

# TSG

— THE SAWAL GROUP —

## THE PHYSICIAN'S GUIDE TO HOUSTON

*Where to live near your campus, and how to finance your first Houston home*

# Welcome, doctor

*You focus on your new role. We'll handle the move.*

Whether you are starting residency, fellowship or your first attending role, or joining a Houston practice mid-career, the two questions are the same: where should you live so your commute and call schedule work, and how should you finance your home? This guide answers both.

## Houston medicine at a glance

### TEXAS MEDICAL CENTER

The largest medical city in the world, home to the region's flagship hospitals and medical schools.

### TRAINING PROGRAMS

Baylor College of Medicine sponsors 100+ residency and fellowship programs; Houston Methodist runs 80+, training about 450 residents and fellows a year.

### SUBURBAN GROWTH

Major systems run full hospitals in Sugar Land, Katy, Memorial City and beyond. MD Anderson is building a 470,000 sq ft Sugar Land campus, opening in 2029.

### NO STATE INCOME TAX

Texas has no state income tax. Property tax is where Texas collects, so we compare homes on total monthly cost.

### HOW WE WORK WITH PHYSICIANS

**Around your schedule.** Evening, weekend and live video tours.

**Clear numbers.** Rent vs. buy and total monthly cost, from a finance-minded team.

**Campus first.** We map every home to your hospital and call needs.

**Right lender.** Introductions to lenders with physician loan programs.

# Where you'll practice

Houston medicine runs across five main hubs. Find your campus first; it decides your best neighborhoods.

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## Texas Medical Center

Central Houston

Houston Methodist Hospital, 6565 Fannin St  
Memorial Hermann TMC, 6411 Fannin St  
Texas Children's Hospital, 6621 Fannin St  
MD Anderson Cancer Center, 1515 Holcombe Blvd  
Baylor St. Luke's Medical Center, 6720 Bertner Ave

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## Sugar Land

Southwest / Fort Bend

Houston Methodist Sugar Land, 16655 Southwest Fwy  
Memorial Hermann Sugar Land, 17500 W Grand Pkwy S  
St. Luke's Health Sugar Land, 1317 Lake Pointe Pkwy  
MD Anderson Sugar Land, 1327 Lake Pointe Pkwy (new campus opening 2029)

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## Richmond

Fort Bend

OakBend Medical Center, 1705 Jackson St  
OakBend Medical Center Williams Way, 22003 Southwest Fwy

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## West Houston / Katy

I-10 West

Houston Methodist West, 18500 Katy Fwy  
Memorial Hermann Katy Hospital  
Texas Children's West Campus, 18200 Katy Fwy  
MD Anderson West Houston, 13900 Katy Fwy

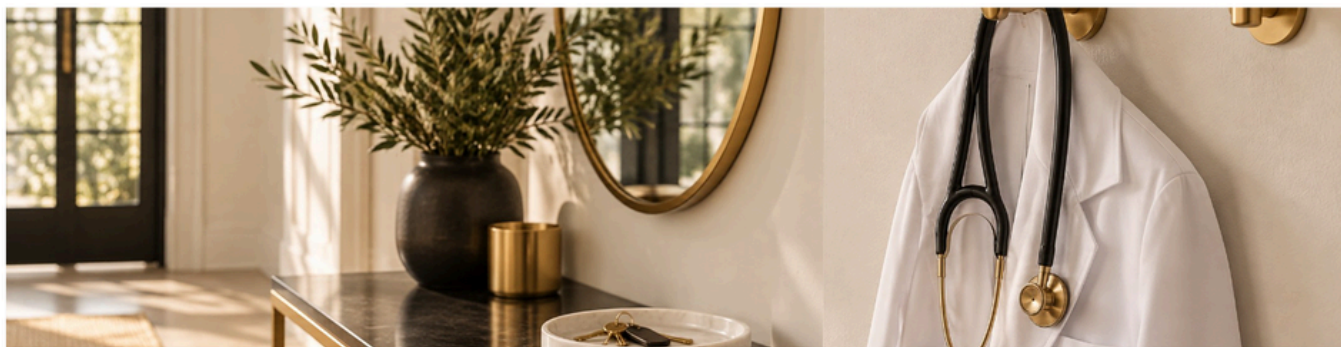
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## Memorial City / Galleria

Inner west

Memorial Hermann Memorial City, 929 Gessner Rd  
Memorial Hermann | Rockets Orthopedic Hospital, 5410 W Loop S

**Working at more than one site?** Many physicians rotate between a TMC flagship and a suburban campus. We map homes to both so neither drive surprises you.



## Live close to your campus

Start from your hospital, then choose between close-in convenience and suburban space.

| YOUR CAMPUS              | CLOSE-IN OPTIONS                                                                     | SUBURBAN OPTIONS                  |
|--------------------------|--------------------------------------------------------------------------------------|-----------------------------------|
| Texas Medical Center     | West University, Bellaire, Southside Place, Museum District, Rice Village, Meyerland | Pearland, Missouri City           |
| Sugar Land               | First Colony, Telfair, Imperial, Riverstone                                          | Missouri City, Richmond, Fulshear |
| Richmond                 | Richmond, Sugar Land                                                                 | Rosenberg, Fulshear               |
| West Houston / Katy      | Energy Corridor, Memorial                                                            | Katy, Cinco Ranch, Fulshear       |
| Memorial City / Galleria | Memorial, Spring Branch, Tanglewood, Uptown high-rises                               | Energy Corridor, Katy             |

## Plan for call, not just the commute

### Know your response time

Ask your department how quickly you must reach the hospital on call before you pick an area.

### Drive it at shift change

Test the route at the hours you will really drive it, including late at night.

### Two sites? Live between

If you split time between campuses, we look at homes that balance both drives.

### Residents near the TMC

METRO light rail serves the Medical Center, and many residents lease close in first.



## Physician loans, explained

Built for doctors whose finances don't fit standard underwriting yet: big student loans, a brand-new contract, little time to save.

### LOW OR NO DOWN PAYMENT

Many lenders offer 0% to 10% down on loans up to about \$1M to \$2M.

### OFTEN NO PMI

Many programs skip private mortgage insurance, even with little down.

### STUDENT LOANS COUNTED FAIRLY

Lenders may use income-based payments or set aside deferred loans when qualifying you.

### CLOSE BEFORE YOU START

With a signed contract, many lenders close roughly 90 to 150 days before your start date.

**Who qualifies:** MD, DO, DDS and DMD, including residents and fellows. Many programs also cover DVM, CRNA and pharmacists, and some include PAs and NPs.

### A physician loan fits when

- You have little saved for a down payment
- You are starting a new contract
- Student loans would stretch your ratios

### A conventional loan fits when

- You can put about 20% down
- You plan to stay five years or more
- You want the lowest rate and fees

**Watch for:** credit score minimums (often 680 to 720), cash reserve requirements, adjustable-rate terms, and limits on condos or second homes. We introduce you to Texas lenders with physician programs and compare the options side by side.

# From contract to keys

*Start the day you sign, and you can be home before your first shift.*

## 01 Sign your contract, then call us

The earlier we start, the more of your lender's closing window you can use.

## 02 Relocation consultation

Campus, call needs, schools and budget, mapped to two or three areas.

## 03 Pre-approval

Your offer letter or contract goes to a lender with a physician program.

## 04 Tour efficiently

Live video tours first, then one focused house-hunting trip.

## 05 Offer and inspections

We negotiate and manage inspections during your option period.

## 06 Close before you start

Remote signing is often possible if you are still out of state.

## 07 Move and settle

Register your vehicle within 30 days and get a Texas license within 90.

## 08 File your homestead exemption

It lowers your property tax every year you live there.

### Residents and fellows

Many lease close to campus first. In a longer program, a physician loan can make buying possible during training.

### Attendings

Most buy before their start date, using a physician or conventional loan depending on savings and plans.



YOUR NEXT STEP

# Book your complimentary physician relocation consultation

*Your campus, your call schedule, your financing, and a short list of homes that fit all three.*



## Meet your Houston landing partners

A finance-minded team that makes your move simple, from the first call to the day you get your keys.

CALL OR EMAIL TO SCHEDULE

### Zain Sawal

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— THE SAWAL GROUP —

*Your trusted Houston luxury real estate partner for relocating clients*

General information, not legal, tax or lending advice; loan terms vary by lender. Sources: Baylor College of Medicine, Houston Methodist, MD Anderson (2026), White Coat Investor, TxDMV. The Sawal Group supports equal housing opportunity.