FREQUENTLY ASKED QUESTIONS
FOR RELOCATING TO HOUSTON

Your Guide to Moving to & Buying a Home in Houston, Texas

1. *What's the first thing to know if I want to relocate to, and buy a home in, Houston?*

You need to either have a job here in Houston, get your current job transferred here, or have a remote job working 100% remotely.

2. *After the job, what's next?*

Next is to get preapproved. This is where you apply for a loan — either with our lender partners or any lender of your choice — to see how much you qualify for, AKA your purchase power.

3. *What's the down payment required once I have a job there or work remotely?*

Based on what you qualify for, your down payment could be between 3–5% of the sales price.

4. *What if I just don't have a job there or work remotely, but still want to buy?*

You either pay a 20% down payment or wait until you get a job here.

5. *How long do I need to be on the job before I can qualify for a loan?*

It doesn't matter how long you've been on that job — we can get you started with even just your offer letter.

6. *Do I need to be 2 years on the SAME job to qualify?*

No, you don't. Our lender partners are very experienced, so you don't need 2 years on the SAME job. As long as you have a total of 2 years of work history WITHIN the last 5 years, it doesn't matter how many different jobs you worked — we just need 2 full years of work history. International work history is also valid here as well.

7. What if I just graduated?

That’s perfectly fine, because time spent in school also counts toward the 2 years of history.

8. How much are closing costs?

Closing costs on average are about 3% of the sales price.

9. What’s the job market there like?

There are lots of booming industries here — energy, medical, engineering, tech, etc. However, you need to do your own personal research on this.

10. Are the property taxes in Houston high?

There are areas with higher taxes, and there are places with lower taxes. If property taxes are a huge concern for you, we can find you a home in the lower-tax areas.

11. What’s the tradeoff of the high property taxes?

Texas does not have any state income tax, so many people still find their overall picture to be more beneficial here. You also get way more house for your buck here, and most things are relatively cheaper — overall cost of living, daycare, gas, food, etc.

12. Is there any way to reduce the property taxes?

Yes — the homestead exemption. Once you close on your home, you’re eligible to get up to a 20% discount on your property taxes once you apply for this exemption. NOTE that this is only applicable on a residential property, so you won’t be eligible for this on an investment property.

13. What if I just want to invest there, but not necessarily move or live there?

You can do that, but you’d have to pay at least a 20% down payment. Reach out to us and we’ll send you our full Investor FAQs guide.

14. Can I still buy a home in Houston if I already own a home in a different state?

Yes, you can. However, based on your credit profile and financial strength, we’d have to evaluate whether you qualify for a new home without selling your current home in the other city/state.

15. Do I need an attorney?

No, you don’t need an attorney when buying a home in Houston.

16. How long is the process?

The process takes an average of 30–45 days from start to finish.

17. Since I'm not physically there yet, how will the process work?

We've helped lots of people buy homes here from different states who never physically saw the home until they closed and moved here — and they all loved it. First, we get you preapproved, then we'll discuss your wants and needs in a house, after which we'll start sending you listings to select from. If you're able to come down and see them physically, perfect; if not, our team will go to the selected homes and give you very detailed and honest virtual tours of each one, so you can make an informed decision. The rest of the process is pretty much the loan side of things, which does not require your physical presence here — except for the walkthrough on your home, where we will also represent you if you're not able to come.

18. What is a walkthrough?

This is where we walk around the house to find cosmetic issues that need to be touched up or repaired before you close. On a new build, the builder will also give you the homeowner orientation, which shows you how to maintain your home.

19. Is an inspection required?

No, it's not. However, we always recommend an inspection, whether it's a new construction or a resale home. Inspections cost an average of $500.

20. How much does PAC Consulting charge?

If we represent you as a buyer, we don't charge you anything, because 9 out of 10 times the seller/builder pays our fee. Occasionally, if a seller isn't willing to pay our fee, then you would cover it if you're 100% sold on that home — or we can simply find you another property where the seller pays it, so you don't have to. Our fee is 3% of the sales price.

21. What's the first step if I'm ready to proceed?

The first step is to get a pre-approval, as mentioned above. Let us know when you're ready so we can provide you with the loan application. After that, we can start looking at homes right away and get you under contract once we find THE ONE!

22. *How can I contact PAC Consulting?*

Call or text us at **+1 (346) 660-4377**, email **phill@pacconsults.com**, or schedule a consultation at **www.pacconsults.com**. Office: 17350 State Highway 249, Ste 220, Houston, TX 77064.

Ready to make the move?

Schedule a consultation at **www.pacconsults.com** or call/text **+1 (346) 660-4377**.