SCOTT LN GROUP
TEXAS REAL ESTATE ADVISORS

RELOCATION GUIDE · 2026

Moving to New Braunfels? Start Here.

The straight answers to the questions every out-of-state buyer asks: what the property taxes really are, which school district a house is actually in, how far it is to the military bases, the airports and the Medical Center, and which communities fit. Written by a Real Estate Advisor who has lived in New Braunfels his whole life.

For anyone moving to New Braunfels from out of state, whether for a new job, to be closer to family, to retire, or on military orders to Joint Base San Antonio.



Main Plaza, downtown New Braunfels

Jamin Scott, Real Estate Advisor
Scott Ln Group, brokered by Keller Williams Heritage · TREC #647192

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Choosing a city you can't easily visit is one of the biggest decisions you'll make.

You're picking a home, a school district, a commute and a community, often from a thousand miles away.



Jamin Scott · Real Estate Advisor
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THE QUESTIONS I GET FROM ALMOST EVERY RELOCATING BUYER

01 How do property taxes work here, and why are they higher than back home?

02 What's a MUD or a PID, and what does it add to a new build?

03 Which school district is this house actually in?

04 How far is it to the airport, the Medical Center, or the military bases (Randolph, Fort Sam Houston and Lackland)?

05 What's it actually like to live here?

This guide answers each of those with numbers and their sources, not adjectives. Where something can't be verified, I'll say so.

Here's the why behind it: the right decision comes from the reasoning behind the numbers, not from urgency.

Confident decisions, not guesswork.

The biggest adjustment for most people is the tax picture. Texas and your home state collect money in different ways.

WHERE TEXAS MOVERS COME FROM

The five states that sent the most people to Texas (U.S. Census Bureau, American Community Survey, 2023 to 2024, via USAFacts), with each state's taxes (Tax Foundation, 2026 state profiles):

STATE	MOVERS TO TEXAS	STATE INCOME TAX	EFFECTIVE PROPERTY TAX RATE
Texas	—	no state income tax	**1.40%**
California	77,200	income tax 1% to 13.3%	0.70%
Florida	52,200	no state income tax	0.78%
New York	28,200	income tax 4% to 10.9%	1.30%
Louisiana	24,200	3% flat income tax	0.55%
Illinois	23,500	4.95% flat income tax	1.88%

WHAT THAT MEANS FOR YOU

Coming from California? Your property tax rate roughly doubles, but a state income tax of up to 13.3% goes away. For most households that nets out in your favor. Just budget for the bigger tax bill on the home.

Coming from New York? Property tax rates are similar, and the state income tax goes away. For most people, that's the clearest win of the five.

Coming from Illinois? Property taxes are lower here and the income tax goes away. The overall picture is usually lighter.

Coming from Florida? This is the one move where taxes go up. Neither state has an income tax, so the higher property tax here is a straight increase. Plan for it before you set a price range.

Coming from Louisiana? Your property tax rate more than doubles, and you were only paying a 3% income tax. Expect your total tax bill to go up.

Coming from somewhere else, like Virginia? Bring your current tax bill and I'll run the side-by-side for a specific home.

These are statewide averages. Your actual bill depends on the exact address (see Property Taxes, MUDs and PIDs).

OTHER PRACTICAL DIFFERENCES

- Most homes here are built on slab foundations. Basements are rare, so plan storage around a garage and closets.
- HOAs are common in newer communities, and many new-construction areas also carry a MUD or PID tax (see Property Taxes, MUDs and PIDs).
- Summers are long and hot. Look at a home's roof age, HVAC age and attic insulation, not just the finishes.

ON MILITARY ORDERS?

Texas has no state income tax. Talk to your finance office or tax professional about how that applies to your state of legal residence.

In Texas, the property tax is the main way local government is funded, so it's worth understanding before you set a budget.

TWO NUMBERS YOU WILL HEAR

You'll hear two different property tax numbers, and they measure different things.

1.4%

STATEWIDE AVERAGE, AFTER EXEMPTIONS

The average Texas homeowner pays about 1.4% of market value a year, after exemptions (Tax Foundation, 2026). That's the right number for comparing states, and it's the one in Coming from Out of State? What Changes.

1.75–2.5%

A SPECIFIC ADDRESS, BEFORE EXEMPTIONS

The rate on a specific address, before exemptions, is higher: about 1.75% to 1.8% inside New Braunfels city limits, and 2% to 2.5% or more in communities with a MUD or PID.

The gap is mostly the homestead exemption, which takes $140,000 off the school district's taxable value once you live in the home.

HOW THE BILL IS BUILT

Your bill is several rates added together. Inside New Braunfels city limits, in Comal County, the 2026 rates per $100 of value are:

Comal County	**$0.305015**	includes the road-and-bridge rate
City of New Braunfels	**$0.4156**	
School district	**$1.0748**	for Comal ISD, or $1.0377 for New Braunfels ISD
Total	**about $1.76 to $1.80**	per $100

Outside city limits there's no city rate, but there's often an emergency services district instead. New Braunfels also spans two counties, Comal and Guadalupe, so two homes a few miles apart can carry different rates.

These are the 2026 rates, adopted in September 2026. I confirm the current figure for any specific home.

MUDs and PIDs in plain English

- A MUD (Municipal Utility District) pays for the water, sewer and drainage built for a new community. It shows up as an additional tax rate on your bill.
- Special-district rates vary widely: from about $0.11 per $100 (Veramendi's water improvement districts) up to about $0.95 per $100 in some Comal County MUDs.
- A PID (Public Improvement District) works similarly and pays for community improvements. It's usually an assessment on your bill.
- Neither one is a problem on its own. Just know the full rate before you compare two homes with different prices.

What lowers it

- The homestead exemption on your primary residence: $140,000 off the school district's taxable value, plus a cap that limits how fast your homestead's taxable value can rise each year. You apply after you own and live in the home.
- Every spring, the appraisal district mails a notice of value. You have the right to protest it, and comparable sales are what win a protest.

AN EXAMPLE WITH THE ASSUMPTIONS SHOWN

A $450,000 home inside New Braunfels city limits, in Comal ISD

At the 2026 rate of about $1.80 per $100, before exemptions	**roughly $8,080 a year**
With the homestead exemption ($140,000 off the school district's taxable value), that drops by about $1,500	**roughly $6,575**
In a special district at $0.11, add	**about $500 a year**
In a special district at $0.90, add	**about $4,000 a year**

Many MUD communities sit outside city limits and don't pay the city rate, which is why you compare the full rate, never a single line.

These are illustrations, not quotes. I pull the actual rates for every home you're serious about.

Five communities, the same facts for each, so you can shortlist from wherever you are now.

Always verify current school zones with the district.



Veramendi entrance

Veramendi

Price	new homes from $475,000 (Coventry Homes, Sept 2026); community-wide from the mid-$400s to over $1M
Homes	new construction from several builders, including a new phase with the community's first 100-foot lots
Schools	New Braunfels ISD, with Veramendi Elementary inside the community
Nearby	10 miles of trails, 480 acres of planned parks, a resort pool, Veramendi Town Center
The honest trade-off	you'll live alongside active construction for years as new phases open. No portal publishes a reliable community-wide median yet.

Meyer Ranch

Price	David Weekley homes from $451,990 to $516,990+ (Sept 2026)
Homes	new construction on 60-foot homesites, from several builders
Schools	Comal ISD (Bill Brown Elementary, Smithson Valley Middle and High). Comal ISD broke ground on March 17, 2026 on a new elementary inside Meyer Ranch, scheduled to open Fall 2027.
Nearby	resort pool, splash pad, fitness center, dog park, trails, the historic Heimer House
The honest trade-off	newer sections are still building out, and there's no reliable community-wide price trend yet.

Vintage Oaks

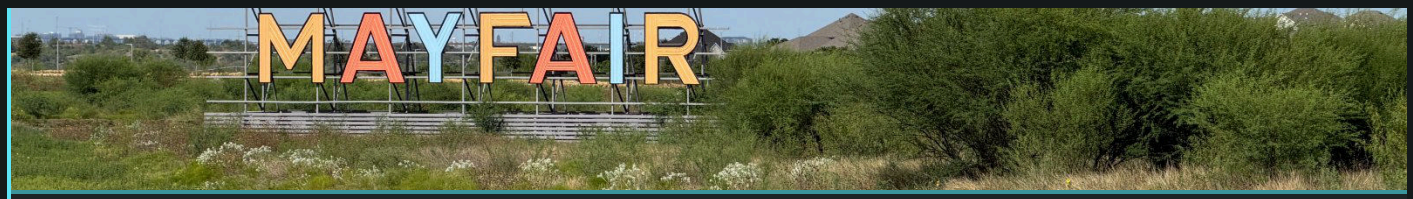
Price	$788,481 median, down 12.4% from a year ago, while sales rose 21.2% and days on market dropped by 18 (Redfin, July 2026). Homes range from $400K to $1M+.
Homes	half-acre to 3+ acre Hill Country lots. You buy the lot, choose your own custom builder, and the build typically runs 8 to 14 months after the lot closes.
Schools	Comal ISD (Bill Brown Elementary, Smithson Valley High)
Nearby	lazy river, pools, clubhouse, two stocked lakes, hiking trails. HOA runs about $1,500 to $2,500 a year.
The honest trade-off	the longest runway (lot plus build), and about 35 minutes to San Antonio via I-35, 50+ at rush hour (LRG Realty, June 2026).



River Chase entrance, FM 306

River Chase

Price	$764,739 median, up 5.3% from a year ago, but price per square foot fell 20.2%, days on market went from 31 to 61, and about half of listings took a price cut (Redfin, July 2026)
Homes	established resale homes built roughly 2000 to 2022 on 1 to 5+ acre lots
Schools	Comal ISD (Hoffman Lane Elementary, Church Hill Middle, Canyon High)
Nearby	a private river park with Guadalupe River access, pools, tennis, a fishing pond. HOA about $150 to $300.
The honest trade-off	it's mostly built out, so this is a resale decision. Homes up to 25 years old need a structural read, not just a walkthrough.



Mayfair

Mayfair

THE ONE TO WATCH

Price	from the high $200s to the low $800s (mayfairtx.com, Sept 2026)
Homes	new construction from Toll Brothers, Highland, D.R. Horton and Coventry, on 1,900 acres inside New Braunfels city limits off I-35
Schools	Comal ISD. A new elementary has opened inside the community, and a new middle school broke ground in 2026.
Nearby	300+ acres of parks connected by 35 miles of trails, and a Costco that opened in spring 2026. About 5 miles to Gruene.
The honest trade-off	it's the most active construction zone in town, on the I-35 side.

Prices and trends are dated snapshots. I update them before you tour.

Drive times from central New Braunfels

Rome2Rio, Sept 2026, light-traffic estimates

JBSA-Randolph	18.4 miles	**about 24 minutes**
San Antonio International Airport (SAT)	26.5 miles	**about 29 minutes**
JBSA-Fort Sam Houston	26.2 miles	**about 31 minutes**
South Texas Medical Center (Audie L. Murphy VA Hospital)	33.9 miles	**about 37 minutes**
JBSA-Lackland	42.2 miles	**about 51 minutes**
Austin-Bergstrom International Airport (AUS)	51.1 miles	**about 53 minutes**

The real world: I've lived in New Braunfels my whole life and do a lot of my business in San Antonio. Barring a major accident or a construction closure on I-35, I can reach just about any part of San Antonio in 20 to 50 minutes. Test your own commute at the hour you'd actually drive it.

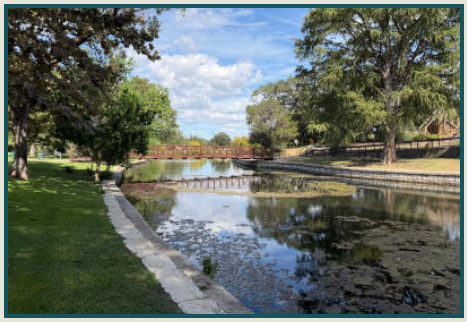
HEALTHCARE CLOSE TO HOME

- **In New Braunfels:** CHRISTUS Santa Rosa Hospital – New Braunfels (600 N Union Ave) and Resolute Baptist Hospital (555 Creekside Crossing), which offers emergency care, cardiology, orthopedics, and labor and delivery with a Level II NICU (Baptist Health System, Sept 2026). Plus a wide range of local practices.
- **For specialists:** the deepest bench is at the South Texas Medical Center in San Antonio, about 37 minutes away.
- **For military families and retirees:** Brooke Army Medical Center at Fort Sam Houston is the Department of Defense's largest facility and its only Level I trauma center.
- If you're retiring here and need a specific specialist, tell me which one. I'll help you check where they practice before you pick a side of town.

SCHOOLS · THE PART THAT SURPRISES PEOPLE

- New Braunfels is served by two main districts: New Braunfels ISD and Comal ISD.
- A New Braunfels mailing address does not tell you the district. Veramendi is New Braunfels ISD; Meyer Ranch, Vintage Oaks, River Chase and Mayfair are Comal ISD.
- Comal ISD is growing fast: 30,300+ students, about 10,000 added in a decade (Hoodline, Aug 2026).
- I don't rank districts as "better" or "worse." I'll give you the campus names, current ratings and boundary maps so you can judge what matters to you. Always confirm a home's zoning with the district directly.

The thing that surprises people most about New Braunfels is how livable it is.



Landa Park



Main Plaza, downtown New Braunfels

ONE THING TO PLAN AROUND

The trade-off to know: river weekends and festival weeks bring crowds and traffic to the popular spots. Locals learn the back ways and the off-peak hours.

- It's a small-to-medium-sized city that lives like a much bigger one. Up and down the I-35 corridor, new growth tends to bring the same commercial centers: the same national stores and chain restaurants in every town. Drop someone in one blindfolded and they couldn't tell you where they were.
- New Braunfels has all of that too, but much of what makes it different is independent and locally owned: shops, restaurants sourcing from local suppliers, and fine dining, alongside every fast-food chain you'd expect.
- It's an outdoor town. Two rivers, the Comal and the Guadalupe, bring tubing and rafting. There are parks and trails, live music, concert venues and wine bars.
- It's more "hang out, have a drink, listen to some music" than big nightclub scene. If you're looking for Miami or Las Vegas nightlife, New Braunfels probably isn't your town.
- The visitors fund a lot of it. Tourist season runs roughly March through November: the river, the original Schlitterbahn water park, concerts at Whitewater Amphitheater, and Wurstfest, ten days of German food and music every November (November 6 to 15 in 2026). Unlike a lake town or ski town that's busy one season, this one stays busy most of the year, and that visitor spending supports the restaurants and amenities residents use year-round.

A FEW OF MY OWN FAVORITES

Huisache Grill (303 W San Antonio St): creative contemporary food with fresh regional ingredients, in a relaxed downtown setting.

McAdoo's Seafood Company (196 N Castell Ave): Cajun and Texas Creole seafood in the historic downtown post office building, with a covered courtyard.

Gristmill River Restaurant & Bar (1287 Gruene Rd): built into the ruins of an 1878 cotton gin in Gruene, overlooking the Guadalupe River.



Huisache Grill

Six mistakes relocating buyers make

01

Walking into a model home alone.

Most builders register a buyer's agent on your first visit, or never. If you walk in alone, you can lose the ability to have your own representation on that builder's contract. Call your agent before the first visit, not after.

02

Budgeting on price instead of payment.

Two homes at the same price can carry very different tax bills once the MUD, PID, city and school district are added (see Property Taxes, MUDs and PIDs).

03

Assuming the mailing address tells you the school district.

It doesn't (see Drive Times, Healthcare and Schools).

04

Judging a home by its photos.

Listing photos show finishes. They don't show the roof, the foundation, the HVAC or the drainage, and that's where the money is. Let's look beyond the surface.

05

Testing the commute at the wrong hour.

A Sunday-morning drive tells you nothing about a Tuesday at 7:30.

06

Skipping the flood map.

Some homes near the Comal and Guadalupe sit in mapped flood zones. Check the FEMA flood map and ask about insurance before you fall for the view.

Your move, step by step

Print this page and keep it.

SIX TO TWELVE MONTHS OUT

- [ ] Shortlist two or three communities from Where to Live: Five Communities.
- [ ] Talk to a lender about financing (you choose your lender; I'll tell you what I know about the ones I've worked with and then stay out of it).
- [ ] Visit once if you can, and drive the commute at rush hour.

THREE TO SIX MONTHS OUT

- [ ] Get pre-approved and set your real budget, including the full tax rate.
- [ ] Line up the sale of your current home and your timing.

ONE TO THREE MONTHS OUT

- [ ] Tour, in person or virtually.
- [ ] Make the offer, then complete the inspection within the option period.

MOVING MONTH

- [ ] Closing and keys.
- [ ] Utilities.
- [ ] Your homestead exemption application once you live in the home.

ON MILITARY ORDERS

It starts with the orders. Depending on your report date, many families plan a recon trip to see homes in person before buying. Others buy virtually.

VA financing: I'm a Top 1% Veterans United Realtor (Veterans United Home Loans). If you're using your VA benefit, I'll walk you through how it works here, step by step.

Stationed overseas? The process works across time zones. We set up calls and updates on your schedule.

Tell me which base you're reporting to. I'll show you realistic commutes from each community to that gate.

What that looked like for one service member

A service member stationed overseas received orders to Randolph for training. Her mother reached out to me first, to get things started while her daughter was still abroad.

01 We began with a loose home search emailed to her, so she could see what her budget bought in different areas around Randolph, what styles and features each offered, and weigh cost against what mattered most to her.

02 After a few weeks, we had our first call, narrowed the search, and toured homes by video, scheduled around a large time difference at whatever hour worked for her.

03 She chose a new-construction home. We kept her involved by video through the builder walkthroughs and orientation.

04 All while she was leaving one country, stopping in another state to see family she hadn't seen in years, and then driving about 15 hours to New Braunfels for her final walkthrough and closing.

She was informed and part of every step, starting from overseas.

What good looks like

Tom and his wife were moving from Virginia to New Braunfels to be closer to their daughter and her family. They never toured in person. Their daughter walked homes for them, and we handled everything else by phone, email and text.

> “
>
> All of our interactions with Jamin were via email, phone, or text. He was always very quick to respond to our questions, and very helpful in arranging for our daughter to tour some homes and guiding us through the purchase of the home we selected... In short all of our communication with Jamin was virtual -- not in-person -and he went above and beyond to help us purchase the home and negotiate with the seller.
>
> — Tom Stephens, Google review, 2025 · Virginia to New Braunfels

You don't have to be here to buy well here. You need someone on the ground who will give you the reasoning, not just the listings.



HOW JAMIN HELPS NEXT

Most agents can tell you how a house shows. I can tell you how it was built and whether the price holds up.



I started on job sites at fifteen (framing, sheetrock, tile, roofing), then spent four years selling new construction from the builder's side of the table. So every home gets evaluated structurally and financially, not cosmetically, and every recommendation comes with the reasoning attached.

FOR A RELOCATING BUYER, THAT LOOKS LIKE

A buyer consultation: where the market actually is, how it affects you, and your financing options.

Home search on ScottLnGroup.com, with alerts the moment a home fits your criteria.

A structural read on every home we look at, and comps explained, not just presented.

On a new build, milestone tracking and holding the builder to the contract.

No pressure on timing. The right house can take a year, and waiting for it is a legitimate strategy.

It all works at a distance, the same way it did for Tom.

If you have questions about your move, reach out anytime. I'd be happy to help.

Jamin Scott · Real Estate Advisor
Scott Ln Group brokered by Keller Williams Heritage

(830) 310-6244 · Jamin@ScottLnGroup.com · ScottLnGroup.com

Instagram and YouTube: @jaminscottrealestate · Facebook: Jamin Scott, Realtor

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Jamin@ScottLnGroup.com

ScottLnGroup.com

TREC #647192

Instagram and YouTube: @jaminscottrealestate · Facebook: Jamin Scott, Realtor

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Equal Housing Opportunity.

Market figures are dated snapshots from the sources named and are not an appraisal or an opinion of value. Drive times are third-party estimates. School zones should be confirmed with the district.