUR VISIT

- Drive each town at different times of day, including rush hour.
- Visit the grocery store, the nearest hospital and the school you'd use.
- See at least one home in each price range you're considering, so you know what your budget buys.
- Plan one rural address visit if you're considering acreage, so you can see road access, water and septic in person.



IF YOU CAN'T VISIT FIRST

Many buyers make offers after video tours and a detailed inspection. If that's your situation, we'll rely on thorough inspections, a current survey and clear photos

THE TIMELINE

Your moving timeline, from first call to closing

Most relocation purchases follow the same path, and timing varies by market, financing and property type.

1 First call	We talk about your goals, budget, timeline and which towns to explore.
2 Pre-approval	You'll speak to a lender and get a pre-approval letter.
3 Search and tours	I send matching homes, and we tour in person or by video.
4 Offer	We write an offer with your price, terms and protections. Texas contracts include an option period, which gives you time to inspect the property and negotiate repairs.
5 Inspections and negotiation	Order a home inspection. For rural properties, add a well, septic and survey review as needed.
6 Financing and appraisal	Your lender orders the appraisal and finishes underwriting.
7 Closing	You sign at the title company, which can often be arranged remotely or by mobile notary for out-of-state buyers. Closing commonly lands about 30 days after the contract is signed on financed purchases.
8 Move-in	Set up utilities, internet, trash and mail, and file your homestead exemption if it's your primary home.

LAND AND RURAL HOMES

Questions to ask before you buy land or a rural home

Ask these before you write an offer, because the answers can change the price you're willing to pay.

- [ ] Where does the water come from: a well, a water co-op or city water? How deep is the well and how much does it produce?
- [ ] How old is the septic system, and when was it last inspected?
- [ ] Is there a current survey, and does it show easements, fences and boundaries accurately?
- [ ] Is access legal and permanent? Is the road public or private, and who maintains it?
- [ ] Is any part of the property in a flood zone?
- [ ] What are the deed restrictions, HOA rules or building limits?
- [ ] Does the land have an agricultural or wildlife valuation, and will it transfer to you?
- [ ] Which utilities serve the address, and what are the internet options?
- [ ] Are mineral rights included in the sale?
- [ ] Who is the nearest fire and emergency service, and what does homeowners insurance cost?

★ Bring this list on your first visit, and I'll help you get the answers in writing.

NEXT STEPS

Let's talk about your move

The best next step is a short call, where we talk through your timeline, budget and which towns fit you.

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This guide is general information and not legal, tax or financial advice. Property taxes, rules and market conditions change, so confirm details for any property with the appropriate professional.