



Welcome to Texas!

A TEXAS RELOCATION GUIDE



THE 411 ON THE

Lone Star State



2ND LARGEST STATE

Texas is the second largest state in the country next to Alaska and home to 6 major cities. Houston, San Antonio, Dallas, Austin, Fort Worth, and El Paso. We have 11 major league sports teams and 2 major womens teams.

NO INCOME TAX

We are one of only seven states that have no personal income tax. Our taxes here include sales tax, business/industry taxes, and property tax. Property taxes are collected by the county, city, and school district that you live in, not by the state itself, and the revenue can only be used for local needs.

IT'S HOT HOT HOT

Summers here are hot and winters are mild with the rare drop in temperatures being a result of the occasional cold front. Extreme weather here includes tornadoes, which we average more of per year than any other state, and hurricanes in the Gulf Coast.

ENTERTAINMENT & OUTDOORS

Texas isn't short of entertainment options. We are big fans of live music with our very own state Capital, Austin, being the "Live Music Capital of the World." Not a fan of loud, crowded places? We got you. Our great state has 7 different regions all with very diverse beautiful scenery perfect for nature lovers.

FOOD BUT BETTER

Food is a matter of state pride here. Barbecue and Tex-Mex reigns supreme but several cultures come together to create a variety of delicious cuisines throughout our great state. Not sure where to start? Ask a local. You won't meet a friendlier group of people anywhere in the US as long as you follow our one cardinal rule. Don't Mess with Texas!

THE 7 REGIONS OF *Our Great State*

Panhandle Plains is mostly treeless plains divided by deep canyons carved by rivers. Home to the second largest canyon in the US, Palo Duro Canyon and to the Historic Route 66 that runs through Amarillo.

Big Bend Country is the most remote but most beautiful part of the state. Big Bend National Park is one of the largest national parks in the country spanning 800,000 acres of mountains, canyons, rock formations, and desert expanses.

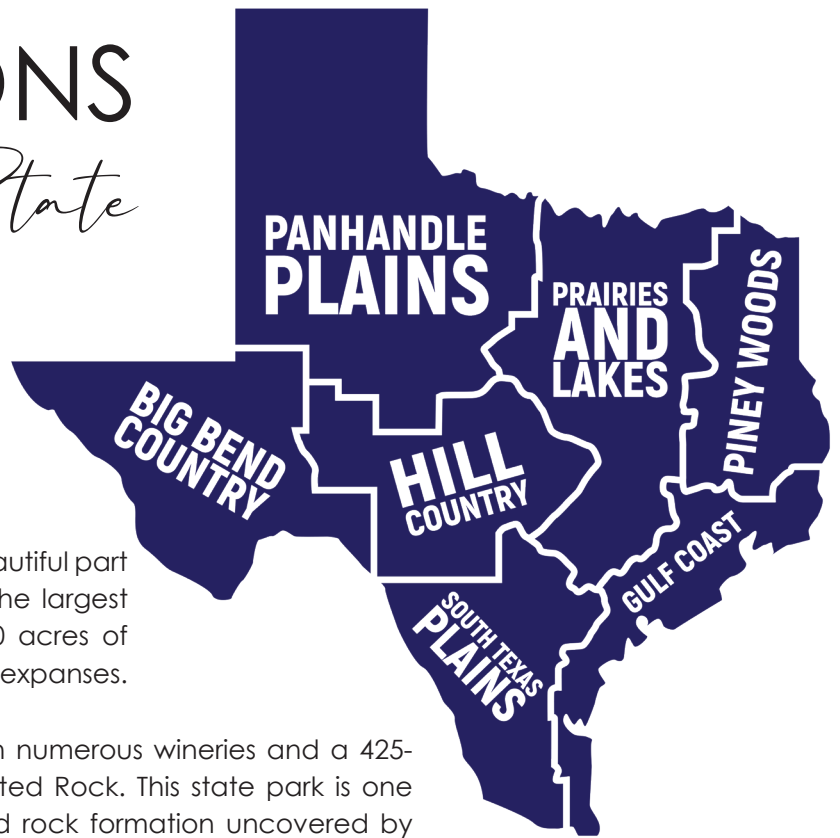
Hill Country features our rolling countryside with numerous wineries and a 425-foot, 640-acre granite dome known as Enchanted Rock. This state park is one of the country's largest batholiths (underground rock formation uncovered by erosion), and has been named one of the nation's top ten campsites.

Prairies and Lakes is an area full of lakes that hold famous fishing tournaments bringing in people from all over Texas. Don't be fooled though. Dallas brings in people from all over the country for its business and glamorous shopping venues.

Piney Woods will surprise you with another major change to Texas scenery. Tall cypress and pine trees, Spanish moss dangling from the branches. This beautiful swampy environment is a haven for fishing, canoeing, nature photography or just enjoying the scene and wildlife.

South Texas Plains goes from rolling countryside to desert between San Antonio and the Rio Grande River. Home to the largest ranch in the world, King Ranch - Larger than the entire State of Rhode Island.

Gulf Coast spans 600 miles from Galveston to South Padre between the Mexico border and Louisiana. You won't be short of things to do from beach lounging, bird watching, windsurfing, sailing and so many more activities not limited to the sandy shoreline.





State Fair of Texas

The State Fair of Texas is the biggest state fair in the US averaging 2.25 million visitors annually. It has been held at the same National Historical Landmark, Fair Park, since 1886. Fair Park is steeped in history and one of the most important collections of art deco buildings in the nation. Just a few of the big attractions include:

- **FOOD**

Because Texas food traditions come from so many cultures, Texans are some of the most innovative people when it comes to food. Though the food vendors do love to deep fry everything here at the State Fair of Texas, they can also make gourmet, regional, national, and even international dishes with a Texas twist.

- **CREATIVE ARTS SHOW**

Artists from all over the State of Texas submit their works of all kinds. You don't want to miss the massive sculpture made of BUTTER they display each year.

- **LIVE MUSIC**

Only in the Lone Star State can these many Texan musical artists be experienced in one place! No matter the genre, there's something for you on one of the many stages throughout the park. Some of the biggest names that performed include Elvis Presley, Selena Quintanilla, and Jimi Hendrix.



The State Fair of Texas celebrates all things Texan by promoting agriculture, education, and community involvement through quality entertainment in a family-friendly environment. As a celebration of Texas heritage, the State Fair aims to embody all aspects of Lone Star culture.

Sports Teams

FOOTBALL

Dallas Cowboys | Founded 1960
Houston Texans | Founded 2002

BASKETBALL

San Antonio Spurs | Founded 1967
Houston Rockets | Founded 1971
Dallas Mavericks | Founded 1980

BASEBALL

Houston Astros | Founded 1962
Texas Rangers | Founded 1972

ICE HOCKEY

Dallas Stars | Founded 1993

SOCCER

FC Dallas | Founded 1996
Houston Dynamo | Founded 2006
Austin FC | Founded 2021

WOMEN'S BASKETBALL

Dallas Wings | Founded 2016

WOMEN'S SOCCER

Houston Dash | Founded 2014





Driving in Texas

One of the first things you probably noticed is how fast folks down here drive. You're not wrong. Speed limits here in Texas are significantly higher than any other state. The highest posted speed limit in the country is 85 mph and can be found only on Texas State Highway 130. States in the south, specifically South Carolina, are statistically the most dangerous to drive in.

TOLLWAYS ⁴

A toll road is a roadway that you pay a fee for passage which is used for construction and upkeep of the road. With 25 toll roads in the State of Texas, they are more common here than anywhere else in the US due to our low gasoline tax and lack of state income tax. A great benefit of this is they aid stranded drivers which reduces traffic congestion and improves highway safety.

TRAFFIC

Congestion has increased in the last 5 years as the population has boomed with people moving in from out-of-state. We can't say we blame you. We're pretty great. The roads with the most traffic are in the highly populated major city areas. Houston ranking 1st with the worst traffic, the DFW area is 2nd, Austin 3rd, and San Antonio coming in at 4th.

STANDARD SPEED LIMITS

Residential & Urban Districts	15-30 mph
Rural & Country Roads	55-70 mph
Freeway in City Limits	55-75 mph
Freeway Outside City Limits	70-85 mph

TEXAS DRIVING TIPS ¹

- You can pass on the shoulder. If the car in front of you on a two-lane road slows to make a left-hand turn, in most cases, you have to wait but not in Texas.
- In San Antonio, it's illegal to open your car door while operating a vehicle, even at a full stop.
- Alcohol cannot be within arms reach of you in the vehicle. Even if the beverage is sealed.
- U-Turns are legal as long as you can see 500-feet in-front of and behind you. Except in the City of Richardson.



State Capital Building
Austin, Texas

BECOMING A

Registered Texan

You have 30 days from the time you move here to register your vehicle in the state.

VEHICLE INSPECTION AND INSURANCE ²

- Take your vehicle to a certified Texas Department of Public Safety (DPS) inspection station. Many mechanic shops, oil change locations and service stations are certified by DPS as inspection stations.
- Bring your insurance card.

VEHICLE REGISTRATION ²

- Visit your local county tax-assessor collector office.
- Bring your insurance card, proof of vehicle inspection, and proof you own the vehicle, such as the registration or title from your previous state.
- If your insurance policy was issued in another state, you will need to bring your policy in its entirety so that insurance coverage minimums may be verified.

**In Texas, you must show you have insurance coverage for a minimum of \$30,000 per injured person, up to a total of \$60,000 for everyone injured in an accident, and \$25,000 for property damage.

DRIVER'S LICENSE ³

As a new resident you are required to obtain your drivers license from the Texas Department of Public Safety within 90 days of moving here. You will need to provide proof of the following to apply for a driver license:

- U.S. Citizenship or evidence of lawful presence
- Texas Residency
- Identity, and
- Social Security Number
- Evidence of Texas Vehicle Registration; for each vehicle you own.
- Proof of Insurance; for each vehicle you own

Note: Active duty members of the U.S. Armed Forces and non-resident, full-time students attending a Texas college or university are not required to register or title their vehicles in Texas.

VOTING

To register to vote in Texas, simply complete a voter registration application and mail it to your county election office or you can request a printed application be mailed to you. For additional information visit www.votetexas.gov.

A STRESS-FREE MOVE

TO THE

Longhorn State

ONE MONTH BEFORE THE MOVE

- Make arrangements to hire a mover or rent a truck.
- Make babysitting and/or pet care arrangements for moving day.
- File a change of address online with USPS.
- Change address on all newspaper and magazine subscriptions.
- Arrange for the transfer of all medical, dental and school records.
- Transfer medical, property, fire and auto insurance.

TWO WEEKS BEFORE THE MOVE

- Cancel or transfer all utilities.
- Check with your provider about cell phone service in your new location.
- Collect or purchase all packing supplies.
- Pack up items in garage, attic and storage areas.
- Confirm arrangements with movers or truck rental place.

ONE WEEK BEFORE THE MOVE

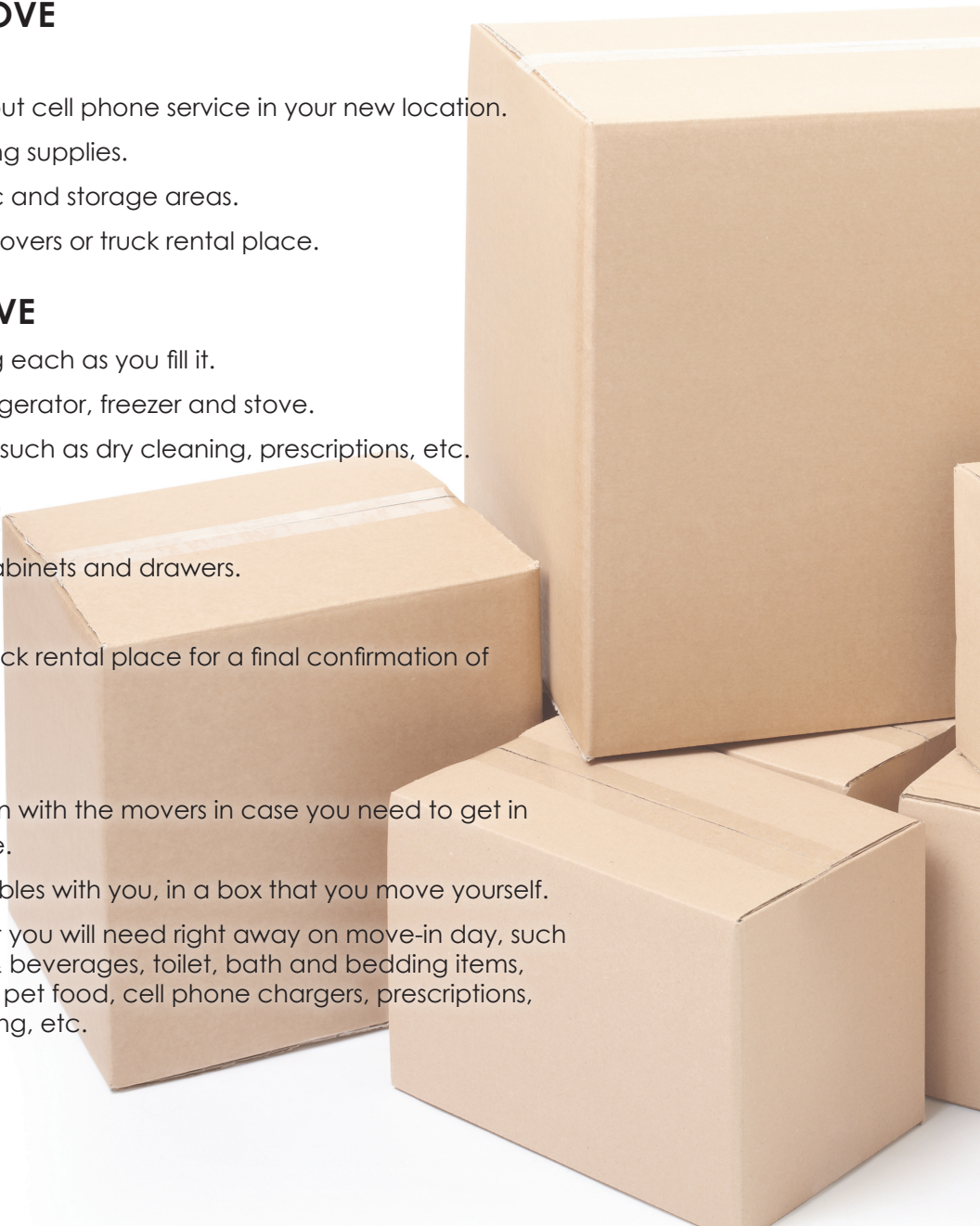
- Begin packing boxes, labeling each as you fill it.
- Empty, defrost and clean refrigerator, freezer and stove.
- Pick up anything outstanding such as dry cleaning, prescriptions, etc.

THE DAY BEFORE THE MOVE

- Do a final check of closets, cabinets and drawers.
- Fully charge all cell phones.
- Touch base with movers or truck rental place for a final confirmation of arrangements.

THE DAY OF THE MOVE

- Exchange contact information with the movers in case you need to get in touch with them while in route.
- Keep jewelry and other valuables with you, in a box that you move yourself.
- Prepare a box of supplies that you will need right away on move-in day, such as cleaning supplies, snacks & beverages, toilet, bath and bedding items, trash bags, disposable dishes, pet food, cell phone chargers, prescriptions, eyeglasses, changes of clothing, etc.





Buying a Home⁶

WINTER IS THE CHEAPEST TIME TO BUY

In Texas, much like most of the country, most people sell in the spring months, and sellers who put their house on the market in the winter are more likely to be doing so out of necessity. Traditionally this means houses sell for a bit less in the winter. That said, 2020 and 2021 have been unique years (on a lot of fronts) and currently the real estate market is pretty hot for sellers.

30-DAY ESCROW IS THE NORM

Once the terms of a contract between a buyer and seller are fully negotiated and agreed upon, the contract is considered to be fully executed. At this moment, the escrow process begins. The duration until closing can vary greatly depending on the nature of the deal and the state. In Texas, 30-day escrow is typical, but it can be much shorter or much longer depending on your specific situation.

OFFERS MUST BE IN WRITING

All offers to buy real estate in Texas must be submitted in writing. This is a good idea no matter what state you are buying property in – laws or not – but in Texas it's a must.

ATTORNEYS ARE NOT REQUIRED

Some states require a lawyer to represent for both the seller and the buyer at closing, but Texas does not. This means there is more responsibility from your agent, lender and title company to ensure you understand all the legal documents you are signing, so be sure to ask questions if there is anything that puzzles you.

SELLER DISCLOSURE REPORTS ARE REQUIRED

In Texas, home sellers are required to submit disclosures on the physical condition of the house. Things like the presence of water damage, fires that have occurred in the house, etc., are all items about the house that the seller must disclose. This is pretty standard in most states across the country as well.

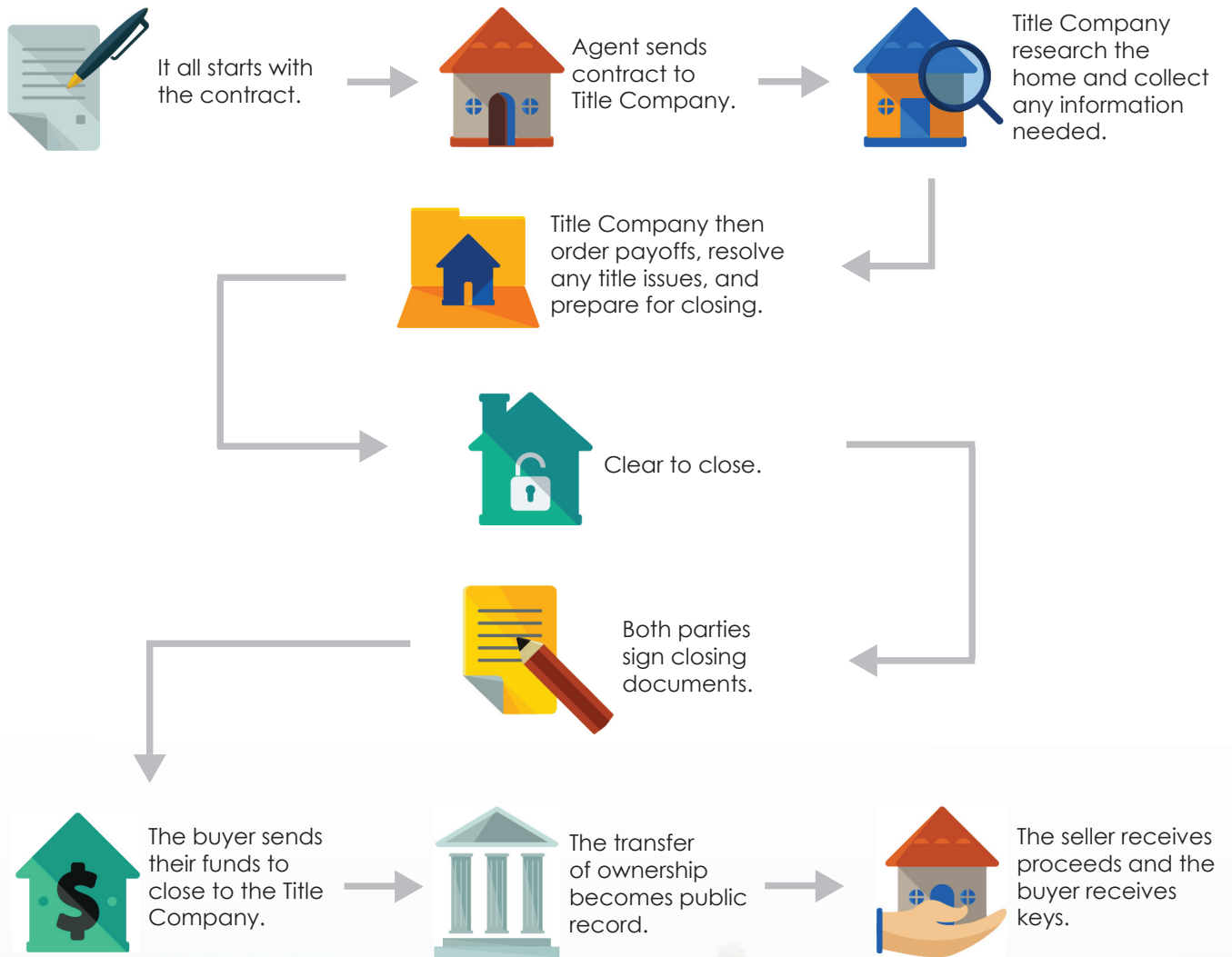
DUAL AGENCY IS NOT PERMITTED

Dual agency is the term for when the same real estate agent represents both the buyer and the seller in a real estate transaction. While dual agency is allowed in many states, in Texas it is not.

TEXAS CLOSING PROCESS

Road Map

This process can vary slightly from each transaction to the next. With that being said, there are certain steps that occur for most buyers and sellers in most scenarios in the State of Texas. Here's a look at the common stages of the real estate closing process.



PROPERTY TAXES EXEMPTIONS

TAX DETERMINATION

Typically, your property is taxed by a county, city and school district. Under the present property tax system, the determination of property values is the responsibility of an appraisal district. To learn which jurisdictions tax your property, please visit the appraisal district in your residing county.

SAMPLE TAX TABLE

All numbers in Sample Tax Table are only estimates

	Appraised Value (Set by appraisal district)	Value in \$100 (\$50,000/100=500)	Tax Rate per \$100 of Value (Set by tax jurisdiction)	Taxes Owed
City	\$200,000	\$2,000	\$0.4735	\$947.00
County	\$200,000	\$2,000	\$0.1354	\$270.80
School	\$200,000	\$2,000	\$1.5784	\$3,156.80
Hospital	\$200,000	\$2,000	\$0.1096	\$219.20
College	\$200,000	\$2,000	\$0.0876	\$175.20
Total Property Tax				\$4,769.00

APPEALS

You may appeal the value assigned to your property and the exemption allowed by the appraisal district. An appraisal review board in each district has the power to review and adjust property values and to determine exemption status. Contact your appraisal district for more details about the appeal process should you disagree with any action taken by the appraisal district.

EXEMPTIONS

Several forms of tax relief are available in Texas. Among these are various exemptions which may reduce the taxable value of your property. Applying for exemptions is your responsibility. Some exemptions require a new application each year. Contact your appraisal district to learn more about each of the following exemptions:

- Homestead
- Over-65
- Disabled Individual
- Agricultural
- Open Space

TEXAS IS A HOMESTEAD STATE ⁷

Homestead protection laws help prevent people from becoming homeless in the event of a foreclosure or change in economic circumstances. In Texas, every family and every single adult person is entitled to a homestead exempt from seizure passed on the claims of creditors, except for a pre-existing mortgage or lien.

HOW TO DECLARE A HOMESTEAD

Upon the purchase of a new home, you must contact the appraisal district of the county in which you reside and request that they mail you the necessary forms for "Declaring Your Homestead". You must be the owner on January 1 of the year you are claiming the Homestead Exemption. You must provide a copy of your driver's license or state-issued identification card and a copy of your vehicle registration receipt. The addresses on those documents must match the address of the home on which the exemption is being sought. Those without vehicles must submit a notarized affidavit certifying that and must present a copy of a current utility bill with the same address.



WHERE BUSINESS IS *Better*⁵

“Made in Texas” is a powerful label. And by unleashing the power of entrepreneurs and innovators, and securing the freedom to aspire, Texas will long remain the best state for businesses large and small.



In 2020, Texas continues to lead all states in private-sector job creation over the last 10 years with nearly 2 million jobs added.



As the 9th largest economy among the nations of the world and home to 50 Fortune 500 headquarters, Texas offers a business-friendly climate—with no corporate income tax and no personal income tax.



In 2020, Texas exported nearly \$279 billion in goods to destinations all over the world, leading the nation for the 19th year running.



In 2020, Texas led the nation in job creation and capital investment for the record breaking 9th year in a row with 781 projects coming to the state and thousands of jobs being created.



In 2019, there was a record breaking \$83 billion in Travel Spending from resident and non-residents alike.



As of 2019, more than 2.7 million small businesses call Texas home and employ over 4.7 million individuals. This number includes over 1.1 million women and minority owned small businesses.



Fifty of the nation's leading Fortune 500 companies base their headquarters in Texas.



Lower energy costs, together with lower land costs and fewer land-use restrictions, also mean lower operating costs for businesses and a lower cost-of-living for their employees.

Source:

<https://www.sixt.com/magazine/tips/driving-tips-texas/>¹

<https://www.txdmv.gov/motorists/new-to-texas>²

<https://www.dps.texas.gov/section/driver-license/how-apply-texas-driver-license>³

https://en.wikipedia.org/wiki/Toll_roads_in_Texas⁴

https://gov.texas.gov/music/page/create_expand_relocate⁵

<https://gov.texas.gov/business/page/why-texas>⁵

<https://www.rockethomes.com/blog/home-buying/buying-a-house-in-texas>⁶

<https://statelaws.findlaw.com/texas-law/texas-homestead-law-overview.html>⁷



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