



# TEXAS RELOCATION GUIDE

# WELCOME LETTER

Welcome to Texas—or if you're already a Texan, welcome to your next chapter. Whether you're moving across the country or across the state, I'm glad you've found your way here.

As a native Texan, I've always had a deep appreciation for the variety this state offers—wide open land, tight-knit communities, and cities full of opportunity. But I also know firsthand that relocating comes with a lot of moving parts. I made the move myself from Amarillo to San Marcos, and while it was one of the best decisions I've ever made, I also know how overwhelming it can be to find a new home, settle into a new area, and rebuild your daily routine in unfamiliar territory.

That experience is exactly why I created this guide—and why our team at Ruthardt Real Estate Group is so committed to helping others make a smooth transition. We serve both Central Texas and the Texas Panhandle, offering local market expertise, trusted connections, and boots-on-the-ground support that can make your relocation feel less like a leap and more like a plan.

Inside this guide, you'll find helpful insights about moving to Texas, navigating the home search from a distance, and getting comfortable in your new community. Whether you're buying, renting, or still figuring things out—we're here to help you take the next step with confidence.

This guide is a starting point. When you're ready to go further, my team and I are here to walk with you.



**CADE RUTHARDT**

Team Lead | Investor | Realtor®

An aerial photograph of a city skyline at sunset. The sky is a mix of orange, yellow, and blue. In the foreground, a wide river flows, with a large multi-arched bridge crossing it. Several small boats are visible on the water. The city skyline is composed of various high-rise buildings, some with construction cranes. The overall scene is a vibrant urban landscape.

**YOUR  
FUTURE  
STARTS  
HERE**

# ABOUT OUR TEAM

## Real Experience. Real Results. Real People.

At Ruthardt Real Estate Group, we understand that relocating isn't just about finding a new home—it's about building a new life. That's why our team is focused on helping you make a smooth transition into your next chapter, with guidance that's both strategic and personal.

We're a full-service real estate group serving two of Texas' most dynamic regions:

- **Central Texas**, including San Marcos, New Braunfels, Kyle, Buda, and surrounding communities
- **The Texas Panhandle**, including Amarillo, Canyon, and nearby areas

Our team offers a deep understanding of these markets—from local school districts and neighborhood culture to market trends and pricing strategies. Whether you're looking for the vibrancy of a growing city or the comfort of a small-town community, we can help you identify the right fit for your lifestyle and goals.

Here's what you can expect when working with us:

- Expert guidance on navigating local markets and inventory
- Access to virtual tours, relocation tools, and timeline coordination
- Trusted connections to lenders, inspectors, movers, and more
- Clear communication, practical support, and a tailored game plan
- A team that's focused on your long-term success—not just the transaction

Relocating comes with a lot of moving parts. We're here to make it feel manageable, informed, and—most importantly—exciting.



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# OUR VALUES



## INTEGRITY

We do the right thing, even when no one's watching. Honesty and transparency are at the heart of every conversation, contract, and commitment. Our clients trust us because we tell it like it is—no fluff, no hidden agendas.



## COMMUNICATION

Clear, timely communication is non-negotiable. We keep you informed every step of the way, breaking down the process so you always know what to expect—and what's next.



## SERVICE

We're in the business of helping people. That means listening first, guiding with care, and showing up with solutions. Your goals become our mission, and we work tirelessly to help you reach them.



## EXPERTISE

We are committed to mastering our craft. Through ongoing education, local market research, and hands-on experience, we stay sharp so we can provide the best advice, strategies, and results possible.



## GROWTH

We believe in pushing forward. That applies to our business, our clients, and ourselves. Every transaction is an opportunity to learn, evolve, and build something meaningful—for today and for the future.



## RELATIONSHIPS

We're not here for the quick deal—we're here for the long haul. From the first showing to years after closing, we aim to be your go-to resource, guide, and advocate in all things real estate.

**MAKE  
YOUR  
MOVE**



# WHY PEOPLE ARE MOVING TO TEXAS

Opportunity. Lifestyle. Affordability. Freedom

Texas has become one of the top relocation destinations in the country—and for good reason. Whether you're looking for career opportunities, more space, or a better quality of life, Texas offers a compelling mix of economic strength, lifestyle freedom, and long-term value.

## STRONG JOB MARKET

Texas continues to lead the nation in job growth across multiple industries—tech, energy, education, manufacturing, healthcare, logistics, and more. Whether you're moving for a new job or launching your own business, the opportunities are real and expanding.

## NO STATE INCOME TAX

One of the most attractive financial benefits of living in Texas: **no state income tax**. That means more of your hard-earned income stays in your pocket.

## AFFORDABLE COST OF LIVING

Compared to many parts of the country, Texas offers significantly more home for your money. Housing, utilities, and property taxes vary by region, but overall affordability is a major driver for relocation.

## DIVERSE LIVING OPTIONS

From small towns and suburbs to historic downtowns and brand-new developments, Texas has a place for just about everyone. Whether you're drawn to the charm of the Panhandle or the growth of Central Texas, you'll find a lifestyle that fits.

## SPACE, CULTURE, & COMMUNITY

Texas offers more than wide-open land—it offers a sense of independence, belonging, and pride. From backyard barbecues to college football, country roads to live music, there's a lifestyle here that balances freedom with connection. Whether you value privacy, culture, tradition, or tight-knit neighborhoods, you'll find it in Texas.



# WHERE ARE PEOPLE MOVING?

From fast-growing metros to small-town charm, Texas offers a wide variety of places to call home. Whether you're relocating for work, lifestyle, or investment potential, these are some of the top cities drawing attention—and new residents—from around the country.

## AUSTIN

*The Tech & Innovation Hub*

Known for its booming tech scene, vibrant culture, and outdoor lifestyle, Austin continues to be one of the fastest-growing cities in the country. With a strong job market and endless entertainment, it's ideal for young professionals, entrepreneurs, and creatives.

## SAN ANTONIO

*Big City Feel with Historic Roots*

San Antonio blends affordability with rich history and family-friendly living. With military bases, medical centers, and a thriving tourism economy, it's become a go-to for buyers looking for space without sacrificing convenience.

## DALLAS-FORT WORTH (DFW)

*Corporate, Diverse, and Scalable*

DFW offers a massive job market, international airport access, and a wide variety of neighborhoods. From urban condos to master-planned suburbs, it's a major draw for professionals and families alike.

## HOUSTON

*The Energy & Medical Powerhouse*

As the largest city in Texas, Houston offers unmatched economic diversity—especially in energy, shipping, and healthcare. It's a great fit for those seeking big-city opportunities and cultural variety.

## AMARILLO

*Affordable, Accessible, and Community-Driven*

Located in the Texas Panhandle, Amarillo is ideal for those who value slower living, lower home prices, and tight-knit communities. It's growing steadily while maintaining a strong local identity—and it's one of the best places in Texas to find affordable investment opportunities.



## LUBBOCK

### *College Town with Long-Term Stability*

Home to Texas Tech University, Lubbock blends education, healthcare, and agriculture into a stable regional economy. It's also seeing increased interest from investors due to its affordability and growing rental demand.

## SAN MARCOS

### *Central Texas Growth with a College-Town Feel*

Located between Austin and San Antonio, San Marcos offers a unique blend of hill country beauty, riverfront recreation, and steady growth. It's home to Texas State University and a growing population of students, professionals, and remote workers.

## NEW BRAUNFELS

### *Hill Country Charm with Growth Potential*

Positioned between Austin and San Antonio, New Braunfels offers scenic living, family-friendly amenities, and fast appreciation. Its small-town vibe and riverfront attractions make it a hidden gem for both buyers and investors.



Image Source: <https://tourtexas.com/texas-maps/map-of-texas-cities>

# RELOCATION TIMELINE

Relocating doesn't have to be stressful—especially when you have a plan. This timeline breaks down the relocation process into manageable stages so you know what to expect and when. Whether you're buying, renting, or still figuring it out, this roadmap helps you stay ahead of the curve.

TIMELINE	ACTION ITEMS
2-3 Months Before	<ul style="list-style-type: none"><li>• Set your relocation goals (buy or rent)</li><li>• Get pre-approved with a lender (if buying)</li><li>• Research cities, neighborhoods, schools</li><li>• Schedule a consult with our team</li></ul>
6-8 Weeks Before	<ul style="list-style-type: none"><li>• Start touring homes (in-person or virtual)</li><li>• Identify top listings or rental options</li><li>• Plan moving logistics</li><li>• Notify work, schools, or key contacts</li></ul>
4-6 Weeks Before	<ul style="list-style-type: none"><li>• Submit offer or sign lease</li><li>• Schedule inspection and appraisal (if buying)</li><li>• Begin utility and service setup</li><li>• Book movers or truck rental</li></ul>
2-3 Weeks Before	<ul style="list-style-type: none"><li>• Begin packing and labeling</li><li>• Confirm travel/moving dates</li><li>• Forward mail and update addresses</li><li>• Finalize documents for closing or lease</li></ul>
Move Week	<ul style="list-style-type: none"><li>• Complete closing or move-in</li><li>• Unpack key items and settle in</li><li>• Explore your new community</li><li>• Reach out to our team for any post-move support</li></ul>

**RELAX,  
WE'VE GOT  
YOU**



# BUYING FROM OUT OF STATE

Buying a home in a new state can feel like a big leap—but with the right support, it doesn't have to be overwhelming. At Ruthardt Real Estate Group, we assist out-of-state buyers by providing local insight, flexible communication, and the tools needed to make confident decisions—even from a distance.

## 1. VIRTUAL CONSULTATION

We start with a one-on-one strategy session (via phone or video) to understand your timeline, budget, and what you're looking for in a home and community.

## 2. TAILORED PROPERTY ALERTS

You'll receive curated listings that match your criteria—no fluff, no overwhelm. We'll walk you through the pros and cons of each area so you can narrow your focus quickly.

## 3. VIRTUAL SHOWINGS

Can't be here in person? No problem. We offer live video tours or custom walk-through recordings, giving you a real-time look at the property and neighborhood—inside and out.

## 4. CLEAR COMMUNICATION

We keep you informed at every step. From writing offers to navigating inspections, we're in constant contact via text, call, or email—whatever works best for you.

## 5. DIGITAL CONTRACTS & E-SIGNING

Offers, disclosures, and closing documents can all be signed securely from wherever you are. Our systems are built for mobility.

## 6. TRUSTED LOCAL NETWORK

We connect you with reliable lenders, inspectors, insurance agents, and title companies who are used to working with long-distance buyers.

## 7. SEAMLESS CLOSING COORDINATION

We'll guide you through everything leading up to closing day—from scheduling inspections and appraisals to utility transfers and walk-throughs. Whether you're flying in or closing remotely, we'll make sure you're ready.



# LOCAL RESOURCES & SERVICES

The table below highlights key service categories and what you'll need to know as you get established. If you're looking for a specific recommendation, don't hesitate to reach out—we're happy to connect you with trusted professionals in the area.

CATEGORY	SERVICES OFFERED
Utilities & Setup	Electricity, water, gas, sewer, trash, recycling, internet, cable, home security
Contractors & Repairs	Home inspection, HVAC, plumbing, electrical, roofing, foundation, general handyman, pest control, lawn care
Financial & Insurance	Lenders (conventional, VA, FHA, investor), title companies, home insurance, real estate-savvy tax pros
Moving Support	Moving companies, storage units, cleaning services, junk removal
Schools & Enrollment	Public, private, and charter school options; enrollment timelines; homeschool resources
New Resident Tasks	Vehicle registration, driver's license, voter registration, homestead exemption, community info



# NEW TO TEXAS FAQ

Moving to a new state involves navigating unfamiliar real estate landscapes. To help you get started, we've compiled answers to some of the most frequently asked questions by newcomers purchasing homes in Texas.

## **1. What should I know about property taxes in Texas?**

Texas is known for having higher-than-average property taxes, which fund local services like schools and infrastructure. Rates vary by county and municipality, so it's essential to research the specific area you're considering. Despite the higher property taxes, the absence of a state income tax often balances out the overall tax burden.

## **2. How does the home buying process in Texas differ from other states?**

While the fundamental steps are similar, Texas has specific regulations and practices. For example, the use of standardized contract forms promulgated by the Texas Real Estate Commission (TREC) is common. Additionally, Texas is a "non-disclosure" state, meaning final sale prices aren't public record, which can affect market analysis.

## **3. Are there any specific inspections or environmental concerns unique to Texas homes?**

Depending on the region, you might encounter specific environmental factors. For instance, coastal areas may require windstorm insurance, while some regions are prone to foundation issues due to expansive clay soils. It's advisable to conduct thorough inspections, including for termites and other pests common in Texas.

## **4. What is a homestead exemption, and how can it benefit me?**

Texas offers a homestead exemption that can reduce the taxable value of your primary residence, lowering your property tax bill. To qualify, you must own and occupy the home as your principal residence and apply with the local appraisal district.

## **5. How do I choose the right neighborhood in Texas?**

Texas boasts diverse communities, each with its unique character. Consider factors like proximity to work, schools, amenities, and lifestyle preferences. Researching local school districts, crime rates, and future development plans can also provide valuable insights.



## **6. Is title insurance necessary in Texas?**

Yes, obtaining title insurance is a standard and crucial part of the home buying process in Texas. It protects you and your lender from potential disputes over property ownership and ensures there are no hidden liens or encumbrances.

## **7. Can I buy a home in Texas while residing out of state?**

Absolutely. Many buyers purchase homes remotely. Utilizing virtual tours, digital document signing, and working with a knowledgeable local real estate agent can facilitate the process. However, it's essential to plan visits when possible and stay informed about local market conditions.

## **8. What are the typical closing costs for buyers in Texas?**

Closing costs can vary but generally range from 2% to 5% of the home's purchase price. These may include fees for the loan, appraisal, title insurance, and escrow services. It's advisable to review a detailed estimate from your lender or real estate agent to understand these costs fully.

### **DISCLAIMER:**

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No agency relationship is formed without a signed representation agreement. Your move is unique—and we are here to help guide you, but final decisions and responsibilities rest with each client.





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