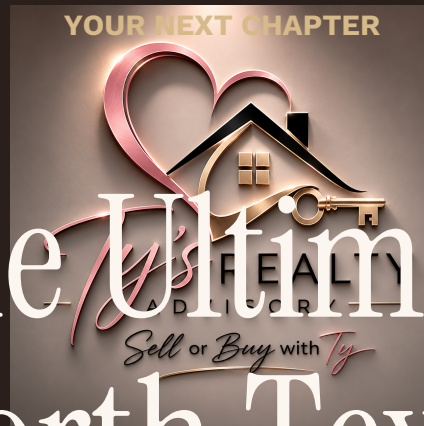


TY'S REALTY ADVISORY



The Ultimate North Texas Relocation Blueprint

*Because Where You Live
Changes Everything.*

A GUIDE BY

Tiyanica "Ty" Gray

Founder · Ty's Realty Advisory
Relocation Specialist · North Texas

Dear Future Neighbor,

If you're reading this, chances are you're standing at the beginning of a new chapter.

Maybe you've accepted a new job. Maybe you're searching for a community with excellent schools. Maybe you're looking for more space, a slower pace, or simply a fresh start.

Or maybe you're leaving behind a place filled with memories to build new ones somewhere you've never called home before.

Whatever brought you here, I want you to know something — I understand. Because I've been exactly where you are.



More than twenty years ago, after Hurricane Katrina forever changed life in Louisiana, I made the difficult decision to relocate to North Texas. I wasn't just moving to a different state — I was rebuilding my life.

I arrived with questions. Would I find the right community? Would this feel like home? Was I making the right decision? Like many people relocating today, I didn't just need a house. I needed confidence. I needed direction. I needed someone who understood that moving isn't simply a real estate transaction — it's one of life's biggest transitions.

North Texas gave me opportunities I never imagined. I purchased my first home here as a single mother. Years later, my husband and I purchased another home together and continued building our family's future. Those experiences shaped not only my life, but the way I serve every client today.

Today, I'm honored to help families from across the country navigate that same journey with greater clarity, confidence, and peace of mind.

This guide is the resource I wish I had when I made my move. Inside these pages, you won't find sales pitches or generic advice copied from the internet. Instead, you'll find practical guidance, honest insights, and the same strategies I use every day to help clients make informed decisions about where — and how — to build their next chapter.

We'll explore communities, school districts, property taxes, builders, infrastructure, and the many factors that influence not just your home purchase, but your quality of life for years to come.

MY HOPE FOR YOU

When you finish this guide, you won't just know more about North Texas. You'll feel more confident about your future here.

Whether we eventually work together or this guide simply helps you make a smarter decision for your family — thank you for allowing me to be part of your journey.

Welcome to North Texas. Welcome to your next chapter. I'm truly glad you're here.

With gratitude,

Ty

Tiyanica “Ty” Gray
Founder, Ty's Realty Advisory
Relocation Specialist · New Construction Expert
eXp Realty

"Home isn't just where you live. It's where your family's story continues."

— Ty Gray

Contents

- 
- 01 **A Letter From Ty**
Dear Future Neighbor
 - 02 **Why I Care So Deeply About Relocation**
The story behind the method
 - 03 **Conversation One**
Why North Texas — Understanding the DFW Metroplex
 - 04 **Conversation Two**
Meet the Metroplex — The Personality of North Texas
 - 05 **Conversation Three**
Why Families Are Choosing North Texas
 - 06 **Conversation Four**
Finding Where You Belong
 - 07 **A House Is Something You Buy. A Community Is Something You Build.**
A moment to reflect
 - 08 **Conversation Five**
The Numbers, the Paperwork, the Peace of Mind
 - 09 **Watch the Playlist**
Relocating to Dallas, TX on YouTube
 - 10 **Remember... Welcome Home.**
A closing note from Ty

Quick Jump

For the questions you'll come back to — the numbers, the acronyms, the paperwork. Tap any line to jump straight there.

Money & Payment Breakdown →

PITI, escrow, and what your payment really includes

Property Taxes →

How Texas rates are built — without the panic

MUD — Municipal Utility District →

What it is, what it costs, when it drops off

PID — Public Improvement District →

How PIDs differ from MUDs, and the payoff option

HOA — Homeowners Association →

Dues, CC&Rs, reserves, and what to review

Filing Your Homestead & Tax Exemptions →

The free paperwork that pays you back every year

School Information →

How schools are assigned and how to research them

Why I Care So Deeply About Relocation

Because relocation isn't a transaction — it's a turning point.

Twenty years ago, I stood exactly where you may be standing now — packing a life into boxes and holding my breath.

After Hurricane Katrina, leaving Louisiana wasn't a plan. It was a decision made under pressure, in grief, and with more uncertainty than I'd ever known. I chose North Texas because I needed a fresh start. What I found here surprised me.

I bought my first home as a single mother. Years later, my husband and I purchased another home together and continued building our family's future in this community. Every step of that journey taught me something I now carry into every client relationship — that a home is never just a transaction. It is the frame around the life you're about to live.

That's why I care so deeply about relocation. I've helped hundreds of families move here since. And every single time, I remember what it felt like to be the one arriving.

"Home isn't just where you live. It's where your family's story continues."

— Ty Gray

Because where you live changes everything.

01

Why North Texas

Understanding the DFW Metroplex.

"The best place to live isn't the city everyone else chooses. It's the city that supports the life you want to build."

— Ty Gray

North Texas Isn't One City — It's Hundreds of Communities

One of the biggest misconceptions I hear from relocating families is: “We're moving to Dallas.” The truth? Most people who say they're moving to Dallas never actually live in the City of Dallas.

Instead, they settle in one of the many surrounding communities that make up the Dallas–Fort Worth Metroplex — a region spanning more than 9,000 square miles and home to over eight million people. From vibrant urban neighborhoods to peaceful master-planned communities, North Texas offers a lifestyle for nearly every stage of life.

Think of DFW as one giant ecosystem made up of unique cities, each offering something different. Some communities are built around top-rated schools; others emphasize walkability, luxury living, outdoor recreation, or easy access to major employment centers.

The goal isn't to find the “best” city. The goal is to find your city.

A Different Way to Think About Your Move

Most people begin their relocation by searching for homes. I encourage my clients to do something different. Before we look at a single property, we first answer one important question:

"What kind of life do you want to wake up to every morning?"

— Ty Gray

That answer becomes the foundation for every recommendation I make. Because a beautiful home in the wrong location can quickly become a source of frustration, while the right community can improve your quality of life for years to come.

That's the heart of The Ty Gray Method™. We don't start with square footage. We start with your lifestyle.

The Five Things That Shape Your Daily Life

Over the years, I've found that nearly every relocation decision comes down to five key factors.

1 Your Commute

The home you love won't feel the same if you're spending two hours a day in traffic. Sometimes moving just ten miles can save you several hours each week. Time is one of your most valuable resources.

- ◆ Where you work
- ◆ How often you're in the office
- ◆ Toll road usage
- ◆ Airport access
- ◆ Future highway expansions
- ◆ School drop-off routes

2 Your Lifestyle

Every city has its own rhythm. Do you picture weekends filled with festivals, restaurants, and entertainment? Or do you prefer quiet neighborhoods, larger yards, walking trails, and community parks? There isn't a wrong answer — there's only the lifestyle that's right for your family.

3 Your Budget

Many buyers focus only on the purchase price. I focus on the total cost of ownership.

- ◆ Property taxes
- ◆ Homeowners insurance
- ◆ HOA dues
- ◆ Utility costs
- ◆ Maintenance
- ◆ Commuting expenses
- ◆ Toll road costs

4 Your Future

The best decisions are made with your future in mind, not just your current needs.

- ◆ Will your family grow?
- ◆ Are aging parents likely to move closer?
- ◆ Do you plan to work remotely long-term?
- ◆ Is resale value important?
- ◆ Could this become your forever home?

5 Your Community

The house is where you live. The community is where you build your life. We look at parks and trails, community events, local businesses, recreation, shopping and dining, places of worship, libraries, healthcare access, volunteer opportunities, and overall neighborhood character — the things that shape your daily experience long after the excitement of moving day has passed.



Before You Save Another Home Online...

Ask yourself these questions.

If every house cost exactly the same — which community would I choose?

What kind of neighbors do I hope to have?

What does my ideal Saturday look like?

How much driving am I willing to do every day?

What matters more to me — more square footage, or more free time?

Your answers will tell us far more than your Zillow search history ever could.

REAL CLIENT STORY

A relocating family from Arizona contacted me convinced they wanted a home in Prosper. They had heard wonderful things about the schools and loved the larger homes they saw online.

During our consultation, we talked about their work schedules, their children's activities, and how often they traveled for business. They also shared that they enjoyed trying new restaurants and attending community events on weekends.

Once we looked at the full picture, we explored additional communities. They ultimately chose a neighborhood that better aligned with their lifestyle and commute while still providing excellent schools and the features that mattered most to them.

The lesson: the first city you consider isn't always the one that's the best fit.

Sometimes the best decision comes after asking better questions.

Sell or Buy with Ty

TY'S INSIDER NOTE

One of the most common things I hear after closing is: “I finally feel like we chose the right home — not just a home.”

That's exactly why this guide exists. My commitment is to help you move with clarity and intention — so you find the home, community, and rhythm of life that truly fits your family. Not the flashiest listing. Not the trendiest zip code. The right one.

Common Relocation Mistakes

Choosing a city based only on social media.

Assuming the “most popular” suburb is automatically the best fit.

Falling in love with a model home before understanding taxes and commute times.

Prioritizing square footage over lifestyle.

Underestimating the importance of community and daily routines.

BEFORE YOU TURN THE PAGE

Take a moment to reflect on these questions.

When you picture your family's life one year after moving, what does a great day look like?

Which matters more right now: minimizing your commute, maximizing your space, or being close to specific amenities?

What are the three non-negotiables your next community must offer?

Because where you live changes everything.

02

Meet the Metroplex

Discovering the personality of North Texas.

"Every city has a personality. The secret isn't finding the most popular one — it's finding the one that feels like home."

— Ty Gray

If North Texas Were One Neighborhood...

Imagine walking into the world's largest neighborhood. Every street has its own personality. Some are lively and energetic. Others are quiet and peaceful. Some are filled with brand-new homes. Others are lined with mature trees and decades of history.

That's exactly what North Texas is like. The Dallas–Fort Worth Metroplex isn't one city — it's a collection of communities, each offering a unique lifestyle. The beautiful part? There isn't one “best” city. There is only the city that's the best fit for you.

That's why I don't begin by asking, “Which city do you want?” Instead, I ask, “Tell me about your family.” Because once I understand your lifestyle, your priorities, and your vision for the future, the list of communities naturally becomes much clearer.

The DFW Personality Map™

A quick tour of the communities that make up North Texas — not by ZIP code, but by character.

◆ THE CORPORATE HUB

Frisco

Driven. Connected. Fast-paced. Ambitious. Ideal for professionals who value convenience, amenities, and access to major employers.

◆ THE LUXURY RETREAT

Prosper

Larger homes, spacious lots, and a quieter suburban lifestyle. Neighbors know one another and Friday night football is a source of pride.

◆ THE RISING STAR

Celina

North Texas's future superstar. Rapid growth bringing new neighborhoods, schools, shopping, and infrastructure.

◆ THE HISTORIC HEART

McKinney

Character. A historic downtown, mature neighborhoods, and balanced growth — established and welcoming.

◆ THE ESTABLISHED ACHIEVER

Plano

Beautiful mature neighborhoods, corporate headquarters, excellent dining, and established schools.

◆ THE BALANCED FAMILY HUB

Irving

Convenience and community. Las Colinas energy, family-friendly amenities, and easy access to both airports and downtown Dallas.

◆ THE EXECUTIVE ESCAPE

Southlake

Luxury. Prestige. Exceptional schools. Beautiful homes. Upscale living with a strong community identity.

◆ THE NATURE LOVER'S CHOICE

Aubrey

Wide-open country charm meets thoughtful new development — horse property, trails, and a quieter pace within reach of Frisco and Denton.

◆ THE URBAN ANCHOR

Dallas

The heartbeat of the Metroplex. World-class dining, arts, sports, and neighborhoods with real character — from Lakewood to Bishop Arts.

◆ THE LAKESIDE NEIGHBOR

The Colony

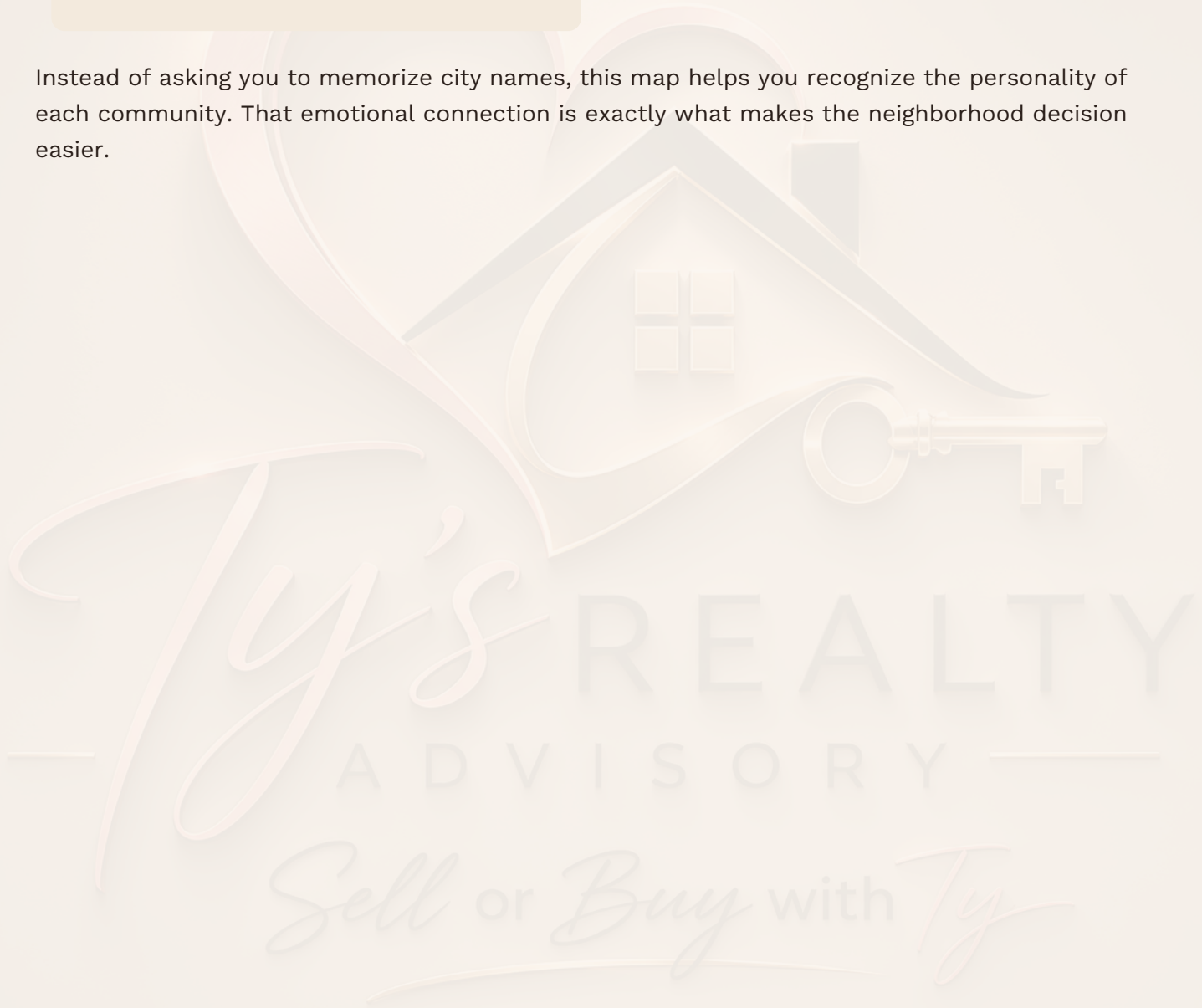
Life along Lewisville Lake. Waterfront access, Grandscape entertainment, and family-first neighborhoods just south of Frisco.

◆ THE HIDDEN GEM

Coppell

Tree-lined streets, top-rated schools, and small-town warmth tucked between DFW Airport and the northern suburbs.

Instead of asking you to memorize city names, this map helps you recognize the personality of each community. That emotional connection is exactly what makes the neighborhood decision easier.



The Ty Gray Method™ — Step One

"Never choose your city based on someone else's priorities."

— Ty Gray

Just because your coworker loves Frisco doesn't mean it's the right place for your family. The best relocation decisions happen when your neighborhood reflects your lifestyle — not someone else's.

Lifestyle Match — What Sounds Most Like You?

Let's narrow your search before you ever look at homes. Which of these feels most like the life you want?

A

"I want excitement."

Restaurants. Entertainment. Shopping. Professional networking. Convenience.

B

"I want peace."

Walking trails. Large yards. Community events. Great schools. Quiet evenings.

C

"I want opportunity."

Growing communities. New construction. Future appreciation. Long-term investment.

D

"I want character."

Historic downtowns. Mature trees. Established neighborhoods. Unique local businesses.

E

"I want luxury."

Executive neighborhoods. Premium builders. Beautiful architecture. Upscale amenities.

F

"I want balance."

Reasonable commute. Excellent schools. Strong community. Space to grow.

TY'S INSIDER NOTE

One of the biggest mistakes I see relocating families make is trying to recreate the city they left. North Texas isn't meant to be a copy of where you came from — it's an opportunity to build something even better.

Stay open to discovering communities you may have never heard of. Sometimes the place that feels most like home isn't the one you expected.

REAL CLIENT STORY

A family relocating from New Jersey came to me convinced they needed to live in Plano because a friend recommended it. During our consultation, we talked about what they loved most about their current lifestyle: evening walks, neighborhood events, newer homes, and a close-knit community.

Once we explored those priorities together, they realized another community aligned more closely with what they envisioned for their next chapter. They chose that neighborhood, and months later they told me they couldn't imagine living anywhere else. Their decision wasn't based on a city's popularity — it was based on fit. That's the goal every time.

THE TY GRAY TEST™

Before You Choose a City...

Would I enjoy this community if my dream house wasn't available here?

Does this city reflect the pace of life I want?

Can I picture my family building traditions here?

Does this location support both my current lifestyle and my future goals?

Five years from now, will I still be glad I chose this community?

If you can confidently answer yes to those questions, you're not just choosing a place to live. You're choosing a place to belong.

BEFORE YOU TURN THE PAGE

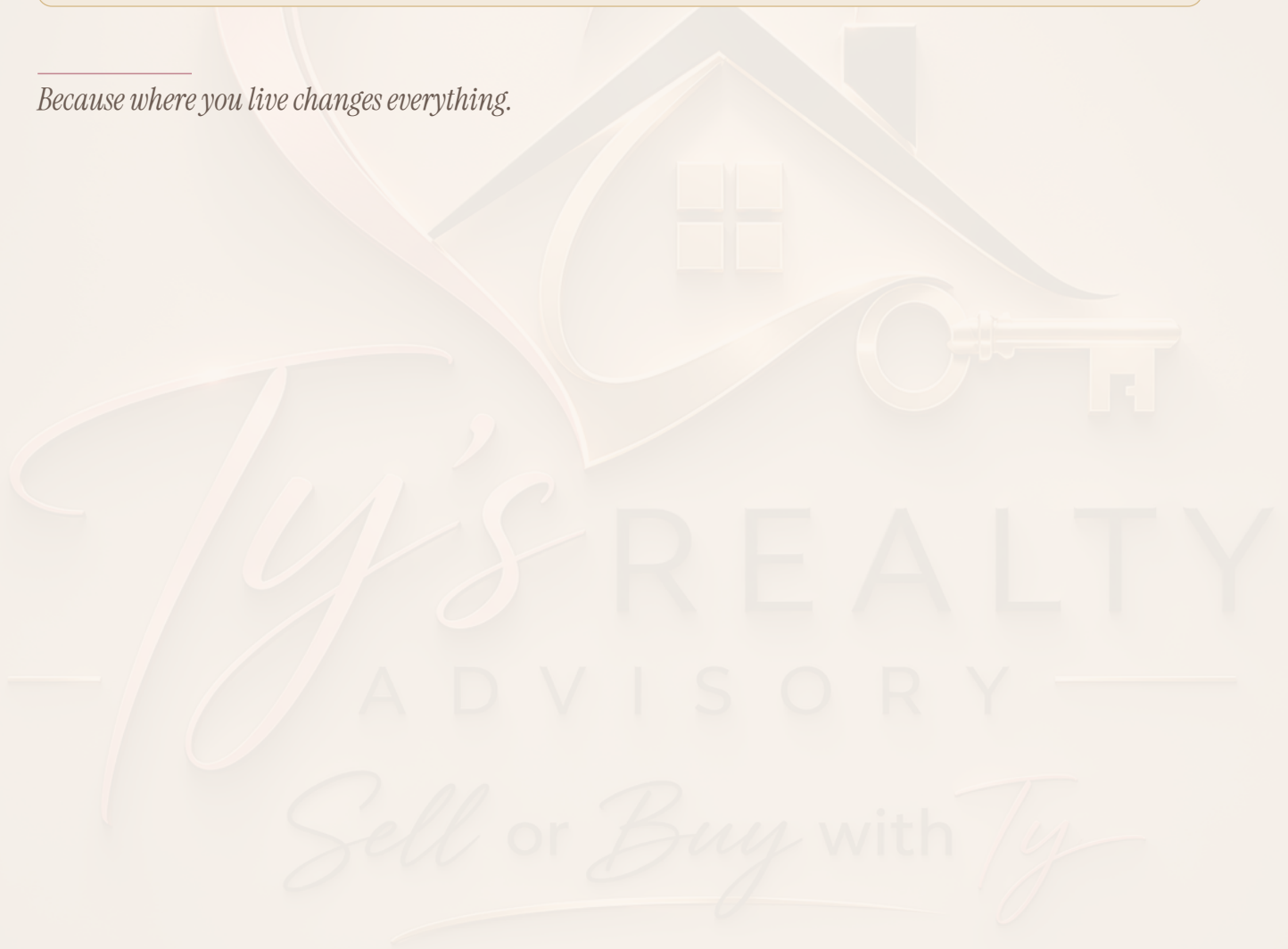
Take a moment to reflect.

Which city personality resonated with you the most — and why?

What does your ideal Saturday in your new community look like?

Are you looking for a place that's perfect for today, or one that will support your family's next decade?

Because where you live changes everything.



03

Why Families Are Choosing North Texas

It isn't just about lower taxes — it's about opportunity.

"The best moves aren't motivated by what you're leaving behind. They're inspired by what you're moving toward."

— Ty Gray

When people ask me why so many families are relocating to North Texas, they're often expecting a simple answer — “Because there are no state income taxes.” Or, “Because houses are more affordable.”

While those things matter, they're only part of the story. The families I work with aren't simply moving to save money — they're moving because they want a different way of living. More opportunity. More space. More balance. More time together.

North Texas has become one of the fastest-growing regions in the country because it offers something many people are searching for: the chance to build a life that aligns with their goals. Whether you're relocating for work, family, retirement, or a fresh start, you're joining a region that continues to invest in its future.

North Texas by the Numbers

8M+

RESIDENTS

One of the largest metropolitan areas in the United States.

9,000

SQUARE MILES

The Dallas–Fort Worth Metroplex spans an entire region.

2

MAJOR AIRPORTS

DFW International + Dallas Love Field.

Thousands of companies continue expanding throughout North Texas, creating opportunities across technology, healthcare, finance, manufacturing, education, logistics, and professional services.

Diverse Housing Options

Luxury estates

Master-planned communities

New construction

Historic neighborhoods

Low-maintenance townhomes

Acreage properties

North Texas offers an incredible range of choices — and pairing you with the right one is what I do best.

More Than Houses

People often focus on what they're buying. I focus on what they're gaining. Maybe it's:

- ◆ Dinner with family instead of another hour in traffic.
- ◆ Watching your children play in a neighborhood park.
- ◆ Meeting neighbors at community events.
- ◆ Walking the dog along miles of trails.
- ◆ Having enough room for grandparents to visit comfortably.
- ◆ Finally creating the home office you've always wanted.
- ◆ Hosting Thanksgiving without squeezing everyone into a tiny dining room.

Those moments don't show up on a listing sheet. But they're often the reason people decide to move.

What Makes North Texas Different

Every region has strengths. North Texas has momentum. New schools are opening. Roads are expanding. Parks are being built. Restaurants, hospitals, shopping centers, and entertainment districts continue to grow alongside residential communities.

Growth brings opportunity — but it also requires thoughtful planning. One of my roles is helping clients understand where growth creates value and where it may create temporary challenges: construction, traffic, or changing school boundaries. That's the kind of guidance that doesn't appear on a property website.

THE TY GRAY METHOD™ — WE DON'T CHASE HYPE. WE STUDY PATTERNS.

I don't look for the hottest city. I look for the city that's becoming stronger every year.

Strong communities tend to have:

- Continued investment
- Thoughtful planning
- Diverse housing options
- Quality schools
- Expanding amenities
- Long-term desirability

The goal isn't to buy where everyone is talking today. It's to understand which communities are building a foundation for tomorrow.

REAL CLIENT STORY

A couple relocating from Illinois reached out after spending weeks researching online. They had a list of “top-rated” cities but still felt overwhelmed because every article seemed to recommend something different.

Instead of starting with rankings, we talked about their priorities. They wanted to be within a reasonable commute of work, have access to parks and walking trails, stay within a comfortable monthly budget, and eventually have space for visiting family. Once we focused on those goals, the search became much simpler. They purchased a home in a community that wasn't at the top of every online list — but it was exactly right for them. Months later, they told me: “We didn't just find a house — we found our place.”

Common Mistakes

Chasing the newest community without understanding long-term costs.

Assuming growth automatically means appreciation.

Buying solely based on online rankings.

Ignoring commute times during rush hour.

Forgetting to consider life five or ten years from now.

THE TY GRAY TEST™

Before You Decide Where to Live...

Does this move improve our quality of life?

Will this location support our future goals?

Can I see my family building memories here?

Are we buying because it feels right — or because everyone else is?

Ten years from now, would I be proud of this decision?

BEFORE YOU TURN THE PAGE

Think about these questions.

What opportunity are you hoping this move creates for your family?

If you could improve one part of your current lifestyle, what would it be?

When you imagine “home,” what feeling comes to mind first?

Because where you live changes everything.



A MOMENT TO PAUSE

A House Is Something You Buy. A Community Is Something You Build.

There will come a day when the moving boxes are gone. The walls are painted. The furniture is in place. The excitement of closing day has settled into everyday life.

And one morning, you'll wake up, pour a cup of coffee or tea, look out your window, and realize something important. This isn't just where you live anymore. It's home.

Home isn't defined by granite countertops. It isn't measured in square footage. It isn't determined by the number of bedrooms. Home is where your life happens — where birthdays are celebrated, traditions begin, children grow into adults, neighbors become lifelong friends, and your family finds comfort after difficult days and joy during the best ones.

That's why I believe buying a home should never begin with searching online. It should begin with understanding the life you want to create. Because once you know the life you're building — finding the right home becomes much easier.

"The right home supports your life. The right community transforms it."

— Ty Gray

Because where you live changes everything.

04

Finding Where You Belong

Understanding the communities of North Texas.

"Don't ask which city is the best. Ask which city brings out the best in your family."

— Ty Gray

Your Life Comes First

Before we ever compare cities, I want you to think about your priorities. Not the priorities you think you're supposed to have. Your real priorities.

Maybe your ideal evening looks like grilling in the backyard while the kids ride bikes with neighbors.

Maybe it's walking to dinner with your spouse.

Maybe it's having enough space for your parents to visit comfortably.

Maybe it's living close enough to the airport that work travel becomes less stressful.

Those answers will naturally point us toward certain communities. That's how The Ty Gray Method™ works.

WE LET YOUR LIFE LEAD THE WAY

We don't force you into a neighborhood. We listen to how you actually live — and then we match you to the community that already fits that life.

"The right city isn't the one with the best reputation. It's the one that fits the way your family actually lives."

— Ty Gray

Sell or Buy with Ty

Every family that relocates to North Texas arrives with different dreams. Some are looking for shorter commutes. Others want award-winning schools. Some want room to spread out. Others dream of walkable neighborhoods filled with restaurants and local shops. Some want luxury. Others simply want peace.

None of those goals are wrong. They're simply different. That's why there isn't one perfect city — there are many wonderful communities, each offering something unique. My role isn't to convince you that one city is better than another. My role is to help you discover which community feels like home. That's where The Ty Gray Method™ begins.

Before We Talk About Cities...

Imagine it's two years from today. You've settled into your new home. Life feels comfortable. Things are finally familiar. Now answer these questions.

WHAT DOES A PERFECT SATURDAY LOOK LIKE?

Do you picture yourself walking through a farmers market? Watching your kids play soccer? Meeting friends for brunch? Relaxing on your back patio? Going boating? Walking trails? Shopping? Attending community festivals? Watching Friday night football?

Those answers matter more than you probably realize. Because every North Texas community has a personality. And your goal isn't to fit into a city — it's to find the city that naturally fits you.

The Ty Gray Lifestyle Assessment™

Circle the words that describe the life you want.

Peaceful	Energetic	Luxury	Family
Walkable	Growing	Established	Quiet
Convenient	Historic	Modern	Connected
Nature	Entertainment	Community	Privacy
Investment	Space	Dining	Shopping
Travel	Schools	Sports	Nightlife
Trails	Waterfront	Small Town	Big Opportunities

After you've circled your words — keep reading. By the end of this guide, you'll know exactly which communities align with your vision.

The Secret Most Buyers Don't Realize

The house you buy today will almost certainly change. You'll paint. Remodel. Landscape. Replace flooring. Update kitchens. Maybe even add a pool.

But one thing rarely changes — your location. That's why I spend so much time helping my clients choose the right community before we ever begin comparing homes. A beautiful house can always be improved. Choosing the wrong location is much harder to fix.

TY'S INSIDER NOTE

One of my favorite questions to ask clients is this:

“If your dream house disappeared tomorrow — would you still want to live in that neighborhood?”

If the answer is no — then it probably wasn't the right neighborhood.

REAL CLIENT STORY

A family relocating from Georgia fell in love with a stunning model home on their first visit to North Texas. It had soaring ceilings, designer finishes, and everything on their wish list.

Before writing an offer, we stepped back and reviewed the bigger picture. We looked at the commute, the effective property tax rate, future development, and the community itself. After comparing a few additional neighborhoods, they realized another community fit their lifestyle and long-term goals even better.

They chose a different home — and later told me they were grateful they hadn't made a decision based on the first beautiful model they saw. The lesson wasn't that the original home was wrong. It simply wasn't the best fit for the life they wanted to build.

THE TY GRAY TEST™

Before You Fall in Love with a Home...

If this exact home were located somewhere else, would I still want it?

Does this neighborhood support the life I want — not just the lifestyle I admire?

Will this location still make sense if my career or family changes over the next five years?

Can I picture ordinary Tuesday evenings here — not just exciting moving day?

Am I choosing with my heart alone, or with both my heart and my head?

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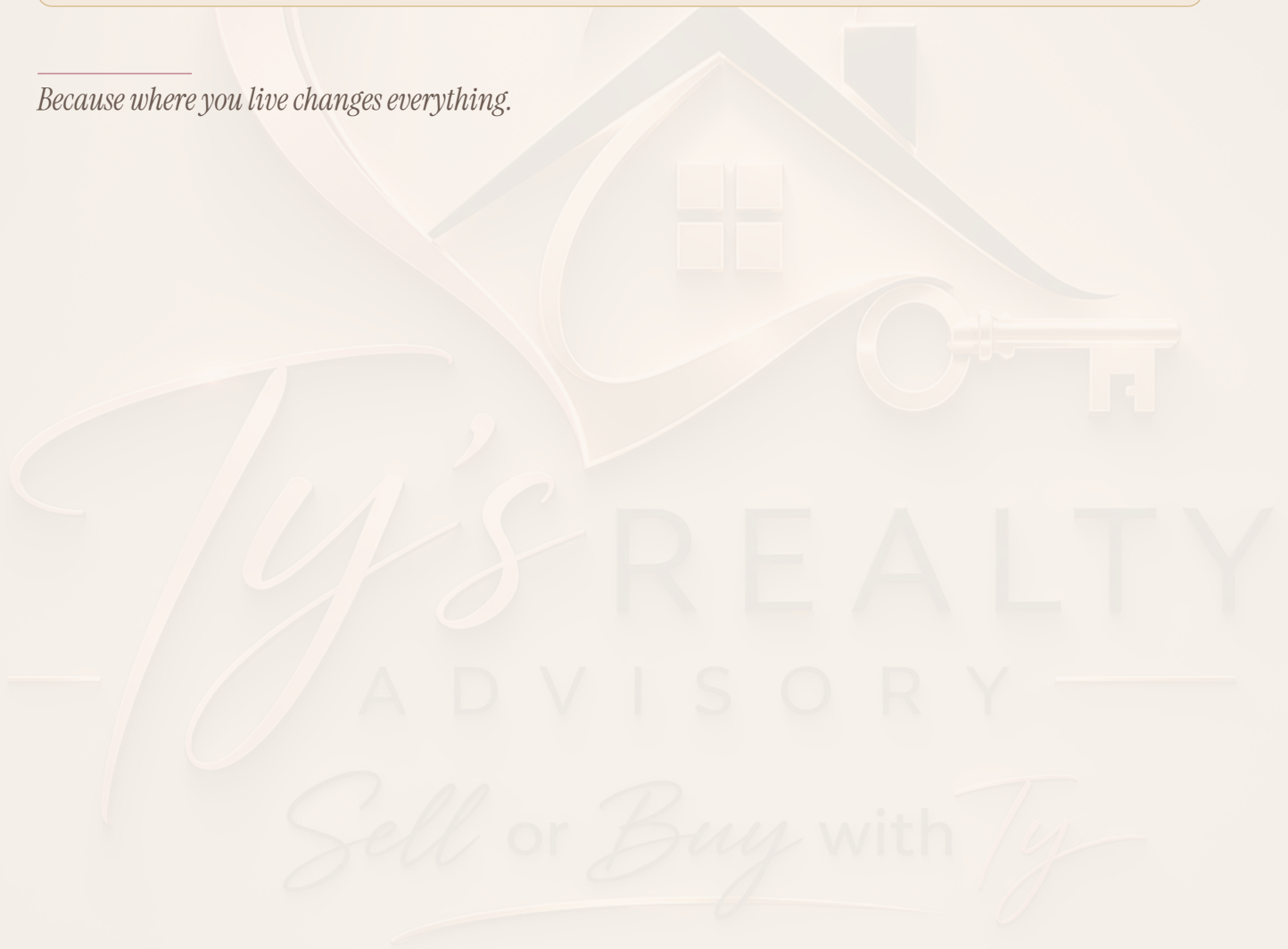
Pause & reflect.

Which words on the Lifestyle Assessment did you circle first — and what do they say about you?

What kind of Saturday morning would tell you, “yes, we chose the right place”?

Which community personality do you want to explore first with me?

Because where you live changes everything.



05

The Numbers, the Paperwork, and the Peace of Mind.

Everything nobody explained to you about what you're actually buying — and the quiet fears I want to take off your plate.

If you've read this far, you already know I don't believe a home is a transaction. But there's a part of this process that feels transactional — the paperwork, the payments, the property tax bills, the acronyms you didn't grow up knowing. MUD. PID. HOA. PITI. Homestead. Escrow.

This is the conversation most buyers wish someone would sit down and have with them before they fell in love with a house. The one that answers the questions you were slightly embarrassed to ask out loud. The one that turns a scary number on a closing disclosure into something you actually understand.

So take a breath. The next several pages are the ones I'd walk any client through over coffee — slowly, in plain language, without a single assumption about what you should already know. When you finish this chapter, you'll not only understand your money — you'll understand mine, and how I use it to protect yours.

"The buyers who sleep the best at night are the ones who understand every dollar before they sign for it."

— Ty Gray

What You're Actually Paying For Each Month

When you see a mortgage payment, you're really seeing four bills stacked into one. Lenders call it PITI — Principal, Interest, Taxes, and Insurance. Most buyers focus only on the sticker rate and are stunned when the real monthly number lands 20–35% higher. That surprise is what I want to eliminate for you right now.

P — PRINCIPAL

This is the part of your payment that actually buys the house. Every dollar of principal chips away at what you owe the bank and quietly builds your equity. In the early years, it's the smallest slice of the pie. That's normal — and it shifts in your favor every single month you own the home.

I — INTEREST

This is the bank's fee for lending you the money. On a 30-year loan, interest is the biggest piece of your payment for roughly the first decade. Your interest rate, loan term, and down payment all move this number. A great lender — and a great buyer's agent negotiating seller-paid rate buy-downs — can save you real money here.

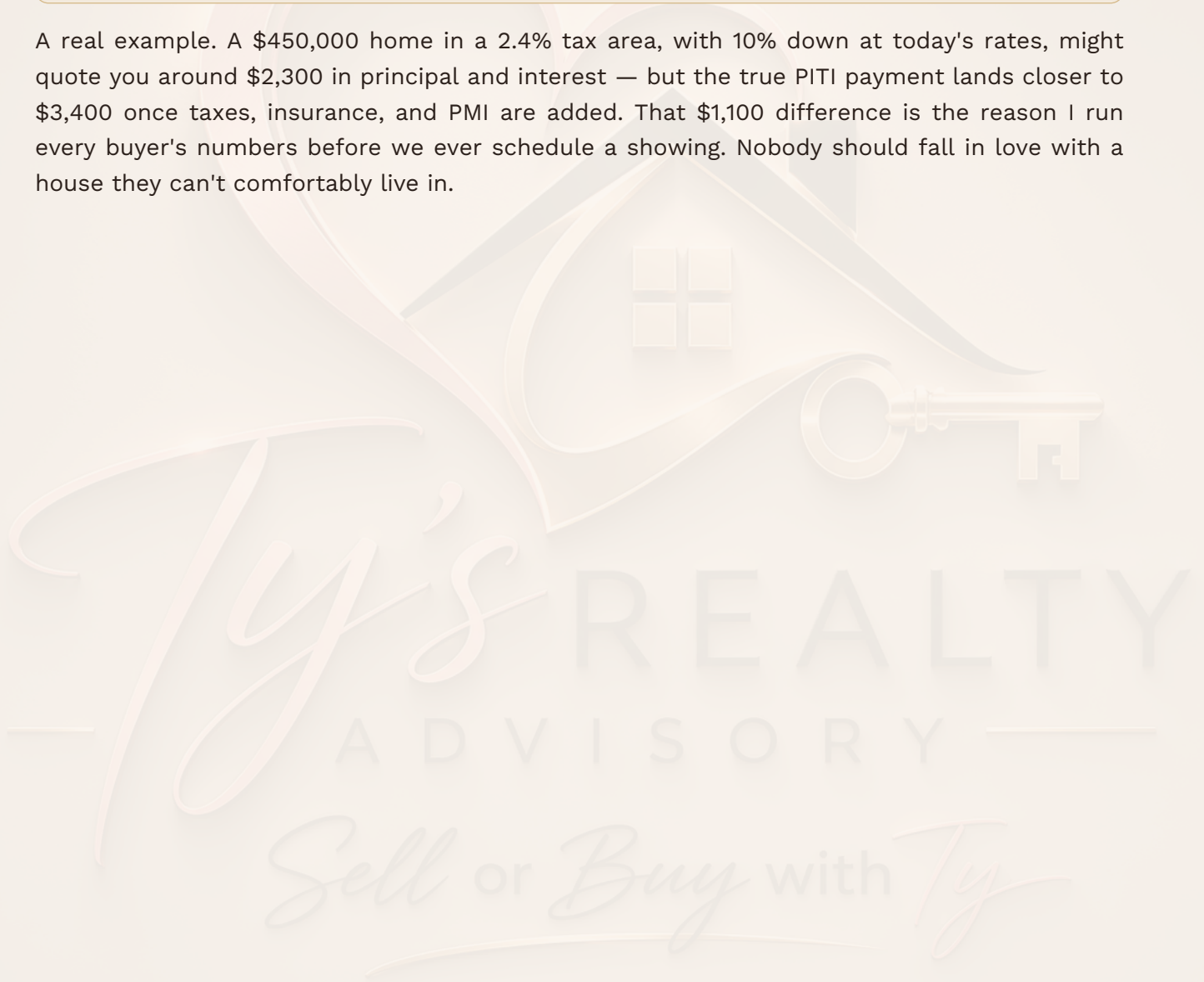
T — TAXES (Property Taxes)

In Texas, property taxes are the line item that shocks out-of-state buyers the most. Your lender collects 1/12th of your annual bill every month and holds it in an escrow account, then pays the county on your behalf when it's due. We'll go deeper into how these are calculated on the next page.

I — INSURANCE (and PMI)

Homeowners insurance protects the house. If you put less than 20% down, you'll also pay Private Mortgage Insurance (PMI) — a fee that protects the lender, not you, until you've built enough equity. Both are usually escrowed, so they show up inside that one monthly number too.

A real example. A \$450,000 home in a 2.4% tax area, with 10% down at today's rates, might quote you around \$2,300 in principal and interest — but the true PITI payment lands closer to \$3,400 once taxes, insurance, and PMI are added. That \$1,100 difference is the reason I run every buyer's numbers before we ever schedule a showing. Nobody should fall in love with a house they can't comfortably live in.



Understanding Property Taxes Without the Panic

Texas has no state income tax. That has to be funded somewhere — and the answer is your property tax bill. Rates in North Texas typically fall between 1.8% and 3.2% of your home's assessed value each year, depending on the city, school district, and any special districts (we'll get to those next). It sounds intimidating until you understand exactly how it's built.

How Your Bill Is Calculated

- ◆ Assessed Value — the county appraisal district determines what your home is worth as of January 1 each year. This is not always the same as market value.
- ◆ Exemptions — homestead, over-65, disability, and veteran exemptions reduce the taxable portion of that value. (More on filing yours in a few pages.)
- ◆ Tax Rate — the total rate is a stack: school district + city + county + college + hospital + any MUD or PID. Each entity sets its own rate every fall.
- ◆ Your Bill = (Assessed Value – Exemptions) × Total Tax Rate.

How and When You Pay

Bills mail in October and are due by January 31. If you have a mortgage, your lender is already collecting monthly through escrow and pays it for you. If you own outright, you write the check. Late payments accrue penalties fast — 7% in February, climbing every month — so calendar it if it's on you.

Reading Your Tax Statement

Your statement lists every taxing entity, its rate, and its share of your bill. If you feel the assessed value is too high, you can protest the appraisal every spring — a step I remind every client to take. It's often the single fastest way to lower your monthly payment for years to come.

MUDs — Municipal Utility Districts

When a developer builds a new master-planned community outside existing city limits, somebody has to pay for the water lines, sewer, drainage, and roads that make the neighborhood possible. Instead of the developer footing the entire bill up front, a Municipal Utility District is formed. It issues bonds to build the infrastructure, and homeowners inside the district pay it back through a small additional line item on the annual tax bill.

What This Means for You

- ◆ A MUD adds roughly \$0.20 – \$1.00 per \$100 of assessed value to your tax rate. On a \$500,000 home, that can mean an extra \$100–\$400 per month.
- ◆ MUD rates decrease over time as the bonds are paid down. Some newer communities start higher and drop significantly within 10–15 years.
- ◆ In exchange, you often get newer roads, better drainage, walkable trail systems, and amenities that older neighborhoods simply don't have.
- ◆ The district is governed by an elected board — you can attend meetings and vote.

BEFORE YOU MAKE AN OFFER

Ask for a copy of the MUD disclosure notice. Texas law requires the seller to provide it. I always request it up front and translate the numbers into plain English so you know the true monthly impact — not just the number in the listing photo.

MUDs aren't good or bad. They're a trade-off. My job is to make sure the trade makes sense for your budget and your timeline — because the family that plans to stay 20 years experiences a MUD very differently than the family relocating for a three-year assignment.

PIDs — Public Improvement Districts

A Public Improvement District looks similar to a MUD at first glance, but the mechanics are different — and the difference matters at closing. A PID is created inside a city's limits to fund specific enhancements: entry monuments, landscaping, lakes, parks, security patrols, or premium amenity centers. The city issues bonds, and the homeowners inside that district repay them through a PID assessment.

MUD vs. PID — The Real Difference

- ◆ How you pay — MUD is a tax rate. PID is usually a fixed assessment based on your lot, often billed annually and sometimes broken into monthly escrow.
- ◆ How long you pay — PID assessments typically run 20–40 years on a fixed schedule. Unlike a MUD, the number doesn't naturally drop as bonds are retired.
- ◆ The payoff option — many PIDs allow you to pay off your assessment in full at closing or refinance. On a home you plan to keep long-term, this can save tens of thousands of dollars.
- ◆ Governance — PIDs are administered by the city, not an elected homeowner board.

WHAT I DO FOR MY CLIENTS

Before you sign, I pull the PID Service and Assessment Plan, calculate the true remaining balance, and model whether it's smarter to pay it off, roll it into your loan, or leave it as-is. It is one of the most overlooked negotiation points in North Texas — and one of the easiest ways to protect your long-term equity.

HOAs — Homeowners Associations

An HOA is the organization that maintains the shared parts of your neighborhood — the pool, the gym, the front-entry landscaping, the trails — and enforces the rules that keep the community looking and feeling the way it did when you fell in love with it. Every homeowner inside the community pays dues, and every homeowner is bound by the same set of guidelines called CC&Rs (Covenants, Conditions, and Restrictions).

What Your Dues Actually Cover

- ◆ Common-area maintenance — pools, parks, trails, entry monuments, lakes, fountains.
- ◆ Amenity center staffing, utilities, and programming (fitness rooms, event space).
- ◆ Front-yard landscaping in some communities; sometimes even roof and exterior in condo or townhome HOAs.
- ◆ A reserve fund for future large expenses — replacing a pool, resurfacing streets, replacing playground equipment.

What to Review Before You Buy

The current dues and how often they've been raised in the last five years.

Reserve study — is the HOA saving enough to avoid a surprise special assessment?

Financial statements — a healthy HOA runs a surplus, not a deficit.

Meeting minutes — the truth about a neighborhood is in these pages.

CC&Rs — rules on rentals, fences, paint colors, RVs, and pets.

Pending litigation — an HOA in a lawsuit can affect your ability to get a loan.

A well-run HOA protects your property value. A poorly run one becomes a monthly frustration.

I read every HOA packet with my clients — line by line — before we waive the review period.

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Filing Your Homestead & Tax Exemptions

This is the single most valuable piece of paperwork most new Texas homeowners forget. Filing your homestead exemption can reduce your school-tax value by \$100,000, cap annual assessed increases at 10%, and quietly save you thousands every year. It is free to file, and I walk every client through it.

Are You Eligible?

- ◆ You own and occupy the home as your primary residence. Thanks to recent Texas legislation, you no longer have to own the home on January 1 — you can file as soon as you close and move in.
- ◆ The home is not a rental or a second home.
- ◆ Your driver's license address matches the property address.

Step by Step

1. Update your driver's license to your new home address at the DMV.
2. Download Form 50-114 from your county appraisal district website (Collin CAD, Dallas CAD, Denton CAD, Tarrant CAD).
3. Complete the form with your name, property address, and license number.
4. Attach a copy of your Texas driver's license.
5. Submit by mail, in person, or through the online portal.
6. Deadline: April 30 of the tax year, though late filings are accepted up to two years after the delinquency date.

Other Exemptions Worth Knowing

- ◆ Over-65 exemption — additional reduction and a school-tax freeze.
- ◆ Disabled Person exemption — mirrors the over-65 benefit.
- ◆ Disabled Veteran exemption — up to 100% of appraised value depending on disability rating.
- ◆ Surviving Spouse of a First Responder or Military Member killed in the line of duty.

MY PROMISE

After you close, I send you a personal reminder with the exact form link, the deadline, and a five-minute walkthrough. You will never lose thousands of dollars because a piece of paperwork slipped through the cracks on my watch.

Schools — What Every Family Should Understand

For many of the families I work with, this is the single most emotional part of the search. You're not just choosing a district — you're choosing the classroom your child walks into, the friendships they'll form, and the community that will help shape who they become. I take this personally, and I want you to have real information, not marketing brochures.

How Schools Are Assigned

Texas is an attendance-zone state. Your street address determines the elementary, middle, and high school your children attend — not the neighborhood name, not the city, and sometimes not even the side of the street. Zones can and do change. Never assume, and never rely on a listing site's school labels. I verify every zone with the district directly before we write an offer.

How to Research a District

- ◆ Texas Education Agency (TEA) ratings — the official A–F accountability grade for each campus and district.
- ◆ Niche.com and GreatSchools.org — parent reviews plus test-score context. Read them together, not separately.
- ◆ Campus visits — call the front office and ask for a walk-through. A great school welcomes it.
- ◆ Bond history — districts that pass bonds are actively investing in facilities, technology, and teacher pay.
- ◆ Programs that matter to your child — dual language, gifted, athletics, career & technology, special education.

Schools and Property Value

Homes zoned to strong campuses hold their value in downturns and appreciate faster in growth years. Even if your children are grown — or you don't have any — the school zone still matters the day you sell. This is one of the reasons my recommendations sometimes push clients half a mile in one direction: the resale difference over ten years is real money.

Utilities, Handled. Before You Even Arrive.

Moving is exhausting. You're packing a household, saying goodbye to a life, and trying to keep your family calm through all of it. The last thing you should have to do is sit on hold with an electric provider, a water district, an internet company, and a trash service — all while trying to figure out which of the eleven Texas electricity plans won't quietly triple your bill in month four.

What My Concierge Service Includes

Electricity — I compare current plans in your zip code and set up service in your name for your closing date. No lapse. No connection fee surprises.

Water & sewer — coordinated with the city or MUD, deposit paid or waived when eligible.

Gas (where applicable) — Atmos or the local provider, scheduled for pre-close activation so the home is climate-controlled the day you walk in.

Internet & cable — I confirm fiber availability, book the install window, and hand you the confirmation number.

Trash, recycling, and bulk pickup schedules — printed on a one-page welcome sheet.

Home security & smart-home activation guidance when the home comes pre-wired.

Change-of-address checklist — USPS, DMV, voter registration, insurance, banks, and subscriptions.

Why I Do This

Because the memory you deserve of your first night in your new home is not sitting in the dark on a suitcase, on hold with a call center. It's the sound of your kids picking their rooms, pizza on the counter, and the quiet realization that you actually did it. My concierge service exists so you get that night — the one you've been picturing — instead of the one nobody warns you about.

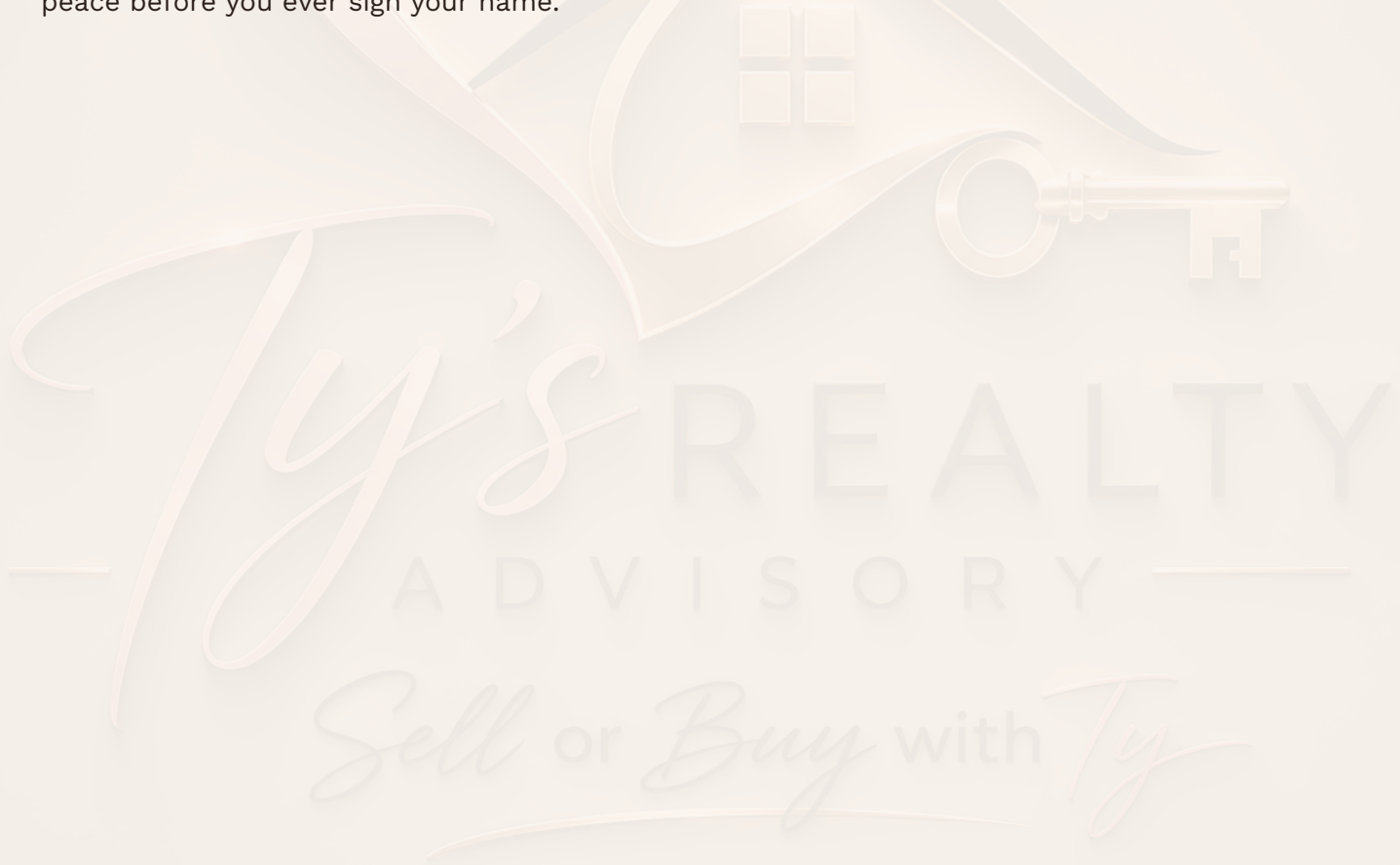
INCLUDED WITH EVERY BUYER I REPRESENT

There is no upsell, no add-on package, no invoice. This is simply what full-service representation should look like — and it's how I want you to remember your move.

The Numbers Don't Have to Be Scary. Not When Someone Walks Them With You.

If your head is spinning a little right now, that is exactly the right reaction. There is a lot inside a home purchase that nobody told you existed — and that is not your fault. It is the reason this chapter exists, and it is the reason I do this work the way I do.

You do not have to memorize any of this. You do not have to become a mortgage expert, a tax expert, an HOA expert, or a utility expert. You just have to choose a guide who already is — one who will translate every acronym, catch every surprise, and protect your money and your peace before you ever sign your name.



The Questions I Ask Before Every Offer

Before I recommend submitting an offer, I quietly work through a series of questions. You'll rarely see me ask them out loud — but every one of them has to be answered before I let a client sign.

- ◆ Have we verified the home's value?
- ◆ Are we comfortable with the monthly payment?
- ◆ Have we accounted for taxes, insurance, and community costs?
- ◆ Are there builder incentives we haven't explored?
- ◆ Does the contract protect my client's interests?
- ◆ Is this home still the right choice if negotiations become challenging?

If we can confidently answer “yes” to those questions, we're ready.

Not because we're rushing.

Because we're prepared.

"Confidence at the closing table isn't luck. It's the result of asking the right questions long before you get there."

— Ty Gray

The Smart Offer Framework™

Before you sign an offer, review these five questions. They're the same five I walk through with every client — no matter the price point, no matter the market.

1. AM I BUYING FROM CONFIDENCE OR URGENCY?

If you're afraid of missing out, pause. Fear is not a strategy.

2. HAVE I LOOKED BEYOND THE PURCHASE PRICE?

Consider incentives, closing costs, warranties, and financing opportunities.

3. DOES THIS PURCHASE STILL FIT MY LONG-TERM GOALS?

A home should support your future, not limit it.

4. HAVE I ASKED EVERY QUESTION I NEED ANSWERED?

There are no “silly” questions when making one of the largest purchases of your life.

5. IF THIS OFFER IS ACCEPTED TODAY, WILL I FEEL EXCITED... OR RELIEVED?

Excitement comes from emotion. Relief comes from preparation. The best purchases include both.

Buy the Payment... But Understand the Future.

A monthly payment may fit comfortably today. But a home is a long conversation with your future — and the smartest buyers are the ones who ask the harder questions before they ever hold the keys.

Before you commit, ask yourself:

- ◆ What happens if property taxes increase?
- ◆ Will this home still fit your budget if interest rates change before closing?
- ◆ How will HOA dues affect your long-term expenses?
- ◆ Are you prepared for routine maintenance and repairs?
- ◆ Does this purchase still allow you to build wealth in other areas of your life?

"A wise purchase creates freedom — not financial pressure."

— Ty Gray

TY'S REALTY
ADVISORY
—
Sell or Buy with Ty

BEFORE YOU TURN THE PAGE

Before we turn back to the neighborhoods, sit with these:

Do I truly understand what my full monthly payment will be — not just the rate?

Have I asked whether this community sits inside a MUD, a PID, or both?

Have I reviewed the HOA's financials, not just its dues?

Am I filing my homestead exemption the moment I close?

Do I know exactly which schools this address is zoned to today — and tomorrow?

Do I have someone who will handle the small, exhausting details so I don't have to?

"You should never sign for a home you don't fully understand. That's what I'm here for."

— Ty Gray

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KEEP EXPLORING

Watch the Playlist

Relocating to Dallas, TX



SCAN TO WATCH

Point your phone camera at the code to open the full Relocating to Dallas, TX playlist on YouTube.

youtube.com/playlist?list=PLYIOGGZKAF_xWB6-2BziT_1bU_nLTcBoD

"Every conversation should begin with "What if...""

— Ty Gray

Welcome home.

Hundreds of neighborhoods.

Dozens of exceptional builders.

Countless floor plans.

Finding a house is easier than ever.

Finding the right place for your family takes intention.

Over the last several pages, we've explored communities, schools, builders, taxes, infrastructure, and the many factors that shape life in North Texas. I hope that you now feel equipped to make decisions with greater clarity and confidence.

No guide, no matter how comprehensive, can replace a conversation tailored to your family's goals. Every relocation is unique, and the right strategy depends on your priorities, budget, career, and vision for the future.

If you've made it this far, thank you for trusting me to be part of your journey.

Whether we work together or not, I sincerely hope your move brings your family new opportunities, lasting memories, and a place where you truly feel at home.

And if you decide you'd like a guide in your corner, someone who will help you think through every decision with care and experience, I would be honored to help.

Because where you live changes everything.

Welcome to North Texas.

Welcome home.

— Tiyanica “Ty” Gray