

YOUR NEXT MOVE, WITH MORE CONTEXT.

Your Austin homebuyer field guide

A clear starting point for a real decision. Plan the budget, compare the surroundings and bring better questions to the property.



Original AI editorial illustration. Not an actual property or a map.

A practical plan you can keep.

Define your priorities. Record the evidence. Keep the questions that still need a local answer.

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01 / START WITH THE DECISION

A plan before a property.

You do not need every answer today. Separate what must work from what would be nice to have.

Choose your practical boundaries.

Name the places you need to reach, the timing you can support and the housing features that matter to your daily routine. Revisit assumptions after actual visits. A popular neighborhood name cannot establish the fit of one address.

My three essential requirements

Think access, layout, mobility, pets, workspace or other practical needs.

Timing and flexibility

Record the desired move window, lease dates and anything that must happen first.

The tradeoff I am willing to test

What can change after a visit? What would make you stop considering a property?

[Explore the Austin neighborhood atlas](#)

02 / BUILD THE COST PICTURE

Get quotes. Keep the assumptions.

A list price is one input. Use property-specific figures and keep the date and source of each quote.

Compare financing on the same basis.

Discuss loan options with lenders and review their official Loan Estimates. Record the loan assumptions, cash needed at closing and recurring payments separately. Ask which figures may change before closing.

Cash needed upfront

Down payment, closing costs, moving, deposits and a separate reserve: amount / source / date.

Recurring housing costs

Loan payment, insurance, taxes, HOA and utilities: keep each quote and its assumptions.

Costs I still need to confirm

Use the same tax year and each taxing unit. A historical bill or seller exemption is not your future quote.

CFPB: compare loan choices and official loan offers

Local Team: build a property-tax worksheet

03 / TEST THE LOCATION

An ordinary week is the test.

Compare the route you would use, at the time you would use it. Keep observed conditions separate from an estimate.

My required destinations

Use actual destinations and times. Include recurring errands and a realistic backup route.

The walk, ride or drive I tested

Record date, time, crossings, shade, parking or transit details that affect your trip.

The entrance or place I want to use

Check the actual public entrance and current access. A nearby boundary is not an accessible route.

The local record worth following

Project address, filing type, source date and status. A filing does not prove construction or completion.

[Explore local records and development research](#)

04 / INVESTIGATE THE HOME

Keep the property questions specific.

Public maps and listing facts help frame an investigation. The home itself needs its own evidence.

Read the sources at their proper scale.

FEMA maps describe mapped flood hazards. Regional geology does not diagnose a foundation. Confirm the building position, effective map and relevant property records with qualified help. Unknown information stays an open question.

Documents to request

Ask about disclosures, inspection findings, repair records, engineering reports and applicable association documents.

Condition that needs professional review

Name the observation and who should evaluate it. Do not translate a map label into a repair estimate.

The comparisons to discuss with an agent

Property type, location, condition, size and timing. Ask why each comparable belongs in the analysis.

FEMA: verify the effective map and map changes

Local Team: research an address and source limitations

05 / MAKE THE CONVERSATION COUNT

Your next-step brief.

Bring the unresolved questions to an agent, lender or inspector. Confirm the scope of their advice and the next action.

- ☐ I can explain my priorities and the tradeoffs I am considering.
- ☐ I have separated actual quotes from estimates and missing costs.
- ☐ I know which property-specific questions need professional follow-up.
- ☐ I will confirm contract dates, responsibilities and instructions with the appropriate professional.

My next question and the person who can answer it

Add the source or property reference and the next action you want to discuss.

Before closing

Review the final disclosures and closing instructions with your professionals. Independently verify any request to send funds using a trusted contact method; do not rely on a changed email instruction. This workbook does not establish contract deadlines, legal rights or financing approval.

[CFPB: buying and preparing to close](#)

[Texas: understand local property-tax records](#)

[Request an agent-reviewed CMA \(not an appraisal\)](#)

[Talk through your move with Austin Local Team](#)

Prepared September 2026. Sources are linked for current guidance. Keep private account and identity information out of this workbook. Fill digitally or print; save your completed copy.