

MOVING TO NORTH TEXAS

Start Here

Your North Texas Move Plan

A clear first look at costs, suburbs, and the move plan we build with every family we serve.

Luke and Arlicia Jones

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A NOTE FROM US

Welcome. We are glad you are here.

We are Luke and Arlicia Jones. In 2022 we packed up our life in South Florida and moved to Prosper, Texas. We know what it feels like to start over in a new state, because we lived it.

Luke is a REALTOR with eXp Realty, Texas license #793146, and he specializes in relocation buyers. Arlicia is a mortgage broker, NMLS 1550570, with Elite Lending Solutions, Inc., Company NMLS 1829246.

Our promise is simple. We guide you on the home side and the money side, so you never have to piece it together alone. This guide is where we start with every family: real costs, honest suburb comparisons, and a plan for your first 30 days.

Read it with a pen. Circle what fits. Then book a call and we will build your personal move plan together.

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Suburb comparison

Four suburbs, four personalities. Use this as your starting filter, then we will narrow it to the streets and builders that fit your family.

Suburb	Property tax outlook	Lifestyle	A good fit for
Prosper	Mid to upper range for the area. Always confirm by address.	Master planned communities, highly rated schools, quiet upscale feel.	Families who want top tier schools and a polished suburban lifestyle.
Frisco	Mid range for the area. Always confirm by address.	Sports, dining, and entertainment with big city energy and strong job growth.	Families who want action, amenities, and a central location.
Celina	Varies widely by district, with newer development areas often higher. Always confirm by address.	Small town charm with rapid growth and new construction everywhere.	Buyers who want newer homes and room to grow.
McKinney	Mid range for the area. Always confirm by address.	Historic downtown, community events, and a mix of established and new neighborhoods.	Families who want character, value, and options at several price points.

Tax outlooks are directional only. Texas property tax rates change by city, county, school district, and special districts, so always confirm the exact address before you budget.

What a monthly payment can look like

This is an example only, built with round numbers to show how the pieces fit. It is not a quote, a rate, or a promise of terms. Your numbers will differ.

Example home price	\$500,000
Down payment, 10 percent	\$50,000
Example loan amount	\$450,000
Principal and interest, sample terms	about \$2,800 per month
Property taxes	varies by district, budget a monthly range and confirm by address
Homeowners insurance	about \$200 per month in this example
HOA	varies, many neighborhoods fall between \$50 and \$150 per month
Example total before utilities	roughly \$3,900 to \$4,400 per month

When we build your personal plan, we replace every line above with your real numbers: your price point, your loan program, and the exact tax picture for the addresses on your short list.

Six mistakes we see every month

1. Underestimating property taxes.

Texas has no state income tax, so property taxes carry more of the load. Always budget the full monthly tax amount, not just principal and interest.

2. Ignoring MUD and PID districts.

Some newer neighborhoods sit inside special taxing districts that add to your tax bill. Ask for the full tax picture on every address you love.

3. House hunting before the money plan.

Falling for a home before you know your true monthly number leads to heartbreak or a stretched budget. Plan first, shop second.

4. Buying new construction without your own representation.

The builder's sales rep works for the builder. Bring your own agent. It costs you nothing and it protects your interests.

5. Assuming insurance will match your old state.

Texas weather, roof age, and flood zones all shape your premium. Get a real quote early.

6. Waiting until the last week to line up movers, schools, and utilities.

North Texas moves reward planners. The checklist on the next page keeps you ahead.

Your 30 day move checklist

Week 1, days 30 to 24

- ☐ Get your money plan and preapproval in place.
- ☐ Research suburbs and narrow your list to two.
- ☐ Request moving quotes from at least two companies.
- ☐ Start a moving binder or shared note for every receipt and contact.

Week 2, days 23 to 16

- ☐ Book your movers and confirm the date in writing.
- ☐ Enroll kids in school and request records.
- ☐ Get homeowners insurance quotes.
- ☐ Begin packing the rooms you use least.

Week 3, days 15 to 8

- ☐ Set up utilities, electric, water, gas, and internet for move in day.
- ☐ Update your address with banks, subscriptions, and the post office.
- ☐ Schedule cleaners for both homes.
- ☐ Pack a first night box with bedding, towels, chargers, and basics.

Week 4, days 7 to move day

- ☐ Confirm movers, utilities, and key pickup times.
- ☐ Walk through the new home and test every lock, faucet, and switch.
- ☐ Do a final clean and meter reading at the old place.
- ☐ Breathe. You planned for this.

YOUR NEXT STEP

Let's build your move plan.

This guide gave you the lay of the land. Your personal plan starts with a conversation. Book a free strategy call and we will map your budget, your timeline, and the suburbs that fit your family.

Book a free strategy call	https://calendly.com/loansbyarlicia/movetontx
Call or text	305 747 9311
Email	HomesByLukeJones@gmail.com
YouTube	https://www.youtube.com/@MovingToNorthTexasTX
Instagram	https://www.instagram.com/dallas_home_collection

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