

FREE GUIDE • NORTH DFW

Moving to *Dallas*

How to find your place in North DFW

Narrow down where to live by work, daily life, budget and the home you may need to sell, before you fall in love with a house.

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Anna HONG



Anna Hong • REALTOR® • TX License #818303 • eXp Realty
Read online: move.annasellsdallas.com/read



A NOTE FROM ANNA

“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.

So this guide is written in that order: where your days will happen first, the house second. And if you have a home to sell before you move, that comes into the plan early too.

It focuses on the ten North DFW cities where I work every week. The questions are the same for everyone. The answers are different for each of us, and DFW isn't the right fit for every priority. That's worth knowing early.

Location is the one thing you can't renovate.

-Anna



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01 • ORIENTATION

Dallas vs. DFW, in *plain* English

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

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 districts and tax rates.

This guide covers ten cities north of Dallas, along the Dallas North Tollway, US-75, SH-121 and I-35E.

THE TEN CITIES IN THIS GUIDE

CARROLLTON • PLANO • LEWISVILLE • ALLEN • MCKINNEY • FRISCO •
LITTLE ELM • PROSPER • CELINA • MELISSA

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. For any home you're serious about, confirm three things for that exact address: the city, the county and the school district.

02 • WORKSHEET

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.

1 Where will you be most days?

Work location (all who'll commute)

Other regular stops

Longest drive, each way (min)

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 / No preference

Established streets / Newer neighborhood / Either

3 What budget feels comfortable?

A comfortable monthly payment range

☐

I'm still figuring this out

START HERE: FIVE QUESTIONS, CONTINUED

4 What kind of home? Circle what fits.

New construction / Established home / Either

Updating I'll take on: None / Some / A lot

5 What's your timing?

When I need to be here

A home to sell first? (Yes / No) Where?

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*?

Send me whatever you have so far. Your work location, your timing and your top two priorities are plenty. I'll help you see the first areas worth exploring and the trade-offs to weigh.

anna@annasellsdallas.com · 214-789-4014



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03 • WHERE TO LOOK FIRST

Ten cities at a *glance*

Every city below can be the right fit for someone. Use this to decide where to look first, not where to land. Within each city, the right street depends on your commute, your budget and the home itself. They run from the most established to the newest.

Each card: what stands out, the trade-off to weigh, and one question to ask yourself. Median year built: half the city's homes were built before that year, half after. Sources: US Census Bureau 2025 population estimates and American Community Survey 2020-2024; city, school district, DART, DCTA, NTTA and TxDOT sites. Checked October 2026. Confirm details for any address.

Carrollton

Dallas, Denton & Collin counties
Homes: median year built 1988

STRENGTH

Established neighborhoods with DART Green and Silver Line rail, plus the A-train at Trinity Mills.

TRADE-OFF

Most homes predate 2000, and the city spans three counties and several school districts.

ASK YOURSELF

How much would rail to downtown Dallas or DFW Airport matter in my week?

Plano

Collin & Denton counties
Homes: median year built 1993

STRENGTH

Established neighborhoods, a historic downtown, and DART rail on the Red and Silver lines.

TRADE-OFF

Most homes were built before 2000, so updates and upkeep deserve a close look.

ASK YOURSELF

Would I rather update an established home or buy newer construction farther north?

TEN CITIES AT A GLANCE, CONTINUED

Lewisville

Denton & Dallas counties
Homes: median year built 1997

STRENGTH

Lewisville Lake, a historic Old Town, and three A-train rail stations, plus I-35E.

TRADE-OFF

A wide mix of home ages, so condition varies from street to street.

ASK YOURSELF

Would being near the lake and rail change how I spend my weeks?

McKinney

Collin County
Homes: median year built 2007

STRENGTH

A historic downtown on the National Register, alongside homes mostly built since 2000.

TRADE-OFF

Several school districts serve different parts of the city, so check each address.

ASK YOURSELF

Do I want to be near the historic downtown, or closer to the highways I'll use most?

Allen

Collin County
Homes: median year built 2003

STRENGTH

Mostly homes built since 2000, with US-75 and the Sam Rayburn Tollway close by.

TRADE-OFF

Fewer brand-new options than the cities farther north.

ASK YOURSELF

Do I want a home with a few years on it, or something brand new?

Frisco

Collin & Denton counties
Homes: median year built 2009

STRENGTH

Mostly newer homes and a major business and entertainment corridor along the Dallas North Tollway.

TRADE-OFF

Four school districts share the city, so the district depends on the exact address.

ASK YOURSELF

How will my daily drive feel as the corridors around a home keep building out?

TEN CITIES AT A GLANCE, CONTINUED

Little Elm

Denton County
Homes: median year built 2011

STRENGTH

Miles of Lewisville Lake shoreline and mostly newer neighborhoods.

TRADE-OFF

More than one school district serves the town, and daily routes lean on US-380 and FM 423.

ASK YOURSELF

How much do I value being near the lake compared with being near my commute?

Celina

Collin & Denton counties
Homes: median year built 2015

STRENGTH

A historic town square from 1910, surrounded by mostly new construction.

TRADE-OFF

The population nearly quadrupled since 2020, and the Tollway extension isn't expected until late 2027.

ASK YOURSELF

Am I comfortable buying while roads and services are still being built around me?

Prosper

Collin & Denton counties
Homes: median year built 2014

STRENGTH

Nearly all homes built since 2000, with the Dallas North Tollway reaching into town.

TRADE-OFF

The Tollway extension (expected late 2027) and US-380 work will shape traffic in the meantime.

ASK YOURSELF

How will ongoing road and home construction affect my daily routine?

Melissa

Collin County
Homes: median year built 2015

STRENGTH

Mostly new construction, with US-75 and SH-121 running through the area.

TRADE-OFF

The population more than doubled since 2020, and several nearby roads are still being widened.

ASK YOURSELF

How far north am I comfortable living for the newness I want?

04 • PLAN FOR THESE

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. Confirm the total tax rate for the exact address, and if it will be your primary residence, ask about the homestead exemption.
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- 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.
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- 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.
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- 04 HOA rules.** HOAs are common, especially in newer neighborhoods. Their rules can cover anything from fences and exterior colors to parking and rentals.
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- 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.
-

05 • IF YOU OWN A HOME NOW

A home to *sell* first?

Many people moving here still own a home, either where they live now or already in DFW. The order you sell and buy in shapes your timing, your costs and your stress, so decide it early.

-
- 01 Sell first, then buy.** You know your numbers and you aren't carrying two homes. You may need a short rental or a few months somewhere in between.
 - 02 Buy first, then sell.** You move once, straight into the new home. You carry two homes for a while, so talk with your lender early about what that means for you.
 - 03 Sell, then stay a little longer.** Some sales let the seller stay in the home for an agreed time after closing. Your agent and the title company can walk you through how that is written.
-

Selling where you live now

List with a strong agent who knows that market. I'm glad to help you find one and to line up the timing on both ends.

Selling here in North DFW

Start with two questions: what would it sell for today, and what does it need before it lists? The higher the price, the more the preparation and the first weekend on the market matter, so give it lead time.

06 • CHECKLIST

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 a 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.

07 • NEXT STEP

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.

SEND ME A NOTE WITH

- Where you (and anyone moving with you) will be working
- Your timing
- Your top two priorities
- Whether you have a home to sell, and where
- 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. If you're selling too, we'll plan the timing on both ends. From there, we decide together what's worth seeing next.

About Anna

I'm a REALTOR® with eXp Realty, based in North DFW. Most of my work is helping homeowners sell, so if you have a home to sell too, we'll plan both sides together.

EMAIL ANNA@ANNASELLSDALLAS.COM • TEXT 214-789-4014



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Moving to North DFW? Send me your work location and timing.

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anna@annasellsdallas.com

[@annasellsdallas](#)



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