

TSG

— THE SAWAL GROUP —

RELOCATE TO HOUSTON

*Your guide to neighborhoods, schools, commutes and
settling in*

Welcome to Houston

Moving here is easier with a plan. This guide is yours.

Whether you are taking a new role, transferring with your company, joining a hospital or university, or arriving from another country, this guide walks you through how the city is laid out, how schools work, what commutes really look like, whether to rent or buy, and what to do in your first 90 days.

We are The Sawal Group with Keller Williams Memorial. Our team brings a finance and audit background to every move, so you get clear numbers and honest guidance, not just a list of homes.

Houston at a glance

ECONOMY

Energy, healthcare, engineering, finance and technology lead. The Houston area is home to 27 Fortune 500 headquarters.

HEALTHCARE

The Texas Medical Center is the largest medical city in the world.

NO STATE INCOME TAX

Texas has no state income tax, so more of every paycheck stays with you.

PROPERTY TAX

Combined rates run about 1.8% to over 3.5% of assessed value a year, higher in suburbs with MUD taxes.

HOMESTEAD EXEMPTION

Live in your home and the school tax exemption is \$140,000, raised by Texas voters in November 2025.

CLIMATE

Hot summers and mild winters, with outdoor living almost year round.

Our advice: compare homes on total monthly cost, including property tax and insurance, not just price. We run that comparison for every client.



Find your part of Houston

Start with three questions: where will you work, which school district do you want, and do you prefer walkable city living or space in a master-planned suburb? We match areas to what you tell us matters.

Inner Loop

Heights, Montrose, Museum District, Rice Village
Walkable, older homes and townhomes. Close to Downtown, the Medical Center and Rice.

Uptown and Memorial

Galleria, Tanglewood, Memorial
High-rise living to wooded estates. Close to Uptown, the Energy Corridor and Memorial City.

Southwest

Sugar Land, Missouri City, Richmond
Master-planned communities, lakes and trails, growing medical campuses.

North

The Woodlands, Spring
Wooded master-planned living with a town center. Close to north Houston corporate campuses.

Close-in established

West University, Bellaire, River Oaks, Upper Kirby
Larger lots and new construction. Close to the Medical Center, Uptown and Downtown.

West

Energy Corridor, Katy, Cinco Ranch
Master-planned suburbs with newer homes and amenities. Close to west Houston employers.

Northwest

Cypress, Bridgeland
Newer master-planned communities with room to grow. Close to Cy-Fair employers.

South and Bay Area

Clear Lake, League City, Pearland
Lake and bay access. Close to NASA Johnson Space Center and the south Medical Center.

Choose the school, then the house

In Texas, your home address sets your public school.

Districts run schools. Independent school districts (ISDs) often cross city lines, so one city can be split between districts.

Ratings. The Texas Education Agency publishes A-F ratings for districts and campuses. A campus visit tells you more.

Zoning is by address. Confirm the zoned elementary, middle and high school with the district before you make an offer.

Private and international. Many private, IB and bilingual schools set winter deadlines for the next fall. Start early.

Pick your job center first

Houston is a driving city with several job centers. The same distance can be a quick drive or a long one depending on direction and time of day.

JOB CENTER	SHORTER COMMUTES FROM
Texas Medical Center	Inner Loop, West U, Bellaire, Meyerland, Pearland, Missouri City
Downtown	Heights, Montrose, Midtown, East Downtown
Uptown / Galleria	Tanglewood, Memorial, Bellaire, River Oaks
Energy Corridor	Memorial, Katy, Cinco Ranch, Spring Branch
Memorial City	Memorial, Spring Branch, Energy Corridor
Sugar Land / Fort Bend	Sugar Land, Missouri City, Richmond
North Houston campuses	The Woodlands, Spring, Cypress, Kingwood
Clear Lake / Bay Area	Clear Lake, League City, Friendswood, Pearland

Test it at rush hour

Drive from the home to work at the time you would really leave.

Use the toll roads

Sam Houston, Westpark, Grand Parkway and Fort Bend tollways shorten suburban drives.

Transit close in

METRO light rail serves Downtown, Midtown and the Medical Center; park-and-ride links suburbs.



Rent first, or buy now?

It depends on how long you will stay, how sure you are about the area, and your total monthly cost on each side. Many relocating families rent for a year, then buy once they know the city.

Rent first when

- Your assignment is short or uncertain
- You don't yet know the area or school
- You are new to the U.S. and building credit
- You need to sell a home elsewhere first

Buy when

- You expect to stay several years
- You know your job center and district
- Your financing is in place or you qualify for a specialty loan
- You want to build equity and lock in your cost

How we compare the two

We put rent next to the full cost of owning, then weigh equity built and buying and selling costs over the years you expect to stay. You get one page that shows your break-even point.

Mortgage payment

Property tax after homestead

Homeowners and flood insurance

HOA and MUD fees

Maintenance

Equity built

Texas notes: two homes at the same price can have very different monthly costs because of property tax. Ask about flood history for any home, rented or owned; flood policies usually have a waiting period, so don't leave it to closing week.

Ten steps from consultation to keys

The decisions that protect you happen in the first days after your offer is accepted.

- 01 Relocation consultation**
We map your job center, schools, budget and timeline, and decide together whether to rent first or buy.
- 02 Buyer agreement**
A written agreement before touring, so you know exactly what we do for you and how we are paid.
- 03 Financing**
Get pre-approved before you tour. We introduce lenders with relocation and physician programs.
- 04 Search and tour**
Homes that fit your list, with zoned schools and flood history checked. In person or by live video.
- 05 Offer**
Texas uses standard TREC contracts. We price from recent sales and negotiate terms, not just price.
- 06 Earnest money and option fee**
The option fee buys a set number of days in which you can end the contract for any reason.
- 07 Inspections**
General plus specialists as needed. We use the results to negotiate repairs or a credit.
- 08 Disclosures, survey and title**
Review the seller's disclosure, including flood questions, the survey and the title commitment.
- 09 Appraisal and loan approval**
Your lender finalizes the loan while we track every contract deadline.
- 10 Walkthrough and closing**
Walk the home, sign at the title company, get your keys. Then file your homestead exemption.



Out of state or overseas? Video tours, electronic signatures and, where the lender and title company allow it, remote closings.

Your first 90 days

Two deadlines matter most: register your vehicle within 30 days of moving and get a Texas driver license within 90 days.

First week

- ☐ Choose your electricity provider
- ☐ Water, internet, trash
- ☐ Enroll the kids in school
- ☐ Update your address

Within 30 days

- ☐ Texas auto insurance
- ☐ Emissions inspection if required
- ☐ Register your vehicle with the county

Within 90 days

- ☐ Texas driver license (book DPS early)
- ☐ Register to vote if eligible
- ☐ Homestead exemption once you own
- ☐ Review flood coverage

MOVING FROM ANOTHER COUNTRY

For international families

The first hurdle is usually paperwork, not the house.

Credit starts at zero. Foreign credit history rarely carries over. We help you present a strong rental application.

ID numbers. Many steps ask for a Social Security number. Not eligible? Ask a tax advisor about an ITIN.

Buying as a newcomer. Some lenders offer foreign national loans, often with a larger down payment.

Banking. Open a U.S. account early; a secured card is a common way to start building credit.

Driver license. Texas DPS asks for identity and lawful presence documents. Bring your passport and visa papers.

Rent first. A 12-month lease gives you time to build credit and choose a district.

We work alongside immigration attorneys, cross-border tax advisors and lenders who serve international clients, so your move stays on schedule.

YOUR NEXT STEP

Book your complimentary Houston relocation consultation

Neighborhoods, schools, commute, renting vs. buying and the home search, built around your job and your family.



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

832-472-5994

zain@thesawalgroup.com

Sarah Sawal

832-660-7419

sarah.h.sawal@gmail.com

thesawalgroup.com

TSG

— THE SAWAL GROUP —

Your trusted Houston luxury real estate partner for relocating clients

General information, not legal, tax or lending advice; details can change. Sources: EnergyCapitalHTX (2026), HAR, FOX 26 (Nov 2025), TxDMV, Texas Education Agency. The Sawal Group supports equal housing opportunity.