

# THE NORTH DFW *Buyer's* FIELD GUIDE

*A grounded, honest guide to putting down roots in north  
DFW.*

EST. 2026 · COLLIN COUNTY, TX



# *Before we begin,*

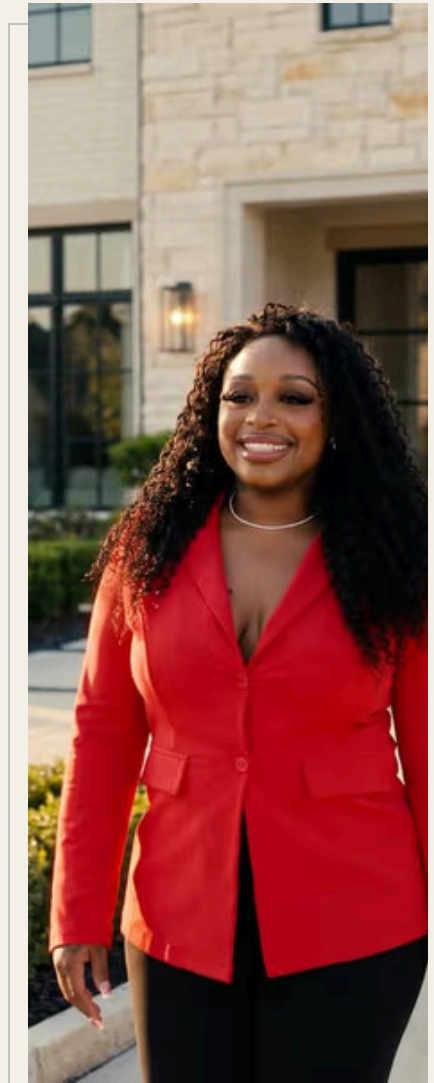
If you're reading this, you're somewhere between thinking about it and actually doing it. Maybe you've been watching prices online. Maybe your company is moving you to the metroplex. Maybe you drove through one of these neighborhoods at sunset and thought: I could live here.

I'm a north DFW native, and I've watched this corridor grow from quiet suburbs into one of the most talked-about markets in the country. The buyers who land well here are almost always the ones who understood what they were buying before they started looking.

That's what this guide is. Not a sales pitch. Not a market report. A clear-eyed look at what it actually means to buy in North DFW — the opportunity, the trade-offs, the costs that surprise people, and the neighborhoods that fit who you are.

Read it slowly. Then call me.

*Brayla*



# North DFW gives buyers options.

North DFW has spent a decade as one of the fastest-growing corridors in America — and the market finally has room to breathe. Inventory is healthier than it's been in years. Builders are negotiating. Days on market have stretched from hours to weeks, which means you can actually think before you sign.

That doesn't mean it's slow. Well-priced homes in Frisco, Plano, McKinney, and Prosper still move quickly, and the corporate relocations keep coming. What's changed is the leverage: prepared buyers can negotiate on price, closing costs, and rate buydowns in ways that were unthinkable a few years ago.

The buyers who do well here understand the sub-markets. A new build in Prosper, an established street in west Plano, and a townhome near The Star are three different purchases with three different price logics — school district, HOA, tax rate, and builder incentives shift block by block.

That's what this guide is for: helping you develop enough local knowledge to make a decision you'll be comfortable with in five years.

---

*“The corridor rewards buyers who know its sub-markets.”*

# Begin with *questions*, not listings.

The buyers who end up in homes they love don't start with Zillow. They start with an honest accounting of what they actually need — and what they're willing to trade for it. North DFW has real options. The question is which one fits your life.

- 01 Is this a primary residence, a long-term base, or a property you'll rent out?

---

- 02 New construction with builder incentives, or an established street with real trees?

---

- 03 Which school district matters — and have you checked the actual attendance lines?

---

- 04 What does your commute look like? The Tollway, 75, 121 — or remote?

---

- 05 Which trade-off wins when they conflict: space, location, or budget?

---

- 06 Can you handle a home that needs work, or do you need move-in ready?

---

- 07 How long do you realistically plan to stay, and what does selling look like when you do?

---

- 08 What would it mean to be ten minutes from everything on a Saturday morning?

---

*None of these questions appear on a listing. All of them shape whether you'll be glad you bought it.*

# Your monthly payment is more than *the price.*

## Pre-approval, not pre-qualification.

They sound similar; they aren't. Pre-qualification is a rough estimate. Pre-approval means a lender has verified your documents and will actually loan you the money. In this market, sellers and builders both want to see pre-approval — not a letter that says 'you might qualify.' Get it done before you fall in love with something.

## Collin County property taxes.

Texas has no state income tax, but property taxes are real. Collin County effective rates typically land between 2.0% and 2.4% annually. On a \$450,000 home, that's \$750 to \$900 a month added to your mortgage payment. Budget it from the start — it surprises people relocating from states with income taxes.

## Hail, roofs, and the insurance line item.

North Texas homeowner's insurance runs higher than newcomers expect — hail and roof claims drive premiums, and roof age matters enormously. \$2,000 to \$4,000 a year is common. Get real quotes before you make an offer, and ask when the roof was last replaced.

## The down payment, HOA, and district math.

20% down isn't required — many buyers close with 5 to 10% down. Master-planned communities in Frisco and Prosper carry HOA dues, and many newer areas add PID or MUD assessments on top of the tax rate. The all-in monthly cost — mortgage, taxes, insurance, HOA, assessments — is what determines whether you can live comfortably in the home.

---

*“The right number isn't the most you can borrow. It's the most you can comfortably live with.”*

# Collin County is many *different places*, each with its own logic.

A townhome near The Star and acreage in Prosper share a county and almost nothing else. Below is a quick orientation. Prices and character shift more than the miles suggest — this is where local knowledge matters most.

## FRISCO

*Where north DFW's growth story is being written.*

Home to The Star, the PGA of America, and one of the most decorated school districts in Texas, Frisco has spent two decades as one of the fastest-growing cities in America — and it still isn't done. New construction, master-planned communities, and a downtown finding its own voice.

---

## MCKINNEY

*Historic charm with room to grow.*

McKinney's town square is the postcard — brick streets, local restaurants, a courthouse turned performance hall. Around it: craftsman cottages, master-planned communities, and a consistent spot on the best-places-to-live lists.

---

## PLANO

*The established heart of the northern suburbs.*

Plano got here first — and it shows in the mature trees, established neighborhoods, and the corporate muscle of Legacy West. First-time buyers find real entry points east of 75; west Plano delivers luxury without leaving the loop.

---

## PROSPER

*New construction and big-sky luxury.*

Where the metroplex meets open land. Prosper is estate lots, new master-planned communities, and the kind of space that's disappearing everywhere else in the corridor — with the 380 boom bringing the amenities to match.

---

*This list is incomplete by design. The right area is a conversation, not a category.*

# Touring to keys, in five honest steps.

## 01 Touring with corridor eyes.

The first few homes calibrate your eye. In north DFW you're also learning to read foundations on clay soil, roof age, drainage, and the difference a school boundary makes from one street to the next. Take notes. The patterns that emerge will sharpen your search significantly.

---

## 02 The offer.

When a home rises above the rest, we draft an offer anchored to recent comparable sales — not hope. In this corridor, that means inspection contingencies, reasonable timelines, and knowing what the builder down the road is offering before we negotiate.

---

## 03 Inspection and option period.

Texas gives you a short option period — typically seven to ten days — to inspect and renegotiate or walk. Use it fully. A general inspector plus a foundation specialist can surface slab and drainage issues that affect your costs for the life of the home.

---

## 04 Appraisal and underwriting.

Your lender orders an appraisal and verifies your financials one more time. Fast-growing sub-markets need appraisers who actually know them — not every lender's preferred vendor does. We'll flag potential issues early if they arise.

---

## 05 Closing.

You'll sign more documents than feels reasonable and leave with keys. The four weeks before this moment is where the real work happened. Done right, closing day feels like a formality — and that's exactly what it should be.

# What you can *actually* ask for here.

North DFW is more balanced than the headlines suggest — especially anywhere resale competes with new construction. Sellers know what the builder down the road is offering. A prepared buyer with a good agent can ask for real concessions. Here's what's genuinely on the table.

- Builder incentives — stack them.

On new construction, rate buydowns, closing costs, and design-center credits are negotiable leverage, not gifts. How far a builder flexes depends on the community's phase and their quarter. Representation costs you nothing and changes the terms.

---

- Rate buydowns.

Sellers can contribute funds to permanently or temporarily reduce your interest rate. In a rate environment like this one, a 1% reduction on a typical corridor loan is real monthly savings. Worth asking.

---

- Repair credits post-inspection.

After inspection, request a closing credit rather than asking the seller to complete repairs. You control the contractor, the quality, and the timeline. Most sellers prefer the simplicity.

---

- Closing cost concessions.

Asking the seller to cover 1–3% of closing costs is common and frequently granted when a home has sat past the first showing wave. It reduces your cash-to-close without changing the purchase price.

---

- A prepaid home warranty.

A seller-paid one-year home warranty is a small ask that covers the first year's surprises — appliances, HVAC, water heater. Cheap for them, real peace of mind for you.

# What I see go wrong *most often*.

## 01 Ignoring PID and MUD assessments.

Many newer north DFW communities carry Public Improvement District or Municipal Utility District assessments on top of the property tax rate — sometimes hundreds of dollars a month. They're disclosed, but buyers skimming the numbers miss them. Ask on day one.

---

## 02 Skipping a foundation-savvy inspector.

North Texas clay soil moves, and slab foundations move with it. A good local inspector reads drainage, grading, and the telltale cracks correctly — and knows which ones matter. This is not the place for the cheapest bid.

---

## 03 Underestimating hail and roof insurance.

Premiums here are driven by hail claims, and insurers price roof age hard. A 15-year-old roof can mean a painful premium or a required replacement. Get insurance quotes and roof history before you offer, not after.

---

## 04 Not checking attendance lines street by street.

School district boundaries — and the attendance zones inside them — shift value block by block. The same floor plan two streets apart can behave differently at resale. Verify the actual assigned schools; don't trust the listing.

---

## 05 Waiting for prices to drop further.

Corporate relocations keep a floor under north DFW demand. Waiting for a big correction while rates stay elevated usually means paying more, not less, over the life of the loan. Buy when the math works for your life.

---

## 06 Choosing the wrong agent.

This corridor has specific knowledge requirements: builder incentives, PID/MUD math, district lines, HOA rules, and the resale patterns of master-planned communities. An agent who doesn't work it every day is a liability. Interview before you commit.

# Let's start with a *conversation.*

No obligation, no script, no pressure. Just an honest conversation about where you are, what you want, and whether it makes sense to work together. I pick up the phone seven days a week.



*Brayla*

EMAIL

[braylahawkins47@gmail.com](mailto:braylahawkins47@gmail.com)

PHONE

(972) 267-6262

Brayla Hawkins is a real estate professional. This guide is provided for informational purposes only and does not constitute legal or financial advice.