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Real Estate Advisors

Moving out of Texas
Twin Cities Relocation Guide



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WHY MINNESOTA?

Thinking About Moving to Minnesota?

For a lot of people, moving is about more than just a new house. It's about finding a place that fits your lifestyle, your pace, and what you want day-to-day life to feel like.

It can be about affordability. Stability. Or simply a change from where you are now.

It can be about finding a place where things feel more manageable. Where you're not constantly adjusting to rising costs, crowded areas, or a pace that doesn't quite match what you're looking for.

That's the reality for a lot of people reaching out to us.

Many are coming from places where things have started to feel unpredictable, whether that's cost of living, housing, or just overall quality of life. And a lot of them are asking the same question:

"Is Minnesota actually different?"

The short answer is yes. But it's also more nuanced than that.

Minnesota, and especially the Twin Cities, offers a balance that's getting harder to find in other major metro areas.

A strong job market, access to nature, and neighborhoods that feel established and livable.

But what really stands out is how that shows up in everyday life.

It's the ability to feel comfortable in your neighborhood.

To settle into a routine that feels sustainable.

To go about your day without constantly feeling like things are working against you.

That doesn't mean everything is perfect. No place is. But for a lot of people, Minnesota offers something that's becoming harder to find:

A sense of stability, balance, and a place that actually feels livable long-term.

DECIDING IF MINNESOTA IS RIGHT FOR YOU

Why we put together this guide:

We created this because we kept hearing the same questions over and over again from people considering a move.

- Where should I live?
- Is it affordable compared to where I am now?
- Should I rent first or buy right away?
- What does the process actually look like if I'm moving from out of state?

And more importantly:

- Will I actually feel comfortable there?

This guide is here to answer those questions in a way that's straightforward, honest, and actually useful.

A Quick Note Before You Dive In

Everyone's situation is different.

Some people are ready to move in the next few months. Others are just starting to explore the idea. Wherever you're at, this guide is meant to meet you there.

And if you get to a point where you want help figuring out where you'd fit, what you can afford, or what your next step should be, we're always happy to help.

What you'll find inside:

Over the next several pages, we'll walk you through:

- Some of the most popular neighborhoods in Minneapolis and St. Paul
- What everyday life looks like in the Twin Cities
- What it actually costs to live here
- Whether renting or buying makes more sense for your situation
- What to expect when relocating from out of state
- And how to start putting a plan together if you decide to move forward



POPULAR TWIN CITIES NEIGHBORHOODS



South Minneapolis

Hale/Page/Diamond Lake/Nokomis

A residential, community-focused area with parks, lakes, and a strong neighborhood feel. A top choice for buyers looking for stability, space, and long-term living.

Northeast Minneapolis

A mix of character homes, newer builds, and a strong local business scene. Offers a great balance of neighborhood feel with easy access to the rest of the city.



Tangletown

Known for tree-lined streets, larger homes, and a quieter, more established feel. Ideal if you want a more traditional neighborhood while staying close to everything.



Highland Park

St. Paul

A highly sought-after area with a mix of classic homes, parks, and local amenities. Offers a slightly quieter pace with strong long-term value.

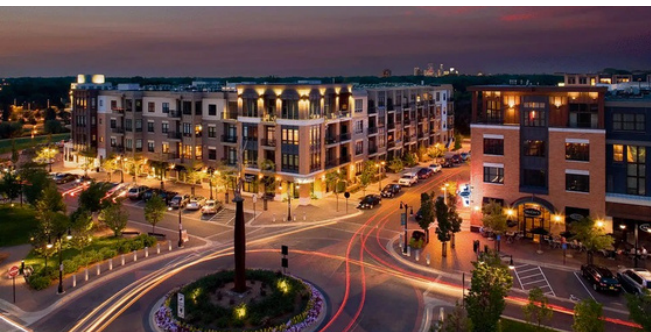
Linden Hills

Centered around lakes, shops, and restaurants, this area has a strong neighborhood feel with a more walkable, small-town vibe within the city.



St. Louis Park

A popular landing spot for relocators, offering a mix of newer developments and established neighborhoods with quick access to Minneapolis.



Mac-Groveland

St. Paul

A classic St. Paul neighborhood with tree-lined streets, historic homes, and a strong sense of community. Feels established and residential.



COST OF LIVING

WHAT IT ACTUALLY COSTS TO LIVE HERE

Home Prices

- Median home price (Twin Cities): ~\$350K–\$400K
- Entry-level homes: \$275K–\$350K
- Move-up homes: \$400K–\$600K+

👉 Compared to cities like Austin or Dallas your money would go farther.

Monthly Cost of Owning

- Mortgage (depending on price): \$1,800–\$3,000+
- Property taxes: ~1.1%–1.3% annually
- Insurance + utilities: \$300–\$600/month

👉 Overall, monthly ownership costs are often comparable to renting, depending on your situation.

Bottom Line

For a lot of people relocating, the biggest surprise is this:

You can still find a place that feels like home without stretching yourself financially.

And in many cases, you're trading higher costs elsewhere for more space, more stability, and a better overall quality of life.

Rent Prices

- 1-bedroom apartment: \$1,200–\$1,800/month
- 2-bedroom apartment: \$1,600–\$2,400/month

👉 Many people choose to rent short-term before buying, especially when relocating from out of state.

What People Don't Factor In

Minnesota can be more affordable overall, but there are a few things to plan for:

- Winter utilities can be higher
- You'll want a reliable car (in most cases)
- Seasonal lifestyle changes (winter vs summer)

👉 For most people, these don't outweigh the overall cost advantages, but they're worth knowing upfront.

RENTING VS. BUYING

WHAT ACTUALLY MAKES SENSE

There's no one-size-fits-all answer here. It really comes down to your timeline, budget, and how familiar you are with the area.


Renting can be helpful when:

- You're new to Minneapolis
- You're unsure about neighborhoods
- You want flexibility for the first 6–12 months

 Gives you time to explore before committing

Buy Right Away If:

- You plan to stay 3+ years
- You already know where you want to live
- You're ready to start building equity

 Lower costs comparable to renting long-term

The Trade-off

Renting = flexibility

Buying = Stability

RENT VS. BUY

What Most People End Up Doing

If you're moving to Minnesota, the goal for most people isn't to rent long-term. It's to get settled and buy once they know where they want to be.

THE REALITY

WHAT'S IT ACTUALLY LIKE LIVING HERE?


What to Expect Day-to-Day

Minnesota offers a balance that a lot of people are looking for right now: stability, affordability, and a strong sense of community.

The Twin Cities are known for their parks, lakes, and walkability, along with a mix of neighborhoods that each offer something a little different depending on your lifestyle.

The Reality

- **Summers** are active, social, and centered around being outside
- **Winters** are colder, but manageable with the right setup
- People tend to be friendly, but it can take time to build your circle

 **For most people, the lifestyle here ends up being a big upgrade.**



“The biggest shift isn’t just the cost of living or the neighborhoods.

It’s the feeling of being able to settle in, build routines, and actually feel comfortable where you live.”

THE BOTTOM LINE

If you’re thinking about making a move, Minnesota gives you the opportunity to:

- Find a neighborhood that fits your lifestyle
- Buy a home that makes sense financially
- And build a life that feels more stable long-term



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RELOCATION CHECKLIST

How to get started

If you're thinking about making the move, here's a simple way to break it down step by step.

1. Get Clear on Your Timeline

- Just exploring
- 3–6 months
- 6–12+ months

👉 Your timeline will shape everything else

3. Understand Your Budget

- Monthly comfort range
- Estimated purchase price
- Upfront costs (down payment, closing)

5. Get Pre-Approved (If Buying)

- Talk to a lender
- Understand your true buying power

2. Decide Your Plan (Rent vs Buy)

- Short-term rent to explore
- Or move forward with buying

👉 Most people planning to stay long-term focus on buying

4. Narrow Down Neighborhoods

- Urban vs residential
- Walkability vs space
- Lifestyle fit

6. Plan a Visit

- Tour neighborhoods
- See homes in person
- Get a feel for the area
- Stay!

Welcome
to Minnesota

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Ready to make your move?

We'd love to talk with you about what you've read here and help you on the path to relocating.

Email us at assist@mkt-msp.com or call **612-444-8049**