SOUTHERN LUXE GROUP | eXp REALTY

The Aggie Parent's Buying Checklist

Buying a home near Texas A&M for your student

1. Run the numbers

- [ ] Compare 4+ years of rent with the full monthly cost of owning
- [ ] Count mortgage, taxes, insurance, HOA dues and upkeep
- [ ] Subtract roommate rent, and plan for empty rooms and summers
- [ ] Budget full property taxes (no homestead on a parent-owned home)

2. Choose the area

- [ ] Compare The Barracks, Woodlands of College Station, Lakeridge, Northgate, Southside
- [ ] Check the distance to campus and the current Texas A&M bus routes
- [ ] Look for a private bathroom for each bedroom

3. Check the rules

- [ ] Read the HOA rules on leasing, occupants and short-term rentals
- [ ] Register the home with College Station if it isn't owner-occupied
- [ ] Out of town? Name a local contact within 30 miles of City Hall
- [ ] Game-day rentals under 30 nights need a city permit and hotel tax
- [ ] Confirm current roommate rules (Texas SB 1567, effective Sept. 1, 2025)

4. Financing and ownership

- [ ] Get pre-approved early so you can move fast
- [ ] Ask your lender about second-home vs. investment-property loans
- [ ] Decide whose name goes on the title, and ask your CPA

5. Timing and exit plan

- [ ] Shop in winter or spring, and close by early summer for August move-in
- [ ] Decide before you buy: sell, keep as a rental, or keep for a sibling

Ready to start? Call or text Trina at (512) 629-9050.

This checklist is general information, not legal, tax or lending advice. Confirm financing, tax and city rules with the right professionals before you buy.

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