

Find the right fit across DFW cities.

A practical homebuying guide to comparing commutes, total costs, property conditions, and location-specific details.



START WITH WHAT MATTERS

- Your everyday commute
- Your true monthly budget
- The home and lot itself

City checklists A side-by-side home comparison worksheet Official sources and next steps

Plano • Richardson • Frisco • Allen • McKinney • Wylie
Carrollton • Rockwall • Heath • Lucas • Celina • Prosper

HANNAH HSU

Texas REALTOR® | eXp Realty

Complimentary edition • Updated September 24, 2026

Start with two or three cities.

Use this guide to build a realistic shortlist, not to rank neighborhoods, schools, or the people who live there.

01 Pin down your routine.

List workplace locations, regular destinations, preferred home types, and your moving timeline.

02 Set an all-in budget.

Allow for monthly ownership costs, cash needed at closing, and a maintenance reserve.

03 Compare actual homes.

Choose 2-3 cities and look at homes that meet the same basic requirements.

04 Use the worksheet.

Complete page 10 to decide which specific addresses deserve a closer look.

A note on market data

The Texas Real Estate Research Center report released August 20, 2026 described DFW pricing as moving toward greater stability, while differences remained across submarkets. It primarily reflected fuller June data and preliminary July data - not September city-level sales figures.

This edition does not reuse older city price charts or rankings. Compare recent data over the same time period, home type, condition, and geographic boundaries. A median price is not the price of every home.

Source: Texas Housing Insight (August 2026) • MetroTex market reports

Pages 3-8: cities • 9: budget • 10: worksheet • 11: sources • 12: next steps

Plano / Richardson

Use specific property addresses and your own priorities to decide which locations belong on your shortlist.

Plano | Look beyond the renovation photos

Test commutes from the property, then compare major systems, the home's age, and documentation of improvements. A stylish finish says little about its mechanical condition.

COMMUTE Test rush-hour drives to your office and usual destinations, including toll routes.

PROPERTY Record roof, HVAC, foundation, and plumbing details separately.

VERIFY Check nearby land-use plans. A proposal is not the same as approved construction.

City resource: Plano Plans & Studies

Richardson | Separate finishes from essential systems

Before comparing layout and decor, review repairs, renovations, and permits. Include likely maintenance costs in your overall budget.

COMMUTE Test routes from each address to work, errands, and recurring activities.

PROPERTY Ask for ages and inspection records for roof, HVAC, electrical, and drainage systems.

VERIFY Check which permits and inspections apply to completed work.

City resource: Richardson Permit Types

Frisco / Allen

Use specific property addresses and your own priorities to decide which locations belong on your shortlist.

Frisco | Compare new construction and resale on equal terms

Separate what is available today from future development plans. Review written builder terms alongside the condition and repair needs of resale homes.

- COMMUTE** Measure the drive from the community exit, including tolls and parking.
- PROPERTY** Compare lot premiums, upgrades, incentives, and closing timelines with any resale repairs.
- VERIFY** A future land-use map is not a zoning approval. Confirm parcel rules and current work.

City resource: Frisco 2040 Comprehensive Plan

Allen | Build your comparison around your daily routine

Start with the layout you need and how much upkeep you are comfortable taking on. Nearby amenities do not make every address equally convenient.

- COMMUTE** Include the route from your driveway to major roads and key destinations.
- PROPERTY** Account separately for age, systems, repairs, HOA charges, and inspection findings.
- VERIFY** Review city development and capital-project information near each home.

City resource: Allen Planning / Development Project Map

McKinney / Wylie

Use specific property addresses and your own priorities to decide which locations belong on your shortlist.

McKinney | Narrow down locations, then compare homes

Price differences between unlike properties are not proof that one city is rising or falling. Compare similar locations, ages, home types, and contract terms.

- COMMUTE** Test primary and backup routes during peak periods, including toll costs.
- PROPERTY** Budget for resale maintenance or check new-home specifications and delivery timing.
- VERIFY** Review city planning and project updates, then confirm on-site conditions.

City resource: City of McKinney

Wylie | Check road projects against your real commute

Wylie posts project information for E FM 544 and McMillen Road. Review relevant project updates before assuming a route will be available or improved.

- COMMUTE** Test the routes relevant to your address, potentially including SH 78 and FM 544.
- PROPERTY** Compare layouts, condition, HOA costs, and what maintenance is included.
- VERIFY** Confirm the applicable city, taxing entities, and school district separately.

City resource: Wylie Current Project Status

Carrollton / Rockwall

Use specific property addresses and your own priorities to decide which locations belong on your shortlist.

Carrollton | Compare door-to-door travel, not just distance to transit

Transit-oriented development may shape future options. If rail matters to you, evaluate the full trip from home to your actual destination.

- COMMUTE** Count walking, waiting, transfers, parking, and service hours as applicable.
- PROPERTY** Check condition, parking, HOA restrictions, and maintenance responsibilities.
- VERIFY** Review individual station-area projects. Proximity alone does not mean a shorter trip.

City resource: Carrollton Transit Oriented Development

Rockwall | With lake-area homes, study the land as closely as the view

Look at drainage, parcel boundaries, access rights, and insurance before deciding what a lake-adjacent property can actually offer.

- COMMUTE** If your routine crosses the lake, test peak-hour traffic and alternative routes.
- PROPERTY** Confirm lot boundaries, drainage, HOA restrictions, condition, and insurance quotes.
- VERIFY** Request zoning and parcel information; a lake view does not imply shoreline rights.

City resource: Rockwall Planning & Zoning

Heath / Lucas

Use specific property addresses and your own priorities to decide which locations belong on your shortlist.

Heath | More space comes with more to maintain

The city updated its comprehensive plan in June 2025. Still, every buying decision should rely on the property's actual condition and documentation.

COMMUTE Test routes to work, shopping, and healthcare from the specific home.

PROPERTY Budget for roofing, grounds, fencing, equipment, and insurance on larger lots.

VERIFY Review surveys, easements, drainage, and use restrictions.

City resource: [Heath Comprehensive Plan 2025](#)

Lucas | Understand the property systems and the lot

Lucas describes its setting as semi-rural with larger lots, but individual parcels vary. Do not assume how land can be used based on the city name.

COMMUTE Measure travel from local roads to major corridors and check road notices.

PROPERTY Confirm water, wastewater, irrigation, accessory structures, and maintenance history.

VERIFY Review the survey, zoning, easements, and deed restrictions before planning additions.

City resource: [City of Lucas overview](#)

Celina / Prosper

Use specific property addresses and your own priorities to decide which locations belong on your shortlist.

Celina | Distinguish future plans from amenities available now

Celina adopted its 2040 comprehensive plan in 2021. A plan is only the starting point: confirm each lot's approvals and completed infrastructure.

COMMUTE Check both neighborhood access and the full route to work.

PROPERTY Compare base price, lot, options, incentives, and projected closing in writing.

VERIFY Distinguish planned, approved, and completed amenities or roads.

City resource: Celina Long-Range Plans

Prosper | Double-check boundaries and community costs

Verify each property address and whether promised features are already in use, especially when comparing communities close to city boundaries.

COMMUTE Compare actual homes in Prosper, Frisco, and Celina to the same destination.

PROPERTY Confirm amenity availability, HOA fees, assessments, and resale-related charges.

VERIFY A mailing city is not proof of school assignment. Check address and enrollment year.

City resource: Prosper Comprehensive Plan

Budget beyond the purchase price.

Use written quotes and property-specific information instead of broad city averages.

01 Cash needed before closing

Down payment, earnest money, inspections, lender and title costs, plus any new-construction lot premiums and options. Ask when each amount is due. Do not count earnest money twice.

02 Your ongoing monthly cost

Principal and interest, property taxes, insurance, HOA dues or assessments, and a maintenance reserve. Annual bills can be converted to monthly estimates without losing track of actual due dates. Do not double-count escrowed taxes or insurance.

Property taxes are address-specific.

Texas property taxes depend on the applicable local taxing entities, assessed value, and exemptions. Check the current year and the exact property. New construction assessments may not yet reflect the completed home. Investigate any PID, MUD, or other assessments separately.

The lot and the home matter, too.

Get a property-specific insurance quote. Verify drainage, boundaries, easements, repair responsibilities, and school attendance assignments with the relevant district for the enrollment year.

Useful resources

Texas Comptroller: Property Tax System Basics • Texas Education Agency: School District Locator

Compare two homes side by side.

Fill in confirmed facts first. Leave blanks where you still need a quote, document, or answer.

COMPARE	HOME A	HOME B
City / full property address		
Home type / age / condition		
Price / quote date		
Cash needed before closing		
Monthly ownership cost / source		
Rush-hour commute / test time		
HOA dues / other assessments		
Repairs / lot and utility systems		
School assignment checked on		
Closing timeline / unresolved items		
Biggest trade-off / who can verify		

MY TOP THREE MUST-HAVES:

Rule out addresses that miss your essential needs. Then weigh the trade-offs you can accept. A blank is an open question - not proof there is no fee or risk.

Sources and verification.

Content reviewed September 24, 2026. Government pages and project statuses may change.

Frisco 2040 Comprehensive Plan

2025 edition. Future land use does not equal zoning approval.

Wylie Current Project Status

An updating project page; no individual completion claim is made here.

Carrollton Transit Oriented Development

Confirm service and schedules with the transit operator.

Heath Comprehensive Plan 2025

Updated plan adopted June 24, 2025.

City of Lucas overview

General city characteristics, not property-level assurances.

Celina Long-Range Plans

Celina 2040 plan adopted in 2021.

Prosper Comprehensive Plan

Comprehensive plan update dated August 22, 2023.

Texas Comptroller: Property Tax System Basics

Background on taxation; not a property-specific tax estimate.

Texas Education Agency: School District Locator

Confirm assignment and enrollment directly with the school district.

Additional municipal resources appear in each city section. Richardson permit information was checked through official search results; Rockwall planning resources were listed for lookup, without making claims about live project status.

This guide is a planning tool, not a guarantee about schools, neighborhood safety, investment returns, prices, or any specific transaction.

Turn 12 cities into your shortlist.

Start with what you need in a home. Hannah can help you evaluate specific properties.

BRING THESE FOUR THINGS

- 01 Where you work and spend your time
- 02 Your comfortable all-in monthly budget
- 03 Preferred layout and condition
- 04 Your anticipated moving timeline

Start with the worksheet on page 10.

Compare Home A and Home B using the facts you have, then flag gaps in commuting time, ownership costs, condition, and documentation. The next step is not to browse more cities - it is to compare the homes you are considering on equal terms.

Ready for a more focused home search?

Tell me what matters most and I can help you narrow the options.

Take the 1-minute home needs assessment

www.txhannah.com/needs-assessment

Hannah Hsu | Texas REALTOR® | eXp Realty