



THE CENTRAL TEXAS RELOCATION GUIDE

Everything out-of-state buyers need to know about Austin, Buda, Kyle & Bastrop, before they sign anything.



HOW TO USE THIS GUIDE

This guide was built for one specific buyer: someone relocating to Central Texas from out of state who has done some research online and still feels overwhelmed. Zillow shows you prices. Google Maps shows you distances. Neither one tells you what it actually feels like to live somewhere, or what your Monday morning commute will cost you in time and stress.

That's what this guide is for. Each city section gives you the honest picture: who tends to thrive there, who should look elsewhere, what the tax reality actually looks like, and the one mistake most relocation buyers make before they call an agent.

One decision lens to keep with you throughout:
Buy for the life you live Monday through Friday – not the
life you imagine on a Saturday
morning. Your commute tolerance, your daily routine, and
your 5-year plan matter far more
than the weekend hiking trail three exits away.

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SECTION 1:

THE CENTRAL TEXAS MAP

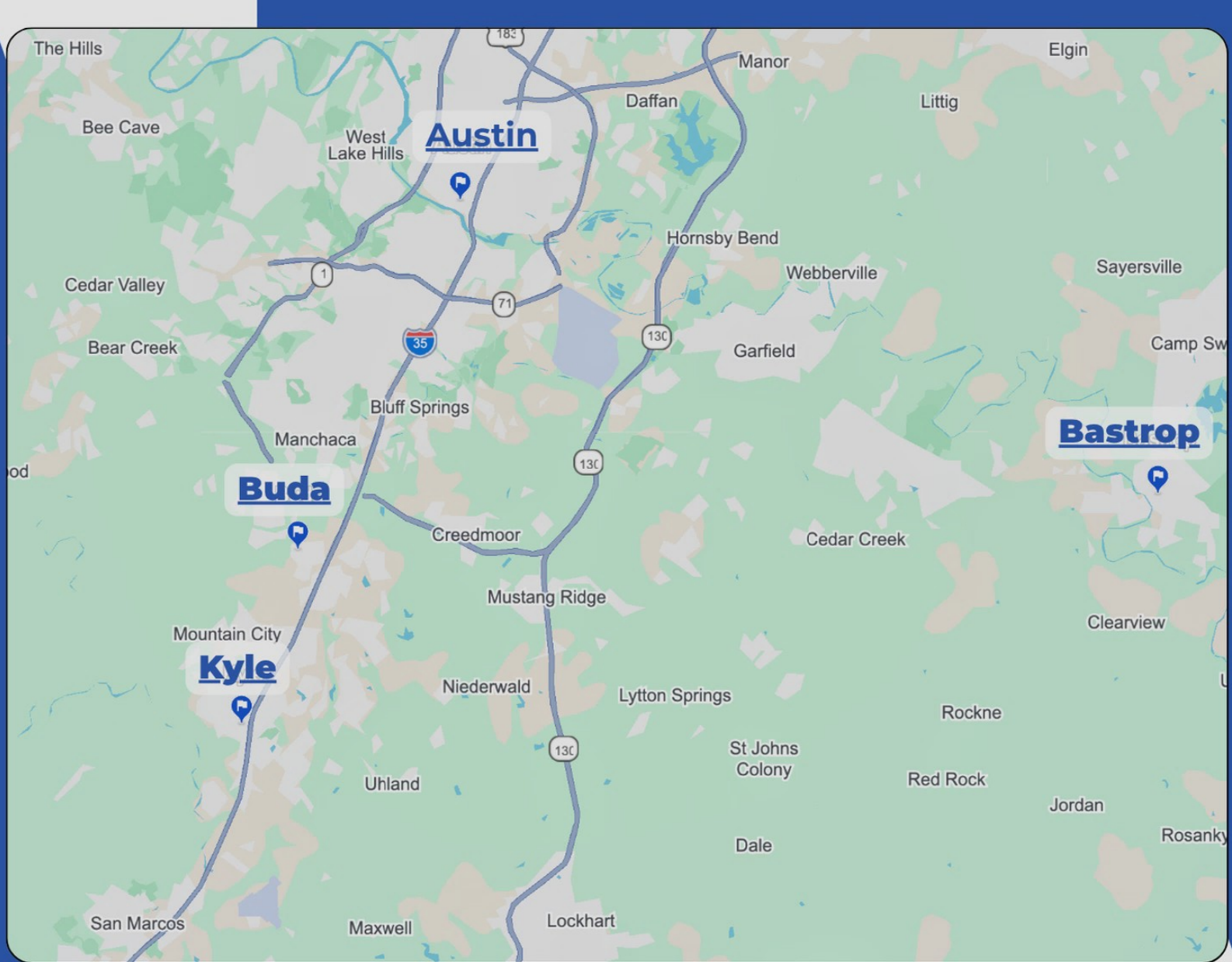
Before anything else, you need to understand how these cities sit relative to each other, and more importantly, relative to where you'll work, shop, and spend your weekdays.

City	From Downtown Austin	Airport	Key Highway
South Austin	5-15 min	20-25 min	MoPac / I-35 / 290
Buda	20-30 min	25-35 min	I-35 South
Kyle	30-40 min	35-45 min	I-35 South / 130
Bastrop	30-50 min	30-40 min	Hwy 71 / 290

A note on I-35:

It is the main artery connecting all four cities to Austin. During peak hours (7-9 AM and 4-7 PM), add 15-25 minutes to any drive-time estimate.

Before you choose a home based on its distance to downtown, simulate that commute at 7:30 AM on a Tuesday, not at noon on a Saturday.



The 2026 Road Map of Relief: Several infrastructure projects are actively changing commute math. The Oak Hill Parkway (expected in mid-2026) will significantly improve access to southwest Austin. The I-35 expansion through Austin is underway with phased lane additions through 2027.

These timelines matter. A 40-minute commute today may be a 28-minute commute in 18 months.

SECTION 2: AUSTIN (SOUTH AUSTIN)

WHO THRIVES HERE

GOOD FIT IF YOU...

- Works in downtown Austin or near the medical district
- Values walkability and established neighborhood character
- Wants proximity to dining, music, and Lady Bird Lake
- Comfortable with older homes (1970s-2000s construction)

ALSO WORKS FOR...

- Remote worker who wants the full Austin experience
- Buyer with \$450K-\$700K+ budget for resale
- Empty nester downsizing from suburbs
- Buyer who prioritizes being close to everything



THE HONEST PICTURE

South Austin has a distinct identity, slightly eclectic, deeply local, and resistant to the idea of being just another suburb. If that resonates with you, you'll love it. The tradeoff is price per square foot. A \$480K home in Kyle gives you 2,200+ square feet of new construction with a builder's warranty. That same \$480K in South Austin gets you a 1,400-square-foot resale that may need updating.

New construction does exist in South Austin – communities like Estancia West, Turner's Crossing, and Novel – but lots are smaller, and prices start around \$380K-\$450K.

The one thing buyers miss: The 78704, 78745, and 78748 zip codes each feel meaningfully different. Buyers who pick South Austin without understanding the zip-code distinctions often end up in a neighborhood that doesn't match what they pictured. Ask Brandon to walk you through each before you start touring.

AT A GLANCE

STRENGTHS

- Character-filled older homes + some new builds
- Walkable pockets near South Congress and South Lamar
- Lady Bird Lake, Barton Springs, Zilker Park nearby
- Strong long-term resale — established demand

CONSIDERATIONS

- Premium price per sq ft vs suburbs
- I-35 and MoPac congestion during peak hours
- Limited large lots or acreage options
- Property tax rates 1.7–2.1% (varies by area)



SECTION 3:

BUDA

WHO THRIVES HERE

GOOD FIR IF YOU...

- Wants a real small-town downtown — Buda has one
- Families who want new construction with good schools
- Buyers who commute south to San Marcos or Seguin
- First-time buyers with \$300K-\$430K budget

ALSO WORKS FOR...

- Remote worker who wants space and quiet
- Buyer who wants community feel without city chaos
- Anyone who values I-35 access without Austin congestion
- Move-up buyer leaving Austin for more sq footage



THE HONEST PICTURE

Buda often gets overlooked because it's between Austin and Kyle. That's the wrong way to think about it. Buda has something neither neighbor has: a genuine historic downtown with walkable dining, boutiques, and a community calendar. If you've been worried that new construction suburbs feel like nowhere, Buda has a sense of place.

The I-35 bottleneck at Buda during rush hour is the city's biggest honest drawback.

The Cabela's interchange slows dramatically from 4:30–6:30 PM heading north. If you're commuting into Austin daily, build this into your timeline — or consider the 130/45 toll road alternative.

Active new construction communities in Buda: Sunfield (resort-style amenities, lazy river), Elm Grove, Carpenter Hill, Cimarron Park (no HOA, low 300s), and Willow Springs. Prices range from the high \$200s to the mid-\$400s. Several communities have MUD tax districts — see Section 6.

AT A GLANCE

STRENGTHS

- Historic downtown with real local character
- Wide range of price points – \$270K to \$450K+
- Sunfield amenity center is among the best in the region
- Excellent I-35 and 130 access heading any direction

CONSIDERATIONS

- I-35 northbound congestion during evening rush
- Some new communities still developing amenities and retail
- MUD tax in newer developments (see Section 6)
- Limited walkability in newer subdivisions



SECTION 4:

KYLE

WHO THRIVES HERE

GOOD FIR IF YOU...

- Wants the most square footage per dollar near Austin
- Buyers prioritizing new construction quality and amenities
- Families with school-age children (Hays CISD)
- Budget of \$320K-\$500K for new builds

ALSO WORKS FOR...

- Relocators from high-cost states (CA, NY, IL, WA)
- Buyers who will work in South Austin or use toll roads
- Investors looking at long-term appreciation corridors
- Anyone who wants resort-style amenities at base price



THE HONEST PICTURE

Kyle is growing faster than any other suburb in Texas, and that comes with advantages and trade-offs. The advantages: you get more home for your money than anywhere in the Austin metro, builders are actively competing with incentives, and communities like 6 Creeks, Anthem, and Southgrove offer amenities that rival resort properties.

The trade-off is that parts of Kyle are still finding their identity. If you buy in a newer section of town, the retail, restaurants, and infrastructure around you are still catching up. This is normal for fast-growing markets. The question is whether your timeline and lifestyle tolerance can handle a 2-3 year runway before the area fully matures.

Active new construction in Kyle: 6 Creeks, Anthem (elementary school inside the community), Southgrove, Casetta Ranch, Crosswinds, Paramount, and Opal Meadows. Builders operating here include Bohn, Highland, Perry, Risewell, Meritage, and D.R. Horton. Incentives are actively available.

AT A GLANCE

STRENGTHS

- Best square footage per dollar in the Austin metro
- Multiple master-planned communities with top amenities
- Strong builder incentives and inventory options available

CONSIDERATIONS

- Still-developing retail and restaurant scene in newer areas
- MUD/PID tax districts are common in new communities
- I-35 commute to Austin peaks at 35-50 minutes rush hour
- Infrastructure still being built out



SECTION 5: BASTROP

WHO THRIVES HERE

GOOD FIR IF YOU...

- Wants land – half acre to several acres is realistic
- Remote worker who doesn't commute daily
- Buyers drawn to outdoor lifestyle (Colorado River, state park)
- Budget under \$380K for newer construction on larger lots

ALSO WORKS FOR...

- Buyer escaping density – Bastrop has far less of it
- Anyone who loves pine trees (rare in Central Texas)
- Buyers who value a walkable historic square
- Families who want privacy and elbow room

THE HONEST PICTURE

Bastrop is the most misunderstood city on this list. Most buyers assume it's too far. Once they actually drive it, they realize it's 35-50 minutes from downtown Austin via Highway 71 – and that the tradeoffs for that distance include significantly more land, lower prices, and a lifestyle that genuinely feels different from a standard suburb.

If you work remotely or are semi-retired, Bastrop is often the best value in the region.

If you need to be in downtown Austin before 8:30 AM every morning, the commute will wear you down within six months. Be honest about your daily reality before falling in love with a property.

Active new construction in Bastrop: The Colony (established, well-reviewed), Double Eagle Ranch, and several newer developments near Highway 71. Prices typically range from the low \$300s to the mid-\$400s for new builds. Lot sizes that would cost \$600K+ near Austin are often available in the \$350K-\$420K range here.

AT A GLANCE

STRENGTHS

- Best land-per-dollar in Central Texas
- Colorado River, Bastrop State Park – real outdoor access
- Historic downtown square with genuine character
- Lower home prices with significantly more space

CONSIDERATIONS

- Longest commute to Austin of the four cities
- Highway 71 is the primary route – no toll road alternative
- Retail and specialty services are still limited vs suburbs
- East Bastrop active build areas can feel remote mid-construction



SECTION 6:

THE TAX REALITY

This is the section most buyers wish someone had shown them earlier. Property taxes in Texas are high relative to most states, and in new construction communities, they're often higher than the listing makes clear.

Understanding MUD and PID districts

Many new construction communities in Central Texas are built in Municipal Utility Districts (MUDs) or Public Improvement Districts (PIDs). These are additional tax levies layered on top of your standard city/county taxes to fund the infrastructure, water, roads, and drainage that serve the new development. They are legal, common, and often not clearly communicated upfront.

Real numbers | What the "cheaper" home actually costs

Home	Sale Price	Effective Tax Rate	Monthly Tax Bill
New build - MUD Community (Kyle/Buda)	\$390,000	2.85%	\$926/mo
New Build - no MUD (Bastrop)	\$390,000	1.95%	\$634/mo
Resale - established area (South Austin)	\$430,000	1.85%	\$663/mo
New build - PID community (some Georgetown)	\$410,000	3.10%	\$1,059/mo





The \$390K "cheaper" home in a MUD district costs \$292/month more in taxes than the \$430K resale in South Austin. That's \$3,504 per year – a significant difference that doesn't appear on Zillow or Realtor.com.

How to look this up: The Texas Comptroller's office publishes certified tax rates by jurisdiction. Your agent should pull the full "tax address" for any home you're seriously considering – not just the county rate. Brandon does this as a standard step before any client makes an offer on new construction.

MUD and PID taxes are not permanent. Most districts pay off their bonds over 20-30 years, at which point the additional levy drops. But for the first decade or more of ownership, the impact on your monthly payment is real. Budget for it.

SECTION 7: NEW CONSTRUCTION 101

Most of the best value in this region right now is in new construction. But new construction works differently from resale – and the buyers who navigate it well are the ones who understood a few key things going in.

INVENTORY (MOVE-IN READY)

- Move-in ready in 30-60 days
- What you see is what you get – no change orders
- Builders often offer larger incentives on inventory
- Good option if you have a hard move deadline
- Slightly limited selection on finishes

BUILD FROM SCRATCH

- Choose your lot, floor plan, and finishes
- Typical timeline: 6-10 months from contract to close
- More customization – structural and design options
- Requires patience and flexibility on timing
- Incentives may be smaller but upgrades are negotiable



WHAT BUYERS CONSISTENTLY MISS

Get a third-party inspection — even on a brand-new home. Builders are human. Pre-drywall and final walk-through inspections catch issues that warranty service can address before you move in.

Understand the lot. Corner lots, cul-de-sacs, and greenbelt-backing lots command premiums — but also have tradeoffs in privacy, traffic, and yard shape. Walk the lot at different times of day.

Use your own agent. Builder sales reps represent the builder. Having Brandon represent you costs you nothing (builder pays) and means you have someone watching for your interests — not theirs.

Don't over-upgrade the design center. The market doesn't pay dollar-for-dollar for most interior upgrades at resale. Spend on location and layout. Add lighting and paint yourself after closing.

Read the warranty. Most builders offer a 1-2-10 warranty structure: 1 year workmanship, 2 years mechanical, 10 years structural. Know what the process is before you need to use it.

Budget for what the builder doesn't include. Landscaping, window treatments, fencing, and water softeners are often not included. In Central Texas limestone areas, a water softener is not optional.

SECTION 8: YOUR DECISION FRAMEWORK

Here is the framework Brandon walks through with every relocation client before they tour a single home. These four questions, answered honestly, eliminate about 70% of the confusion.

01	<p><u>Commute tolerance</u></p> <p>What is your realistic Monday–Friday limit – each way? Under 30 minutes: South Austin or northern Buda. Up to 40 minutes: most of Buda or Kyle near the 130. Over 40 minutes acceptable: all of Bastrop, southern Kyle. Remote worker: Every city is viable – optimize for lifestyle instead.</p>
02	<p><u>Lifestyle fit</u></p> <p>Does the city's daily pace match how you actually want to live – not how you imagine your weekends? A city with a great Saturday farmers market but a punishing Tuesday commute is the wrong fit. Visit each city on a Wednesday morning, not just a Sunday afternoon.</p>
03	<p><u>Budget reality (with taxes)</u></p> <p>Run the full monthly payment – principal, interest, taxes (use the MUD-adjusted rate), HOA, and insurance. Then ask: Does this leave room to live your life? Buyers who optimize only for purchase price often end up house poor because they didn't factor in the full tax picture.</p>
04	<p><u>New construction vs. resale</u></p> <p>New construction offers a warranty, a modern layout, and energy efficiency. Resale gives you established trees, a known neighborhood, and sometimes a better location for the price. Neither is categorically better – the right answer depends on your timeline, priorities, and tolerance for the build process.</p>

"Clarity reduces regret. The buyers who are happiest six months after closing are the ones who made a decision with clear eyes, not the ones who fell in love with a kitchen and figured the rest out later." – Brandon Holley, Broker/Owner

SECTION 9: YOUR RELOCATION CHECKLIST

Use this checklist to track where you are in the process. Most relocation buyers take 60-120 days from first search to closing.

WHAT BUYERS CONSISTENTLY MISS

Decide on your commute tolerance (question 01 in Section 8)
Run your full budget with taxes – use Section 6 numbers as a guide
Identify which cities fit your lifestyle and commute first
Connect with a local agent who specializes in your target cities
Get pre-approved with a lender (or have proof of funds ready)
Understand MUD/PID districts and how they affect your payment

WHILE YOU'RE RESEARCHING COMMUNITIES

Visit communities on a weekday morning – not just weekends
Drive your commute route at 7:30 AM during the work week
Ask about build phase timelines (active construction nearby?)
Compare at least 2 builders in each community you're considering
Watch Brandon's city comparison videos for each area you're weighing
Request the full tax address breakdown – not just the county rate

BEFORE YOU MAKE AN OFFER

Walk the specific lot – corner, backing fence, greenbelt, road noise

Review HOA documents: rentals, fences, exterior modifications

Confirm inventory vs. build timeline vs. your move date

Ask about current builder incentives and which homes they apply to

Understand what is and isn't included (landscaping, fencing, softener)

Schedule a third-party inspector for pre-drywall + final walk-through

Ready to Figure Out Which City is Right for You?

Brandon Holley has helped hundreds of relocation buyers work through exactly what this guide covers – and then narrow it down to the right community, builder, and lot for their life.

No pressure. No pitch. Just a conversation.

(512) 487-9242

brandon@holleyhomesrealty.com

holleyhomesrealty.com

WHAT WORKING WITH BRANDON LOOKS LIKE

Most relocation clients come to Brandon after spending weeks online feeling more confused than when they started. The first conversation isn't about listings, it's about your life. Where you work, how you want to spend your evenings, what your 5-year plan looks like, and what you're willing to trade to get it. From there, the search gets simple.

WHAT BRANDON PROVIDES

- Buyer strategy conversation — before any tours
- Full tax reality breakdown for every home you're considering
- Builder negotiation guidance — incentives and upgrades
- Community comparison across all your target areas

ALSO INCLUDES

- Third-party inspection coordination and guidance
- Long-term value framing — not just today's price
- Post-closing resources and community connections
- Available to agents on your team too — see below

OTHER RESOURCES ON THE CHANNEL

Brandon's YouTube channel (South Austin Home Guide) covers every community in this guide in detail, including full home tours, builder comparisons, and city deep-dives. Search "Brandon Holley Homes" to find videos specific to wherever you're focused. New videos every week.

Subscribe for weekly updates: New construction inventory, builder incentives, and community updates change fast. Brandon's YouTube channel covers what's new every week so you don't have to rely on outdated listings.
youtube.com/@brandonholleyhomes

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