



— A LOCAL GUIDE FROM ANNA HONG, REALTOR®

Moving to Dallas

How to Find Your Place in DFW

How to narrow down where to live, by work location, daily life, budget and priorities, before you fall in love with a house.



Anna Hong, REALTOR®

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“Dallas” Is Bigger Than You Think

When someone tells me they’re moving to Dallas, my first question is usually, “Where will you be working?”

Not because that answer decides everything. Because “Dallas” rarely means one city.

It usually means Dallas—Fort Worth: dozens of cities, several counties and many school districts. It’s spread out enough that two neighborhoods that look close on a map can be very different drives at 8 a.m.

It’s easy to fall for a beautiful kitchen and work out the commute later. But you’ll make that drive far more often than you’ll cook in that kitchen. And location is the one thing you can’t renovate.

So this guide is written in that order: where your days will happen first, the house second.

This guide focuses on Dallas and the DFW communities where I work most often.

Whether you’re moving from another state, starting a new job here, or relocating from elsewhere in Texas, the questions are the same. The answers are different for everyone. DFW isn’t the right fit for every person or every priority, and that’s worth knowing early.

So let’s start where your days will actually happen.

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— PAGE 2 · ORIENTATION

Dallas vs. DFW, in Plain English

THE CITY OF DALLAS

The City of Dallas is one large city, with its own neighborhoods and its own city government.

DALLAS—FORT WORTH

Dallas—Fort Worth is the whole metro: Dallas, Fort Worth and dozens of surrounding cities. Each has its own government, and often its own school district and tax rates.

This guide compares seven places:

DALLAS

PLANO

FRISCO

MCKINNEY

PROSPER

COPPELL

SOUTHLAKE

One thing to know before you look at a single listing

City limits, county lines and school district boundaries are three different maps, and they often don't match. A home can have one city's address and sit in another city's school district.

Those lines affect your tax rate, your school assignment and your city services. So for any home you're serious about, confirm three things for that exact address: **the city, the county and the school district.**

Start Here: Five Questions

Take ten minutes with these before you browse listings. There are no wrong answers, and “not sure yet” is a useful answer too.

I Where will you be most days?

Work location (yours, and anyone moving with you): _____

Other regular stops (school, gym, airport, family): _____

Longest weekday drive I'd be comfortable with, each way: _____ minutes

2 What should a normal Tuesday feel like? (Circle what fits.)

Walk to dinner / Drive to dinner

Lock-and-leave / A yard to enjoy

Near rail / Near the Tollway / Near the airport /

Established streets / Newer neighborhood / Either

No preference

3 What budget feels comfortable?

A comfortable monthly range, if you know it: \$ _____ to \$ _____

☐ I'm still figuring this out

A NOTE FROM THE LENDING SIDE

A preapproval letter shows the most a lender is willing to lend. It doesn't show what feels comfortable once taxes, insurance, HOA dues and the rest of your life are part of the picture. **The preapproval letter is a ceiling, not a target.** The number that matters is the monthly payment you can live with comfortably.

4 What kind of home? (Circle what fits.)

New construction / Established home / High-rise condo / Open

Updating I'm willing to take on: None / Some / A lot

5 What's your timing?

When I need to be here: _____

Home to sell first? Yes / No

Open to renting first? Yes / No / Maybe

My top two priorities in a home and neighborhood

First priority: _____

Second priority: _____

Not sure where to start?

Reply to the email that delivered this guide with whatever you have so far. Even just your work location, your timing and your top two priorities is plenty. I'll help you see the first areas worth exploring and the trade-offs to weigh.

Received this guide another way? Email me at anna@annasellsdallas.com.

The Seven Areas at a Glance

Every area below can be the right fit for someone. Use this to decide where to look first, not where to land. Within each area, the right street depends on your commute, your budget and the home itself.

Dallas

STRENGTH

The most urban choices in the metro: high-rise living, historic neighborhoods and rail access.

TRADE-OFF

Several school districts and neighborhood rules within one city. With a high-rise, the building matters as much as the unit.

ASK YOURSELF

Do I want to live in the urban core, or in an established neighborhood with an easy drive into it?

Plano

STRENGTH

A central, established city with rail access to Dallas and DFW Airport.

TRADE-OFF

Mostly developed, so there are fewer brand-new homes.

ASK YOURSELF

Which side of Plano puts me closest to where my week actually happens?

Frisco

STRENGTH

Newer neighborhoods and a major business and entertainment corridor along the Dallas North Tollway.

TRADE-OFF

Daily life runs by car, and the city is still growing and building.

ASK YOURSELF

How will my daily drive feel as the area around a home continues to change?

McKinney

STRENGTH

A historic downtown, with both established and newer neighborhoods around it.

TRADE-OFF

Farther from central Dallas, and several school districts serve different parts of the city.

ASK YOURSELF

Is a longer drive toward Dallas a fair trade for what I'd gain here?



— PAGES 4–5 · WHERE TO LOOK FIRST, CONTINUED

Prosper

STRENGTH

Mostly newer homes in a town still taking shape.

TRADE-OFF

Longer drives south, and resale homes compete with nearby new construction.

ASK YOURSELF

How often will I really drive south? Am I comparing resale and new construction fairly?

Coppell

STRENGTH

An established city beside DFW Airport, close to several job centers.

TRADE-OFF

Fewer new-construction options. Airport proximity is worth checking home by home.

ASK YOURSELF

How close to the airport do I want to be, for travel and for daily life?

Southlake

STRENGTH

Easy airport access on the Tarrant County side, with Southlake Town Square as a walkable center.

TRADE-OFF

A car-based routine, and a longer drive to Dallas and the northern suburbs.

ASK YOURSELF

Will my week happen near the airport and to the west, or toward Dallas?

What Surprises Newcomers

None of these is a reason not to move here. They're just easier to plan for when you know them in advance.

01 Taxes and the full monthly cost

Texas has no state income tax, but property taxes are set locally, by the city, county, school district and sometimes special districts. Two homes at the same price can have very different monthly costs once taxes, insurance and HOA dues are included. If the home will be your primary residence, ask about the homestead exemption.

02 Insurance

Hail is part of life in North Texas, and it shapes what homeowners insurance costs and how policies are written. Get quotes early and read the deductible carefully.

03 Traffic and tolls

Much of DFW runs on toll roads, and a TollTag quickly becomes part of daily life. Distance isn't a reliable guide here. The same drive can feel very different depending on the road and the hour.

04 HOA rules

HOAs are common, especially in newer neighborhoods. Their rules can cover anything from fences and exterior colors to parking and rentals.

05 Home condition

Every home, new or established, deserves a careful inspection and a realistic maintenance plan. North Texas soil moves with moisture, so it's normal for foundations to come up in inspections and conversations here.

The address-specific math, like the tax rate, the likely insurance cost and what the HOA covers, is exactly what we can work through together.

Before You Commit to a Home

WHILE YOU'RE EVALUATING A HOME

- ☐ Drive the commute at the hour you'll actually make it.

- ☐ Confirm the school district for that exact address with the district.

- ☐ Estimate the full monthly cost: the total tax rate for the address, any special districts, and HOA dues.

ONCE YOU'RE UNDER CONTRACT

Review your contract's deadlines with your agent. Arrange inspections, insurance quotes, and review of any HOA documents promptly so you have time to follow up on questions.

- ☐ Get insurance quotes and review the deductible.

- ☐ Read the HOA rules and resale certificate.

- ☐ Review the inspection findings. If the inspector recommends a closer look at anything, like the roof, systems or foundation, decide on next steps within your contract's deadlines.

Let's Narrow the Map Together

You don't need every answer before we talk. If you know where you'll be working, roughly when you need to move and what matters most to you, that's enough to start.

REPLY TO THE EMAIL THAT DELIVERED THIS GUIDE AND TELL ME

- 01 Where you (and anyone moving with you) will be working
- 02 Your timing
- 03 Your top two priorities
- 04 A comfortable monthly range, if you know it

I'll help you narrow down the areas worth exploring first and talk through the trade-offs in each: the drive, the type of home and the full monthly cost. From there, we can decide together what's worth looking at next.

Received this guide another way? Email me at anna@annasellsdallas.com.

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