

New York → Texas Luxury Relocation Guide

By CGP Custom Homes

The New York to Texas Relocation Guide

A Luxury Homeowner's Roadmap to Life in Texas

How New York homeowners are upgrading their lifestyle, reducing taxes, and building custom homes in Texas.



Provided by
CGP Custom Homes



Executive Summary

Why New Yorkers Are Moving to Texas

Over the past decade, Texas has become one of the most popular destinations for residents leaving New York.

Each year, tens of thousands of New Yorkers relocate to Texas seeking:

- Lower taxes
- More living space
- A lower cost of living
- Business and career opportunities
- Family-friendly communities

For many homeowners in New York, the move to Texas offers a **major lifestyle and financial upgrade**.

The equity built in New York real estate often allows families to purchase **larger luxury homes in Texas while dramatically reducing monthly living costs**.

CGP Custom Homes specializes in helping relocating families transition into **custom luxury homes in Aledo and Weatherford**, two of the most desirable communities west of Fort Worth.

The New York Outmigration Trend

Why Residents Are Leaving New York

New York has experienced consistent outbound migration as residents look for more affordable and spacious living options.

Common drivers include:

High Taxes

New York residents pay both **state income tax and, in some areas, local city taxes**, significantly increasing overall tax burden.

Housing Costs

Median home prices and rents remain among the highest in the country.

Congestion and Density

Many families are seeking **larger homes, outdoor space, and quieter communities**.

Remote Work Flexibility

With more remote work opportunities, professionals are no longer required to live close to major cities.

Texas offers the opportunity to maintain career flexibility while **enjoying a dramatically improved quality of life**.



Why Texas Is the Top Destination

What Makes Texas Attractive to New Yorkers

Texas offers a unique combination of **financial advantages and lifestyle improvements.**

No State Income Tax

Texas residents pay **zero state income tax**, significantly increasing take-home income.

Lower Housing Costs

Luxury homes that may cost **\$2M or more in New York suburbs** can often be built for **\$700k–\$1.2M in Texas.**

Thriving Economy

The **Dallas–Fort Worth metroplex** continues to be one of the fastest-growing economic regions in the United States.

Larger Homes and Land

Many relocating families move from **condos or small suburban homes to spacious custom homes with yards and outdoor living areas.**

Housing Cost Comparison

New York vs. Texas Housing Costs

Category	New York	Texas
Median Home Price	\$760,000	\$352,700
Average Home Size	~1,700 sq ft	~2,400 sq ft
Property Size	Smaller lots	Larger lots
Luxury Home Price	\$2M+	\$700k – \$1.2M

Key Insight

Many homeowners selling property in New York can purchase a **luxury custom home in Texas while keeping significant remaining equity.**

Tax Comparison

Taxes: New York vs. Texas

Tax Category	New York	Texas
State Income Tax	Up to 10.9%	0%
NYC Local Tax	Up to ~3.9%	N/A
Sales Tax	~8–9%	6.25–8.25%
Property Tax	~1.7% avg	~1.8% avg

Example Household Income:
\$250,000

New York State Tax
≈ \$17,000+

NYC Local Tax
≈ \$9,000+

Texas Income Tax
\$0

Potential annual tax savings: **\$25,000+**

Cost of Living Comparison

Everyday Expenses

Average savings when moving from New York to Texas:

Expense	Average Savings
Groceries	10–15% lower
Utilities	10–20% lower
Gasoline	15–30% lower
Transportation	20–35% lower
Childcare	10–20% lower

These savings can significantly reduce overall monthly expenses.

Financial Deep Dive

Example Relocation Scenario

New York Home Sale
\$1,500,000

Mortgage Balance
\$500,000

Available Equity
\$1,000,000

Potential Texas Purchase

Luxury Custom Home
\$800,000 – \$1,100,000

Outcome:

- Larger home
- Outdoor living space
- Lower monthly expenses
- Additional financial flexibility

For many relocating families, this transition represents **both a lifestyle upgrade and a long-term financial advantage.**

What New York Buyers Want in Texas Homes

Relocating homeowners often prioritize:

Modern Layouts

Open floor plans with large kitchens and entertaining areas.

Energy Efficiency

Homes designed to remain comfortable during Texas summers.

Outdoor Living

Covered patios, outdoor kitchens, and backyard space.

Luxury Finishes

High-end appliances, custom cabinetry, and durable materials.

Quiet Suburban Communities

Safe neighborhoods with strong schools and community amenities.



How CGP Custom Homes Delivers

CGP Custom Homes builds residences designed for **luxury living, efficiency, and long-term durability.**

Standard features include:

- Spray foam insulation
- Low-E energy efficient windows
- Rinnai tankless water heaters
- Post-tension foundations
- High-end appliances
- Custom cabinetry and finishes

Each home is designed with an emphasis on **craftsmanship and long-term performance.**



Why Aledo & Weatherford

These communities offer the ideal balance of **luxury living and proximity to Fort Worth.**

Highlights include:

Aledo ISD

One of the most highly rated school districts in Texas.

Scenic Landscape

Rolling hills and open landscapes rarely found near major metropolitan areas.

Community Lifestyle

Family-focused neighborhoods with parks and walking trails.

Convenient Location

Easy access to Fort Worth and the Dallas–Fort Worth metroplex.



The CGP Custom Homes Building Process

CGP Custom Homes provides a **streamlined and transparent building experience.**

Typical process:

1. Consultation
2. Lot selection
3. Home design
4. Material selections
5. Construction
6. Final walkthrough
7. Move-in

Our goal is to make relocating to Texas **simple and enjoyable.**



New York Relocation Checklist

Moving Checklist for Financial and Practical Steps

- Research and select moving company.
- Schedule inspections and appraisals.
- Notify employers and arrange work transitions.
- Transfer and set up utilities.
- Update insurance policies (home, auto, health).
- Register vehicles and obtain Texas driver's license.
- Keep receipts for tax purposes.
- Pack essentials box.
- Meet with CGP Custom Homes design team.
- Set up new utility accounts and monitor bills.
- Review property tax and insurance statements.
- Update mailing address with all relevant parties.
- Explore local community and amenities.
- Connect with neighbors and local groups.



Before the Move

- Evaluate home equity
- Compare moving companies
- Research Texas schools
- Plan temporary housing
- Create a moving budget
- Schedule inspections and appraisals

During the Move

- Transfer utilities
- Update insurance policies
- Register vehicles in Texas
- Confirm moving logistics
- Keep moving receipts
- Prepare an essentials box

After Arrival

- Explore the community
- Meet with CGP design team
- Set up utilities
- Review property tax statements
- Update mailing address
- Meet neighbors and attend local events



Your Texas Home Awaits!

Start Your Texas Home Journey

Relocating from New York to Texas offers the opportunity to enjoy **more space, lower taxes, and a higher quality of life.**

CGP Custom Homes specializes in building **luxury homes for families relocating to Texas**, combining craftsmanship, energy efficiency, and thoughtful design.

Our team would be honored to guide you through the relocation and homebuilding process.



Chris.pendola@cgpcustomhomes.com

Schedule a Relocation Consultation Today!