2026–27 EDITION

Mike Gonzalez
ALL CITY REAL ESTATE



THE METRO AUSTIN BUYER'S GUIDE

Where should you live in Metro Austin?

11 areas compared on price, taxes, schools and commute, with an honest local take on each one.



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REALTOR® · All City Real Estate · 737-990-1276

WELCOME

Picking the area is the biggest decision you'll make.

Most buyers start by scrolling listings. I'd start one step earlier: figure out **where** your life works best, and the right house gets a lot easier to find.

Metro Austin is really a dozen different markets. A $450,000 budget buys a downtown condo, a 1980s home in Northwest Austin or a brand-new four-bedroom in Hutto. Taxes swing by almost half a percent between cities next door to each other. A ten-mile move can add forty minutes to your commute.

This guide lays it all out side by side: real prices, tax rates, school districts and drive times for each area, plus my honest take on who each one is right for and who should skip it.

Use it to narrow your list to two or three areas. Then text me, and I'll build you a custom shortlist of homes that fit.

— Mike



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7
years in real estate

100+
happy clients

- Buying, selling and new construction
- Resale, leasing and investment property
- First homes to luxury
- All of Metro Austin

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1
Take the 60-second quiz on the next page.

2
Check what your budget buys, area by area.

3
Read the area pages for your top picks.

4
Text **AREA** to 737-990-1276 for your shortlist.

FIND YOUR FIT IN 60 SECONDS

Which sounds most like you?

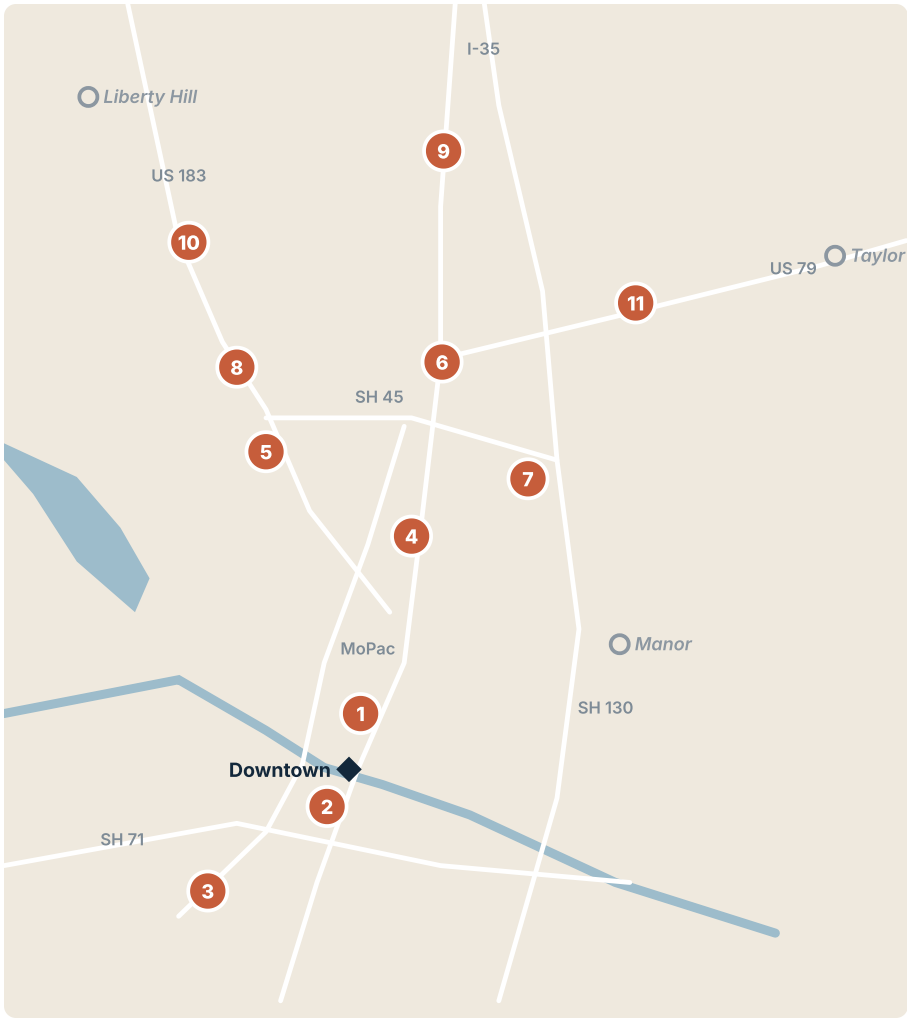
Circle your top two or three. The areas that show up most often are where you should start.

◯ **I want to walk to restaurants and coffee**	→	Central Austin · South Central Austin · The Domain
◯ **I want the lowest price for a newer home**	→	Hutto · Pflugerville · Manor
◯ **Schools are my #1 priority**	→	Cedar Park · Northwest Austin · Round Rock · Circle C
◯ **I work in North Austin tech (Domain, Apple, Parmer)**	→	North Austin · Northwest Austin · Round Rock · Pflugerville
◯ **I want to keep property taxes as low as possible**	→	Round Rock · Georgetown · Cedar Park
◯ **I want space, a bigger lot or acreage**	→	Leander · Georgetown · Liberty Hill
◯ **I want brand-new construction**	→	Leander · Hutto · Georgetown · Pflugerville
◯ **I want Hill Country views and trails**	→	Southwest Austin · Cedar Park · Leander
◯ **I want a small-town downtown feel**	→	Georgetown · Round Rock · Hutto
◯ **I'm looking for 55+ living**	→	Georgetown (Sun City)
◯ **I want the classic Austin vibe**	→	South Central Austin · Central Austin
◯ **I commute downtown every day**	→	Central · South Central · South Austin, or Leander via MetroRail

Mike's tip: most buyers have one non-negotiable (usually commute, schools or budget) and several nice-to-haves. Rank them before you tour. It keeps you from falling for the right house in the wrong place.

THE LAY OF THE LAND

Metro Austin at a glance



1. **Central Austin**
   Walk to dinner. Skip the commute.
2. **South Central Austin**
   Close-in, creative and very Austin.
3. **South & Southwest Austin**
   Suburban feel, Austin address.
4. **North Austin**
   Where the tech jobs are.
5. **Northwest Austin**
   Great schools, Austin zip code.
6. **Round Rock**
   The balanced choice.
7. **Pflugerville**
   More home for the money, close in.
8. **Cedar Park**
   Top schools, Hill Country edge.
9. **Georgetown**
   Small-town square, big-time growth.
10. **Leander**
    Newer homes, more space.
11. **Hutto**
    The value play with upside.

Also on the map: Manor, Liberty Hill and Taylor (see page 6). Map is a simplified sketch, not to exact scale.

WHAT YOUR BUDGET BUYS

Where to start looking at every price point

$421K	$571K	5.4	~23%
Metro median sale price	City of Austin median	Months of inventory	Below the 2022 metro peak

Market snapshot, September 2026 (Unlock MLS). With over 5 months of inventory, buyers have more negotiating room than they have had in years.

Under $400K

Starter homes and new builds

Hutto
New 3–4 bed homes, often with builder incentives

Pflugerville
Established and newer subdivisions

Manor / Taylor
The lowest new-construction prices in the metro

North Austin
Condos and townhomes near the Domain

Round Rock
Older homes and smaller lots, especially on the east side

$400K–$550K

The metro's sweet spot

Round Rock
Solid resale homes in established neighborhoods

Cedar Park
Established homes in Leander ISD

Georgetown
Resale and new construction, plus 55+ options

Leander
Newer homes with more square footage

Northwest Austin
Townhomes and older single-family homes

$550K–$850K

More house, better location

Circle C / Shady Hollow
Amenity-rich Southwest Austin

Avery Ranch
Planned community with RRISD or LISD

Mueller
Townhomes and rowhouses close in

Cedar Park / Leander
Larger homes, hill views, bigger lots

Central Austin
Condos and smaller older homes

$850K+

Close-in and luxury

Tarrytown / Clarksville
Classic West Austin streets

Travis Heights / Zilker
Close-in South Austin

Hyde Park
Historic homes near UT

Downtown
High-rise luxury condos

Leander / Georgetown
Estate lots and Hill Country views

Mike's tip: shop by monthly payment, not price. A $380K home with a 2.1% tax rate plus a MUD can cost more each month than a $400K home at 1.7%. I'll run the real numbers for any home you're considering.

SIDE BY SIDE

The comparison chart

Area	Price	Tax rate[3]	To downtown[4]	Main school district	Housing
Central Austin	**$450K–$2M+***	≈1.94%	0–15 min	Austin ISD	Condos, bungalows, historic homes
South Central Austin	**$550K–$2M+***	≈1.94%	5–15 min	Austin ISD	Cottages, remodels, new builds, condos
S & SW Austin	**$450K–$900K***	≈1.9–2.0%	15–25 min	Austin ISD	Mostly single-family, some townhomes
North Austin	**$300K–$700K***	≈1.9–2.2%	15–25 min	Austin, Round Rock or Pflugerville ISD	Condos, townhomes, 1980s–2000s homes
Northwest Austin	**$400K–$800K***	≈1.8–2.1%	20–30 min	Round Rock or Leander ISD	Single-family, townhomes
Round Rock	**$400K**	≈1.68%	25–30 min	Round Rock ISD	Resale and new construction
Pflugerville	**$375K**	≈2.14%	20–25 min	Pflugerville ISD	Established subdivisions and new builds
Cedar Park	**$496K**	≈1.86%	25–30 min	Leander ISD	Established homes, some new
Georgetown	**$515K**	≈1.82%	30–35 min	Georgetown ISD	Historic homes, resale, new construction
Leander	**$535K**	≈1.92% + MUD	35–40 min	Leander ISD	Mostly new construction
Hutto	**$366K**	≈2.00% + MUD	30–35 min	Hutto ISD	Mostly newer construction

ALSO WORTH A LOOK

Manor
≈$359K[2]
East of Austin, near Tesla. Very new, very affordable, high taxes.

Liberty Hill
≈$500K[1]
Bigger lots and acreage. Lots of new builds and price cuts.

Taylor
≈$316K[2]
Home of Samsung's new plant. Historic downtown, early-stage growth.

* Austin areas show a typical price range (approximate; ask for current comps). [1] Median sale price, 2026 year to date through mid-October. [2] Median sale price, spring 2026; most suburbs have softened slightly since. [3] Approximate 2025 combined city + county + school rate before exemptions; MUD/PID taxes not included. [4] Approximate off-peak drive; rush hour can double it.

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01

WALK TO DINNER. SKIP THE COMMUTE.

Central Austin

Downtown · Clarksville · Tarrytown · Hyde Park · Mueller





TYPICAL RANGE*	EST. TAX RATE[3]	TO DOWNTOWN[4]	MAIN ROADS
$450K–$2M+	**≈1.94%**	**0–15 min**	MoPac · I-35

SCHOOL DISTRICT	HOUSING
Austin ISD	Condos, bungalows, historic homes

What it's like

This is the Austin people picture: towers and lock-and-leave condos downtown, tree-lined older streets in Clarksville and Tarrytown, and the walkable bungalow blocks of Hyde Park near UT.

Mueller, on the old airport site east of I-35, is the exception: a newer planned neighborhood with townhomes, rowhouses, a lake park and retail, all close in. Prices swing hard from block to block here, so compare on a street level, not a neighborhood level.



Mike's Take

BEST FOR
Buyers who want walkability, short trips downtown or to UT, and character you can't build new.

SKIP IT IF
You need a big yard and a newer house for under $600K.

WATCH OUT FOR
Condo HOA reserves and insurance, historic-district rules on remodels, and 70-year-old plumbing and foundations.

WEEKEND TEST DRIVE
Walk the Lady Bird Lake trail, then grab a coffee in Hyde Park.

Want homes here? Text **AREA** + “Central Austin” to **737-990-1276** for a custom list.

Photo: Downtown skyline: Jonathan Cutrer, CC BY 2.0

02

CLOSE-IN, CREATIVE AND VERY AUSTIN.

South Central Austin

South Congress · Travis Heights · Bouldin Creek · Zilker

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TYPICAL RANGE*	EST. TAX RATE[3]	TO DOWNTOWN[4]	MAIN ROADS
$550K–$2M+	**≈1.94%**	**5–15 min**	S. Congress · S. 1st · MoPac

SCHOOL DISTRICT	HOUSING
Austin ISD	Cottages, remodels, new builds, condos

What it's like

Just across Lady Bird Lake, South Congress gives you the busy shopping-and-dining strip, while Travis Heights and Bouldin Creek tuck older cottages and big remodels onto hilly, established streets.

Zilker puts Barton Springs and Zilker Park in your backyard. Walkability is excellent in pockets but changes fast, and lot shape, trees and drainage matter as much as the house.



Mike's Take

BEST FOR
People who want the classic Austin lifestyle and can trade square footage for location.

SKIP IT IF
Festival traffic and street parking would drive you crazy (ACL weekends are real).

WATCH OUT FOR
Flood risk near the creeks, unpermitted additions and protected-tree rules that limit what you can build.

WEEKEND TEST DRIVE
A morning swim at Barton Springs Pool, then lunch on South Congress.

Want homes here? Text **AREA** + "South Central Austin" to **737-990-1276** for a custom list.

Photo: South Congress: Lars Plougmann, CC BY-SA 2.0

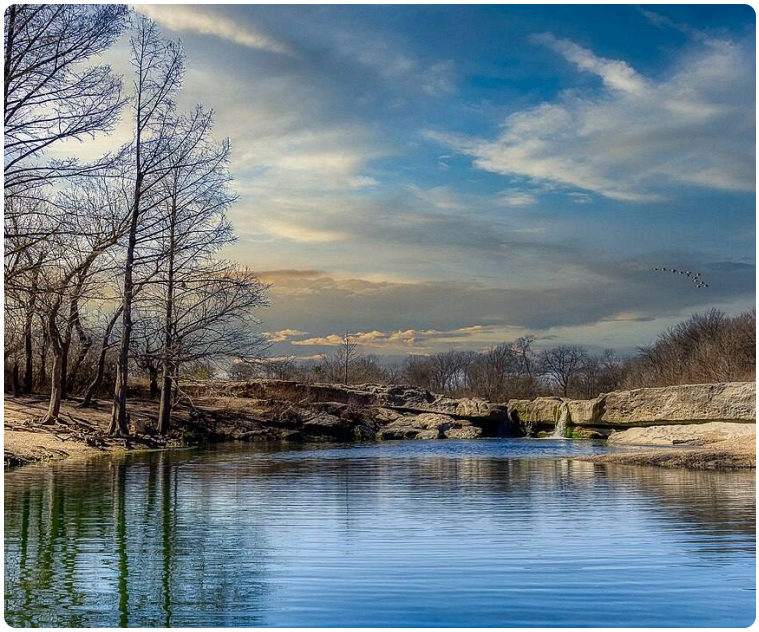
03

SUBURBAN FEEL, AUTHOR ADDRESS.

South & Southwest Austin

Circle C · Shady Hollow · Garrison Park · Sunset Valley

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TYPICAL RANGE*	EST. TAX RATE[3]	TO DOWNTOWN[4]	MAIN ROADS
$450K–$900K	**≈1.9–2.0%**	**15–25 min**	MoPac · SH 45 · I-35

SCHOOL DISTRICT	HOUSING
Austin ISD	Mostly single-family, some townhomes

What it's like

Circle C and Shady Hollow are the go-to names for buyers who want amenities, pools, trails and a quick run to the Hill Country while keeping an Austin address. Garrison Park sits closer to the core with older, more affordable homes.

Sunset Valley is its own small city surrounded by Austin. Much of the southwest sits over the Edwards Aquifer, which shapes how much you can add or build on a lot.



Mike's Take

BEST FOR
Families who want an Austin ISD address with a suburban, outdoorsy routine.

SKIP IT IF
You commute north every day. MoPac at rush hour will test your patience.

WATCH OUT FOR
HOA rules and dues in planned communities, and aquifer-zone limits on additions, pools and driveways.

WEEKEND TEST DRIVE
Ride or run the Veloway, then visit the Lady Bird Johnson Wildflower Center.

Want homes here? Text **AREA** + "South & Southwest Austin" to **737-990-1276** for a custom list.

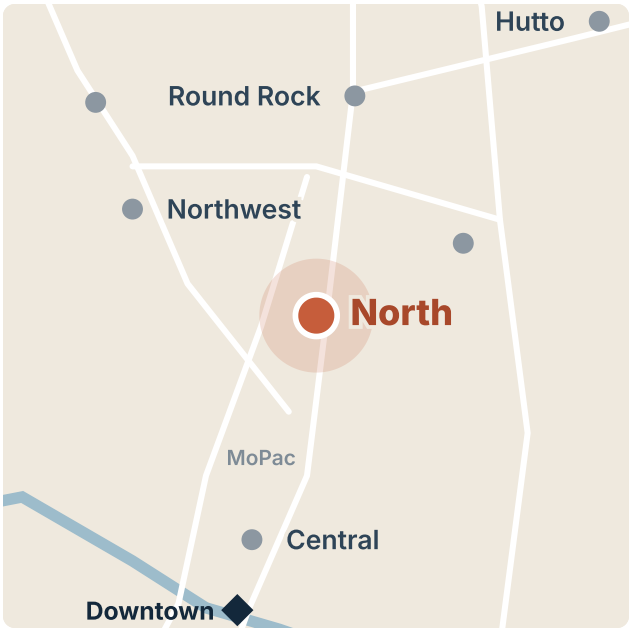
Photo: McKinney Falls, southeast Austin: G. Lamar, CC BY 2.0

04 North Austin

WHERE THE TECH JOBS ARE.

The Domain · North Burnet · Wells Branch · Parmer corridor





TYPICAL RANGE*	EST. TAX RATE³	TO DOWNTOWN⁴	MAIN ROADS
$300K–$700K	**≈1.9–2.2%**	**15–25 min**	MoPac · I-35 · US 183 · SH 45

SCHOOL DISTRICT	HOUSING
Austin, Round Rock or Pflugerville ISD	Condos, townhomes, 1980s–2000s homes

What it's like

The Domain and North Burnet are Austin's second downtown: apartments, condos, offices and shopping packed into a few walkable blocks, with major tech employers all around.

Head toward Wells Branch and the Parmer corridor and it turns into traditional neighborhoods with more yard for the money. Use "Parmer" as a route, not a neighborhood. It covers a lot of ground.



Mike's Take

BEST FOR
Tech workers, first-time buyers and anyone who wants a short drive to North Austin employers.

SKIP IT IF
You want quiet, character-filled streets. This area is built for convenience.

WATCH OUT FOR
Three school districts in a small area, plus MUD taxes in some pockets. Always check the exact address.

WEEKEND TEST DRIVE
Catch an Austin FC match at Q2 Stadium, then dinner at Domain Northside.

Want homes here? Text **AREA** + "North Austin" to **737-990-1276** for a custom list.

Photo: Domain Northside: Slamforeman, CC BY 4.0

05 Northwest Austin

GREAT SCHOOLS, AUSTIN ZIP CODE.

Anderson Mill · Jollyville · Avery Ranch · Lakeline





TYPICAL RANGE*	EST. TAX RATE[3]	TO DOWNTOWN[4]	MAIN ROADS
$400K–$800K	≈1.8–2.1%	20–30 min	US 183 · 183A · SH 45

SCHOOL DISTRICT	HOUSING
Round Rock or Leander ISD	Single-family, townhomes

What it's like

Anderson Mill and Jollyville are established neighborhoods along US 183 with mature trees and solid value. Avery Ranch, farther north, is a planned community with a golf course, pools and trails.

Lakeline is the shopping and transit hub at the Cedar Park line. These names cross city and county lines, so two homes a mile apart can have different taxes, utilities and schools.



Mike's Take

BEST FOR
Families who want Round Rock or Leander ISD and a tech-friendly commute without leaving Austin.

SKIP IT IF
Walkability is a must. You'll drive for almost everything.

WATCH OUT FOR
Homes outside city limits or inside MUDs, Travis vs. Williamson County splits, and 183A tolls.

WEEKEND TEST DRIVE
Bike the Brushy Creek Regional Trail, or take MetroRail downtown from Lakeline Station.

Want homes here? Text **AREA** + "Northwest Austin" to **737-990-1276** for a custom list.

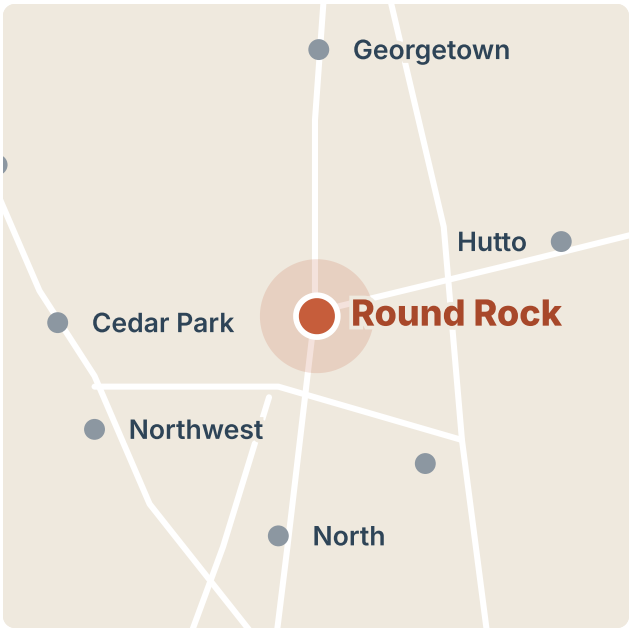
Photo: Pennybacker Bridge, Loop 360: Jared Tennant, CC BY 2.0

06 THE BALANCED CHOICE. Round Rock

Old Town · Brushy Creek · Teravista · Forest Creek · Paloma Lake

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MEDIAN SALE PRICE[1]	EST. TAX RATE[3]	TO DOWNTOWN[4]	MAIN ROADS
$400K	**≈1.68%**	**25–30 min**	I-35 · SH 45 · SH 130

SCHOOL DISTRICT	HOUSING
Round Rock ISD (plus others on the edges)	Resale and new construction

What it's like

Round Rock sits right on I-35 with a walkable historic downtown, Dell's headquarters and neighborhoods that run from 1980s ranch homes to brand-new subdivisions on the east side.

It has the lowest combined tax rate in this guide and a strong school reputation, which is why it's often the first suburb buyers look at. East-side homes can fall into Hutto or Pflugerville ISD, so check the address.



Mike's Take

BEST FOR
Buyers who want a fair price, a manageable commute and good schools all in one place.

SKIP IT IF
You want rolling Hill Country views. Round Rock is mostly flat and suburban.

WATCH OUT FOR
I-35 traffic and construction, and school district lines on the east side.

WEEKEND TEST DRIVE
Round Rock Donuts, a walk at Old Settlers Park, then a Round Rock Express game at Dell Diamond.

Want homes here? Text **AREA** + “Round Rock” to **737-990-1276** for a custom list.

Photo: Round Rock: Another Believer, CC BY-SA 4.0

07

MORE HOME FOR THE MONEY, CLOSE IN.

Pflugerville

Old Town · Falcon Pointe · Blackhawk · Avalon · Highland Park





MEDIAN SALE PRICE[1]	EST. TAX RATE[3]	TO DOWNTOWN[4]	MAIN ROADS
$375K	**≈2.14%**	**20–25 min**	SH 130 · SH 45 · I-35

SCHOOL DISTRICT	HOUSING
Pflugerville ISD (some Round Rock or Manor ISD)	Established subdivisions and new builds

What it's like

Pflugerville is northeast of Austin with a small historic center and neighborhoods stretching toward SH 130. It works well if your routine runs between North Austin, Round Rock and the east side, including Apple and Samsung.

Prices are well below Austin's, but taxes run high. Compare the full monthly payment, not just the price tag.



Mike's Take

BEST FOR
Value-focused buyers who still want a quick drive into North Austin.

SKIP IT IF
Taxes are your top concern. Pflugerville has the highest combined rate in this guide.

WATCH OUT FOR
MUD taxes in newer subdivisions and daily toll costs on SH 130 and SH 45.

WEEKEND TEST DRIVE
Walk or run the 3-mile loop around Lake Pflugerville.

Want homes here? Text **AREA** + "Pflugerville" to **737-990-1276** for a custom list.

Photo: Lake Pflugerville: Larry D. Moore, CC BY 4.0

08 Cedar Park

TOP SCHOOLS, HILL COUNTRY EDGE.

Buttercup Creek · Twin Creeks · Cypress Canyon · Ranch at Brushy Creek





MEDIAN SALE PRICE[1]	EST. TAX RATE[3]	TO DOWNTOWN[4]	MAIN ROADS
$496K	≈1.86%	25–30 min	US 183 · 183A · RM 1431

SCHOOL DISTRICT	HOUSING
Leander ISD (some Round Rock ISD)	Established homes, some new

What it's like

Cedar Park is mostly built out, which means mature neighborhoods, good shopping and parks rather than fields of new construction. Leander ISD is a big draw for families.

The western side starts to roll into the Hill Country. Cedar Park prices have held up better than most suburbs since 2022.



Mike's Take

BEST FOR
Families who want highly rated schools and an established community with everything nearby.

SKIP IT IF
You need a single-family home well under $400K.

WATCH OUT FOR
183A tolls, older roofs and HVAC in 1990s homes, and foundation movement on clay soil.

WEEKEND TEST DRIVE
Brushy Creek Lake Park in the morning, then a Texas Stars hockey game at the H-E-B Center.

Want homes here? Text **AREA** + "Cedar Park" to **737-990-1276** for a custom list.

Photo: Cedar Park Depot: Pi3.124, CC BY-SA 4.0

09 Georgetown

SMALL-TOWN SQUARE, BIG-TIME GROWTH.

Old Town · Wolf Ranch · Sun City · Berry Creek





MEDIAN SALE PRICE[2]	EST. TAX RATE[3]	TO DOWNTOWN[4]	MAIN ROADS
$515K	**≈1.82%**	**30–35 min**	I-35 · SH 29 · SH 130

SCHOOL DISTRICT	HOUSING
Georgetown ISD (some Jarrell, Liberty Hill, Round Rock ISD)	Historic homes, resale, new construction

What it's like

Georgetown's courthouse square is one of the best-looking downtowns in Texas, surrounded by Victorian homes and walkable blocks. Beyond it are master-planned communities, including Sun City, one of the largest 55+ communities in the state.

Growth is fast along SH 29 and the west side. Builder incentives are common here, so compare them on total payment, not headline price.



Mike's Take

BEST FOR
Buyers who want small-town charm, 55+ living, or a newer home with room to breathe.

SKIP IT IF
You'll drive to downtown Austin every day.

WATCH OUT FOR
City-owned utilities with their own rates, PID and MUD taxes in new communities, and builder incentives tied to a specific lender.

WEEKEND TEST DRIVE
Dinner on the Square, then a sunset walk at Blue Hole Park.

Want homes here? Text **AREA** + "Georgetown" to **737-990-1276** for a custom list.

Photo: Downtown Georgetown: Tony Webster, CC BY 2.0

10

NEWER HOMES, MORE SPACE.

Leander

Crystal Falls · Travisso · Mason Hills · Bryson · Northline

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MEDIAN SALE PRICE[2]	EST. TAX RATE[3]	TO DOWNTOWN[4]	MAIN ROADS
$535K	**≈1.92% + MUD**	**35–40 min**	US 183 · 183A · RM 2243

SCHOOL DISTRICT	HOUSING
Leander ISD (some Liberty Hill ISD)	Mostly new construction

What it's like

Leander is one of the fastest-growing cities in Texas, so much of what's for sale is new or nearly new, often on larger lots than you'll find closer in. Crystal Falls and Travisso add hills and lake-area views.

It's also the end of the MetroRail line, a real option for a downtown commute. Where a home sits inside Leander matters as much as the city name.



Mike's Take

BEST FOR
Buyers who want a newer home, Leander ISD and more space per dollar.

SKIP IT IF
You want mature trees and a short drive to everything.

WATCH OUT FOR
MUD and PID taxes that can push some subdivisions well above the city rate, plus lot premiums and incentive fine print.

WEEKEND TEST DRIVE
Ride MetroRail from Leander Station to downtown Austin for a car-free day.

Want homes here? Text **AREA** + “Leander” to **737-990-1276** for a custom list.

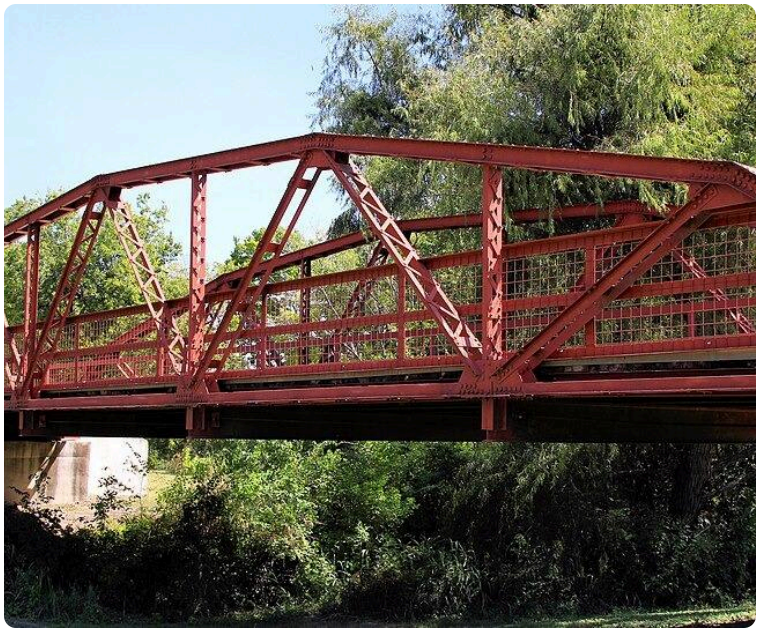
Photo: Leander: Texas State Library & Archives, CC BY 2.0

THE VALUE PLAY WITH UPSIDE.

Hutto

Old Town · Star Ranch · Carmel Creek · Glenwood

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MEDIAN SALE PRICE[2]	EST. TAX RATE[3]	TO DOWNTOWN[4]	MAIN ROADS
$366K	**≈2.00% + MUD**	**30–35 min**	US 79 · SH 130

SCHOOL DISTRICT	HOUSING
Hutto ISD (some Taylor ISD)	Mostly newer construction

What it's like

Hutto sits east of Round Rock along US 79, with a small historic downtown, its famous hippo statues and lots of newer subdivisions. It's one of the lowest-priced cities in this guide.

Samsung's chip plant in nearby Taylor and the growth along SH 130 are reshaping this side of the metro. Expect construction and change for years.



Mike's Take

BEST FOR
First-time buyers and investors who want a newer home at the lowest price point.

SKIP IT IF
You're tax-sensitive or want an established, finished community.

WATCH OUT FOR
US 79 traffic, MUD taxes and nearby land that may not stay empty.

WEEKEND TEST DRIVE
Hutto Lake Park, then hunt for hippos and cross the red bridge at Fritz Park.

Want homes here? Text **AREA** + "Hutto" to **737-990-1276** for a custom list.

Photo: Fritz Park bridge: Larry D. Moore, CC BY 4.0

BEFORE YOU FALL IN LOVE WITH A HOUSE

The hidden-cost checklist

Two homes at the same price can be hundreds of dollars a month apart. These are the things I check on every home before my clients write an offer.

- [ ] **MUD & PID taxes**
  Municipal utility and public improvement districts add to your tax bill, sometimes 0.5% or more. Common in newer Leander, Hutto, Pflugerville, Georgetown and Manor subdivisions.

- [ ] **School boundaries**
  City name ≠ school district. Round Rock, Pflugerville and Northwest Austin all have addresses in two or three districts. Check the exact address.

- [ ] **Insurance**
  Texas premiums have climbed fast. Get a quote during your option period, especially for older roofs.

- [ ] **Builder incentives**
  "Free" rate buydowns usually require the builder's lender. Compare the full payment against a resale home with a normal loan.

- [ ] **Homestead exemption**
  File it once you move in. It cuts your taxable value and caps yearly increases on your home's assessed value at 10%.

- [ ] **Toll roads**
  183A, SH 45 and SH 130 save time but add up. Daily commuting on them can easily top $100 a month.

- [ ] **Flood zones**
  Check FEMA maps and the City of Austin's floodplain maps, plus the seller's disclosure. Creek-side lots in South and Central Austin need extra care.

- [ ] **HOA dues & rules**
  Read the budget, reserves and rules (rentals, fences, parking) before you're under contract, not after.

- [ ] **Foundation & soil**
  Central Texas clay moves. Budget for a foundation inspection on resale homes, and ask about any past repairs and warranties.

YOUR NEXT STEP

Get a shortlist built around your life.

Tell me four things and I'll send you a custom list of homes in the areas that fit, with the real monthly cost of each one.

Budget
Comfortable monthly payment and cash available

Routine
Where you work, and when you drive

Home
Beds, space, yard and must-haves

Timing
When you want to move, and what has to happen first

Text **AREA** to

737-990-1276

or scan to visit my website

@mikegsellsrealestate · mikegonzalez.net



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Serving all of Metro Austin

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